Examining the Training Transfer Practice of a Financial Institution: An Action Research Study

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EXAMINING THE TRAINING TRANSFER PRACTICE OF A FINANCIAL INSTITUTION:

AN ACTION RESEARCH STUDY

By

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A dissertation submitted in partial fulfillment
of the requirements for the

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Abstract

Many organizations rely on training to improve the skills and knowledge of its human resources. The underlying assumption is that employees will use what they learned when they return to the workplace. Although there is evidence that learning occurred it does not always result in transfer (Mosel, 1957). Transfer is an issue of concern for training practitioners. If despite the significant investment no return is realized, then the training is not effective and the investment is wasted. This action research study was conducted in a financial institution in the Southwestern United States. The purpose of this study was to (1) examine current sales training transfer practices in the financial institution, (2) to create a transfer model using the Baldwin and Ford (1988) model of transfer and the Schlenker, Britt, Pennington, Murphy, and Doherty (1994) accountability model, and (3) to investigate ways the transfer and accountability models provide sufficient transfer strategies. Various stakeholders in the organization participated in the study including managers, bankers and members of the Learning and Development team. Data was collected using the Learning Transfer System Inventory (LTSI) (Bates & Holton, 2012), various documents including internal memoranda and training materials, focus group discussions, and interviews. LTSI survey descriptive statistics were provided by the authors. Thematic analysis, componential analysis and the Complementary Analysis Research Matrix Application (CARMA) (Putney, Wink & Perkins, 2006) were used to analyze documents and discussion and interview transcripts. The data showed several transfer strategies were used but were not consistent. A model was created using the Baldwin and Ford (1988) model of transfer and Schlenker, et al., (1994) accountability model.
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Chapter 1: Introduction

For many organizations training is the primary strategy to develop employees’ skills and improve organizational productivity (Bhatti & Kaur, 2010). It is not a new strategy. Beckman (1934) refers to the importance of having well-trained employees to ensure success in their jobs. He notes “an outstanding task and obligation of industry is the building of men” (p. 2). Learning, individual performance improvement and organizational results are expected outcomes of training (Holton, 1996). The underlying assumption is that the employee will use what he or she learned when he or she returns to the job (Mosel, 1957). Although there is evidence that learning results from training, learning does not always result in transfer (Mosel, 1957). Training transfer can be described as the use of knowledge and skills learned in training for the job (Broad & Newstrom, 1992). Researchers note that there is a transfer problem; learning is achieved but the skills and behaviors are not used on the job (Mosel, 1957).

Background of the Problem

Transfer is an issue of concern particularly for professionals in learning and development. If despite the significant investment no return is realized, then the training is not effective and the investment is wasted. It is not solely the responsibility of learning and development or human resources. Successful transfer requires partnerships between various stakeholders including learners, their managers and supervisors, top management and human resource development (Brinkerhoff, 2006). To compete in today’s environment, organizations must be able to create competitive advantage. By increasing the productivity of human resources, an organization can create uniqueness in the products or services that it provides (Lussier & Hendon, 2016). This is achieved through training, which is the strategy often selected (Blume, Ford, Baldwin & Huang, 2010). Organizations invest an estimated $125 billion in training (Blume et al., 2010). In 2016,
the average spending was $1,273 per employee for training, an increase of 1.8% from the previous year (Association for Talent Development, 2017). This increase exceeds the inflation rate of 0.8% (Association for Talent Development, 2017). The effectiveness of the strategy and return on investment result only if the knowledge and skills learned are applied to the job. This is not the case, however. Members of a training organization were asked to estimate how much of what they trained was transferred to the workplace. They responded that about 40% of the content was transferred immediately after training; 25% six months after the training and 15% one year after training (Newstrom, 1986). A 2010 survey revealed that less than 20% of attendees transferred what they learned to their jobs (Wick, Pollock & Jefferson, 2010). A 2011 study by Daffron and North estimated that only 10% of learned material is transferred to the job.

This study was set in a financial institution based in the Southwest. It is a nationally chartered, full-service bank with 50 branches and over 600 employees. Like other financial institutions, the bank relied on the training function to develop human resources. The financial crisis of 2008 profoundly impacted the financial industry. For the bank in this study, it necessitated a shift in the way business was done. The Chief Executive Officer noted that changes in the market and the economy made it necessary to find ways to create opportunities to increase revenue. This shift required a change in the culture of the bank from one that focused on customer service to service through sales, i.e. service by providing products and services that meet clients’ needs. A consultant was hired to develop the sales process, design and facilitate the training. The bank’s Learning and Development department later took over the training and customized the course for different groups of employees who were all expected to use the process but had very different jobs and clients. Branch tellers, for example, used the process to identify opportunities for referrals to personal or business bankers or other departments. For
other bankers, the sales process helped to uncover clients’ specific needs so that the appropriate product or service could be provided. Although there was evidence that learning occurred, the process was not consistently applied throughout the organization.

In 2017, top management expressed the need for renewed efforts in expanding its client base. The Chief Executive Officer of the organization tasked Learning & Development with reinforcing sales training. Applying the sales process in all client interactions was the top priority. In other words, there was a need to ensure training transfer. As the instructional designer, the researcher’s responsibility included not only creating learning interventions but also ensuring that knowledge and skills are transferred to the workplace. This was particularly important for sales training. The motivation for this research was to ensure that training transfer occurred by investigating factors that impacted transfer, examining how transfer occurred in the organization and engaging stakeholders in designing a model that could be adopted throughout the organization.

Statement of the Problem

The issue of training transfer and applying the correct knowledge and skills to the workplace has serious social, economic and political implications. The Wells Fargo case is an example of the misapplication of sales training and failure of transfer. To meet aggressive sales goals, Wells Fargo employees resorted to opening deposit accounts and submitting credit card applications without clients’ knowledge or consent (Cohan, 2016). Over a million deposits account were opened and half a million credit card applications were submitted that generated an estimated 2.6 million in fee income (Cohan, 2016). The financial cost to Wells Fargo totaled $185 million in fines levied by federal regulators and the City and County of Los Angeles (Cohan, 2016). As a financial institution, Wells Fargo failed in its fiduciary obligation to clients.
Banking relationships are based on trust. Eroded trust results in reputational damage and loss of clientele. An estimated 44% of Wells Fargo clients decided or seriously considered moving their accounts to another institution (Razin, 2016). The cost of the exodus far outweighed the fines at an estimated $212 billion in lost deposits and $8 billion in lost revenue (Razin, 2016). From a regulatory standpoint, the scandal prompted regulators to require Wells Fargo to submit written notices for changes in top leadership positions. This was previously required only of failing banks (Koren, 2016). In early 2018, the Federal Reserve announced that it would limit Wells Fargo’s asset growth (Meyersohn, 2018) and demanded the replacement of several board members (Held, 2018). An internal memorandum circulated within the organization in this study announced that the Office of the Comptroller of the Currency required all mid-size national and regional banks to examine sales practices.

The human impact of the Wells Fargo case extended to both clients and employees. Over five thousand employees lost their jobs. It is unknown how many other employees were terminated because they did not resort to unethical practices to meet their sales goals. Clients who were unaware that credit cards were issued in their name may have accumulated unpaid fees. This delinquency would have been reported to the credit bureau resulting in lower credit scores (Zarroli, 2016). Zarroli (2016) further noted that opportunities may have been missed because of low credit scores. Potential employers, mortgage lenders, landlords and cell phone providers investigate a person’s credit prior to providing products, services or employment. It would be a monumental task to determine the cost and appropriate restitution for affected Wells Fargo clients. It is unimaginable that the Wells Fargo sales process would have encouraged cheating or unethical practices. But a scrutiny of how the training was transferred, applied, and implemented may have reduced or completely avoided the scandal.
Purpose of the Study

The purpose of this study was to examine current sales training transfer practices in a financial institution, to create a transfer model using the Baldwin and Ford (1988) model of transfer and the Schlenker, Britt, Pennington, Murphy, and Doherty (1994) accountability model, and to investigate ways the transfer and accountability models provide sufficient transfer strategies.

Conceptual Frameworks

The Baldwin and Ford (1988) transfer model and the Schlenker et al. (1994) accountability model served as the conceptual frameworks for this study. Baldwin and Ford (1988) described the transfer process as consisting of training inputs, training outputs and conditions of transfer. Training inputs impact outputs that in turn, result in transfer (Baldwin & Ford, 1988). Training inputs are factors related to trainee characteristics, training design and work environment (Baldwin & Ford, 1988). Outputs are learning and retention (Baldwin & Ford, 1988). Transfer requires generalization of learning from training to the workplace and maintenance of learned material over time (Baldwin & Ford, 1988). Accountability was the missing element in the transfer literature (Saks & Burke, 2012). The Schlenker et al. (1994) accountability pyramid consisted of the elements of prescription, event and identity. The linkages between these elements created the triangle of responsibility (Schlenker et al., 1994). The added dimension of an audience that makes a judgement created the pyramid of accountability (Schlenker et al., 1994).

Rationale for the Models

The Baldwin and Ford (1988) model served as a basis for examining transfer practices and creating the transfer model. Inputs provided specific areas where current practices were
examined. The model extended our understanding of transfer beyond learning and retention that were valid measures of training but did not necessarily result in transfer. Maintenance over a period of time of what is learned and generalization of knowledge and skills from the training to the workplace were the conditions that defined transfer and served as specific criteria to determine whether or not transfer occurred. Strategies in the resulting model were based on elements in the Baldwin and Ford (1988) model. The responsibility triangle and accountability pyramid added an element that was not included in the transfer research. As Burke and Saks (2009) suggested, training transfer had been researched but continued to be a problem. Accountability may be the missing element that would resolve the problem of transfer. The Schlenker et al. (1994) model was the basis for investigating whether stakeholders were held accountable for their roles in transfer. Transfer strategies in the new model were reinforced by accountability elements.

Research Questions

The research questions that guided this research were the following: (1) What are the current transfer practices for banker sales training? (2) What transfer model can be created using the Baldwin and Ford (1988) model of transfer and Schlenker et al. (1994) model of accountability? (3) In what ways do the transfer and accountability models provide sufficient transfer strategies?

Significance of the Study

In their meta-analysis, Baldwin and Ford (1988) noted the lack of action oriented research in real world settings. This study was conducted in a real world corporate setting utilizing an action research methodology where participants were employees whose performance expectations included using the trained sales process. For the organization, transfer practices
could be improved. Through their influence, members of the team could support managers and supervisors so that they can adopt transfer practices. This research provided an opportunity for all stakeholders in the organization: bankers, supervisors, and managers, top management to examine transfer current practices. Training transfer was a concern not just for those responsible for training but also for everyone who was impacted by the training (Brinkerhoff, 2006). This effort added to the knowledge and practice of the learning and development team in the design and delivery of training. Earlier focus on methods to ensure learning could be expanded to include transfer. Design elements that promote transfer could be identified and used.

A trainer’s knowledge or lack of knowledge regarding transfer has an impact on transfer (Hutchins, Burke & Berthelsen, 2010). Top performers or subject matter experts may be tasked with training and given little or no formal training on how to train (Smith, Ford & Kozlowski, 1997). This study was an opportunity for practitioners in the learning and development department to consider their role as agents of transfer. They could examine their practice and reduce or eliminate what did not support transfer and replace these with more effective methods. Hutchins et al., (2010) suggested that trainers be held responsible not only for facilitating learning but also for promoting transfer. Transfer criteria could be added in the evaluation of trainer performance. Instructional designers could examine their design of training to ensure that elements that support transfer are included. Performance reviews could include how they use effective transfer elements.

Definition of Key Terms

Accountability means that one’s actions can be judged and sanctioned by an audience; the individual is answerable and can be made to explain or justify his or her actions (Schlenker, 1997).
Banker is the term used in this research that refers to any client-facing employee responsible for directly or indirectly selling bank products and services. This includes tellers who perform paying and receiving functions and personal bankers who open accounts.

Cognitive ability refers to the ability to encode and decode information and later use this in new situations (Humphreys as cited in Oakes, Ferris, Martocchio, Buckely & Broach, 2001).

Content relevance describes the trainee’s perception of the usefulness of the training (Axtell, Maitlis & Yearta, 1997).

Content validity refers to the perception of how much training reflects the functions of a job (Alvelos, Ferreira & Bates, 2015).

Design factors are transfer input factors that are related to the design and delivery of training which include needs analysis, learning objectives, and relevance of content (Burke & Hutchins, 2007).

Event as defined by Schlenker (1997) “is the performance unit or unit of action under examination that provides the answer to the question, ‘What should have happened here?’” (p. 251).

Identity is the role or characteristic such as a manager or parent that comes with a set of expectations or prescriptions (Schlenker, 1997).

Needs analysis is the step in the training design process where the gaps between expected and actual performance are identified (Rothwell & Kazanas, 1998).

Objectives identify the intent or purpose of training and the criteria to determine successful performance (Mager, 1977).

Opportunity to perform is the extent to which the trainee is provided opportunities to practice the learning in the workplace (Ford, Quiñones, Sego & Sorra, 1992).
Prescriptions are an element of responsibility and accountability that are the rules, codes or standards on how one must conduct oneself (Schlenker, 1997).

Self-efficacy is one’s judgement that he or she can accomplish a task or achieve an outcome (Bandura, 1986).

Supervisor support are activities a supervisor undertakes to reinforce application of the learning (Russ-Eft, 2002).

Trainee characteristics are transfer input factors including personality, ability and motivation that are directly related to transfer (Baldwin & Ford, 1988).

Training refers to planned activities that are intended to develop or improve employees’ job-related knowledge and skills (Noe, 2013).

Training outcomes as defined by Baldwin and Ford (1988) are “the amount of original learning that occurs during the training program and the retention of that material after the program is completed” (p. 64).

Transfer system are all factors in the trainee, training and organization that influence application of what is learned in training to the job (Holton, Bates & Ruona, 2000).

Training transfer is the generalization of what is learned in training to the workplace and maintenance of learned material over time (Baldwin & Ford, 1988). Training transfer and learning transfer are used synonymously in this research to indicate the application of what a trainee learns in training to his or her job. Some researchers argue that the terms have distinct definitions relating training to skills or tasks and learning as a broader concept (Leberman, McDonald & Doyle, 2006). However, Cormier and Hagman (as cited in Leberman, et al., 2006) consider the terms to have equal meanings.
Work environment factors are transfer input factors that include supervisor support and opportunity to use learning (Baldwin & Ford, 1988).

Assumptions

The main assumption of this study was that bankers are motivated to use the trained sales process in all their client interactions and managers held their bankers accountable for using the sales process. In addition, it was assumed that bankers believed that the process was effective and its use would result in successful referrals or sales. Lastly, it was assumed that bankers were knowledgeable of products and services including the features and benefits of these so that they could competently discuss these with clients.

Delimitations

This research only involved training transfer strategies related to sales training. Efforts to ensure transfer for other training were not considered in this study. The study was based in one specific financial institution, and results may not be transferable to other types of institutions.

Conclusion

Organizations use training as a strategy to develop their human resources and create competitive advantage. This is an effective strategy if the knowledge, skills and behaviors learned in training are correctly transferred to the workplace. Researchers have noted the existence of a transfer problem especially because learning does not always result in transfer. Baldwin and Ford (1988) developed a transfer model that is well-recognized in the literature. Transfer is an important requirement for training in any organization. However, it is important that what was trained is transferred correctly otherwise there are serious consequences as demonstrated by the Wells Fargo scandal. Accountability was not often discussed in transfer
literature and may contribute to the lack of transfer that is noted in the research (Burke & Saks, 2009).
Chapter 2: Literature Review

Organizations rely on the training function to improve the knowledge and skills of employees. It is assumed that employees will transfer what they learned to their jobs; however, this is not the case. In spite of the significant investment in training, there continues to be a problem with transfer. Although there is evidence that learning occurred, little of the knowledge and skills are actually used on the job. The purpose of this study was to examine current transfer practices in a financial institution, to create a transfer model using the Baldwin and Ford (1988) model of transfer and Schlenker et al. (1994) accountability model, and finally, to investigate ways the transfer and accountability models provide sufficient transfer strategies.

Training

According to Noe (2013):

Training refers to a planned effort by a company to facilitate employees’ learning of job-related competencies. These competencies include knowledge, skills, or behaviors that are critical for successful job performance. The goal of training is for employees to master the knowledge, skill and behaviors emphasized in training programs to apply them to their day-to-day activities (p. 8).

Conditions of globalization, competition, and technological advances have changed the nature of the workplace. This requires increased performance and productivity of all stakeholders in the organization (Broad & Newstrom, 1992). Training is the most often used human resource development strategy to create competitive advantage. Competitive advantage is achieved by enhancing the human resources of an organization (Nikandrou, Brinia, & Bereri, 2009). Training as a means to prepare people for work has a long history. Gray and Herr (1998) speculate that even as hunters and gatherers, humans had to teach the next generation the necessary skills to survive. Gosney and Hughes (2016) trace early forms of training to toolmaking and metallurgy skills. Specialized knowledge was passed from one family member to another and then through apprenticeships when the skills became more complex.
During the Middle Ages, economic security was achieved by those who learned a trade. One who owned tools and knew how to use them was not tied to farming but instead was free to journey to jobs (Gray & Herr, 1998). This is the origin of the term journeyman – one who possessed tools and was able to journey from job to job. Knowing a craft ensured one’s position in society. To protect their livelihood and control competition, craftsmen formed guilds. (Gray & Herr, 1998). The Catholic Church was an important institution during this period. In seeking to expand its influence throughout the world, the Catholic Church standardized early forms of training and development and replicated this practice in each new location (Gosney & Hughes, 2016). The method was so effective that the widespread influence of the church surpassed even that of the Roman Empire (Terkun as cited in Gosney & Hughes, 2016).

Industrialization brought poverty that many feared would bring crime. Gray and Herr (1998) note that “skills-employability” became the solution. People lacking in skills were provided training so that they could be employed and less inclined to resort to crime. The “skills-employability” paradigm is a major reason for what we now know as workforce education (Gray & Herr, 1998). Training today emerged from the demand for labor to support the war economy. The U.S. Training Service supported businesses in establishing training programs (Gray & Herr, 1998). Charles Allen, director of the US Shipping Board, developed a four-step job instruction training consisting of preparation, presentation, application and testing (Gosney & Hughes, 1998). This process is still used today. During the Second World War, a partnership between the War Manpower Commission and private industry established Training Within Industry (TWI), a program to prepare workers for production demands (Torraco, 2016). Today, training is perceived to be an important investment in improving performance and productivity. Its contribution, however, is gauged according to the return of investment (Torraco, 2016).
The impact of training differs from one organization to another and even among different units within the same organization. Differences can be attributed to how the training is planned, used, implemented or reinforced (Brinkerhoff, 2006). Training failures result from a combination of factors such as poorly designed interventions or unskilled or inexperienced training providers (Bunch, 2007). Failure may also be attributed to factors in the organization’s culture. According to Rousseau’s model, culture is manifested through artifacts, patterns of behavior, behavioral norms, values and assumptions (Bunch, 2007). The location of training and design of the training facility convey how an organization views training. For example, an ill-designed room communicates that training is unimportant (Bunch, 2007). Management’s behavior also provides a clue of the value they place on training. If a procedure learned in training is considered valid in training and not in the workplace, training is devalued (Bunch, 2007). Values are conveyed by policies and actions. That which is important should be chosen over other options; actions and policies must be consistent with values. The same is true of fundamental assumptions that are born of practiced values (Schein as cited in Bunch, 2007). These are unconscious and difficult to detect. Actions are based on fundamental assumptions and provide clues to what is important. In addition to examining the organization to determine the role the training plays, it is necessary to evaluate training effectiveness.

Training Evaluation

Because of its simplicity, Kirkpatrick’s four levels is commonly used to evaluate training. Levels are: (1) reaction to the training; (2) learning and understanding of the content; (3) behavior change resulting from training; and (4) organizational results (Alliger & Janak, 1989). Despite its wide use, very little research has been done to evaluate the tool (Holton, 1996). Alliger and Janak (1989) have several arguments against use of the model. First, not all levels are
applicable to every training class. For example, orientation, which is intended to introduce an employee to the organization’s policies, benefits, etc., does not require a behavior change (Alliger & Janak, 1989). Second, users of the model assume progression, causality and positive relationships among the levels (Alliger & Janak, 1989). To assume that the steps are positively related would mean that one step leads to the next. However, a positive reaction, for example, will not lead to or result in learning; learning does not necessarily result in behavior change as evidenced by the noted transfer problem in the research (Noe & Schmitt, 1986). Although learning is required for behavior change, it does not necessarily result in a change in behavior (Tannenbaum & Yukl, 1992). The problem with using Kirkpatrick’s model is that it is difficult to find strategies to remedy problems. The model does not take into account other constructs that may impact learning or behavior change but merely provides taxonomies; therefore, as a diagnostic tool, Kirkpatrick’s model only points to a failure but does not provide any further information as to what factor or factors contributed to that failure (Holton, 1996). Additionally, many organizations do not measure training effectiveness beyond the reaction level (Clark & Voogel, 1985; Saks & Burke, 2012). The problem with measuring training effectiveness using Kirkpatrick’s four levels is two-fold: organizations do not generally evaluate beyond the reaction level and do not use the instrument completely, and those that do use a tool that is problematic (Holton, 1996). Holton (1996) observed that a taxonomy is not an effective tool to measure HRD interventions and argued for a tool that took into consideration factors related to learning, performance and organizational results. Criticism regarding the Kirkpatrick model led to the development of the Learning Transfer System Inventory (LTSI).
Training Transfer

Training assumes that transfer is an expected outcome. In fact, the ultimate goal of training is transfer. In the workplace, transfer is a necessary outcome of training because most workers do not arrive at their place of employment already possessing all the knowledge and skills required to their jobs well. Training transfer is the most important criteria for training effectiveness (Bhatti, Ali, Mohd Isa, & Mohamed Battour, 2014). This requires the ability to learn and translate the learning into action (Crick, Haigney, Huang, Coburn, & Goldspink, 2013).

One of the earliest investigations of transfer of practice was described in a series of articles written in 1901 by Thorndike and Woodworth. The researchers conducted several experiments to determine the effect of training in one function on a similar function. Earlier works including Wissler of Columbia University and Norsworthy of Teacher’s College had already shown that, contrary to what was believed at that time, there is no correlation between unrelated tasks. For example, noticing misspelled words does not improve mathematical ability (Thorndike & Woodworth I, 1901). Thorndike’s and Woodworth’s I (1901) experiments involved three representative mental functions of (1) estimating area, length or weight, (2) recognizing words and letters, and (3) memorization.

The first study described in detail was the estimation of magnitude. Subjects were shown rectangles varying in area from 10 square cm. to 100 square cm. and asked to estimate area. When they were given correct answers to wrong estimations, subjects were able predict their “correction factor” or margin of error and adjust their estimations accordingly (Thorndike & Woodworth I, 1901). This improved estimation ability because subjects compensated for error tendencies, for example, if a subject learns that he or she underestimates by 25%, he or she will compensate for this by adding 25% to future estimates of similar shapes or sizes. Another
observation is that success in one shape does not mean success in another shape; success only comes when the shapes that were tested and trained were similar (Thorndike & Woodworth III, 1901). These studies were the basis for identical elements theory that stated the training in one function only transferred to another if certain elements in both are similar (Ellis, 1965). In 1902, Judd studied the effect of practice in perception of an illusion. Improvement occurred after each practice so that in the end, the illusion disappeared (Judd, 1902). Judd (1902) concluded that practice results in a change of perception.

Transfer of practice later referred to as transfer of training or training transferred is described in various ways. A 1918 definition refers to transfer as learning in one order that helps learning in another order (Reed I, 1918). Transfer occurs when the performance on one task is influenced by a previous task (Ellis, 1965). Three conditions are required: the content must be applicable to the job, the trainee must learn, and the trainee must possess the motivation to change his or her behavior to what is learned (Mosel, 1957). When training is transferred, employees can apply what they learned in training to solve problems at work; what is learned is tested and modified so that it becomes a part of how the job is done (Kelly, 1982). Training transfer is the application of the knowledge and skills learned in training to the trainee’s job (Broad & Newstrom, 1992). It is the processes of thinking, perceiving, and processing that are present in our everyday living (Haskell, 1998). The act of making comparisons is evidence of transfer because past information or understanding has influenced the perception and understanding of the present (Haskell, 1998). Mathematically expressed, the results of training are the product of the learning multiplied by transfer (Pollock, Jefferson, & Wick, 2015). Pollock et al. (2015) point to two implications of the equation: learning must occur first but is not
sufficient to conclude that there is transfer. There is zero impact if nothing is transferred (Pollock et al., 2015).

Various factors inhibit the transfer of training. A survey of human resource professionals listed the top three as: lack of relevance of the content, interference from the environment and an unsupportive work climate (Newstrom, 1986). From his surveys, Newstrom (1986) identified trainees, the trainer and the trainee’s supervisor as three important role takers in the transfer process. He later developed transfer strategies for each role taker before, during and after the training. The investigation of transfer may be also viewed as a determination of training effectiveness. A measure of effectiveness demands that we investigate how trainees are held accountable, the evidence that they are held accountable, and the quality of this evidence (Blumenfeld & Holland, 1971). Recent theorizing and research on the influences on training effectiveness has moved from a focus on the training to a more systems perspective (Tannenbaum & Yukl, 1992). Yelon and Ford (1999) present a multi-dimensional perspective of transfer that takes into consideration the level of supervision in the work environment and the type of tasks. In some environments, workers have autonomy, while in others, workers are heavily supervised. Tasks can be described as open (where workers decide how to accomplish the task) or closed (where set procedures must be followed; Yelon & Ford, 1999).

The goal of transfer is sustained changed. A gap in transfer research is an investigation of transfer for longer periods of time. Yelon, Ford, and Golden (2013) investigated transfer many years after training. They observed how medical fellows transferred training several years after completing training; specifically, two, three, nine and ten years later. Participants were doctors in a medical fellowship. Their work is characterized as autonomous, requiring adaptability and creativity instead of a strict adherence to procedures (Yelon et al., 2013). Interview questions
related to learnings they took from the training and used in their teaching jobs. Analysis of their stories revealed that participants continued to use what they learned long after completion of training. Transfer involved not just application of learning but analysis, evaluation, and creation within their teaching practice that Yelon et al. (2013) noted was consistent with Krathwohl’s adaptation of Bloom’s taxonomy of cognitive skills. Yelon et al. (2013) made several observations regarding autonomous workers. Unlike supervised workers, who are expected to transfer learning, transfer for autonomous workers is a choice. Several reasons were identified for continued transfer: the autonomous nature of the work, fellows’ dedication to their jobs, relevance of the training, and support from colleagues (Yelon et al., 2013).

Types of Transfer

Transfer may take one of three forms: positive, when performance on one task facilitates performance on a subsequent one; negative, when a previous task inhibits performance on the following task; and zero transfer, when one task does not affect the other (Ellis, 1965). Haskell (1998) developed a six-level taxonomy. The first level, non-specific, refers to all learning where transfer may or may not exist. In application, the second level, specific transfer occurs for a specific situation (Haskell, 1998). Transfer to a slightly different situation is referred to as contextual transfer (Haskell, 1998). Level four, near transfer, is transfer to a similar but slightly different situation from the learning (Haskell, 1998). In the fifth level, far transfer, learning is transferred to a situation that is quite dissimilar to the training (Haskell, 1998). The sixth level is called displacement or creative transfer and results in the creation of a new concept that involves problem solving and the discovery of an “unrealized similarity between the old and the new” (Haskell, 1998, p.24).
Various models of transfer were described by Foley and Kaiser (2013). Near and far transfer refer to the similarity or difference between the learning and transfer situations (Foley & Kaiser, 2013). The ease or difficulty of replication resulting from learning practice is referred to as high-road or low-road transfer (Foley & Kaiser, 2013). Positive and negative transfer describe the impact of learning on the transfer environment; positive transfer results from a complementary environment while negative transfer results when the learning interferes with the transfer situation (Foley & Kaiser, 2013).

**Baldwin and Ford Model**

The Baldwin and Ford (1988) model of the transfer process resulted from the recognition of the transfer problem. In their groundbreaking meta-analysis of transfer research, Baldwin and Ford (1988) explained the transfer process as consisting of training inputs, outcomes, and conditions of transfer. Inputs consist of trainee characteristics, training design, and work environment (Baldwin & Ford, 1988). Outcomes are the learning and retention of trained material (Baldwin & Ford, 1988). Transfer goes beyond learning and retention. The condition of transfer is described as the generalization of learned material from the training to the workplace, and the maintenance of the learning for a period of time beyond the training (Baldwin & Ford, 1988). Included in the model are direct and indirect links between input, outcome, and conditions of transfer. The three inputs (trainee characteristics, training design, and work environment) are directly linked to outcomes and indirectly linked to conditions of transfer (Baldwin & Ford, 1988). Learning and retention are directly linked to conditions of transfer (Baldwin & Ford, 1988). There is a direct link between two of the inputs and transfer. Both trainee characteristics and work environment are directly related to conditions of transfer regardless of what occurs in learning and retention (Baldwin & Ford, 1988). To illustrate, a trainee may learn from the
training, but if he or she is not motivated to transfer, then successful transfer will not occur or, if conditions in the environment inhibit transfer, a motivated trainee will not be able to transfer learned knowledge and skills.

Figure 2.1. Baldwin & Ford Model of Transfer

**Training Inputs** – **Trainee Characteristics.** Trainee characteristics are ability, personality and motivation factors that affect transfer. Characteristics are directly linked to outputs (learning and retention) and transfer (Baldwin & Ford, 1988). Ability and motivation are required for learning and transfer (Baldwin & Magjuka 1991). Attributes and attitudes affect motivation and ability to learn (Kontoghiorghes, 2002). Certain personal characteristics are
considered predictors of job performance and have been used as criteria in the hiring process. The Big Five, consisting of extraversion, emotional stability, agreeableness, conscientiousness, and openness to experience, is one of these measures (Barrick & Mount, 1991). Openness to experience, which includes traits such as curiosity and broadmindedness, are related to ability and motivation to learn (Barrick & Mount, 1991). Extraversion, which includes being talkative and assertive, are traits that help with higher learning ability (Barrick & Mount, 1991). Higher ability and motivation are related to higher levels of performance (Sackett, Gruys, & Ellingson, 1998). According to Kirwan (2009), learners who have motivation and self-efficacy are successful in transferring what they learned in training to their workplace.

**Cognitive Ability.** Cognitive ability or psychometric g refers to one’s ability to encode and decode information and retrieve it for later use (Humphreys as cited in Oakes et al., 2001). It includes the capacity to learn, understand, or solve problems and is often known as one’s intelligence (Alvarez, Salas, & Garofano, 2004). There is a strong relationship between cognitive ability and knowledge and skill acquisition (Colquitt, LePine, & Noe, 2000). Ree and Earles (1991) presented two main schools of thought regarding predictive tests for training success: testing g alone was sufficient or testing for special abilities was necessary. In comparing the grades from eighty-two courses of over 78,000 Air Force enlistees with test scores from the Armed Services Vocational Aptitude Battery (ASVAB), Ree and Earles (1991) concluded that the general ability g component alone was sufficient in predicting training success. Oakes et al. (2001) later confirmed this in a later study with air traffic controllers. When the composite score from two cognitive-based qualifying exams was compared to a composite score from training evaluations, Oakes et al. (2001) concluded that air traffic controllers who rated higher on
cognitive ability showed higher ability for skill acquisition. Therefore, skill acquisition predicted successful job performance (Oakes et al., 2001).

Cognitive ability is also related to training transfer (Blume et al., 2010). Transfer success was observed in students with higher intelligence; it is in fact the best predictor of transfer (Clark & Voogel, 1985). Psychometric g is composed of several abilities or factors such as verbal comprehension, verbal reasoning and spatial ability (Carter, 2002). Cognitive abilities of training participants must be considered so that appropriate design elements are included (Carter, 2002). In her study, Carter (2002) concluded that students who scored higher on verbal comprehension received higher test scores when the training method used was lecture-based while the case study method led to higher test scores for those with higher general ability.

Naquin and Baldwin (2003) argue that cognitive ability is limited and propose a broader concept, learning agility, for predicting transfer. Learning agility is “the willingness and ability to learn new competencies in order to perform under first-time, tough or different conditions” (Lombardo & Eichinger, 2000, p. 323). High-potential employees have characteristics that they already possess and ones that can be developed throughout their career. An essential trait is the ability to learn from experiences; inability to learn can lead to derailment (Lombardo & Eichinger, 2000). Components of learning agility are people agility (knowledge of self and resiliency), results agility (pursuit of results despite difficulty), mental agility (using new perspectives in analyzing problems) and change agility (openness to new ideas and curiosity) (Lombardo & Eichinger, 2000).

**Self-efficacy.** Self-efficacy is one’s judgement regarding the successful accomplishment of a task (Bandura, 1986). This belief determines how one performs a task regardless of skill level (Schunk as cited in Bandura, 1986). In a study conducted by Collins (as cited in Bandura,
two groups of children were given math problems to solve. Children with higher levels of self-efficacy solved more difficult problems than children with the same skill level but lower self-efficacy. Self-efficacy impacts performance after training. A study of airmen in basic training showed that those with higher self-efficacy not only performed more tasks learned in training, they also chose more difficult tasks (Ford et al., 1992). Self-efficacy impacts and is impacted by transfer (Colquitt et al., 2000). Prior experience, self-concept, and experiences during the training are factors that affect the development of self-efficacy during training (Davis, Fedor, Parsons, & Herold, 2000). Student pilots who had prior experience performed better in the training and had higher levels of self-efficacy after the training (Davis et al., 2000). Exposure to the work environment prior to the training is an important step that trainers should consider to increase trainees’ self-efficacy for the transfer environment (Davis et al., 2000). Efficacy is influenced by one’s motivation to achieve, initial performance, and choice in participating in training (Mathieu, Martineau & Tannenbaum, 1993). In validating their model of predictors of pre-training motivation and skill transfer, Chiaburu and Marinova (2005) concluded that pre-training motivation was a result of a higher level of self-efficacy. Motivation resulted in greater transfer. In a later study, Velada, Caetano, Michel, Lyons, & Kavanagh (2007) concluded that performance self-efficacy combined with retention of training is a significant predictor of training transfer.

**Motivation.** Cognitive ability or self-efficacy alone will not result in transfer if an individual lacks motivation. Both motivation to learn and motivation to transfer are required for successful training transfer (Mosel, 1957). Motivation components are energizing, directing, and maintaining (Steers and Porter as cited in Noe, 1986).
In a training situation, motivation is the force that influences enthusiasm about the program (energizer); a stimulus that directs participants to learn and attempt to master the content of the program (director); and a force that influences the use of newly acquired knowledge and skills even in the presence of criticism and lack of reinforcement for use of the training content (maintenance) (Noe, 1986, p. 737).

Factors that affect motivation include confidence in ability to perform new skills, identifying work situations where the new learning is applicable, belief that using new skills will result in performance improvement, and belief that application will help with doing the job (Noe, 1986).

Motivation to learn. Motivation to learn is the desire of a trainee to learn what is taught in training (Noe & Schmitt, 1986). A well-designed training intervention does not guarantee transfer unless there is motivation to learn (Kontoghiorghes, 2002). Motivation to learn is a requirement for learning (Naquin & Baldwin, 2003) and a prerequisite for motivation to transfer (Kontoghiorghes, 2002). Clark, Dobbins and Ladd (1993) note that if trainees have no motivation to learn, then the training has already failed. Factors that impact motivation to learn include locus of control, perception of utility, choice in participation, and factors in the work environment, such as supervisor support for transfer. Locus of control is a person’s attribution of his or her control over outcomes (Noe, 1986). Internals believe they have control over work outcomes while externals attribute outcomes to forces outside of themselves over which they have no control (Noe, 1986). Because they believe that they are responsible for their own learning and performance, internals are motivated to exert greater effort to learn (Noe & Schmitt, 1986). A survey of employees from various organizations determined that both job and career utility impact motivation (Clark et al., 1993). Trainees who believe that training will help them
reach goals related to their current job (job utility) or will help them in advancing their career (career utility) are motivated to learn (Clark et al., 1993). Choice is a factor in motivation (Nikandrou et al., 2009). Trainees who chose to attend the training were more motivated to learn (Nikandrou et al., 2009) and reported greater learning and received higher test scores than those who were simply directed by their managers to attend (Hicks & Klimoski, 1987). Choice in what courses to attend positively impacts motivation but only if choice is granted (Baldwin, Magjuka, & Loher, 1991). Otherwise, frustration effect occurs (Folger et al., as cited in Baldwin et al., 1991). A study consisting of traditional and non-traditional students was conducted at Indiana University (Baldwin et al., 1991). Two groups were asked to rank training according to preference. One group attended classes they chose (choice-received); the second group attended training they did not choose (choice-not received); and a third group was simply told to attend training (no choice given). Results indicated that pre-training motivation and learning were highest in the choice-received group (Baldwin, et al., 1991). Although there was little difference in the level of learning between the choice-received and no choice given groups, the no choice given group reported low pre-training motivation. Frustration effect was observed of the choice-not received group (Baldwin et al., 1991). For this group, motivation was negatively impacted (Baldwin et al., 1991).

Motivation to transfer. Motivation to transfer is the best predictor of transfer (Grohmann, Beller, & Kauffeld, 2014). It is defined as the desire to use what is learned in training to the job (Noe & Schmitt, 1986). Confidence in the ability to use skills in the workplace increases motivation to transfer (Noe & Schmitt, 1986). In addition, the perception that training will help address problems in the workplace increase motivation (Noe & Schmitt, 1986; Nikandrou et al., 2009). Learning is a prerequisite for motivation to transfer but motivation to transfer is not
always a result of learning (Nikandrou et al., 2009). Motivation to transfer was observed in
participants who believed that the course would be useful to their careers even if they did not
believe this was relevant to their jobs. Job utility and career utility are therefore independent of
one another; career utility is the greater motivator of the two (Nikandrou et al., 2009). A German
study showed that motivation to transfer was enhanced when participants had a positive attitude
regarding the content of the training (Gegenfurtner, Festner, Gallenberger, Lehtinen, & Gruber
(2009). Motivation to transfer is impacted by what an organization communicates about training.
Signals that training is important include mandating attendance, providing pre-training
information and holding people accountable by requiring them to demonstrate using learned
skills (Baldwin & Magjuka, 1991). Motivation to transfer is predicted by factors in the work
environment such as opportunity to use, subcultures in the organization, and supervisor support.
Bunch (2007) suggested examining an organization’s culture to ascertain whether it is the cause
of transfer failure. For Egan (2008), subcultures have a significant impact on motivation to
transfer because these have a proximal influence. A survey of healthcare workers revealed that
supportive and innovative subcultures positively influence motivation to transfer (Egan, 2008).
Priority to train, described as the importance a trainee assigns to job-related training activities,
affects motivation to transfer (Towler, Watson, & Surface, 2014). Employees pattern their
priority to train from clues gained from leaders’ behaviors. If managers exhibit behaviors that
support training, employees will deem training to be important and will be motivated to transfer
(Towler et al., 2014).

Motivation to improve work through learning (MTIWL). A person may be interested in
the learning but not in using the learning when he or she returns to the workplace (Naquin &
Holton, 2001). Naquin and Holton (2001) argue that motivation to learn and motivation to train
are limited and combined these into a new one construct that incorporates both learning and motivation. Motivation to improve work through learning, (MTIWL) is defined as “motivation to improve work outcomes by engaging in training or learning activities and using what is learned to perform job functions differently” (Naquin & Baldwin, 2003, p. 87). Four constructs were used in the initial validation: attitude toward training, motivation to train, motivation to transfer, and performance outcome expectations (Naquin & Holton, 2001). Naquin and Holt (2001) call for additional research to better understand the new construct and take a broader view of motivation.

Training Inputs – Training Design. Elements of training design include needs analysis, objectives, content relevance/content validity, and instruction strategies. All training interventions have the common assumption that trainees have the ability to transfer what they learn to the work environment (Leberman et al., 2006). However, as Caffarella (2002) notes, the lack of prior knowledge, motivation or confidence are barriers to participants’ ability to learn and transfer. These are important factors that must be considered (Lim & Morris, 2006). To be effective, training must fill the gaps in the knowledge, skill, and ability of employees.

Needs Analysis. Performance gaps, advances in technology, product changes, lack of skill, or new customer expectations are reasons that serve as impetus for training (Noe, 2013). Needs analysis is the foundation for effective intervention design and delivery (Gaudine & Saks, 2004). It is an essential step in determining if training is the right solution for the problem (Noe, 2013). Needs analysis ensures that the training supports the organizational objectives so that the investment made in the training is not wasted (Noe, 2013). Identifying a performance gap through needs analysis involves examining current against desired performance (Rothwell & Kazanas, 1998). According to Rothwell and Kazanas (1998) questions to ask include: What is
happening now? What should be happening? What is the gap between what is happening and what should be happening? How important is the gap? Is the gap caused by a lack of knowledge, skill or ability? Gap analysis clarifies needs and objectives in order to determine how training can meet these (Arthur, Bennett, Edens, & Bell, 2003). Three components of needs analysis are: (1) an organizational analysis to determine which goals can be met through training; (2) a task analysis to identify what must be trained; (3) a person analysis to determine who must be trained (Arthur, et al., 2003). An effective needs assessment must involve stakeholders such as managers, subject matter experts, and executives (Broad, 1997).

The organization analysis is usually done first (Noe, 2013). The purpose of this analysis is to align training with strategic objectives of the organization (Tannenbaum & Yukl, 1992). Questions regarding time, budget, and whether there is expertise within the organization are investigated so that a decision can be made to develop the training in-house or consider outsourcing the training (Noe, 2013).

A task analysis determines the knowledge, skills, and ability that are needed for the job (Tannenbaum & Yukl, 1992). This should be done only after the organization analysis is completed (Noe, 2013). Task analysis consists of four steps: selecting the job, listing tasks needed to perform the job, confirming the list with incumbents or subject matter experts, and finally, identifying knowledge, skill and ability required to do the job (Noe, 2013).

Through person analysis, the right people who need the training are identified (Tannenbaum & Yukl, 1992). According to Noe (2013), person analysis also involves ensuring that potential trainees possess the right characteristics and gauging training readiness.

Clearly identifying transfer needs is necessary so that interventions to support it can be included in the design (Kontogiorghes, 2002). Attributes of the setting such as the climate
within the workgroup play an important role in transfer and should therefore be included in the needs assessment (Rouiller & Goldstein, 1993).

**Objectives.** In their 2009 review of transfer literature, Baldwin, Ford, and Blume note that this is an area that requires more examination. Objectives are the expressed expected outcomes of a learning event. These should be application and performance-oriented (Broad & Newstrom, 1992). Mager (1977) lists elements of effective goals: (1) must include the level of expected performance; (2) must describe the conditions that performance is expected; and (3) the criteria for competence. In addition, clear objectives enable trainees to identify what they need to be able to do or know to meet expected outcomes (Mager, 1977). Objectives provide a focus for the instruction as well as points for assessment and evaluation (Gronlund, 2004).

Benjamin Bloom developed a taxonomy of educational objectives later revised by Krathwohl. The taxonomy consists of six categories that increase in complexity: (1) remember (ability to recall knowledge), (2) understand (grasping the meaning), (3) apply (use the knowledge), (4) analyze (break into parts), (5) evaluate (judge against certain criteria), and (6) create (form a new whole) (Krathwohl, 2002). Krathwohl’s (2002) revision also identified four dimensions of cognitive knowledge, namely factual, conceptual, procedural, and metacognitive. Krathwohl’s (2002) work resulted in a matrix consisting of a cross section of the six categories with the four dimensions of learning.

Rothwell and Kazanas (1998) list three domains: cognitive, affective, and psychomotor. The cognitive domain lists objectives related to intellect or the knowledge to be learned (Gronlund, 2004). The affective domain is related to attitude or emotion (Rothwell & Kazanas, 1998). Affective levels include: (1) receiving or paying attention, (2) responding and participating, (3) accepting values, (4) organization, acquiring a new value system, and (5)
characterization, described as a complete change of one’s outlook (Rothwell & Kazanas, 1998). The psychomotor objectives relate to motor skills (Rothwell & Kazanas, 1998). Gronlund (2004) lists seven objectives: (1) perceiving, related to the use of the senses; (2) set, readiness to act; (3) guided response or performing with guidance; (4) mechanism, performing without guidance as when a task is a habit; (5) complex overt response, meaning skillful performance; (6) adaptation, skillful to the level of adapting or modifying to adjust to a new situation; and (7) origination, which means creation or invention of a completely new pattern.

**Content Relevance/Content Validity.** Content relevance describes the trainee’s perception of the usefulness of the training (Axtell et al., 1997). Content validity is the perception of how much training reflects the functions of a job (Alvelos et al., 2015). In a study of best transfer practices identified by training professionals, content relevance emerged as one of the most common responses (Burke & Hutchins, 2008). The trainee’s perception of the usefulness of the training is a critical factor in predicting transfer (Axtell et al., 1997). Relevance of the content and how it is applicable to the workplace must be included in the training (Axtell et al., 1997). This is achieved by including the learner in the needs assessment to ensure content relevance (Yamnill & McLean, 2005).

Although Kirkpatrick’s four levels of evaluation received much criticism, Morgan and Casper (2000) suggest that reactions are a multi-dimensional construct and can provide useful information in the evaluation of several training factors, including utility of the training. We should distinguish between affective reactions and utility reactions. Utility judgement of training is defined as trainees’ perception of how applicable training is to their jobs (Morgan & Casper, 2000). Content validity can be assessed, therefore, using participants’ reaction to the training (Morgan & Casper, 2000). Velada and Caetano (2007) noted in their study that participants that
perceive the training to be useful to their jobs tend to have greater learning and transfer. A relationship exists between utility reactions and motivation to transfer (Ruona, Leimback, Holton, & Bates, 2002). Ruona et al. (2002) explained that utility reactions provide information on motivation and ability, factors that participants bring to the training. These, however, do not predict transfer. Participants evaluate training content in terms of whether it results in job or career utility. Job utility relates to improved job performance while career utility relates to opportunities for advancement. A participant’s evaluation of the training – whether it results in job and/or career utility is related to his or her motivation to learn (Clark et al., 1993).

**Instruction Strategies.** Instruction strategies include design and facilitation elements that support transfer (Burke, 2001). Research on transfer has focused on identical elements, stimulus variability, and conditions of practice (Baldwin & Ford, 1988).

**Identical elements.** Identical elements resulted from the work of Thorndike and Woodworth, who concluded that similarity between the stimulus and response in the training and work environments are important for transfer (Baldwin & Ford, 1988). Thorndike and Woodworth’s identical elements theory states that transfer is improved when conditions in training match conditions in the workplace (van der Locht, van Dam, & Chiaburu, 2013). Physical surroundings and equipment in the training should closely resemble the workplace (Machin, 2002). The more similarity that exists between the training and the job, the greater the transfer (Clark & Voogel, 1985; Lim & Morris, 2006). The psychological meaning that trainees attach to both the working and training environments must be similar (Holding as cited in Machin, 2002). Any differences in procedures between workplace and training should be explained to participants (Machin, 2002). Trainees who perceived that the skills trained were similar to the skills they expected to use in their jobs reported higher transfer. This was observed
in a study conducted by van der Locht et al. (2013) where managers from different organizations attended training conducted by an outside training company. Identical elements are related to perceived utility and motivation and are determinants of transfer (van der Locht et al., 2013). An important implication for practice demands that needs assessment include attempts to be familiar with the workplace so that the intervention can closely simulate the work environment.

*Stimulus variability.* Practice in a variety of related tasks or stimulus variability increases transfer. By providing trainees with a variety of examples, they are able to recognize commonalities and from that formulate general rules (Machin, 2002). Practice strategies should vary in length of time, frequency, and feedback given to trainees (Machin, 2002). Stimulus variability can be achieved by providing a variety of examples including both positive and negative. Stimulus variability is an effective strategy in learning difficult concepts (Shore & Sechrest, 1961).

*Conditions of practice.* Conditions of practices include several elements, such as overlearning, providing feedback, and whole-versus-part training (Machin, 2002). In overlearning, trainees continue to perform a task beyond successful completion (Machin, 2002). This is effective particularly in procedural tasks that require a specific order of steps (Schendel & Hagman, 1982). Although job aids and refreshers are available for most jobs, there is no opportunity or time such as in emergency-related tasks or in situations where there is no time to review procedures (Schendel & Hagman, 1982).

Feedback provides the learner with an opportunity to compare his or her performance against the expected performance (Russ-Eft, 2002). It is intended to provide motivation or direction (Lock et al as cited in Ilgen, Fisher, & Taylor, 1979). Feedback also gives the
participant information on what needs to be done or what specific behaviors are required in the organization.

Whole or part training refers to whether practice is divided into parts or as one process (Baldwin & Ford, 1988). The choice between using whole or part is based on the organization and complexity of the task (Naylor & Briggs, 1963). Complexity refers to the predictability of components of the task while organization refers to how tasks are related to one another. Naylor and Briggs (1963) concluded that part method training is most effective with tasks that are high complexity, low organization while tasks that are low complexity, high organization are best trained using the whole method.

**Underlying rules and general principles.** Underlying rules and general principles should be taught along with specific tasks (Baldwin & Ford, 1988). This design principle helps trainees develop schemas or patterns of understanding, that help them apply the skills learned in one situation to another situation (Perkins as cited in Machin, 2002).

**Pre-training Strategies.** Most design strategies to increase motivation are intended for the period during training. However, there is an opportunity in the pre-training period to positively influence locus of control and motivation (Facteau, Dobbins, Russell, Ladd, & Kudisch, 1995). In their 2009 review of transfer research, Baldwin, Ford, and Blume note that a trainee’s disposition and motivation can be impacted by pre-training strategies. Pre-training strategies include discussions between the manager and trainee about objectives and expectations, advance information regarding the content and structure of the training, and advance reading materials (Newstrom, 1986). Weissbein, Huang, Ford, and Schmidt, (2011) used persuasion and modeling as pre-training strategies by showed participants a videotape prior to negotiation skills training. In it, the models (actors) discussed that effort and strategy would
lead to success. Participants were later given additional instructions such as not to be afraid to make mistakes and to focus on learning instead of “looking good” to others in the training class (Weissbein et al., 2011). The strategies increased pre-training motivation through attributional retraining (Fosterling as cited in Weissbein et al., 2011). Attributional retraining is a strategy used to change ineffective patterns into more productive ones (Weissbein et al., 2011). In the case of Weissbein et al. (2011) persuasion and modeling effectively increased pre-training motivation and ultimately training transfer.

**Post-training Strategies.** A trainee’s motivation to apply learned skills in the workplace is enhanced through post-training strategies (Baldwin & Ford, 1988). Post training interventions include goal setting, relapse prevention/self-management, and verbal self-guidance.

**Goal setting.** Goal setting is based on the premise that goals affect actions. A goal is defined as “the object or aim of an action, for example, to attain a specific standard of proficiency, usually within a specified time limit” (Locke & Latham, 2002, p. 705). Goals affect actions by providing direction, energizing efforts, providing persistence, and enabling the use of knowledge to solve a problem or complete a task (Locke & Latham, 2002). Goal setting activities can be included in the training design so that at certain intervals, trainees set goals to plan application of the learning (Broad and Newstrom, 1992). Both short-term and long-term goals should be set; short term goals provide immediate opportunities for success that will increase self-efficacy which will encourage and motivate trainees to pursue long term goals (Latham & Seijts, 1999). In their study using negotiation skills, Gist, Bavetta, and Stevens (1990) concluded that transfer was more successful goals were included in self-management strategies.
**Self-management/relapse prevention.** Self-management strategies provide trainees with the tools and skills to transfer learning to the workplace (Burke & Hutchins, 2007). Relapse prevention (RP), is a self-management technique grounded in Social Learning Theory (Burke & Baldwin, 1999). Initially used to treat addictive behaviors, RP works by encouraging trainees to identify situations that will prevent them from continuing to use learned skills in the workplace and to list strategies to overcome obstacles (Wexley & Latham, 2002; Kirwan, 2009). The main assumption is that people can control their behavior if they know what causes it and can therefore use reward and punishment to facilitate or inhibit the behavior; relapse is a result of the failure of a person to control his or her behavior (Burke & Baldwin, 1999). Relapse prevention training impacts five transfer factors: (1) motivation to transfer, (2) ability to transfer, (3) knowledge retention, (4) use of cognitive and behavioral strategies, and (5) demonstration of use of skills (Burke, 1997). In her 1997 study, Burke found that RP training increases the ability to transfer.

**Verbal self-guidance.** Verbal self-guidance is a technique where negative self-talk is substituted with beneficial statements, thus increasing one’s self-efficacy. Positive self-statements also affect team efficacy and performance (Brown, 2003). In his study with undergraduate students, Brown (2003) introduced a three-step technique, NNP, to train participants in verbal self-guidance. First, participants listened for negative statements, then they asked a neutral question, and finally, they develop a positive statement to substitute for the negative one. Brown (2003) confirmed that verbal self-guidance training improves team efficacy and performance.
**Trainer Influence**

An additional factor that impacts transfer is the trainer. In their discussion of the obligations of a professional in workforce education, Gray and Herr (1998) list promotion of learning transfer:

Unlike more general education, workforce education and development has a final, more focused purpose, namely, the learning that occurs effectively transfers to the workplace and thereby results in students or clients making the transition from one state of employment or occupational effectiveness to a more advanced state. In the private sector, in HRD activities for example, an essential point of the profession is that the learning that takes place transfers back to the work site and results in improved performance of the learner on the job (p. 24).

The trainer’s perspective has been left out in considering training-related factors that impact transfer (Hutchins, 2009). Content analysis of the data consisted of trainee characteristics, design, environment, evaluation, and trainer characteristics including the trainer’s knowledge of the content, experience, and knowledge of teaching principles (Hutchins, 2009). Hutchins (2009) surveyed training practitioners who were members of a chapter of the American Society for Training and Development (ASTD) to determine what practices they considered to be important to transfer. Practitioners identified practices related to design and the work environment (Hutchins, 2009). Evaluation was also considered important; however, this was only seen as a post training strategy (Hutchins, 2009). Practitioners view their influence on transfer as it relates to design and facilitation of the training (Hutchins, 2009). Hutchins (2009) noted that trainee characteristics were not a factor that practitioners listed as important. Referring to an earlier study regarding how trainers learn about transfer, Hutchins (2009) noted that trainee characteristics was a factor about which trainers had the least knowledge. The trainer’s knowledge and experience and use of adult learning principles and methods are factors that affect training transfer (Hutchins, 2009). In her 2009 study, Hutchins explained that if, for example, trainers are not aware of strategies to increase trainees’ self-efficacy and motivation,
this will affect transfer. Although results are modest, an encouraging trend is the noted increased effort of trainers to learn more about training transfer (Hutchins et al., 2010).

**Training Inputs – Environment.** According to Baldwin and Ford (1988), factors in the environment have a direct link to transfer. Although training is an individual process, the environment and culture are important considerations for transfer (London & Flannery, 2004). An unsupportive work environment is one of the causes of transfer failure (Garavaglia, 1993). According to Bunch (2007) the organization itself, the environment, or the norms and practices within the culture, may be the cause of the failure of training effectiveness.

**Opportunity to perform.** Opportunity to perform is defined as “the extent to which a trainee is provided with or actively obtains work experiences relevant to the task for which he or she was trained” (Ford et al., 1992, p. 512). In their 1992 study, Ford, et al. operationalized opportunity to perform as three factors: breadth (the number of skills performed on the job), activity level (the repetition or number of times a task is performed) and type of task (how difficult and complex or easy a simple the task is). Several factors influence opportunity to perform. These are the organization, the work environment, and individual characteristics (Ford et al., 1992). An organization and each unit within the organization has its unique goals and objectives that result in a specific culture for the organization and each department. Because these guide day to day operations, the culture influences opportunities provided for recently trained employees (Ford et al., 1992). The workgroup environment consists of attitudes and perception of a supervisor towards his or her employees, the support the employee receives from colleagues within the work unit, and the pace of work in the group (Ford et al., 1992). The supervisor’s perception of how competent an employee is impacts the number or types of opportunities he or she is given (Ford et al., 1992). A supervisor who perceives an employee to
be competent will likely assign more complex tasks; one who thinks an employee is less competent will assign simpler tasks (Ford et al., 1992). An employee who has support from co-workers will likely be willing to try performing newly learned tasks (Ford et al., 1992). Finally, a fast-paced workgroup may not provide opportunities for more experienced colleagues to support, coach and mentor newer coworkers (Ford et al., 1992). In a study with airmen undergoing basic training, Ford et al. (1992) observed that supervisors who rated new airmen to be competent not only assigned more complex tasks but also a greater number of tasks. More complex tasks were performed by airmen who perceived greater support from supervisors and coworkers (Ford et al., 1992).

**Supervisor support.** Supervisor support is one of the most important factors in training transfer (Broad & Newstrom, 1992; Cromwell & Kolb, 2004). It is positively related to training motivation and is a stronger influence than a continuous learning culture because it is a more proximal factor (Chiaburu & Tekleab, 2005). Support refers to activities supervisors provide employees to reinforce their use of learning in the workplace (Russ-Eft, 2002). Activities include discussions with employees prior to the training (Huczynski & Lewis, 1980), setting goals for application of the learning and role modelling expected behaviors (Russ-Eft, 2002), and positive reinforcement (Garavaglia, 1993). Lancaster, Di Milia, and Cameron (2013), proposed the PDA model consisting of supervisor behaviors prior, during, and after the training. Pre-training meetings instill confidence and motivation and create a climate favorable for transfer (Lancaster et al., 2013). During training, support behaviors include being available to trainees to listen, address questions, and provide additional information (Lancaster et al., 2013). Support activities after training include meetings to discuss learning and recognition of trainee attempts to transfer learning (Lancaster et al., 2013). Supervisors should recognize behaviors that support transfer
They should be aware of the objectives of training so that they can reinforce its application in the workplace (Wexley & Latham, 2002). Pre-training discussions communicate that transfer is supported in the organization; this will result in greater efforts to apply learning in the workplace (Huczynski & Lewis, 1980). In a study conducted in a Fortune 200 company based in Michigan comparing the effect of pre-training and post-training discussions, participants who had discussions with their supervisors perceived greater management support and thus showed a greater level of transfer (Brinkerhoff & Montesino, 1995). These trainees also perceived that there were less factors in the environment that prevented or inhibited transfer (Brinkerhoff & Montesino, 1995). In Huczynski and Lewis’ (1980) study, transfer was increased when employees perceived support from their supervisor. Supervisor support activities can be summarized into two main points: support behaviors prior to, during, and after training; and creating an environment that facilitates transfer (Lancaster et al., 2013).

Transfer climate. Transfer climate is the meanings that employees attach to their perceptions of the work environment (Tracy, Tannenbaum, & Kavanagh, 1995). Initial studies on climate were done in 1955 when Fleishman, Harris and Burtt investigated why managers who were trained did not exhibit behaviors learned in training (Rouiller & Goldstein, 1993). The impact of transfer climate was determined after interviews with training participants revealed that the lack of transfer was a result of the absence of support of the trainees’ supervisors (Rouiller & Goldstein, 1993). Mosel (1957) noted the importance of climate that he defined as the expectations of peers and supervisors in the workplace. If the social pressure rewards new behavior that is consistent with what is trained, behavior change results (Mosel, 1957). Climate also refers to the shared understanding of the work environment including daily practices and
procedures (Schneider, 1975). This includes employees’ perceptions of the environment, the cues to transfer learning and consequences when attempting to do so (Burke, 2001). Training policies, the attitude towards training, and supervisor influence are components of climate (Burke & Baldwin, 1999). Climate affects transfer before, during, and after the training (Burke & Baldwin, 1999). It impacts the employee’s attitude about the job and how he or she behaves (Holton, Bates, Seyler, & Carvalho, 1997). It is important to consider the climate in the design of a learning intervention so that strategies can be included to address factors that impact transfer (Bennet, Lehman, & Forst, 1999). In his study of managers in a manufacturing firm, Martin (2010) concluded that workers in a positive climate had greater transfer compared to those in an unfavorable climate.

Rouiller and Goldstein (1993) operationalized transfer climate as situational cues and consequences. Situational cues encourage or provide the opportunity for transfer (Rouiller & Goldstein, 1993). There are four types of cues: goal cues related to reminders to use the training, social cues related to membership in a workgroup, task cues related to the job and job design, and self-control cues related to trainees’ control of their own behavior. Consequences result from failing to apply learning to the workplace (Rouiller & Goldstein, 1993). Consequences for applying training to the job may be positive (the result of transfer is favorable to the trainee), negative (negative consequences for not using the training), punishment for using training, or, no consequences. The nature of cues and consequences determine transfer (Rouiller & Goldstein, 1993). In their study of relapse prevention, Burke and Baldwin (1999) note that the effectiveness of relapse prevention strategies is impacted by climate.
Adaptive Expertise

Adaptability is the capacity to respond to new and changing situations (Ford & Weisbein, 1997). The goal of organizational training is for employees to transfer what they learned to the workplace. Generally, training results in routine expertise where trainees apply what they learned to skills in the workplace that are similar to those learned in training (Machin, 2002). Today’s environment that is characterized by change demands that employees are able to apply trained skills to new and changing situations. This requires that training results in adaptive expertise. Adaptive expertise extends the definition of transfer. Conditions of transfer are the maintenance of learned material over a period of time and generalization of behaviors and skills from the classroom to the workplace (Baldwin & Ford, 1988). In this current environment characterized by change, employees are required to apply the learning to new or changing situations (Smith et al., 1997). This ability is evidence of true learning and transfer (Smith et al., 1997). The expectation is that trainees will be able to adapt to new or different situations. If learning and transfer are viewed as two sides of a continuum and learning is defined as the ability to adapt to new or different situations, the goal of transfer is to build adaptive expertise (Smith et al., 1997).

Smith, et al. (1997) use Holyoak’s three generations of theories to explain adaptive expertise. The first level is one who can solve problems by finding solutions; the second level, referred to as routine expert, can solve problems from a familiar context (Smith et al., 1997). Finally, the third generation, adaptive expert, is one who can foresee new problems and respond to these by inventing or fashioning solutions; they can configure what they know to respond to new and different situations (Smith et al., 1997).

Adaptive expertise can be achieved by examining design strategies and applying methods such as identical elements and overlearning so that the learner can respond to new and different
situations in the workplace (Smith et al., 1997). Three strategies are particularly important for building adaptive: error-based learning, discovery learning, and teaching metacognitive skills (Machin, 2002).

**Error-Based Learning**

Error-based learning consists of allowing trainees to explore and experiment while encouraging them to make errors (Machin, 2002). Errors provide feedback that are necessary for learning (Heimbeck, Frese, Sonnentang, & Keith, 2003). Negative emotions associated with errors can be countered using error management strategies such as assuring trainees that errors are essential for learning or encouraging errors (Heimbeck et al., 2003). Heimbeck et al. (2003) compared three strategies: error-based learning with error management strategies, error-based learning without error management, and error avoidance. Error-based learning with error management strategies proved more effective for both near and far transfer (Heimbeck et al., 2003). Error-based learning consists of two parts: encouraging errors so that learners develop mental models to deal with errors and teaching error management strategies to avoid the effects of negative emotions associated with making errors (Heimbeck et al., 2003). In a study of training for difficult tasks, participants who were encouraged to make errors performed better than those who were told to avoid errors (Heimbeck et al., 2003). Participants instructed to make as many mistakes as possible showed higher performance and better adaptive transfer compared to those told to avoid mistakes (Loh, Andrews, Hesketh, & Griffin, 2013).

**Discovery Learning**

Discovery learning allows learners to explore and experiment in order to learn (Machin, 2002). With the prevalence of technology, most users do not learn by formal training but through discovery learning (Lim, Ward, & Benbasat, 1997). In doing so, concepts and strategies are
formed (Russ-Eft, 2002). No instructions are given; instead, learners are given answers to questions, general rules, and leading questions (Lim et al., 1997).

**Metacognitive Skills**

Metacognition refers to “an individual’s knowledge of and control over his or her cognitions (Flavell as cited in Ford, Smith, Weissbein, Gully, & Salas, 1998). Generally, learners adopt one of two types of orientation - performance or mastery (Schmidt & Ford, 2003). Performance oriented learners believe that intelligence is fixed (Dweck & Legget, 1988); their focus is on proving competence and avoiding the perception of being incompetent (Schmidt & Ford, 2003). In contrast, mastery oriented learners believe that intelligence is malleable and focus on mastering the learning (Dweck & Legget, 1988). In a study of children given a difficult math problem, the “helpless” group attributed their inability to a lack of intelligence and inadequacy; their self-esteem was impacted by their failure (Dweck & Legget, 1988). The mastery oriented group saw the problem as a challenge and were observed engaging in positive self-talk. Failure was a signal to devote more effort to the task (Dweck & Legget, 1988). Dweck and Legget (1988) noted that mastery-oriented children later showed greater transfer with related concepts.

**Accountability**

Despite years of research, there is not much data that shows successful transfer (Burke & Saks, 2009). Burke and Saks (2009) proposed applying Schlenker’s model to improve training transfer. Being accountable means being held answerable for meeting certain expectations (Schlenker et al., 1994). Accountability and responsibility are often used synonymously; Schlenker et al. (1994) explain accountability using the responsibility triangle. Responsibility is judged or evaluated based on three elements: prescriptions or rules for behaviors; the event,
situation or action; and the identity or actor’s role (Schlenker et al., 1994). Linkages between the elements form the responsibility triangle: the prescription-event link is the extent to which behaviors are related to an event; the prescription-identity linkage refers to expectations that are related to one’s role; the identity-event linkage is the connection between one’s role and the specific situation (Schlenker et al., 1994). Accountability involves an evaluative reckoning; an added dimension of an audience who makes judgment based on the elements and linkages. This added dimension to the responsibility triangle forms the accountability pyramid (Schlenker et al., 1994).

Figure 2.2. Schlenker et al. (1994) Model of Accountability

Accountability in transfer refers to holding learners responsible for using skills and knowledge learned in training to the job (Brinkerhoff & Montesino, 1995; Kontoghiorghes, 2002). Prescriptions are the learning and transfer that are expected of the trainee, trainer, and supervisor, who are the identities, involved in the event, which is the training. Burke and Saks (2009) define the prescription-identity linkage as the learning and transfer expectations of the
trainee, trainer, and supervisor. For this linkage to be strong, goals and expectations must be clear for each stakeholder. The identity-event linkage is the control of each stakeholder on transfer and the outcomes resulting from transfer (Burke & Saks, 2009). Trainees, supervisors, and the trainer must have a close connection and control to the training and the outcome of the training. The prescription-event linkage refers to the obligation or expectation to learn and transfer specific to the training course (Burke & Saks, 2009).

In their research on accountability in transfer, Burke and Saks (2009) suggest various strategies to reinforce transfer. Among these is to conduct a transfer accountability audit in order to pinpoint gaps. Another is to communicate clear expectations for each stakeholder.

Conclusion

Organizations rely on training to improve their human resources. Although it is often the strategy selected, there continues to be evidence that the learning is not transferred to the workplace. Baldwin and Ford (1988) explain transfer as the generalization of learned material from the training to the workplace and maintenance of the learning for a period of time beyond the training. The model aids in our understanding of the process and the factors that affect transfer. The lack of transfer that continues to be a problem may be resolved by adding the element of accountability. Schlenker et al. (1994) explain accountability as linkages between prescriptions, identity and role.
Chapter 3: Methodology

The purpose of this study was to examine current sales training transfer practices in a financial institution, to create a transfer model using the Baldwin and Ford (1988) model of transfer and the Schlenker et al. (1994) accountability model, and to investigate ways the transfer and accountability models provide sufficient transfer strategies.

As the instructional designer for the organization, this was an opportunity for the researcher to reflect upon and ask important questions: What factors impacted training transfer? What were the current transfer practices for sales training in the organization? What model could be designed to ensure consistency? What was the role of each stakeholder? What could be done to involve stakeholders and hold them accountable?

As a practitioner seeking a graduate degree, action research has been the means to examine and reflect on one’s practice within his or her site, and to improve this practice thus bringing about organizational change (Herr and Anderson, 2005). Herr and Anderson (2005) provide insight for the situation in which the researcher finds herself:

… action research dissertations are done by organizational insiders who see it as a way to deepen their own reflection on practice toward problem solving and professional development. In such cases, the researcher and practitioner may be one and the same. Research by Anderson and Jones (2000) on dissertations in educational leadership suggests that these practitioners were partly motivated by the convenience of studying their own site, where they had a deep level of tacit knowledge. However, more important, they wanted their research to make a contribution to their own setting and clients. In many cases, they wanted to use it to empower themselves professionally and personally and to bring about organizational change (p. 29).

Training was the primary strategy chosen by the financial institution in this study to implement the new sales process to increase the client base and remain competitive. Every client-facing banker was required to attend sales training. To ensure a return on the investment, it was important that training was transferred to the workplace. The Baldwin and Ford (1988) transfer model and Schlenker et al. (1994) accountability model provided the frameworks for
investigating the issue and creating a model consisting of transfer strategies. Burke and Saks (2009) noted that accountability was the missing element in transfer. To sustain practices, an element of accountability should be included with the strategies. Following Brinkerhoff’s (2006) recommendation, stakeholders must be included in the development of the model. Stakeholders must be clear on what the expectations are, which are tied to their roles regarding transfer of sales training.

Research Design

A mixed methods action research approach met the objectives of this research. Mixed methods research combines elements of both qualitative and quantitative approaches including data collection and analysis (Johnson, Onwuegbuzie & Turner, 2007). Both quantitative and qualitative data was collected for this study. The researcher’s goal was to examine and reflect upon the current practice and then engage stakeholders in the organization to create a model so that transfer strategies could be consistently applied. Action research provided the opportunity to examine and then design a solution towards accomplishing a goal (Stringer, 2007).

The theory of action research was developed by Kurt Lewin who believed that solving everyday problems resulted in the creation of knowledge (Anderson, Herr & Nihlen, 1994). He was concerned with issues in the workplace and believed that problems could be solved through collaboration. In his work with Harwood Manufacturing, for example, Lewin’s recommendations on improving performance resulted from working with employees (Cunningham, 1993). In addition, he noted that employees who were given more autonomy showed a higher level of performance (Adelman, 1993). This constituted action research: discussion with all parties involved, group decision making, reviewing progress, evaluating and then deciding whether to
maintain or change the course of action (Adelman, 1993). Stringer (2007) described action research as follows:

Action research is a systematic approach to investigation that enables people to find effective solutions to problems they confront in their everyday lives. Unlike traditional experimental/scientific research that looks for generalizable explanations that might be applied to all contexts, action research focuses on specific situations and localized solutions. (p. 1).

For McNiff and Whitehead (2011), action research is “a form of enquiry that enables practitioners in every job and walk of life to investigate and evaluate their work” (p. 7). Its aim was to address problems in the work setting (Merriam, 2009). Townsend (2013) noted that action research is a participatory process:

In relation to this, action research has been used to try to rectify situations where people are believed to have been silenced or excluded from decisions which would directly affect them and which do not acknowledge their knowledge or expertise. It is partially for this reason that action research is applied to professional settings where the professionals themselves seem to remain unconsulted about changes to their practices. (pp. 36-37).

Many initiatives in the financial institution were from top management. Often, those most impacted do not participate in any decision making. With the implementation of the sales process, for example, bankers who were expected to use the process did not have opportunity to make decisions regarding its application to their jobs. Action research is participative and therefore included bankers and their managers in forming strategies so that the sales process was part of the everyday practice.

Practitioner action research is done by an insider to the organization and is using that setting as the focus of the study (Anderson, et al., 1994; Herr & Anderson, 2005). The researcher was the instructional designer for the financial institution. Her primary responsibility was to create courses that facilitate trainees’ learning and transfer. This research focused specifically on the sales training that every client-facing employee in the organization was required to attend. Successful transfer means that skills and behaviors learned in training are generalized from the
training to the workplace and maintained over a period of time. Learning is not sufficient for a training program to be effective; rather, the knowledge and skills learned must impact performance (Blume et al., 2010). Like other financial institutions, the bank made a significant investment in training with the expected return of improved performance that ultimately enabled the organization to meet its strategic objectives. The researcher/practitioner’s objectives included an examination of current practices so that a model could be created. Standard practice ensured consistency.

Action research is an action-reflection cycle that included observation, reflection, action, evaluation and modification (McNiff & Whitehead, 2011). Stringer (2007) noted three phases consisting of look, think and act. The look phase included gathering information and describing the situation. Kemmis and McTaggart (1988) referred to this as reconnaissance aimed to establish what is currently happening. The second phase, thinking, meant analyzing and explaining the situation. The action phase included planning, implementing and evaluating actions (Stringer, 2007). Similarly, Johnson (2005) listed the process as (1) identify a problem or concern, (2) decide on the data needed, (3) collect and analyze data, (4) report on findings and finally, (5) create an action plan. Kemmis (as cited in Herr & Anderson, 2005) described the process as a spiral of actions of: (1) developing a plan to improve, (2) acting to implement the plan, (3) observing the effects of the action and (4) reflecting and further planning. Action research is unique in that it required a form of intervention (Anderson et al., 1994). It was an opportunity to design a solution towards accomplishing a goal (Stringer, 2007). The resulting increased knowledge from this spiral of actions is what ultimately provides a solution to the problem (Herr & Anderson, 2005).
The problem or concern that was addressed in this research was training transfer. The organization’s expectation was the consistent and sustained use of the sales process for which all bankers received training. This research used the Complementary Analysis Research Matrix Application (CARMA) (Putney, Wink & Perkins, 2006) as the research tool. The goal was to create a transfer model that could be implemented throughout the organization. To do so, the researcher investigated current transfer and accountability strategies through surveys and interviews. These were compared against expectations. Documents such as expectation guidelines and internal communication were examined to establish expectations. A comparison was made between expectations and what was currently happening to determine what strategies would be included in the model.

Research Questions

The research questions that guided this research were the following: (1) What are the current transfer practices for banker sales training? (2) What transfer model can be created using the Baldwin and Ford (1988) model of transfer and Schlenker et al. (1994) model of accountability? (3) Do the frameworks provide sufficient transfer strategies for the model?

Setting

The study took place in a financial institution based in the Southwestern United States. The institution was a full-service bank that employed over six hundred employees. Specifically, the study was delimited to branches located in the southern area where seventy five percent of branches were located.

Participants

Participants for the study included client-facing bankers whose responsibilities included referring or selling products and services, supervisors and managers with direct reports who
referred or sold bank products and services, and top retail banking leaders. Table 3.1 details the data collection methods, participants and analysis.

**Table 3.1 Data Collection, Participants and Analysis**

<table>
<thead>
<tr>
<th>Research Questions</th>
<th>Collection Method</th>
<th>Participants</th>
<th>Analysis</th>
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<tr>
<td>What are the current transfer practices for banker sales training?</td>
<td>Learning Transfer System Inventory Survey-Online</td>
<td>Bankers who attended sales training in the last 6 months</td>
<td>Quantitative analysis by LTSI authors</td>
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<td>Qualitative analysis by researcher</td>
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<td>Accountability Interviews</td>
<td>Top retail leaders</td>
<td>Thematic analysis</td>
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<td>What transfer model can be created using the Baldwin and Ford (1988) model of transfer and Schlenker’s (1997) accountability model?</td>
<td>Focus groups</td>
<td>• Bankers (high)</td>
<td>Thematic analysis</td>
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<td></td>
<td></td>
<td>• Managers (low)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• L&amp;D team</td>
<td></td>
</tr>
<tr>
<td>Do the frameworks provide sufficient strategies for the model?</td>
<td>CARMA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Human Subjects**

In order to conduct the study, the Facility Authorization Forms was obtained, as well as approval from the University of Nevada, Las Vegas’s Office of Research Integrity – Human Subjects. In addition, permission from both the Chief Executive Officer and Human Resources Director of the organization in this research were obtained. The CEO and HR Director were provided with an overview of the study’s aims, as well as an overview of the survey instrument, and interview and focus groups questions and discussion topics.
Data Collection

Action research common data sources include surveys, interviews and documents (Stringer, 2007). This research collected data through surveys, individual and focus group interviews and documents. The Learning Transfer System Inventory (LTSI) survey (Bates & Holton, 2012) was used to determine current transfer practices. Online surveys were sent to bankers who attended sales training between April 2017 and April 2018. An accountability audit as suggested by Burke and Saks (2009) was conducted via interviews with top retail leaders. Bankers and managers from high and low performing branches participated in focus group interviews. Finally, documents related to banker expectations and performance were examined. Table 3.2 summarizes the steps in the data collection process.
### Table 3.2. Data Collection Process

<table>
<thead>
<tr>
<th>Data Collection</th>
<th>Process</th>
</tr>
</thead>
</table>
| **LTSI**        | 1. Obtain permission from authors  
|                  | 2. Compose announcement email  
|                  | 3. Obtain list of sales training participants from last 6 months  
|                  | 4. Load survey into bank survey tool  
|                  | 5. Deploy survey  
|                  | 6. Collect responses  
|                  | 7. Send responses to authors for analysis  
|                  | 8. Qualitative analysis of results  
|                  | 9. Summary for focus groups and CARMA |
| **Interviews**  | 1. Create interview protocol  
|                  | 2. Send interview invitations  
|                  | 3. Conduct interviews  
|                  | 4. Transcribe interviews  
|                  | 5. Send transcripts to participants for member checks  
|                  | 6. Make corrections to transcripts  
|                  | 7. Analyze transcripts  
|                  | 8. Summarize for CARMA |
| **Focus Groups**| 1. Prepare discussion questions, ground rules and survey and interview summaries  
|                  | 2. Obtain a ranking list from sales program coordinator  
|                  | 3. Invite participants from high and low performing branches  
|                  | 4. Send email invitations to participants  
|                  | 5. Conduct focus group sessions  
|                  |   a. Bankers – high performing branches  
|                  |   b. Managers – high performing branches  
|                  |   c. Bankers – low performing branches  
|                  |   d. Managers – low performing branches  
|                  | 6. Invite L&D team focus group  
|                  | 7. Transcribe discussions  
|                  | 8. Analyze transcripts  
|                  | 9. Prepare final model/recommendation which includes review of documents, data collected through survey, interviews and focus groups |
| **Documents**   | 1. Collect documents  
|                  | 2. Review documents  
|                  | 3. Analyze documents |
Learning Transfer System Inventory (LTSI)

Overview. The Learning Transfer System Inventory (Bates et al., 2012) survey was used to investigate bankers’ perceptions regarding sales training. It is a validated instrument that measures factors that affect training transfer (Holton et al., 2000). It was selected because it was consistent with the Baldwin and Ford (1988) transfer model. According to Holton et al. (2000) the transfer system consists of all factors related to the trainees, the training and the organization. The survey was developed in 1997 and had undergone several validations since its initial development (Bates et al., 2012). The most current version had 48 items, a reduction from the previous 89 items, which the authors note, may increase its usability and prevent survey fatigue (Bates et al., 2012). Sixteen constructs related to transfer were measured, eleven were specific to the training (learner readiness, motivation to transfer, positive personal outcomes, personal capacity for transfer, peer support, supervisor support, supervisor sanctions, perceived content validity, transfer design, and opportunity to use) and five were related to all training programs (transfer effort performance expectations, performance outcome expectations, resistance/openness to change, performance self-efficacy, and performance coaching) (Holton et al., 1997) (See Table 3.3).
### Table 3.3. LTSI Scale Definitions and Sample Items

<table>
<thead>
<tr>
<th>Factor</th>
<th>Definition</th>
<th>Sample Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learner Readiness</td>
<td>Extent to which individuals are prepared to enter and participate in training.</td>
<td>Before the training, I had a good understanding of how it would fit my job-related development.</td>
</tr>
<tr>
<td>Motivation to Transfer</td>
<td>Direction, intensity, and persistence of effort toward utilizing in a work setting skills and knowledge learned.</td>
<td>I get excited when I think about trying to use my new learning on my job.</td>
</tr>
<tr>
<td>Positive Personal Outcomes</td>
<td>Degree to which applying training on the job leads to outcomes that are positive for the individual.</td>
<td>Employees in this organization receive various “perks” when they utilize newly learned skills on the job.</td>
</tr>
<tr>
<td>Negative Personal Outcomes</td>
<td>Extent to which individuals believe that not applying skills and knowledge learned in training will lead to negative personal outcomes.</td>
<td>If I do not utilize my training I will be cautioned about it.</td>
</tr>
<tr>
<td>Personal Capacity for Transfer</td>
<td>Extent to which individuals have the time, energy, and mental space in their work lives to make changes required to transfer learning on the job.</td>
<td>My workload allows me time to try the new things I have learned.</td>
</tr>
<tr>
<td>Peer Support</td>
<td>Extent to which peers reinforce and support use of learning on the job.</td>
<td>My colleagues encourage me to use the skills I have learned in training.</td>
</tr>
<tr>
<td>Supervisor Support</td>
<td>Extent to which supervisors/managers support and reinforce use of training on the job.</td>
<td>My supervisor sets goals for me which encourage me to apply my training on the job.</td>
</tr>
<tr>
<td>Supervisor Sanctions</td>
<td>Extent to which individuals perceive negative responses from supervisors/managers when applying skills learned in training.</td>
<td>My supervisor opposes the use of the techniques I learned in the training.</td>
</tr>
<tr>
<td>Perceived Content Validity</td>
<td>Extent to which trainees judge training content to accurately reflect job requirements.</td>
<td>What is taught in training closely matches my job requirements.</td>
</tr>
<tr>
<td><strong>Factor</strong></td>
<td><strong>Definition</strong></td>
<td><strong>Sample Item</strong></td>
</tr>
<tr>
<td>-----------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Transfer Design</td>
<td>Degree to which (1) training has been designed and delivered to give trainees the ability to transfer learning to the job, and (2) training instructions match job requirements.</td>
<td>The activities and exercises the trainers used helped me know how to apply my learning on the job.</td>
</tr>
<tr>
<td>Opportunity to Use</td>
<td>Extent to which trainees are provided with or obtain resources and tasks on the job enabling them to use training on the job.</td>
<td>The resources I need to use what I learned will be available to me after training.</td>
</tr>
<tr>
<td>Transfer Effort-Performance Expectations</td>
<td>Expectations that effort devoted to transferring learning will lead to changes in job performance.</td>
<td>My job performance improves when I use new things that I have learned.</td>
</tr>
<tr>
<td>Performance Outcomes Expectations</td>
<td>Expectations that changes in job performance will lead to valued outcomes.</td>
<td>When I do things to improve my performance, good things happen to me.</td>
</tr>
<tr>
<td>Resistance Openness to Change</td>
<td>Extent to which prevailing group norms are perceived by individuals to resist or discourage the use of skills and knowledge acquired in training.</td>
<td>People in my group are open to changing the way they do things.</td>
</tr>
<tr>
<td>Performance Self-Efficacy</td>
<td>An individual’s general belief that they are able to change their performance when they want to.</td>
<td>I am confident in my ability to use newly learned skills on the job.</td>
</tr>
<tr>
<td>Performance Coaching</td>
<td>Formal and informal indicators from an organization about an individual’s job performance.</td>
<td>After training, I get feedback from people about how well I am applying what I learned.</td>
</tr>
</tbody>
</table>

Procedures

Method

The researcher obtained permission to use the LTSI (Bates & Holton, 2012) survey (see Appendix A). The survey was loaded into the bank’s electronic survey system. The survey was sent as a link in an email.

Participant Recruitment

An announcement email (see Appendix B) composed by the researcher was sent from the Chief Executive Officer to all potential participants. This message noted the CEO’s support for the research and contained a description and purpose of the study, introduction of the researcher, the research process and an invitation for participation.

Participant Selection

The researcher obtained a list of attendees of sales training from April 2017 to April 2018. Each attendee was sent an email requesting their participation in survey, a link to the survey and timeframe for the response. A total of three weeks was allowed for the survey to ensure that participants who were on their two-week vacation could respond. The researcher sent weekly reminder emails. At the end of three weeks, the results were sent electronically to the authors.

Accountability Interviews

Overview. Burke and Saks (2009) suggested an initial accountability audit. The audit was conducted via semi-structured interviews. In semi-structured interviews, participants are asked similar questions based on an interview guide that lists both questions and topics that need to be discussed (Bernard & Ryan, 2010). The researcher asked prepared questions but also allowed participants to discuss other areas that were relevant to them (Hinchey, 2008). This
interview type was selected because it allows flexibility in the order of questions. This flexibility gives some control to respondents, which helps in making comparisons across interviews (Bernard & Ryan, 2010).

Procedures

Method

Interviews were conducted in person in each interviewee’s office. They lasted approximately thirty to forty-five minutes. The researcher created the interview protocol.

Participants

Participants for the interviews top retail managers responsible for branches located in the southern region. They received an invitation email from the researcher (see Appendix D) explaining the purpose of the interview, the estimated length of time, and a request for availability. The participants were selected because they were responsible for enforcing expectations for all branch employees.

Focus Groups

Overview. Five focus group interviews were conducted. Focus groups evolved from focused interviews (Stewart, Shamdasani & Rook, 2011) and are useful for action-oriented research (Barbour, 2007). They are founded on interactionism that assumes that humans construct meanings from interactions with others where opinions, concepts and rationales for actions are formed (Barbour, 2007). Experiences shared in a discussion take on a unique dynamic. It is the interaction itself from which we glean experiences and perspectives that are the valuable data obtained from using focus groups as a stand-alone or self-contained method (Morgan, 2011).
Procedures

Method

The researcher prepared ground rules and discussion questions based on results of the survey and interviews. Focus group meetings were conducted at the corporate headquarters. Duration of discussions ranged from fifty to seventy-seven minutes. Discussions were recorded, transcribed and analyzed.

Participant Recruitment

Morgan (2011) supports theoretical instead of random sampling because focus groups require that participants are able to discuss a topic and are comfortable doing so in the group. Criteria for participants should be based on their ability to discuss the researcher’s topic (Morgan, 2011). Focus group participants consisting of bankers and managers were recruited from both high and low performing branches. The researcher obtained the latest year-to-date ranking report. Email invitations (see Appendix E) to participate in focus groups were sent to bankers and managers of the top five and bottom five branches from each of the two regions included in the study. Members of the Learning and Development team were also sent invitations to participate in their own focus group.

Participant Selection

Characteristics that will limit participants’ comfort level in discussing a topic must be considered and therefore require segmentation (Morgan, 2011). For example, the presence of a manager may affect an employee’s comfort level in participating in the discussion. Focus groups in this research were segmented by position and ranking: bankers were separated from managers; high performers were separated from low performers. Researchers vary in the number of
participants. Barbour (2007) suggested eight to ten participants while Morgan (2011) suggested six to ten. Number of participants and groupings are summarized in Table 3.4:

<table>
<thead>
<tr>
<th>Branch Performance</th>
<th>Bankers</th>
<th>Managers</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>n ≤ 10</td>
<td>n ≤ 10</td>
</tr>
<tr>
<td>Low</td>
<td>n ≤ 10</td>
<td>n ≤ 10</td>
</tr>
</tbody>
</table>

**Table 3.4. Focus Groups Composition**

**Documents**

**Overview.** Documents are an additional source of data and are used in combination with other sources such as interviews. Documents support or add data for the research, provide additional questions to investigate, allow the researcher to track changes or are a means to verify findings (Bowen, 2009). Bowen (2009) noted several advantages: cost efficiency, availability, stability and unobtrusiveness. Other methods that required an expenditure of resources, documents need only to be located and are easily obtainable. Documents are unaffected by the research process. Bowen’s (2009) states disadvantages included the limited information because documents are produced for the organization and not for research. These however were more limitations than they were disadvantages (Bowen, 2009). Important information can be obtained by a review of documents such as policy statements, memos, procedures, evaluations and reports (Stringer, 2007). The first step is to find relevant material and then determine if it is genuine and investigate the conditions under which the document was created (Merriam, 2009). The researcher searched for documents in the organization’s learning management system and intranet. The internal website has a search function. The researchers will search for information using words like sales, expectations and guidelines.
Data Analysis

Learning Transfer System Inventory

As a condition to use the instrument, the researcher signed an agreement that upon completion of the survey, all the data collected would be sent to the authors for analysis. The authors retained the rights to the instrument and scoring algorithms. The researcher was not provided with item groupings and formulas. Authors provided descriptive information and calculation of scale scores and scale reliability estimates (Cronbach’s alpha).

Interviews and Focus Groups

Interviews and focus group discussions were recorded and transcribed. Prior to analysis, interview transcripts were sent to the three respondents for member checking. Member checking promotes the credibility and integrity of the research and provides an opportunity for interviewees to verify that their responses are accurately represented by the researcher (Stringer, 2007). Merriam (2009) referred to member checks as respondent validations. Respondent validation also prevented misinterpretation of what participants said. Being engaged in the data helps a researcher to better understand how a participant views a phenomenon (Merriam, 2009). The researcher should also look alternative explanations when analyzing the data to ensure the he or she maintains his or her integrity.

Thematic analysis was used to analyze interview and focus group data. A peer review was conducted by a qualitative research expert who was a member of the researcher’s committee. Peer review was a means to get reactions to the themes and check for consistency.

Documents

Document analysis followed a similar process as thematic analysis. It began with skimming, reading and interpretation (Bowen, 2009). Stringer (2007) noted that action
researchers should record significant data in documents, record the source and verify accuracy with stakeholders. Data from documents were listed on the Expectations section of the CARMA matrix (Putney, et al., 2006). Expectations were analyzed against evident implementation. This was the basis for the model.

**Complementary Analysis Research Matrix Application (CARMA)**

The Complementary Analysis Research Matrix Application (CARMA) was developed as a tool for teachers to examine and improve practices (Putney, et al., 2006). This analysis tool employed several charts to note data for examination, analysis and action planning. Expectations were examined against implementation and then conclusions and recommendations were made (Putney et al., 2006). Expectation guidelines, job descriptions and other documents listing job and sales expectations of each positions were examined. Data from the Learning Transfer System Inventory (LTSI), interviews and focus groups detailed current practices. Expectations were compared against implementation. The analysis of expectations vs. implementation was the basis for the transfer model.

**Procedural Fidelity**

According to Maxwell (as cited in Merriam, 2009) “…one can never really capture reality. ‘Validity,’ then, is a goal rather than a product: it is never something that can be proven or taken for granted” (p. 214). What is investigated in qualitative research is “people’s construction of reality – how they understand the world” (Merriam, 2009, p. 214). What is accessed through such means as interviews are interpretations of reality. Stringer (2007) believed that action research was essentially qualitative and promoted using trustworthiness to evaluate rigor in action research. Trustworthiness ensured that outcomes of a research “do not merely reflect the particular perspectives, biases or worldview of the researcher and that they are not
based solely on superficial or simplistic analyses of the issues investigated” (Stringer, 2007, p. 57). Attributes of trustworthiness were credibility, transferability, dependability and confirmability (Lincoln & Guba as cited in Stringer, 2007).

Credibility is the plausibility and integrity of the process (Stringer, 2007). Credibility is shaped with a “confluence of evidence” (Eisner as cited in Creswell, 2007, p. 204) and established through triangulation and member checking. Triangulation was achieved by using multiple sources of data and data collection methods (Merriam, 2009). This research employed multiple forms of data collection—surveys, interviews, focus groups and documents gathered from various participants who were relevant to the problem and who represented constituents from all levels. Surveys were conducted with bankers who recently attended sales training. These employees were directly responsible for using the sales process. Accountability interviews were conducted with top retail leaders to understand how branch managers were held accountable for their branch performance. Bankers and managers who have been identified from both high and low performing branches participated in focus groups to investigate current transfer and accountability strategies from the perspectives of different roles and performance levels.

Transferability refers to applicability to other contexts (Stringer, 2007). Although action research outcomes are specific to one context, some aspects of the research may still be applicable to other situations (Stringer, 2007). Merriam (2009) noted that carefully considering participants for the study enhanced transferability. Variation increased the possibility that the research was applicable to other settings. This study included a variety of participants including bankers who recently completed sales training, bankers and managers in both high and low performing branches and top retail leaders.
Dependability refers to the consistency of the results and data collected (Merriam, 2009). Peer review/examination was achieved through “discussions with colleagues regarding the process of the study, congruency of emerging findings with the raw data, and tentative interpretations” (Merriam, 2009, p. 229). This was conducted by an expert in qualitative research who was also a member of the researcher’s committee. The peer reviewer examined the data analysis for interviews, focus groups and CARMA matrix (Putney et al., 2006). A colleague of the researcher acting as a critical friend was present during focus group discussions and took field notes and provided feedback to the researcher regarding weaknesses and bias.

Confirmability ensures that procedures took place as they were described and documented (Stringer, 2007). The data collection and data analysis were described in detail for this study.

Limitations

This study had the following limitations:

1. The study was conducted in a specific organization and conclusions may not be applicable for other types of organizations.

2. The study focused on transfer of sales training. The transfer model may not be applicable to other types of training.

3. Self-reported data from the surveys, interviews and focus group discussions could potentially contain bias.

4. The researcher was a vice president in the organization. Her title may have prevented some employees, particularly non-officers from participating or expressing their true opinions.
Conclusion

The purpose of this study was to examine current sales training transfer practices in a financial institution, to create a transfer model using the Baldwin and Ford (1988) model of transfer and Schlenker et al. (1994) accountability model, and to investigate ways the frameworks provide sufficient transfer strategies. Data collection methods included document analysis, the Learning Transfer System Inventory (LTSI), accountability audit interviews and focus group interviews. The Complementary Analysis Research Matrix Application (CARMA) was the tool for comparing expectations with implementation and allowed the researcher to recommend a transfer model that can be implemented throughout the organization.
Chapter 4: Results

The purpose of this study was to examine current sales training transfer practices in a financial institution, to create a transfer model using the Baldwin and Ford (1988) model of transfer and the Schlenker et al. (1994) accountability model, and to investigate ways the transfer and accountability models provide sufficient transfer strategies. The research questions guiding this research were the following: (1) What are the current transfer practices for banker sales training? (2) What transfer model can be created using the Baldwin and Ford (1988) model of transfer and the Schlenker et al. (1994) accountability model? (3) In what ways do the transfer and accountability models provide sufficient transfer strategies?

Data collection for this study consisted of various documents, the Learning Transfer System Inventory (LTSI) (Bates & Holton, 2012), focus group interviews, and accountability interviews. Various documents have also been examined, such as the organization’s Goal Guidelines (a document that outlines expectations for all bankers) internal memoranda, evaluation forms, play documents, and training materials.

This chapter will report the results of the Learning Transfer System Inventory survey, focus groups discussions, accountability interviews and the first three charts of the CARMA analysis (Putney et al., 2006). This chapter is written in three parts: Part 1 includes the LTSI and focus group data; accountability interviews are in Part 2, and the CARMA analysis (Putney et al., 2006) is in Part 3.

Part 1: Learning Transfer System Inventory

Version 4 of the Learning Transfer System Inventory was used to investigate participants’ reaction to training as well as their perceptions of sales training. The survey used a 5-point Likert scale of 1=strongly disagree; 2=disagree, 3 neither agree nor disagree, 4=agree
and 5=strongly agree. A total of sixteen constructs related to transfer were measured; eleven are specific to the training program and five are related to training in general. Respondents were given three weeks to complete the survey. A total of forty-six responses were received, thirty-six of which were usable, which is a 43% return rate. As part of the agreement, the raw data was sent to the authors of the survey on July 13, 2018. Authors returned scales scores with the descriptive statistics and reliability estimates later that same day.

Table 4. 1. Descriptive Statistics for LTSI Training Specific Scales

<table>
<thead>
<tr>
<th>Factor</th>
<th>N</th>
<th>α</th>
<th>Mean</th>
<th>Std Dev</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Trainee Characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Motivation to Transfer</td>
<td>35</td>
<td>.89</td>
<td>3.8286</td>
<td>.99794</td>
<td>.996</td>
</tr>
<tr>
<td>Learner Readiness</td>
<td>35</td>
<td>.85</td>
<td>3.6857</td>
<td>.94607</td>
<td>.895</td>
</tr>
<tr>
<td>Personal Outcome Positive</td>
<td>34</td>
<td>.78</td>
<td>3.6373</td>
<td>.92248</td>
<td>.851</td>
</tr>
<tr>
<td>Negative Personal Outcomes</td>
<td>36</td>
<td>.86</td>
<td>3.0185</td>
<td>.96591</td>
<td>.933</td>
</tr>
<tr>
<td>Personal Capacity for Transfer</td>
<td>36</td>
<td>.86</td>
<td>2.2130</td>
<td>.96659</td>
<td>.934</td>
</tr>
<tr>
<td><strong>Training Design</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer Design</td>
<td>34</td>
<td>.88</td>
<td>3.8831</td>
<td>.92564</td>
<td>.857</td>
</tr>
<tr>
<td>Perceived Content Validity</td>
<td>34</td>
<td>.87</td>
<td>3.5196</td>
<td>1.03862</td>
<td>1.079</td>
</tr>
<tr>
<td><strong>Environment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opportunity to Use</td>
<td>33</td>
<td>.65</td>
<td>4.1010</td>
<td>.63182</td>
<td>.399</td>
</tr>
<tr>
<td>Supervisor Support</td>
<td>36</td>
<td>.92</td>
<td>3.8056</td>
<td>.98360</td>
<td>.967</td>
</tr>
<tr>
<td>Peer Support</td>
<td>36</td>
<td>.92</td>
<td>3.7037</td>
<td>.90774</td>
<td>.824</td>
</tr>
<tr>
<td>Supervisor Sanctions (Opposition)</td>
<td>35</td>
<td>.85</td>
<td>1.9333</td>
<td>.71766</td>
<td>.515</td>
</tr>
</tbody>
</table>

Note: Ratings are on a five-point scale from 1 = strongly disagree to 5 = strongly agree.

Table 4.1 shows the data for sales training specific scales. LTSI factors are grouped according to the Baldwin and Ford (1988) inputs consisting of trainee characteristics, training design and work environment. The first three trainee characteristics factors indicate that participants agreed that they are excited to try what they learned on the job ($\mu = 3.83$), are prepared to participate in the training ($\mu = 3.69$), and believe that positive outcomes will result if they apply what they learned to the job ($\mu = 3.64$). They neither agree nor disagree that there may
be no consequences if they do not apply what they learned to the job \((\mu = 3.01)\). Participants disagreed that they have the capacity for transfer \((\mu = 2.21)\). Participants agree that the Training Design (design and delivery of sales training) enables them to transfer the training to the work environment \((\mu = 3.88)\) although there is a slightly greater variability in their answers for the latter \((\sigma^2 = .857)\). Participants indicated that they have the resources on their job to transfer what they learned \((\mu = 4.10)\) and both supervisor \((\mu = 3.80)\) and peer \((\mu = 3.70)\) support to reinforce the use of learning of learning on the job. However, the Cronbach’s alpha of .65 for the variable Opportunity to Use is below the acceptable level, suggesting that for this sample, the scale may not be reliable. Nevertheless, the variance for this variable \((\sigma^2 = .399)\), indicates agreement among respondents. Participants disagree that a supervisor will oppose or respond negatively to transfer \((\mu = 1.93)\). The low variance \((\sigma^2 = .515)\) for this factor suggests that participants are in agreement that supervisors do not oppose when trainees use what they learn in training in the workplace.

Table 4.2. Descriptive Statistics for LTSI General Scales

<table>
<thead>
<tr>
<th>Factor</th>
<th>N</th>
<th>(\alpha)</th>
<th>Mean</th>
<th>Std Dev</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer Effort Performance Expectations</td>
<td>35</td>
<td>.96</td>
<td>4.1905</td>
<td>.79740</td>
<td>.636</td>
</tr>
<tr>
<td>Performance Self-Efficacy</td>
<td>35</td>
<td>.93</td>
<td>3.9810</td>
<td>.83995</td>
<td>.706</td>
</tr>
<tr>
<td>Performance Outcome Expectations</td>
<td>35</td>
<td>.87</td>
<td>3.5524</td>
<td>1.01280</td>
<td>1.026</td>
</tr>
<tr>
<td>Performance Coaching</td>
<td>34</td>
<td>.91</td>
<td>3.1078</td>
<td>1.03058</td>
<td>1.062</td>
</tr>
<tr>
<td>Resistance-Openness to Change</td>
<td>34</td>
<td>.77</td>
<td>2.3529</td>
<td>.84861</td>
<td>.720</td>
</tr>
</tbody>
</table>

Table 4.2 shows scales for training in general. Participants agree that transfer effort will result in changes in job performance \((\mu = 4.19)\), that they have the ability to change their performance when they want to \((\mu = 3.98)\), and that changes in performance will have a positive outcome \((\mu = 3.55)\). Of the three factors, there was a greater variability in the answers for Performance Outcome Expectations \((\sigma^2 = 1.062)\). Answers to Performance Coaching indicate
that participants neither agree nor disagree that they receive feedback on how well they are applying what they learned (μ = 3.11). This may be an indication that there is no consistent feedback regarding how well trainees are using what they learned in the job. Finally, survey participants disagree that norms in the organization discourage the use of what is learned in training (μ = 2.35).

Focus Group Discussions

Focus group interviews were held to examine current practices in training transfer. Duration of discussions ranged from fifty minutes to seventy-seven minutes. There was a total of five focus groups: two manager groups, two banker groups, and the Learning and Development team. Managers and bankers represented high and low performing branches. Managers and bankers were selected based on the 2018 year-to-date report that showed the ranking for all branches in two regions of the bank. Five managers from high performing branches and five managers from low performing branches were invited from each of the two regions. Two employees, a teller and personal banker were invited from each of the top five and lowest five branches for both regions. All five members of the Learning and Development team participated. Manager and banker focus groups met in a conference room at the bank’s corporate office. The L&D team met in the researcher’s office.

The data analysis for the focus group discussions was done using thematic analysis. First, the interviews were transcribed. Then, transcripts were compared against the recording to ensure accuracy. Then, the researcher read and re-read each transcript. The thematic analysis began with three a priori codes based on the input factors in the Baldwin and Ford (1988) model of training transfer: factors related to trainee characteristics, factors related to training design, and factors related to the work environment (See definitions in Table 4.3). The researcher read each
transcript and looked for themes by reading chunks of data asking: what is being talked about? is it related to any of the themes above or is it something else?

Table 4.3. Definitions Input Factors in Baldwin & Ford’s Model

<table>
<thead>
<tr>
<th>Themes</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trainee Characteristics</td>
<td>Ability, personality and motivation factors that impact transfer.</td>
</tr>
<tr>
<td>Training Design</td>
<td>Factors related to the design and delivery of training.</td>
</tr>
<tr>
<td>Work Environment</td>
<td>Factors in the job situation that impact transfer.</td>
</tr>
</tbody>
</table>

Manager Focus Groups

All focus groups participants have been assigned a pseudonym. Table 4.4 provides an overall description of the manager participants. A total of twelve managers representing two of the three banking regions participated in two focus groups. Nine females and three males participated in the high performing managers (HPM) and low performing managers (LPM) focus groups. Of the twelve total managers, two were Manager Vs (the highest level), four Manager IVs, five Manager IIIs and one Manager II. Both Manager Vs were female; three Manager IVs were female, one was male; three Manager IIIs were female, two were male. There was one Manager V for each group; three Manager IVs were in the high performing group, one was in the low performing group; one Manager III was in the high performing group, four were in the low performing group; there was only one Manager II who was in the low performing group. Seven participants were from Region A, five were from Region B.
Managers were asked questions about the sales training: what they thought was working well, what was not working, and what changes needed to be made. They were also asked questions on how they prepared employees for sales training and what activities they engaged in to reinforce the training and ensure that the learning was transferred to the workplace.

**High Performing Managers (HPM)**

Five managers participated in the high performing manager (HPM) focus group meeting on August 9, 2018. The HPM group consisted of three females and two males. One participant was a Manager V, three were Manager IVs and one was a Manager III. Three managers were from Region A while two were from Region B. The average banking experience for this group was approximately thirty-seven years (See Table 4.5).

<table>
<thead>
<tr>
<th>Participants</th>
<th>Gender</th>
<th>Manager Level</th>
<th>Years in Banking</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jackie</td>
<td>F</td>
<td>Manager IV</td>
<td>43</td>
<td>B</td>
</tr>
<tr>
<td>Charles</td>
<td>M</td>
<td>Manager III</td>
<td>39</td>
<td>A</td>
</tr>
<tr>
<td>Jake</td>
<td>M</td>
<td>Manager IV</td>
<td>38</td>
<td>A</td>
</tr>
<tr>
<td>Mindy</td>
<td>F</td>
<td>Manager V</td>
<td>36</td>
<td>B</td>
</tr>
<tr>
<td>Tamara</td>
<td>F</td>
<td>Manager IV</td>
<td>31</td>
<td>A</td>
</tr>
</tbody>
</table>

**Table 4.4. Manager Participant Descriptive**

<table>
<thead>
<tr>
<th>Manager Level</th>
<th>Level #</th>
<th>Female</th>
<th>Male</th>
<th>HPM</th>
<th>LPM</th>
<th>Region A</th>
<th>Region B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manager V</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Manager IV</td>
<td>4</td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Manager III</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>3</td>
<td>2</td>
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<tr>
<td>Manager II</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>9</td>
<td>3</td>
<td>5</td>
<td>7</td>
<td>7</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Total Managers</td>
<td>12</td>
<td>12</td>
<td>12</td>
<td>12</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table 4.5. High Performing Manager (HPM) Focus Group**
Table 4.6 summarizes the themes, which emerged from the focus group discussions. Analysis of the HPM discussion resulted in sub-themes related to the a priori themes and one new theme, Job Related Factors.

Table 4.6. Summary of the Themes Emerged from HPM

<table>
<thead>
<tr>
<th>Themes</th>
<th>Sub-themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trainee Characteristics</td>
<td>Personality (Generational/Refusing manager’s directive)</td>
</tr>
<tr>
<td></td>
<td>Self-Efficacy</td>
</tr>
<tr>
<td>Training Design</td>
<td>Pre-training communication to employee &amp; manager</td>
</tr>
<tr>
<td></td>
<td>Content Validity</td>
</tr>
<tr>
<td></td>
<td>Extend timing of sales training</td>
</tr>
<tr>
<td>Work Environment</td>
<td>Staffing (non-competitive pay/employee transfers)</td>
</tr>
<tr>
<td></td>
<td>Supervisor support (need to know training content)</td>
</tr>
<tr>
<td></td>
<td>Ways managers reinforce training</td>
</tr>
<tr>
<td></td>
<td>Peer Support</td>
</tr>
<tr>
<td>Job Related Factors</td>
<td>Teller’s main job/responsibility</td>
</tr>
</tbody>
</table>

Theme 1: Trainee Characteristics

Trainee characteristics sub-themes were related to ability, personality and self-efficacy. Managers agreed that the issue with employees is a generational one. Tamara provided an example to demonstrate the sense of entitlement in younger employees.

**I think it’s the age group cuz they just want everything yesterday.** there’s no you know, hard work you’ll get there. It’s, it’s I want (snapping fingers) **I want it now** and if you can’t give it to me I’m gonna go where I can get there.

Jake described the situation as, “we are every day we are subject to the tail wagging the dog.” A situation where an employee refused to follow a manager’s directive is described by Mindy:

I had one instance where there was a training, it was a one-off training. It was some time ago so I’m not gonna mention what that...**I don’t remember what it was...telling the employees, you’ve gotta go to this...I’m not doing that. I’m not going there.** Excuse me? You know you’re your manager, your floor and back your saying this is something that’s an expectation and then we actually had to go through the regional and the expectation and why they needed to do this. **But, they really like I’m not doing it, I’m not signing up for it, I’m not going I don’t have to it’s not a requirement.** What you’re being told that you’re being volunotold right now that you have to do this.
Employees may lack self-efficacy after training and may take time in meeting all the
expectations for their role. Tamara shared:

I just wanna say my employee the new one, she’s focusing on honestly just the
operational end that she’s not even equipped to have a friendly conversation with the
client cuz she’s so nervous about just completing the transaction correctly. Like I
don’t even hear conversation like, “Hi, how are you? How’s your day? Thanks for
coming in.” And I’ve one off with her to discuss it but she’s so new, new to banking,
nerous that she just wants to get it right. So, then to throw sales in, you know that’s
like a whole lot.

Theme 2: Training Design

Factors related to training design include managers’ suggestion that information prior to
the training that is sent to the employee as well as the manager would be helpful. They noted that
training content should be relevant to the job. Managers supported extending the period between
teller training and sales training to allow employees to focus on learning operational
responsibilities first. Managers noted that it would be helpful for them if trainees received
communication from L&D about the course. Charles stated:

I think the communication to the employee before they actually attend class. They have
to be made aware how important the need to focus on this class and absorb as much
material as possible so they can apply what’s learned in the classroom to the actual work
environment and all too often it was…the class they need to apply it when they come
back.

The manager should also receive information prior to training. This will help in their efforts to
reinforce training. Jake stated:

So, if we got an email the week before saying, ok you know Sammy’s gonna go to class
next Wednesday, here’s your pre-call planning format. Cuz this is R3, right we don’t do
pre-call planning for sales training the only ones I think we do like you said is the peer
trainer may ok, so you have this class we’ll go over by the time you get back because
they have a checklist they have to go through. If they have a protocol and a structured
agenda to review we don’t have that, right? We have the tornado. So we just have to have
something that’s structured that’s provided to us from L&D to say this is who is going to
class, here’s the agenda items review content structure this and then we’d like to see the
follow up after that because I know that my ABM [Assistant Branch Manage] just went
to the client acquisition, the first one and he says, yeah I got all this post work I’ve got to
get together with some of my partners, I’ve got to complete these things, those are the things that’s going help that person incorporate and execute on what he’s learning.

HPM group also discussed that the content of the course should be relevant. Charles added:

The training has to be relevant the classroom training, the knowledge they obtain in the training has to be relevant to what they actually do in the work environment. Sometimes it’s not…it has to be relevant.

New tellers attend a five-day teller training, they return to their branch for one week and then go to sales training the next week. For some of them, there is so much to learn and they need more time in between training classes to be able to absorb and apply what they learn. Jackie stated:

I think extending the time frame out a little bit more is going to help out the newer people coming in. They have banking experience a little bit different because they have the banking, you know, background so it’s easier for them to understand it. But the newer ones coming in they’re overwhelmed. Just getting through the transactions. I would say at least 90 days get more comfortable with the process… and then they get thrown together in the next category. Right now, we’re doing both of them at the same time, it’s too much. They’re overwhelmed. At that’s why we run into situations that we’re talking about. If we wanna retain these people cuz they tell us that teller IIs are the ones we lose the most, I think we need to do a better job at bringing them in the door, working with them.

Theme 3: Work Environment

Participants attributed low staffing levels and the difficulty in finding and keeping employees to the low salary and employees seeking to transfer to other departments. Staffing was an issue for these managers. Only one mentioned being fully staffed. In the discussion, managers stated that many employees who left the bank went to a competitor. Another reason for the staffing shortage was that the bank’s wages were not competitive. Other financial institutions such as credit unions or even fast food establishments paid a higher starting salary. For example, Jake stated:

It’s an employee’s market. We’re not willing to pay. All the interviews that I’ve been to the last several months…perfect example, the one teller that I’ve hired she has two and a half years’ experience with B of A. She wanted to make, she made $14, I wanna say
$14.50 an hour coming from Bank of America. We offered to bring her in as 3 at $13 an hour. So, I’m sure she’s not happy and they wouldn’t negotiate. You’ll have to move up in the ranks in order to get the additional pay. **If someone’s worked in the banking industry to get to the point where they’re making $14.50 an hour why would we bring them in $1.50 less as a teller and you expect they’re going to be happy or stay longer.**

Current employees are posting for internal jobs in the operations area where they do not have to deal with customers. Jake also shared some strategies he used to engage his staff to keep them from leaving. He said:

I have a teller II, who just informed me that she has a phone interview for an operational position that she applied for a week ago, so you kinda like…and you think…I’m a person who is constantly engaging my employees, I cook for them, I feed them, I buy them…just to make them happy, right, recognition as much as you can to appreciate what they do. There are beat-up sessions, right cause you never do enough but…I drive you.

When asked how sales training supported the organization’s goal of client acquisition, they noted that they did not know what was in the training. Jake stated:

I think **part of the challenge with all of this you had a specific question there but is the knowledge of the curriculum itself.** Even from a teller I through V, or when I send people for additional classes, they’ll see that high-level class will assume certain things are being taught in it from my perspective but I really don’t know the content. **I really don’t know what they’re being told or taught.**

Managers discussed the different ways they support employees and reinforce training. This includes sitting down with the employee. Jake shared:

…because as most of my colleagues here, we, I know when they come back, **I’ll sit down with them, I’ll say, ok, tell us about the class, in our sales meeting, you know…she just went through XYZ class, share what you learned and what were the highlights and how you plan to execute.**

Managers supported employees’ learning through **“one off conversations.”** This may include the manager asking the new employee what they learned. Mindy shared her practice:

Be prepared when you come back to tell me what you got from the training, what you’ve learned or anything that we further need to go over. And you may be asked to present in a meeting for what you’ve learned. So, then we get a better idea that they had that understanding. That’s something that you got this.
Tellers are given a checklist that they need to complete. Managers provide support by reviewing this checklist with the new employee. Jackie added:

And personally, what I do with that is I go through every category on that checklist myself after they’ve done it once they’ve completed one or two pages then I’ll pull the employee and work with...now let’s go over this just as a refresher so I have an understanding of what they’ve retained out of what they’ve been trained on.

There are challenges to managers’ efforts to support employees’ learning.

... no standardized format for us to prep, I mean again we’re in a tornado, we truly are just be aware of that so even before I realize that somebody’s going to class as we’re beginning the day...okay see you tomorrow...oh no I’ve got class tomorrow. I’m like, oh, that’s right you do, don’t you? That’s the real world.

Every new teller is paired with a peer trainer. Support from the environment may come from peer trainers. Charles stated:

I think a buddy system, when they come back, especially a new employee, they should be aligned with a buddy so they can work together to actually achieve whatever the training offered so they can obtain that goal.

More experienced peers such as new account banker can provide support so that new employees can learn from someone who is actually doing the job. Mindy stated:

So, what I’ve done now is drilled it deep down rather than just them sitting with their management team to fosters those skills and abilities is sitting with the front line sitting with my new accounts having my new account representative apply that same type of certification process with those individuals on how to have those discovery conversations on the line. I found that it’s helpful with from peer to peer in transferring that skill and ability cuz they’re receiving it at a different level; they’re respecting it cuz it’s applied daily in those levels rather than the removal of “you’re gonna tell me I need to do this but you don’t do it every day.

Managers and supervisors should also offer support to the new employees in order for them to be successful. Charles added:

Also, the manager or assistant manager too to communicate with them, if you ever need anything, we’re here for you and get feedback from who are they feeling, you know, what knowledge, what did you learn in class you know, and how we can apply it better to the work environment. Once the training is over you know, the real world is your work environment and that’s where they’re gonna excel if they’re given the right support, good foundation.
Theme 4: Job-related Factors

A new theme resulted from the HPM discussion-Job-related Factors. Tellers should concentrate on operations and should not have any sales responsibilities. Selling credit cards behind the teller line, for example, exposes clients to risk. Participants in the HPM group described the teller’s job as “the hardest job in the bank and it’s the lowest paid…they’re kind of abused all day long.” The job also requires standing all day.

…they’re dealing with the client relations every single moment of the day even though it’s a short transaction and it is what it is. It’s a customer service job everybody understands that but just the level of fraud and then the currency stuff that we get in is fake.

Participants discussed that a teller’s job is to focus on operations. Tellers should refer clients to new accounts instead of selling products and services behind the teller line. Tamara added:

Ok, so in my opinion this is what I see throughout the day…if they are not properly trained we’re losing money out the door left and right. Every other day there is something fraudulent coming through. So, that credit card that they sold is not gonna make a difference when they take like a thousand-dollar loss. So, to me it’s more valuable for those on the teller line to be fully equipped to handle what’s coming in and identify things that are gonna take a monetary loss and the ones that are fully trained at the desk let them concentrate on bringing the business in. And the manager and the BBO [Business Banking Office] and the call center, those people are right for that. The tellers should be strictly operational and concentrate on what’s coming in the door. Because if they can’t identify that fraud, that sales is not gonna make a difference when you’re, your bottom line…

They noted that some tellers are taking credit card applications and asking clients for private information such as their social security number. This exposes the client to potential fraud. Many branches are outfitted with bandit barriers, inch-thick glass that is designed to deter robbers but makes it difficult for the teller or customer to communicate. Often customers have to speak up so that anything they say can be heard by other persons in the bank. Jake commented:

Where do you live? Oh, I could have somebody who’s committing fraud going, oh ok…they live around the corner…cool. And all this information, you’re like, what are you doing? Yeah, you know, I get it the numbers are critical the more people that we
have signing a credit card. We get better numbers on our credit card but it’s disrespecting the client just like you said. It’s really disrespecting the client.

Jake summed up the discussion:

…we all train every single day we’re training all the time. But yet…but that’s the biggest challenge we have. So, the curriculum is one thing to transfer skills out there, but our war is just maintaining qualified employees for a period of time.

Low Performing Managers (LPM)

Seven managers participated in the low performing manager (LPM) group discussion on August 7, 2018. There were six females and one male. There was one Manager V, one Manager IV, four Manager IIIs and one Manager II. Four participants were from Region A and three were from Region B. The average banking experience for this group was 20 years (See Table 4.7).

Table 4.7. Low Performing Manager (LPM) Focus Group

<table>
<thead>
<tr>
<th>Participant</th>
<th>Gender</th>
<th>Rank</th>
<th>Years in Banking</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gina</td>
<td>F</td>
<td>Manager IV</td>
<td>35</td>
<td>B</td>
</tr>
<tr>
<td>Corrine</td>
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<td>Manager III</td>
<td>29</td>
<td>B</td>
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<tr>
<td>Margaret</td>
<td>F</td>
<td>Manager III</td>
<td>17</td>
<td>A</td>
</tr>
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<td>Jenny</td>
<td>F</td>
<td>Manager V</td>
<td>16</td>
<td>A</td>
</tr>
<tr>
<td>Angie</td>
<td>F</td>
<td>Manager III</td>
<td>16</td>
<td>A</td>
</tr>
<tr>
<td>Thomas</td>
<td>M</td>
<td>Manager III</td>
<td>13</td>
<td>B</td>
</tr>
<tr>
<td>Lisa</td>
<td>F</td>
<td>Manager II</td>
<td>11</td>
<td>A</td>
</tr>
</tbody>
</table>

Analysis of the discussion resulted in the following themes (See Table 4.8).
Table 4.8. Summary of the Themes Emerged from LPM

<table>
<thead>
<tr>
<th>Themes</th>
<th>Sub-themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trainee Characteristics</td>
<td>Self-efficacy (experienced vs. not experienced)</td>
</tr>
<tr>
<td></td>
<td>Postpone goal expectations</td>
</tr>
<tr>
<td>Training Design</td>
<td>Content validity (pushy)</td>
</tr>
<tr>
<td></td>
<td>Content relevance (non-banking scenarios)</td>
</tr>
<tr>
<td></td>
<td>Extend timing of sales training</td>
</tr>
<tr>
<td>Work Environment</td>
<td>Supervisor support</td>
</tr>
<tr>
<td></td>
<td>Managers need to know the content</td>
</tr>
<tr>
<td></td>
<td>Ways managers reinforce training</td>
</tr>
<tr>
<td>Job-related Factors</td>
<td>Teller’s main job/responsibility</td>
</tr>
<tr>
<td>Inconsistencies</td>
<td>Regional differences</td>
</tr>
<tr>
<td></td>
<td>Play vs. silences</td>
</tr>
<tr>
<td></td>
<td>Next Best Offer (NBO)</td>
</tr>
</tbody>
</table>

**Theme 1: Trainee Characteristics**

In looking at characteristics of trainees and their ability to use what they learn and apply in the workplace, it was observed that personal bankers who had previous banking experience were more successful than tellers who were new to banking. Lisa said:

*I have also found that there’s a larger disconnect between the tellers going to the sales training. They’re the one, in my experience, the, the ones who struggle more with the sales training piece and implementing it in their job versus the bankers. And I think that’s just an experience thing. Most of the time when we have a banker if they’ve had some other sort of sales training before so it’s easier for them to adapt to the R3 training that they go to and to implement that in their jobs. Where I feel that the tellers have more of a struggle.*

In addition, Gina said that tellers should be given goals later than 90 days which is the current practice.

* …for a brand-new employee to the bank, the sales expectation should be increased from 90 days to three months, to six months, gives them, I think first 90 days they’re still learning the job, and then, we tell them that after your 91st day your sales are going to start counting*

Participants expressed that a teller’s main responsibility was operations and that is what they should focus on first and then learn the sales process. Lisa added:
I think their primary role should be to have the operations and the transactions down and be focused on that, and then incorporate the sales piece of it, afterwards, so, to me, I feel like, that especially, you know, thinking about the teller ones that I do have, if I were to tell them “here’s product training, here’s the way that, you know our, our strategy and the way that we present products, oh and then by the way while you’re thinking about, here’s all the transactions that you have to do, and make sure that you have proper endorsements and make sure that that’s not a fake bill, and do all--everything operationally, I like that idea of them prepared with it, and coming in and them learning to do the transactions and incorporating it. I just don’t feel that that is realistic, to be able to expect them to know the products and know how to offer the products when they don’t even know how to accept a straight deposit.

Theme 2: Training Design

Employees who attended sales training reported to their manager that they felt the sales class was pushy. Lisa explained:

I’ve had two tellers recently that are brand new to banking and brand new to sales that have come back from the R3 for tellers and both of them had the same comment that they almost felt that they were being pushy. Which was a little concerning to me because that’s the whole point of R3, is that it is not being pushy and it’s purely conversational and based on uncovering needs. So, I just thought--and they went to two separate classes, they weren’t in the same class, this was about a month apart--so I just thought it was interesting that both of them had the same feedback that, after going to the training they said “I don’t want to be pushy, I don’t want to feel like I’m pushing something on a person.” And so, you know we had a discussion with them that that’s not what the point of it is, so I don’t--I don’t know if it’s the way it’s being presented, but that’s the feedback that I received recently from the teller side of it.

Margaret was told that scenarios in sales training did not apply to banking.

Some of the feedback that I’ve been getting back from the tellers from the R3 Essentials is some of the scenarios that are used in the class are not really pertaining to banking. It’s more so such as like car dealerships or other lines of business, there’s not banking. And I’ve heard it from multiple tellers that also don’t attend the same classes that come back and, you know, I review with them, “What did you learn?” “What are some things they went over?” And they said “No, it was a great class, you know. However, you know, I was a little bit confused because I wish that they would just, you know, concentrate more on, you know, the banking aspect of it versus you know, speaking, you know, car dealerships, we’re not in a car dealership.

Gina suggested that sales training should be later than just one week after teller training.

I also think that when we do the training, the sales training, and any kind of sales training, for a brand-new employee to the bank… I think it’s too much. I think that that should also be extended.
**Theme 3: Work Environment**

When asked about what they thought of sales training and how it reinforced the objectives of the organization, participants commented that they did not know the content of the training. Jenny said:

As soon as you ask questions on that, the first thing that comes to mind is “oh my gosh, what was in that training?” Because I haven’t been in those trainings in a while. Could be six months could be more. In fact, I think for a lot of us it could be closer to a year or more. So, for me to analyze or give a statement on whether the person that just went--like I just had a teller go to one of the R3 classes, for me to watch him put any of that into motion would be difficult because I’m like ‘oh What did you--What was it that you covered? And you know I’m trying to pull stuff for it. And I’m like, I’ll usually ask him, ‘Hey, can I take a look at your guide, at your book?’ And just kinda, you know, go through it. But that’s the first that comes to mind is oh my gosh, what’s in that material?

Managers gave different examples of how they provide support to their employees. Margaret shared:

What I do is that I meet with them the day before the meeting--the day before the training depending on which training they’re going to be attending and then we just review, you know, the description and what they’re going to be reviewing that day and then I ask them to give me just three things that they’re expected to get out of the class. And then after the--they attend the class then we meet again the day after and review, “Did you, did they cover the three things that you were expected to learn and how are you going to implement this?” Because of course it’s a whole day of training most of the time and you don’t want it to go to waste.

Angie shared:

We try to do a quick before, sometimes it doesn’t always work out but when they come back they either have to sit down with one of the managers or they have to present in our meeting, depending on which happens and where it falls, and sometimes we, we’ll tell them ahead of time so they can prepare, so that it’s, you know, more detailed but we have found that if we don’t tell them it seems like they pay less attention and then they come back and they’re, like, kind of put on the spot, so just, I think it depends on the class, but we try to have them do one or both or… it just depends.

Gina added that she does observations behind the teller line.

For me, I do, I do spend time behind the teller line every day. At least hour, hour and a half, sometimes two hours, just… I just go back there and I’m not I… I… I try to make them feel like “I’m not here to observe you, so don’t like start all--put
on a show” just, so I go over there and I just start having casual conversations when there is no--nobody in the lobby, that has nothing to do with work. You know, just anything, “What--Did you watch a movie yesterday?” or what--something. That makes them at ease, so when a client comes in, they forget that I’m there and they’ll call a client and, I want to see the interaction. I do that and of course, I all--I meet with all of my staff one a month like go one on one with everybody

Theme 4: Regional Differences

A discussion followed between several participants regarding differences in practices between the two regions that were represented in the focus group. Thomas stated:

I would also say that for our regions, and mine specifically, Corrine, and Gina’s, are we measuring to the same thing, so like when we’re looking at our observations, are they related to what was taught in the R3 class, and are our managers making sure that it’s consistent, because if it’s a different message in what we need to look for and they’re getting taught something completely different in R3, it kinda defeats the purpose of attending that class, so I would say you have to look at that aspect as well?

Lisa explained that the regions are different:

Right, and, and they are very different, the way that the observations and the coaching and training is done when even the tellers or the personal bankers are back in the branch it, and having talked to other managers in region B, the training and what the observations are is completely different. And the expectations between the regions are different in what they’re looking at, so I think that that does have a big impact on the way, and probably the responses that you’ve received is that they’re not being followed up on in the same, the same way by, by managers, so…

Gina listed the practices that were unique for her region:

So, for example, I don’t know how region A does their observations of PB [Professional Banker – teller] plays, teller plays, or PB [Personal Banker] plays, I don’t know, but for region B there is a format that we follow. And it is, so for example if I’m observing a teller, one of the things I’m observing for is silences. So, it’s a customer and there is the teller, what’s the silence really in the interaction. Are they having an interaction with each other? Or is there nothing being said? Just take the, you know, the deposit or whatever and no conversation is going on. If that’s happening, then measure how long for. How many times it happens for the whole transaction. So, you know, you and I could be talking during a transaction and I say, “Hi Maria, how are you?” and then I don’t say anything for a couple of minutes. The observer will mark it down a silence for… So, in our region, just because an NBO [Next Best Offer] pop up, pops up for a certain product, we’re not supposed to or not--we’re not--they don’t want us to mention the product, “Oh, by the way, I see you have a home mortgage or a home equity?” Whatever. First try to have a conversation around it to see if there is a need to present that.
For Jenny, the issue question was what is trained vs. what is being reinforced.

It’s just, consistent or not, I guess the only thing that I would be questioning is that the teller play doesn’t necessarily factor into what they’re learning and what we’re translating back to the branch. The R3--the, the teller play, the banker play, and all these different plays, that’s specific to just the criteria that’s on there, just like you said. But we’re, I think, I think is what Maria, and just correct me if I’m wrong, is what we’re looking for is that transfer from what they took from the class and bringing back and implementing. And that should be consistent with what’s probably on the play.

According to participants, the differences in practices between the regions are especially difficult for employees who transfer from one region to another and to service staff employees who are not assigned to a specific branch but work wherever there is a need. This is an issue, participants noted, that management needs to handle, “they need to decide together what the training looks like and what we’re going to implement after the training, that we can implement across the board” [Thomas].

Manager Focus Groups Comparison

There is a noted difference in the experience level between HPM (average 37 years) and LPM (average 20 years). The tone in the HPM seemed empathetic with their employees in their acknowledgement that the teller’s job was the “hardest in the bank, the lowest paid, on their feet all day and kind of abused all day long.” The focus for the LPM was process – the difference in practices between the two regions. Both regions were represented in both groups but the issue with processes and practices did not come up in the HPM group. On the other hand, the issue of the difficult job of tellers was not discussed in the LPM group. This is not to suggest that LPM is lacking in concern for people but that the more experienced group may have learned to deal with inconsistencies and can focus on their people. The LPM may still be in the stage where they are learning their role that for now, they have to focus on the what instead of the who. It is possible that early leaders are more transactional because they have yet to prove their competence while more advanced leaders who have already proven their competence are able to
focus on people. The themes that were unique to each group are related to the above. The HPM propose greater specialization of roles. The teller role should focus on operations and detection and prevention of fraud; the sales responsibility should be that of the personal banker and manager. The theme that is unique to LPM is the inconsistencies. In their view, these must be addressed.

Banker Focus Groups

A total of 18 bankers participated in the focus groups. There were six tellers and twelve personal bankers, ten females and eight males. Teller are responsible for processing transactions such as deposits, payments, withdrawals and check cashing while personal bankers open bank accounts. There were two tellers in the HPB group and four in the LPB group; five personal bankers were in the HPB group and seven were in the LPB group. Twelve of the participants were from Region A and six were from Region B (See Table 4.9).

Table 4.9. Banker Participant Descriptive Data.

<table>
<thead>
<tr>
<th>Job</th>
<th>Total</th>
<th>Female</th>
<th>Male</th>
<th>HPB</th>
<th>LPB</th>
<th>Region A</th>
<th>Region B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teller</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>2</td>
<td>4</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Personal Banker</td>
<td>12</td>
<td>6</td>
<td>6</td>
<td>5</td>
<td>7</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Subtotal</td>
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<td>10</td>
<td>8</td>
<td>7</td>
<td>11</td>
<td>12</td>
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<td>18</td>
<td></td>
<td>18</td>
<td>18</td>
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</tr>
</tbody>
</table>

High Performing Bankers (HPB)

The high performing group composed of two tellers and five personal bankers met on August 1, 2018. There were three females and four males in the group. Both tellers were female; of the personal bankers, one was female and four were male. Three participants were from Region A and four were from Region B (See Table 4.10).
Table 4.10. High Performing Bankers (HPM) Focus Group

<table>
<thead>
<tr>
<th>Job</th>
<th>Total</th>
<th>Female</th>
<th>Male</th>
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<th>Region B</th>
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<td></td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Personal Banker</td>
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<td>1</td>
<td>4</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Subtotal</td>
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<td>7</td>
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</tbody>
</table>

Analysis of the discussion resulted in the themes listed below (See Table 4.11).

Table 4.11. Summary of the Themes Emerged from HPB

<table>
<thead>
<tr>
<th>Themes</th>
<th>Sub-themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trainee Characteristics</td>
<td>Motivation (not really asking R3/goals)</td>
</tr>
<tr>
<td></td>
<td>Workload</td>
</tr>
<tr>
<td></td>
<td>Self-efficacy (after training)</td>
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<tr>
<td>Training Design</td>
<td>Content relevance (sufficient preparation, FBB, practice)</td>
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<td></td>
<td>Post training refreshers</td>
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<tr>
<td></td>
<td>Extend timing of sales training (period between teller and sales training, extend teller training)</td>
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<tr>
<td>Work Environment</td>
<td>Staffing</td>
</tr>
<tr>
<td></td>
<td>Opportunity to use</td>
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<td></td>
<td>Supervisor support (Branch/Region)</td>
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<tr>
<td>Job-related Factors</td>
<td>Most important job</td>
</tr>
<tr>
<td>Inconsistencies</td>
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</tr>
</tbody>
</table>

Theme 1: Trainee Characteristics

Discussions related to characteristics involved participants’ view of the sales philosophy and its implementation. A personal banker said:

I’ll be honest for a second I think the R3 process does work it’s a good thing the bank pushes it. At the same time, I also sometimes feel like the bank you know they practice right client right product right time with the sales goals they put on us, it’s not really asking us for the right client, right product, right time cuz they’re asking for a lot more than …sometimes it's just not right there’s some just some quarters where just nobody needs something at that moment and you’re still expected to sell so…

Another personal banker added:
Just like at my branch I mean, right now we’re dead slow. We have what we call snowbirds. They’re gone by May, they’re back by October. So, in that third quarter region area we’re slow so I think sometimes if they really take a look at all the branches that are slow at that time, maybe drop goals that we fluctuate goals a little bit better because you’re telling us to still meet these high goals when nobody really sets foot in the branch. Teller transactions are also down so, it’s like we to need to really pay attention to all branches in the state on when are their low points because at their low points why are we still having those high goals at those low points. I think it should be always re-evaluated at that time.

A teller said:

…with Christmas and the holidays, you know it’s really other than maybe someone wants a credit card cuz they’re gonna Christmas shop, nobody cares about refinancing…well, I shouldn’t say nobody cares but you it’s not the big time, hey, let me refinance my house, you know. It’s a tough quarter. But then first quarter can be tough…I mean you know…it depends, you know, it truly depends.

Because many branches are under-staffed, bankers feel that they have a big workload that prevents them from volunteering or engaging in activities that will help advance their career. A personal banker explained:

I have a tremendous workload. Do we like it? Probably not, half the time but like my workload is there and I can’t get out…like I would love to do JA [Junior Achievement: volunteer activities supporting financial literacy for children and young adults] in a day, I would love to do a lot of other things around the branch, not even just around the branch but in the branch events or whatever we got going on and sometimes if I can’t get away it’s like, yup, we don’t have that extra help so I gotta stay. And that’s just how it goes. They’re not going to let you leave if you’re the only personal banker that day or if somebody’s on vacations or things like that. All that comes into play.

Another personal banker explained how the workload affected him.

I’ve been trying to shadow a BBO (Business Banking Officer). I can’t even get out of the office to go. It’s for my career development plan and the last 7 months, I got to shadow him one time because we’ve been so short staffed. That I haven’t even been able to get out and do my shadowing, do my career development stuff. So, it has been a struggle.

When asked what bankers could immediately apply after sales training, a teller answered:

Confidence. I think it gave me more confidence to go back like I said, you get into your own way you do things it gives you confidence…hey that was a good thought. I haven’t
thought about that or I haven’t presented it in this way. I haven’t thought about overcoming this objection that way. So, I think, it just makes you think, again.

In sales training, participants learn to use FBBs or feature bridge benefit statements whenever discussing a product. A personal banker felt he was able to use this learning to be a better seller.

I think also coming out of a lot of the training sessions plus with all the sales it gives you, you know, you can be not really selling great but then all of a sudden you get into this class and you learn more verbiage to be able to use, more FBBs [feature bridge benefit] to be able to use in front of your clients so now you’re becoming a better seller and focus more on the client and really paying attention to that because that class the R3, all of that basically helped. So, I think coming out of that, that’s a good one.

Theme 2: Training Design

Participants were asked about sales training—if they felt that it prepared them for their job and if there was anything they learned that they could use in their jobs. A personal banker stated:

Yeah, I think it was kind of sufficient I think about it, you know, we were actually using those methods already before on our…you know when we were opening up accounts it’s just that we never really paid attention to it. So, going to that training class actually…you know we got more aware of it. And we’re able to actually put it, you know before we used to be just like, all over the place, you know now we’re able to put it, you know systematically, you know, in sequence so yeah, I think it works good. You know and yeah, you know, you just have to follow the process and the process is actually really good.

Another personal banker added:

Just the feature, bridge, benefit one. Cuz I said I came from a previous sales experience and that was not how we sell at other places. It was more just like hey, give them this and if they say no, offer this, and if they say no keep offering lesser package, lesser package all the way down…so the feature bridge benefit was a little bit…was nice…something different. I know depending on who you talk to here at the bank sometimes they want you to give the benefit first before you start giving the features but yeah…that was something that I took out of the class right that helped me, you know, get going right off the bat so…

A personal banker stated that confidence resulting for the practice was what the training provided.
For me a lot of it was not just confidence cuz you had that set aside time to practice and kind of make more mistakes and feel uncomfortable there instead of with a client. But also, more getting the tools you need to recognize what clients would need. So, understanding our system better, recognizing what all our client already has and then for the client acquisition series which is all about getting new business clients, it gave you more insight into what tools there are to find out questions about that industry that would be good to discuss with the client what kind of challenges they’ll be facing and things like that. So, just more getting tools to help discover what they’ll need and to show them the importance of getting certain services or products that’ll protect them in their business and help it grow.

A teller explained that she was looking for new approaches.

I’ve been in sales a long time so I look to the class as insight to new ideas, cuz you know, you think you really good at what you do because you’ve been relatively successful…I know everything there is to know about sales so it was I looked forward to having new ideas new approaches to the same old song. Really, I mean you know sales you think about it you’ve been selling yourself from the time you were 5 years old. You know it’s just it changes and it grows as you grow in whatever profession you’re in.

For a personal banker who had worked for a number of years, stated that there was as a need for refreshers.

I’m sure those of you who have been here for a long time, probably same as me, feel like you’re a brand-new employee this past year even though you’ve been here forever with all the changes that have gone on and everything…you feel like…you’re training all over again. And I have taken a couple of refreshers. I’m actually taking a refresher course on Friday with Tanya on just a couple of things cuz it’s been 3, 4 years since I’ve taken the class, just want to touch up on some…they are nice to do every once in a while.

Another personal banker who had also been with the company for a number of years agreed that refreshers were needed.

I believe everybody should have always a refresher for something new coming out but once again everybody’s totally different. Some people may not think they need a refresher course. I say that if, you know on, as a personal banking if you’re sitting at 50% all the time on the ranking or things like that maybe you do need refreshers. If you’re not really hitting your goals, then yes, definitely. But if there’s a new product out there we do need those refreshers.

Participants observed that training courses for new employees were scheduled too close together and resulted in trainees feeling overwhelmed. A personal banker shared his experience:
It’s a little bit overwhelming so I do like we talked about earlier about refresher courses going back later and kinda going over this stuff because sometimes when you first start, you’re trying to learn the like we talk about the system. The system itself, just trying to learn how to use that it takes up all your focus so when you’re learning all the products and everything with it at the same time, it can be a little bit difficult cuz you’re not really trying to focus on sales and when you first start you’re trying to focus how do I do my day to day activities like how do I get the system to work. So I think that maybe if we focus on just teaching them for the first, I don’t know, 6 months just getting them comfortable with using the system and then sending them to sales, cuz I know at least when I started, it was here’s the system like this week you learn how to use the system, the next week it was here’s the product knowledge and then back to the branch after those 2 weeks’ worth of stuff and it a little bit overwhelming at first.

A top retail manager noted in an interview that turnover for the financial institution was estimated at 70%. A personal banker believed this was a result of reducing teller training from two several weeks to one week.

Just to be really honest, the reason why we have a lot of turnovers now is because they’re not learning the system. So, I’m sorry, when I came in, in 2011, I was in a 4-week training class for school, now it’s down to one week. And then you wonder why the turnover is there. Cuz it’s really there now. So, maybe putting that back instead of saying, you know what here, and plus for newbies that hasn’t never had banking experience you’re giving them just a week of training school…and say here, go fish, go there to a trainer and they’re gonna help you but then you’re learning from somebody else’s perspective that’s been with the bank for whatever…so they’re teaching you their way, they’re not teaching you the way of the bank, they’re teaching you their way cuz after I’ve learned that way I’ve do my thing how I do it.

Theme 3: Work Environment

Both tellers and personal bankers observed that the trained sales process was not consistently reinforced. A personal banker uses it in his own way and believes most employees do, as well.

I’ve never seen it. I mean I use the process but I use it in my own way. I think everybody’s going to use this process in their own way from [Branch name]and [Branch name] or wherever you are, we have a certain different sort of clientele so you’re gonna use your R3 process a certain way. But I don’t think I’ve never been penalized if I don’t use it because I use it my way with my clients cuz I’m in a retirement community so you gotta have your mind frame on that.
A participant believed that if you are meeting your goals, management would not be concerned about whether or not you are using the process.

...if you didn’t use it but you do it in your own way and it was effective, that’s all they care about. It’s you’re gonna see in the ranking kind of thing. You know what I mean? If they see you on the ranking you’re doing good, they don’t care. [Personal Banker]

A teller explained:

...to me, speaking for myself, and I’ve been on both sides, I don’t use the process on the teller line the way a new account banker would use the process. First off, my clients would be like, yawning, you know. I came in to make a deposit, I want out, you know. So, that for us, it’s more kind of getting...because we see the same person over and over again, and it’s kinda getting to know them you know and then that’s my process.... You know, how was your daughter’s wedding you know blah blah blah blah. Might want to think about a home equity credit line after this one. You know, it’s not you know I’m gonna...well we’ve been in business for 50 years and you know, but as a new account banker, I think that you guys use the process probably more however you cater it to yourself or you know or tailor it to yourself, but I don’t, I can’t honestly say that I’m using R3 on the teller line.

When asked how their managers prepared them for sales training, only one personal banker had a conversation with his manager about the training.

Well, my boss talked to me like you need to review the products first before you go into the class that way you’re prepared. So, I just reviewed like basic checking, savings, CDs, like loans, and spend like a day...

In one region, personal bankers had to undergo a certification process with two retail leaders [Rugger and Drago]; one played the role of the customer while the other was the observer. The personal banker was certified if he or she met all the steps of the sales process. If not, the process was repeated.

I was gonna kind of say so yeah, that there was like kind of a certification that we actually had to pass, you know. The discovery thing so we did actually that. Going back to the questions, you know, the management the branch managers are actually you know they had to actually observe the new account bankers once in a while and make a report making sure that they actually following the process, right? So, you know it could be good as long you’re actually making your goals and you’ve got nothing to really worry about, you know but when they do that review, there’s some positive stuff
in there too hey, you know Connor did you do any kind of like FBB [feature, bridge, benefit] you know.

**Theme 4: Job-related Factors**

Customer service and sales were what participants understood as their most important job. A banker noted, “…it’s customer service, identifying issues that the clients have and **finding solutions for them.** Not selling to them, but helping them out.”

In defining what they meant by sales and customer service, participants used the terms interchangeably. A teller explained her job:

I think at the end of the day we all have goals, **so sales is important, but I think it’s… our biggest job is make it feel like we’re not selling, and it’s--and it is a solution, so it’s how we spin it.** If you ask every single person ‘do you want a credit card?’ or, you know, then it’s going to be much more difficult for you, especially at the end of the quarter, if you, if you need goals. I think it’s more up to you how you go about it, but it’s definitely important.

**Theme 5: Inconsistencies**

Bankers discussed some inconsistencies in what they are allowed to do from one branch to another. A personal banker explained:

I know we were talking about sales the whole time but I mean if I was…we’re talking and all these training classes. **Everything is like very cookie cutter, do it this way, this is the way, do it this way, and then you get to the branch and you do it that way and sometimes you get yelled at or even written up for something. Cuz, like hey, well, you should have used some, you know, you should have used some discretionary like this so then they encourage you to do, you know, to kind of make an executive decision for yourself. They don’t want you to come to them every single time for say hey, is this something you know, you can do, cuz I know I can’t do it. And then once you do some sort of make an executive decision so then you start making these executive decisions and then you get yelled at or written up for taking an executive decision and it either and I’ve noticed that I know somebody that’s worked at many different branches, I’ve been at [Branch name] for 5 years. I did work at [Branch name] before. I used to be part time so I’d work different branches on the weekends just to get extra hours and I’d go to the different branches and every branch is run differently. And it’s not only hard for the employee, it’s really hard for the client. One branch tells them this, one branch tells them this, one branch tells them this it’s gotta be…we need…we really should just stay cookie cutter.

Another HPB participant gave an example:
And I’ve seen it a lot. They can go down to [Branch name] and they don’t have no fees for notary or whatever the case. **And they come up there they’re like, well, they didn’t charge me, you might wanna go back to the branch.** Maybe y’all got an exception down there uh, because up here you’re gonna get charged. Even for non-clients they come in, why are you waving the fee for them if it’s not within that realm why are we waiving it if it’s not under 50 dollars why are we waiving it? So, I don’t…and you know a lot of people catch attitudes, you don’t even bank with us but you’re giving me attitude cuz I’m charging you a fee? Take it somewhere else or, or it’s the same thing even for wires, clients come in, I don’t get charged a wire fee…ah yeah, you do, it’s a wire fee unless you’re private banking and they didn’t make a note in your profile that you don’t get charged for a certain fee, by all means. Even private banking, put a notation on file, so when we can pull up their file, we can see that they’re private banking and you’re saying that there’s no fee, great, by all means. But just because you’re private banking doesn’t give you the right to say that you don’t have fees waive. Like, oh yeah, I’m I don’t pay this or I don’t pay that. Where is that? I would love to see where.

The practice of certification had been discontinued and replaced with a tool. It was during the discussion, however, that a personal banker learned that the practice was unique to his region.

A form of certification was also required for bankers who did not meet their goals.

From a new accounts standpoint, I’ve…I don’t think I’ve ever gone on a case but I have seen Rugger and Drago [pseudonyms for two retail leaders] come down to, to the bank you know, I’ve like I said been at my bank for 5 years so I’ve had 6 other new account bankers in the 5 years I’ve been there. **I’ve seen them when they’re not meeting their goals, I’ve seen them come down and go with them and I’ve seen them walk them through the R3 process again just help them with those agenda statements stuff like, I’ve been lucky I’ve not had to have them sit over my shoulder and watch me like that but we do, do one on ones at the new account meetings you know…what we’re at the call center we go out they kinda go over stuff but as long as we’re meeting our goals they don’t tend to get on our case about it. They don’t think it really matters one way or the other.**

**Low Performing Bankers (LPB)**

A total of 11 bankers, four tellers and seven personal bankers participated in the low performing group that met on August 8, 2018. Two tellers were female and two were male. Five personal bankers were female and two were male. All four tellers worked in Region A; there were no tellers from Region B. There were five personal bankers from Region A and two from Region B. Nine participants worked in Region A and two from Region B (See Table 4.12).
Table 4.12. Low Performing Bankers (LPB) Focus Group

<table>
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<th>Job</th>
<th>Total</th>
<th>Female</th>
<th>Male</th>
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<th>Region B</th>
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<tr>
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<tr>
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<td>7</td>
<td>4</td>
<td>9</td>
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</tbody>
</table>

Total LPB 11 11 11 11

Analysis of the discussion resulted in themes that are summarized in Table 4.13.

Table 4.13. Summary of the Themes Emerged from LPB

<table>
<thead>
<tr>
<th>Themes</th>
<th>Sub-themes</th>
</tr>
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<tbody>
<tr>
<td>Trainee Characteristics</td>
<td>Feeling discouraged/goal issues</td>
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<td>Self-efficacy</td>
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<tr>
<td>Training Design</td>
<td>Learning objectives and expectations</td>
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<td></td>
<td>Design training for different levels of experience</td>
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<tr>
<td>Work Environment</td>
<td>Problems with underwriters</td>
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<tr>
<td>Inconsistencies</td>
<td></td>
</tr>
<tr>
<td>Job-related Factors</td>
<td>Most important job</td>
</tr>
</tbody>
</table>

Theme 1: Trainee Characteristics

A teller gave insight on his what he did in order to meet his goals.

I can speak for myself and probably for, for a lot of you, my numbers are middle of the pack, maybe I’m a little bit below middle of the pack, and it’s not because of lack of effort. I prospect every week, I make phone calls, I visit businesses, I follow up on clients. Our branch is not very busy, we don’t have a lot of walk-ins, so anything that we do generate is from effort. And I don’t wanna feel like I’m being penalized, or that I’m being reprimanded for not making sales when I’m putting in the effort, but it’s just sometimes it just takes people to trust you. I know a lot of our clients tell us, “well, I don’t really know if I really want to do anything with you guys cuz you closed once,’ cuz our branch had closed and then it reopened, they’re like ‘hmm, are you guys gonna close again? ‘Cuz if not, I don’t really want to do anything,’ so now there’s that, you know, negative impression that the clients have, and you have to, you know, do that. Plus, there’s competition, so, I still--I love what I do, I love helping people, I go to work every day with a smile, I’m very happy, I’m very grateful to be with the bank, and I just want the bank to treat us good, because as employees, we treat the bank good, and we do what’s in the best interests of the bank. And we try to do what’s in the best interest of the client, so…
Another teller added his perspective:

…they’ve gone through the whole process, so, so we, you know your results don’t always match the effort, so it’s hard for our regional manager, you know, to see that. Because it’s not on paper, you didn’t actually make a sale. So, it can be discouraging at times. Back to the original question, how the goals are presented to you when you’re new, I came from a, a different industry, so I come over with sales experience, not really worried about it. I was at a slower branch, so like, it’s not a huge deal. You only need a few things, this or that, but at the same time, you’re the new guy so a lot of people don’t go to you because they already have those connections with other people.

The Wells Fargo incident required banks to examine their sales practices. As a result, incentive rules for the financial institution changed. Participants commented on the team-based incentive payment. A personal banker expressed his thoughts regarding the team-based incentive.

And they do kind of penalize you a little bit, because if you’re--Let’s say I’m 120% to goal, and the branch is only 78% to goal, I’m now not gonna get my bonus. And so, I am continuously striving our branch goal is 8 treasury managements a, a, a quarter, I’m like, mine’s 3, but I’m--I gotta get 8. ‘Cause if I don’t get 8, I’m not gonna get paid.

A personal banker noted: And we don’t have a lot of walk-in traffic either. I mean, we do on the third ‘cause I’m in an area where it’s low income and everybody comes in on the third, but other than that, we gotta go find it, and loans, I have loans pending, but half of them own their own businesses, they don’t got [sic] their tax returns done, so you’re continuously working very hard, but nobody sees that unless you close it and book it. And they’re like ‘well, your branch didn’t make your goal. You might be 100% but here’s your no bonus.

When a teller refers a client to a personal banker to open a new account, the teller receives credit for all the products and services the client obtains even if it was the personal banker who offered the additional products. A personal banker said:

I feel like the tellers should still be compensated for sending that referral, but we are doing the bigger half of that, or, with building the rapport, making sure that that’s the right product for them, as well. And then still getting all the steps, doing the follow up, you know, which can take how many weeks, months sometimes for that to close. So, I feel like everyone should be compensated as--yeah. So, you know, it’s kind of
like you also want—you don’t wanna—you—with this individual goal which, is this the teller’s referral or is this the banker’s referral. Is you have to work as a team. **So, if it was the tellers would be compensated as well as I would, I would be behind the line, helping the tellers get their referral so that I can build that rapport, I can--so that they can send their referrals to sit down with me. You know, I feel like that would be a better method.**

A personal banker added his thoughts about the incentive payment.

Oh, well, I just wanted to play off of-personal banker--play off of what Kit [pseudonym] said, was I feel like if we are, if we’re sharing the sale with the teller if it’s being referred we have, instead of just focusing on what that one referral was--let’s say credit card--we can kind of get the overall, like maybe this person needs actual credit card and, and a home equity and they need to sit down with an investor. **You know, like, I feel like we can, we are more open to have a bigger conversation, and it shouldn’t be like that, we should be able to do that with every client, but I feel like when we’re competing it’s like ‘wait, who does this belong to then? Like, do I even want to waste my time you know?’**

**Theme 2: Training Design**

A personal banker suggested that objectives and expectations should be more detailed so that trainees know exactly what is expected of them.

I feel like they should have a **better, like a three-maybe thirty day, ninety day, six months’ plan, a more condensed thirty-day plan.** By thirty days, you should know this. By ninety days you should know this. Or, not really, yeah, not really just know it, but do it well. Like, you should be an expert in this in the next thirty days, as in know how to open an account, a personal account, like give more defined expectations of just that thirty days, just that ninety days, and kind of coincide the training with that. Right now, it kind of has an expectation. Ninety--thirty days, ninety days, **but how much time that training and to actually put into practice and perfect it in that thirty days, is not aligned with the--like what reality is when you get into the branch, and then what it in six-six months. I feel like they just give you all the training, this is all the training you need, is on the intranet as what you need as a personal banker or as a teller, but as for expectation, kind of a bullet point--I’m more of a bullet point kind of person. **Give--tell me what I need to do in this thirty days.** I feel like knowing that could help employees in banking to kind of perfect, eventually, “okay, in the next thirty days—or the next sixty days after this, I should be able to learn all these things, we’ll do the training, put into practice in that thirty days, now that I know how to open new accounts” or whatever it may be. I feel like that would be ideal for me at least.

A teller who had banking experience shared that she did not feel she got what she needed from the training because she was helping trainees who were new to banking.
Training has been really good for me, like I said I came from another bank that threw me in after a week, so it was a little stressful. **The only thing that I would suggest is maybe having training more catered to different level experiences.** Because I was in teller school and I was with a few Teller 1s who had no banking experience and I think throughout that week, like I found myself helping them, which is great and everything like that, but I don’t think that I was getting the training that I also needed. They were getting the training that they needed because they were brand new and everything, but I was more--or less--learning the system. Because I can do deposits and withdrawals all day long, but I don’t feel like I got the training catered to this bank, and that was something I was looking for. I came from a very branch--or bank--we had four branches total, and so jumping into this, I was a little nervous but then at the same time, it’s been okay because I have the banking experience but I don’t know what everything the bank does differently from my other bank. **So, I think things just more catered towards different levels of experience would be good.**

**Theme 3: Work Environment**

Personal bankers shared their challenges. They felt that underwriters were making it difficult by prolonging the process of loan applications.

...with a business that we’ve had for a very long time who was spotless who has the liquid assets to match with the prime credit line requires, but one of the, one of his, his retirement programs, like a pension plan that he has had designed for him through an investment group, and the underwriters could not get past the fact that he was called a trustee. And swore up and down that there has to be a trust if he’s a trustee, they couldn’t--they just couldn’t get past it. **And I just finally found out through the grapevine that there’s a conversation going on back office where somebody finally literally spelled out exactly what the wording meant and now they’re starting to look at it.** This--But this is something that now it’s a month later and it’s something that probably should’ve gotten done in two weeks, because we had an underwriter who just decided ‘I don’t like it, I don’t wanna do it,’ and we don’t know why, we don’t know if they’re up there saying ‘We’re up there trying to find every way we can not to do a loan.’

**Theme 4: Inconsistencies**

During the discussion, a teller asked the researcher a question, “I’m just curious, is this information for yourself or is it gonna like actually change things with the bank?” He later explained the reason for his question.

If we’re gonna get anything from this I think we should focus on sales, because I think a lot of people are miserable, and I think that R3 is kind of a lie because, when I went to the class, they were like the right product for the right person at the right time, and, as a teller, you know, it feels like an elevator pitch, you know? Like, you
only have like fifteen to thirty seconds and you gotta, you know, be pleasant, and try to find a way for them to sign up for the product, and NBO [Next Best Offer] doesn’t build rapport, they’re just like right in your face, you know? And you can either contact or accept or decline or whatever, and I’ve had five--no, five or six credit card applications submitted and they were all denied. I feel like the bank is just looking for ways to deny people, and I hear my own, our own business, our BBO [Business Banking Officer], our business person, he said that he was working on something, and they were being super picky because he had rental income, they couldn’t use the rental income, and I told myself, I swear the bank is just finding ways to turn people down. It’s so hard just to get someone to apply, just to fill out the paper, you know? It--We even tell them it takes two minutes, they’re like no, it’s okay. It’s so difficult and then the bank just turns them down, you know, so that’s discouraging, honestly...

Training and expectations are not aligned as a personal banker commented:

I think there is no consistency sometimes with the training, and with the sales. ‘Cause then… my branch I was at where it was totally different from where I’m at now. And I think it’s the same thing everywhere you go, ‘well this manager works like this’ or ‘these people work like this.’

Theme 5: Job-related Factors

Participants explained that their most important job was service and sales. When asked to define the terms, they used sales and service interchangeably. A personal banker said:

I think it’s a lot to do with discovering the clients’ needs, whatever they might be, and it might be product related, it might be maintenance, it might be something to do with the services they have with us already, and making sure that they’re working properly. It really comes down to what the client needs from us at that moment and making sure that we do everything that we can to get them what they need. Or resolve the situation, or simply, if it’s just doing a task that gets them through their day.

A teller explained:

So, for me customer service is making sure that we address each client, as a client and not a number, and having tailored solutions to them, like he mentioned, whatever they need at that time. So, something specifically for them, not just putting them in a product that is just there for everybody, just whatever they need at the time, and showing them and addressing them as a person, as a human being.

Another personal banker noted:

What I kind of see it as, not as sales but it’s all the client experience. So, it, customer service, you know, just kind of backtrack to the other question, it’s not necessarily selling something, it’s just helping them out with their initial need, what they came in for from beginning to end, making sure that they’re happy, they’re satisfied. That
builds trust, that builds confidence, and then they’ll open up and you can build rapport. By building rapport they’ll be honest with you can, like you said, discover what they really need. They don’t know necessarily what we offer, they don’t know that we have solutions to help them. They may have an issue, but they didn’t think of asking us, to us because we’re in the profession, it’s common sense, it’s like ‘well yeah, you need cash flow, you need money, you have a home, or, you know, you want to consolidate debt, you’re paying a high interest rate, let’s get you zero percent, all these things, we know that there is a solution for them, but if they don’t tell us and if we’re not asking, then we’re not going to find out. So, for me it’s just, the whole client experience, it does include sales, and that’s because we have solutions but they’re going to pay for it, but it’s not necessarily just monetary, what they’re paying, because it’s a value. Yes, you’re paying something for it, but what you get out of it, it’s, it’s worth it, so you know, yes, I’m gonna sell you something, yes you’re gonna have to pay for it but is it gonna make your life easier, is it gonna make you happier, is it gonna… “Okay, I don’t gotta worry about this anymore, now I can just focus on this,” and kind of a quality of life that we give them because we--we help them.

Banker Focus Groups Comparison

There was a noted difference in the atmosphere between the HPB and LPB groups. Participants in the HPB group engaged in light banter and laughter. They seemed comfortable in each other’s company and knew one another’s names. The LPB group was more serious in their exchange, and there was no laughter. When they addressed another participant, they tended to identify the person through their title, i.e. teller or personal banker. Participants in the LPB talked about the effort needed to meet goals and earn incentives. There was no mention of incentive or pay in the HPB group. The HPB participants discussed the effort they made to do their jobs and meet their goals but how they described this did not seem burdensome. This difference may be that LPB felt a constant pressure from their managers to meet their goals. This may also be a reflection of the level of experience of LPMs.

HPB group thought that the training design and content prepared them to do their jobs but suggested refreshers were needed. LPB thought that a person’s experience should determine the training, i.e. a more experienced banker should not be in the same class as those who were new to banking. Both groups thought that employees were expected to attend sales training too soon
and should be given more time to focus on learning operations and expectations should be clarified according to what a banker should know and be able to do at certain intervals.

Learning and Development Team Focus Group

The L&D team met in the researcher’s office on July 30, 2018. There were five participants, the manager, an instructional designer and three trainers, two who were presented in the room and one who team participated via phone conference. Five members of the Learning and Development team participated in the focus group discussion. Each one has been given a pseudonym to protect their identities: Derrick, L&D Manager; Christa, Instructional Designer; and three facilitators, Marina, Tanya and Ernest. Marina, Tanya and Ernest train the sales class for tellers and the sales class for personal bankers (See Table 4.14).

Table 4.14. L&D Team Focus Group

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<tr>
<th>Participant</th>
<th>Role</th>
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<tr>
<td>Derrick</td>
<td>Manager</td>
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<td>Christa</td>
<td>Instructional Designer</td>
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<tr>
<td>Marina</td>
<td>Trainer</td>
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<tr>
<td>Tanya</td>
<td>Trainer</td>
<td>18</td>
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<tr>
<td>Ernest</td>
<td>Trainer</td>
<td>20</td>
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</table>

Analysis of L&D themes are shown below (see Table 4.15).

Table 4.15. Summary of the Themes Emerged from L&D

<table>
<thead>
<tr>
<th>Themes</th>
<th>Sub-Themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trainee Characteristics</td>
<td>Self-efficacy</td>
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<td>Motivation</td>
</tr>
<tr>
<td>Training Design</td>
<td>Role Play</td>
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<tr>
<td></td>
<td>Preparation for the job</td>
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<tr>
<td></td>
<td>Rigid vs. flexible application</td>
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<tr>
<td>Work Environment</td>
<td>Supervisor support</td>
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<td></td>
<td>Evaluation/observation</td>
</tr>
<tr>
<td></td>
<td>Staffing</td>
</tr>
</tbody>
</table>
Theme 1: Trainee Characteristics

Participants noted that trainees’ self-efficacy is at a high level immediately after training. The three facilitators agree that there is high energy at the end of the class. Ernest described participants at the end of class.

...high fiving and coming in a high because they’re all getting it and we’re offering that type of, that type of praise for any kind of progress that they made from where they started to where they are now and they have that feeling that, feeling of wanting to do more and that confidence...

When a trainee returns to the branch, it is crucial that he or she receives support from the supervisors and peers. Otherwise, learning is not reinforced, motivation is diminished and it is doubtful that any learning will be applied. Derrick stated:

...my thinking is at the very end of the class, a large percentage, I daresay 80/90 will be like it’s gonna be great I can really get going on with this and depending how supporting the branch it could either continue which is a small percentage cuz there’s not a lot of support or it can go flat because no one’s supporting it. And that’s where I think the, the deflation comes in they’re like cuz it’s harder...in the real world you gotta, you consciously make an, you consciously have to say I’m gonna practice this every day until I get good at it. And without the infrastructure it’s very hard to stay motivated to do it. So, I think it’s high when they leave the classroom but depending on how far it drops, it depends on what branch they go back to.

Theme 2: Training Design

Ernest explained that when he asked tellers what they’ve heard about the class, most answered that it was ‘almost all roleplay.’ Tanya added that the statement could be interpreted as positive or negative. Her experience has been that it was a positive statement and that participants felt good about the opportunity to get practice. Ernest clarified what he meant:

I’m not saying negative or positive. It’s just the feedback is they say oh it’s mainly all role-play... you know, there’s a lot of role play in there and then you got those, ‘oh, I like it’ and those ‘I hate it’ you know, so then, but for the most part that’s some of their feedback that we get, that I get is, that’s what I hear, ‘it’s a lot of role play’ it’s primarily what their peer trainer says, that, is that you know, there’s a lot of role play.
However, as Tanya notes, the response has been more positive compared to what it had been in the past.

I think if you look at the, at least from my point of view, if you look at a year ago, two years ago, the participants that came in dreading it. The ones that are coming in now are more excited and engaged in the practice in the learning aspect and they’re excited about it more so than it had been in the past. So, I don’t know if we’re rooting out some of the weeds that were stopping the growth to where now it’s starting to flourish a little bit. Do they do everything? Probably not. But they are taking holds of at least attempting and trying out new things.

Participants expressed their opinions about how well sales classes prepared employees for the job. Marina stated:

My personal opinion is that R3 Essentials for Tellers does a really good job preparing a teller for their role back in the branch. Even though they still have a lot to learn and they really need to build their confidence, I think that the part of their development that can really start in the classroom is achieved in the classroom and then it’s really up to the supervisor when they get back. For R3 for Platform [Personal] Bankers I’m not as confident in that one as I am for tellers that they’re fully prepared but I still overall think

Tanya observed a high level of resistance to the process rigid application was required that was reduced when employees could use whatever parts of the process worked for them. As Tanya pointed out:

But I agree with much of what’s being said however, I think what is the expectation when it comes to the R3 process? Especially when you are a seasoned individual, salesperson where you got to be where you are doing what you do, is it to be rigid cookie cutters or is it to be or adapt some of the things that we do in order to make your process a smoother process? And, I guess it comes from that, Cuz when we had it rigid, the resistance that we got was unbelievable. Where when we lightened up on the process a little bit, and said, you know, take the pieces that fit with you and make it your own, then I think we got a little more acceptability of the, the process.

Theme 3: Environment

Participants agreed that support from the trainee’s supervisor or manager is essential to the successful application of the sales process. They also noted that this is not the common
practice because supervisors do not know the process themselves. This became evident for
Derrick when he facilitated a sales coaching class for supervisors and managers:

Those participants that have attended the CAS module 8 which is coaching to this – it’s just a 3-hour workshop to remind people how to coach to it, the biggest hurdle I faced is I made, the first two classes, I made the assumption that they knew the skills going into it and we’re just going to help coach to it but quickly I found out that half the people attending didn’t even know the skills. Like when we start talking about discovery we were practicing discovery, I’m like you, what you can’t even do this let alone try to coach to it. You can’t even model it. So, I think that was the big hurdle that we’re coming into is that we have well intended managers that want to do well but just don’t understand how to do the skill themselves.

Focus group participants also noted that there was not a consistent practice among supervisors in communicating their expectations regarding training. Ernest observed:

There’s some managers who did a great job of saying, ‘Ok when you go to class this is what I want you to come away with because we’re gonna talk about it afterwards. I want you to tell me about a product or product knowledge or something like that’, that pre-conference per se as well as what’s expected versus just coming to just absorb 2 days of material or are they coming something to learn specifically that their managers expects them to come away with.

The L&D team also discussed the teller play evaluations. Managers observe and evaluate tellers’ use of the sales process and send these to their regional manager.

Then it goes into, ok, how effective is that activity that the managers are actually doing. Well the effectiveness is, do the managers understand what they’re actually looking for. Because can they model it, can they demo? Do they know what they’re really looking for? And then how are they really going through that process of observation and what does that coaching conversation actually look like? I think that is all over the board in terms of its effectiveness. Most of the time I think it might turn into some laborious, tedious thing they have to show their Regional Managers at the end of the day you gotta photo copy or fax for whatever vernacular reason, you know scan in 10 of these worksheets. There are a few managers that will sort of make them up at the end of the day and forward them on cuz they say they had to do them. And again, it goes back to what are we really trying to do with this? If we’re trying to inspect behavior, if we go to this sort of mechanical way of I need 10 observation worksheets by the end of the day, then you’re going to get in the grind of, ‘ok how effective are they really?’ And I think that is a mess. I think some managers figured out and they got it down and they are legitimate, quality conversations. Unfortunately, I think that’s a small number I think the rest of them, its turned into work, its turned into tedious it’s turned into I just need to appease my market manager and it’s kinda fallen into that trap. That’s my thinking.
Participants discussed that staffing was a factor that impacted transfer. Both Tanya and Marina responded that many of the branches are short-handed.

…you look at our current environment as well which is a hindrance is everybody is shorthanded: branch managers, BCSMs [Branch Customer Service Managers], supervisors are all pulling drawers on the teller line because they have 2 tellers or 3 tellers and they’re down. How do you fit a quality conversation in that to where I can see, ‘Oh my gosh, let me just do this and get it out of the way?’

Componential Analysis

Componential analysis is a search for components of meaning (Spradley, 2016). Spradley (2016) notes that contrasts are attributes or components of meaning. The various focus groups form dimensions of contrast. Themes that emerged from the different focus group can be seen through this analysis. This provides a view of sub-themes that are common for the different groups. Sub-themes of all three a priori codes based on the Baldwin and Ford (1988) model of transfer are present in most of the groups. Self-efficacy is a sub-theme common to all the groups but, for some, what was discussed was its lack or absence. For both manager groups, participants observed a lack of self-efficacy in trainees in regards to their ability to hold conversations with the clients. High performing bankers felt that they would be able to be better sellers because of sales training. Low performing bankers felt discouraged because results did not reflect effort. The members of the L&D team observed that at the end of class, people were ‘high fiving’ because they felt ready to use what they learned. Content relevance was important to both manager groups and high performing bankers. And both manager groups and high performing bankers believed that sales training should be delayed so that bankers could focus on operations first. The Supervisor Support sub-theme emerged from several groups’ discussion. Managers discussed current efforts to reinforce training. Staffing was a common issue for several groups. Most of the branch managers reported that they were short-staffed. This affected the workload of bankers. The L&D team noted that the staffing issue impacted how sales training was applied.
Two main themes emerged in the discussions. These were Job-related Factors and Inconsistencies. The Job-related Factors theme for managers was a discussion on the primary role of tellers. They agreed that tellers should focus primarily on operations. Bankers saw their main responsibility as service and sales which they saw as one and the same thing. Table 4.16 represents a visual of this analysis.

Table 4.16. Componential Analysis Focus Groups

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<thead>
<tr>
<th>Domain</th>
<th>Dimensions of Contrast</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td><strong>Trainee Characteristics</strong></td>
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<td>Content Relevance/Validity</td>
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<td>Pre-Training Communication</td>
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<td>Job-Related Factors</td>
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<td>Inconsistencies</td>
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Part 2: Accountability Interviews

The purpose of the face-to-face interviews was to determine how the top leaders viewed accountability and what strategies they used to hold direct reports accountable. The interviews ranged from 37 to 43 minutes and were conducted in the participants’ offices on June 28, 29 and July 5. Participants have been assigned pseudonyms: Avery, Morgan and Taylor. A common theme in the interviews was the perception that the organization did not hold people accountable. One Retail Leader stated that there was a lack of consistency.
I think there’s parts of the bank that do better than others. I don’t think we’re consistent across the board in holding people accountable with the same veracity. Number one you know, you don’t have a ranking report out there for everyone so you don’t know how everyone’s doing against their goals and but I think we, we want… And I don’t you know subscribe to the Jack Welch’s GE’s model was that you know, you’re constantly you know, letting go of the bottom performers and I think, you know, we certainly haven’t done that. Our turnover isn’t being terminated for sales performance, it’s for cause it’s people looking to do something different. I think we’ve been very humane in that respect probably more so than we needed to be. But no regrets there, I think it was the right approach. You know, specially again in the post-apocalyptic Wells situation, you know.

Another Retail Leader stated:

Very poorly. Very poorly…. People can continue to not perform and continue to get to stay here… And yeah, I don’t like that. It’s not right for some to hold people accountable and for others not to at all levels whether it be in middle management……top management or the producers. We have too many individual contributors that continually not perform and get to stay and there’s continually departments that don’t perform and get to stay yeah and I don’t know yeah, it’s interesting yeah (laughs) that that we don’t do a very good job at it and yeah.

A third Retail Leader noted:

I would say it feels that there are times in the year we’re stronger at it than others. You know obviously when there’s some sensitivity around, oh we need to hit numbers beginning of the year strategic planning year yeah there’s a high sense of accountability or if numbers drop there’s a high sense of urgency to get them back up. You know accountability is up again, right? It would be nice if there was more consistency around accountability there was more focus on behaviors and more focus on quality behaviors, activity versus the quantity of what we’re doing and asking of our team. We wouldn’t have to be so reactionary. You know and have such big lows and big highs.

Three strategies emerged from the interviews, one from each participant (Table 4.17).
The Steps strategy is a series of sequential steps that begins with training so that the employee learns the expected behaviors. The employee sets his or her own goals, and the supervisor follows-up and observes the behavior. This behavior is then compared with a metric. An employee who is unable to meet expectations because of a “capacity issue” may be placed in a different role that may prove to be more suited to him or her.

The Cycle strategy begins with a clear understanding of what is expected for the role. The manager provides support to the employee to help him or her meet expectations. This is reinforced through communication. Any problems are resolved through communication with all who are involved. Finally, results are examined and successful efforts are rewarded.

There are two paths in the Process strategy. A supervisor will intervene when an employee is not meeting expectations. The employee will set his or her goals; any knowledge
gaps will be addressed. The supervisor will monitor the employee’s progress. If expectations are not met, the employee’s role may change or he or she may be separated from the company. If the employee improves, he or she sets goals, partners and co-workers provide support and encouragement. Successful performance will result in recognition and rewards. Career advancement will result for this employee, as well.

Analysis of Strategies

Componental analysis was the method used to examine the strategies obtained from the interviews to show which components of accountability are included in each strategy. The Schlenker et al. (1994) model of accountability was used to determine how many linkages are present in each strategy. Each strategy was examined by asking questions related to each linkage. Table 4.18 reflects the results of the componental analysis.

1. Prescription-Event (P-E) Linkage: Does the strategy provide clarity of purpose, procedure or expectation? Are there clear and salient prescriptions or expectations that should be applied to the event? Are there clear goals and purpose?

2. Prescription-Identity (P-I) Linkage: Does the strategy provide a clear set of prescriptions that are applicable to the specific actor or role? Do the prescriptions unambiguously apply to a specific role or actor with a specific set of attributes? Does the actor have a sense of perceived obligation?

3. Identity-Event (I-E) Linkage: Does the strategy provide a clear connection between the actor and the event? Does the actor have the ability and freedom to bring about a particular action or event? Is there a clear connection between the actor and event?
Table 4.18. Componential Analysis of Accountability Strategies

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Description</th>
<th>P-E</th>
<th>P-I</th>
<th>I-E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Steps</td>
<td>Strategy is a series of five steps: training, goal setting, follow-up, comparison with metric, rewards, etc.</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Cycle</td>
<td>A cycle of understanding expectations, support, communication and results.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Process</td>
<td>Process for one that follows results in career advance; role change or separation is the last step for one who does not follow through.</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
</tbody>
</table>

The Prescription – Event linkage, clear goals for a specific event, is present in all three strategies. Steps, Cycle and Process provide clear expectations for the event. In the Steps Strategy, there are specific goals or prescriptions for the event, sales. For the Cycle Strategy, employees are also given clear goals for the sales event. This includes metrics by which they can measure progress. A supervisor intervenes in an event where an employee is not meeting expectations. The employee writes his or her own development plan for the specific activity or event (in the example, sales calls) that includes sales goals and expectations.

The Prescription – Identity linkage provides a clear set of expectations for the particular actor or role. Both the Steps and Process strategies achieve this by having the actor, role owner or employee set his or her own goals or write his or her own development plan. This linkage is not evident with the Cycle Strategy. There is support in meeting expectations and communication but although expectations are clear, there is no attempt to link this to a particular role or identity.

The Identity – Event linkage provides a clear connection between the actor or role and the event; the actor must have both the ability and freedom to bring about the event or action. Again, because the actor is involved in writing his or her expectations, this linkage is present in
both the Steps and Process strategies. This is not evident in the Cycle Strategy because there is
no strong tie to a role or actor.

Part 3: Complementary Analysis Research Matrix Application (CARMA)

The Complementary Analysis Research Matrix Application (CARMA) is an analysis tool
that uses several charts to evaluate a program (Putney et al., 2006). The Overview of Assessment
(See Table 4.19) shown below gives a preview of the entire process. In the Expectations chart,
stakeholders of the sales training program are identified including bankers, managers and
members of the L&D team. NoteTaking continues with the second chart in the CARMA tool that
documents the evident implementation of the program. The perspective of different stakeholders
informed this section. The third chart shifts to NoteMaking to determine if congruence or
divergence occurs between expectations and evident implementation (Putney et al., 2006).
Comparing the expectations of the sales training program with the evident implementation
revealed some discrepancies. Finally, the recommendations are included in the last column.

<table>
<thead>
<tr>
<th>Table 4.19. Overview of Assessment of the Sales Training Program</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Expectations</strong></td>
</tr>
<tr>
<td>Expectations for bankers, managers, L&amp;D regarding sales</td>
</tr>
<tr>
<td>training. The goal is implement change to increase revenue.</td>
</tr>
</tbody>
</table>

Table 4.20 shows the first three charts of the CARMA analysis tool. The first column
shows expectations of the sales training program, i.e., bankers’ use of the trained sales process
and reinforcement of training by managers. The NoteTaking Implementation is the second column. Sales training is not consistently applied or reinforced. Reinforcement practices are not aligned. Column 3 contains a comparison between the first two columns. The Recommendations shown on the last column are discussed in the next chapter.
### Table 4.20. Summary of CARMA Expectations, Implementation and Results

<table>
<thead>
<tr>
<th>Phase</th>
<th>Trainee Characteristics</th>
<th>Training Design</th>
<th>Environment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Expectations – NoteTaking</strong></td>
<td>• Bankers ready and motivated to attend sales training&lt;br&gt;• Bankers display high efficacy, i.e. believe they will be able to use sales process&lt;br&gt;• Bankers apply steps of the plays&lt;br&gt;• Bankers ready and capable of meeting goals&lt;br&gt;• Bankers are held accountable for consistently using the process&lt;br&gt;• Focus on behaviors</td>
<td>• Teller training for basic teller operations&lt;br&gt;• Sales training to prepare for goal assignment&lt;br&gt;• Clear purpose of process: right client, right product, right time&lt;br&gt;• Course includes practice and role plays&lt;br&gt;• Sales process training follows the Plays – specific behaviors for each step-play</td>
<td>• Managers reinforce training&lt;br&gt;• Managers know the content of training&lt;br&gt;• Evaluate application of training, i.e., play evaluations&lt;br&gt;• Managers hold employees accountable for using the process&lt;br&gt;• Managers hold themselves accountable for reinforcing sales training and transfer.</td>
</tr>
<tr>
<td><strong>Implementation – NoteTaking</strong></td>
<td>• Bankers are still learning operations; not ready for sales training&lt;br&gt;• Bankers are overwhelmed; unable to use process&lt;br&gt;• Question basis for goals: R3 philosophy is not consistent with goals; “R3 is a lie”&lt;br&gt;• Competition between tellers and personal bankers for referrals&lt;br&gt;• Results are not equal to efforts&lt;br&gt;• As long as goals are met, does not matter how</td>
<td>• One week between teller training and sales training&lt;br&gt;• R3 perceived as pushy&lt;br&gt;• Scenarios are not related to banking but car dealerships&lt;br&gt;• Scenarios unrelated to banking; confusing to trainees&lt;br&gt;• High motivation at the end of class observed by trainers vs. overwhelmed as observed by managers&lt;br&gt;• Sales training too soon after teller training</td>
<td>• Inconsistent reinforcement practices&lt;br&gt;• Managers don’t know content of training&lt;br&gt;• Managers don’t know the process; cannot coach or evaluate&lt;br&gt;• Practices vary according to region- Play evaluation vs. silences&lt;br&gt;• NBO in one region cannot mention the product but must ask questions to determine if there is a need&lt;br&gt;• Inconsistency between training and branch practice</td>
</tr>
<tr>
<td><strong>Results – NoteMaking</strong></td>
<td>• Errors or losses due to insufficient training/practice&lt;br&gt;• Need more time to focus on operations&lt;br&gt;• Need to address questions regarding goals/incentive</td>
<td>• Purpose process must be clarified&lt;br&gt;• Scenarios must reflect workplace&lt;br&gt;• Managers should be trained/re-trained on process</td>
<td>• Misalignment and inconsistencies must be addressed&lt;br&gt;• Organization does not hold people accountable</td>
</tr>
</tbody>
</table>
Expectation – NoteTaking

The Expectations section of CARMA contains identifies the program managers and staff, who is intended to be served, how participants are served and what is produced by participants in the program. This research examined the sales training program for branch bankers in two regions of the financial institution. The objective of sales training was to implement the “service as sales philosophy.” The ultimate goal of sales training is to produce revenue so that shareholders receive a return for their investment. Training was designed and facilitated by the L&D department specifically for branch tellers who process transactions such as deposits and check cashing and personal bankers who open accounts. The Goal Guidelines document summarizes banker expectations.

In your role, you are expected to provide extraordinary customer service to our clients through **efficient transaction processing, superior customer service skills and clear communication**. In addition, you are expected to identify the right products for the right clients at the right time, which will result in product recommendations that will enhance the client’s banking experience, while contributing increased loan and deposit balances and fee income for the bank.

New bankers are trained in operations first and then a week later attend sales training. The training should give them the confidence and self-efficacy to use the process they learned and apply this to the job. Sales goals are assigned ninety days after employment. Tellers are expected to meet their goals. This will enable them to meet sales goals that are assigned to them ninety days after employment. Lastly, retail leaders state that focus must be on behaviors and not numbers.

*…we don’t focus on behaviors we focus on results and then sometimes let those results slide* like I don’t know if there are too many excuses oh we couldn’t do it because of this or oh we couldn’t do it because of that but *if you are holding them accountable to the behaviors there’s no excuses* you’re either making the calls or you’re not. [Retail Leader 1]

At the end of the day, *I want them to sleep at night and so if we can just be focused on the behaviors, they shouldn’t ever have to worry about the results or*
ranking report or sales ethics issue if they’re just focused on behaviors and then they just have this ongoing pipeline that feeds to the report and they can I mean ideally you should go into the next quarter enough to hit your goals on the pipeline. [Retail Leader 2]

Managers point out that what is important is the ranking of the branch.

Our weekly ranking is pronounced about that. I mean we’re told that everybody’s career her has been adjusted based on the ranking report…

Managers are judged according to ranking:

You know if you’re on the bottom for some reason you’re doing something wrong, there’s something wrong, what’s going on with your branch? Nothing’s going on with my branch, everything is fine.

Bankers attend sales training one week after completing teller training. The course is designed so that participants clearly understand the intent of the sales process which is to provide the right client, the right product at the right time. The sales process consists of six steps. The training is based on the banker play that list specific behaviors for every step of the process. Participants are given scenarios to role play. Upon return to their branches, bankers are expected to use the sales process.

Managers are expected to reinforce training. They are expected to know the content of the training and be able to demonstrate this in order to help employees use the process in their client interactions. Managers are required to observe and evaluate their employees using the Play Evaluation. Managers are expected to implement the use of the process with every client interaction.

NoteTaking – Evident Implementation

Participants in the focus groups observed that bankers are still learning operations and are not ready for sales training. Because they have not mastered basic transaction processing, they are overwhelmed and are making mistakes or taking losses. In addition, they are unable to use the sales process when they return after training. Some tellers cannot even carry on a
conversation with their client which is a basic requirement of the sales process. Banker focus
group participants questioned how goals are determined. They felt that results did not match the
effort. Banker groups also commented that the R3 philosophy and goals are misaligned. A banker even stated:

I think that R3 is kind of a lie because, when I went to the class, they were like the right product for the right person at the right time, and, as a teller, you know, it feels like an elevator pitch, you know?

The team-based incentive and the practice of who owns a referral breeds competition. Making 120% of goal does not guarantee incentive because incentives are not paid if the branch goal is not met. Finally, a teller who sells a product to a client refers that client to a personal banker who will open the account. In the process of opening an account, the personal banker is expected to find out if the client has any additional needs. For example, a client opening a checking account may also want overdraft protection or a credit card. In the current practice of the bank, the teller received the referral for all the products even if he or she only spoke to the client about the checking account. This causes competition. Personal bankers feel they should also get credit since they did all the work. A personal banker stated, “I feel like I’m competing with everyone, with every branch. Because of the goal.” A personal banker commented that he would rather help a walk-in client than one who was referred by a teller.

To prepare for their sales goals, L&D scheduled sales training a week after teller school. This gives bankers sufficient time to practice the skills before goals are assigned to them. The course includes an explanation of the sales approach, which is needs-based selling. Trainees are given several scenarios in various role-play exercises. Feedback that managers received was that the sales process seemed pushy and scenarios were about car dealerships and not related to banking. This is confusing especially for employees who had no previous banking experience.
The high level of motivation observed by L&D seems in contrast with managers’ observation that bankers are overwhelmed. As Jackie from the HPM group notes,:

I think extending the time frame out a little bit more is going to help out the newer people coming in. They have banking experience a little bit different because they have the banking, you know, background so it’s easier for them to understand it. But the newer ones coming in they’re overwhelmed. Just getting through the transactions.

Because they observed that bankers seemed overwhelmed, both manager focus groups commented that sales training should be scheduled more than a week after teller training. Ernest in the L&D discussion stated that some environments do not reinforce training.

…and then they go out to the branch and then it’s not reinforced and they lose that steam whereas every class that I have been and even and I seen [sic] Tanya’s you know, it’s like everybody’s, I mean it’s like a lovefest. Everybody’s high fiving they’re all, this is their people their group and they get along and they’re complimenting each other, you did this great, you did this great and then they get back and then they get back and nobody’s telling them anything. Nobody’s giving them that kind of reinforcement. That kind of thing where like they can keep on doing what they’re doing.

Practices differ between the two regions in this study. Focus group discussions also revealed that the expectations for tellers’ use of the NBO differed between the two regions. In one region, the teller can use the script in the prompt. Tellers in the other region are not supposed to mention the product but instead have a conversation to see if they should discuss the product.

For example, for a Home Equity Credit Line offer, the teller must first look at the client’s profile through R360 to determine what products and services they already have. Then the teller has to figure out a way to bring up the subject of the client’s house. The teller might ask, “What area of town do you live in?” The client answers, “I live downtown.” The teller can ask, “Do you live in an apartment or own your home?” The client replies that they own their home. The teller can ask if they are thinking of making home improvements. If the client states that they are, then the teller can say, “We have a product that allows you to borrow against the equity of your home and use the funds for home improvements. Can I tell you a little more about it?”
Reinforcement and evaluation of plays also differ between the two regions. In one region, managers are required to submit a certain number of play evaluations regularly while in the other, evaluation consists of the manager counting “silences” the number of seconds a teller is silent while performing a transaction. Training and what is expected or practiced in the branch is inconsistent, as a personal banker noted.

…but that’s the reason sometimes training is not, doesn’t go well for everybody because it’s like, when you get to the branch, they do it differently.

NoteMaking – Results

Bankers do not understand the rationale for the team-based incentive payment. A focus group participant felt that his effort was for nothing because the branch goal was not met. Although the intent of this practice is to implement the Office of the Comptroller of the Currency [OCC] requirement to encourage teamwork, it may have the opposite effect of fostering unhealthy competition between bankers and tellers. A banker expressed that instead of giving effort to a referral from a teller, he should just wait on walk-ins so that he can get the credit for all the products and services he sells to the client. Wasted effort may result in demotivated employees.

A discrepancy was noted between the high level of motivation observed by trainers after the sales class and the feeling of being overwhelmed that both managers and banker reported. The LTSI training specific scale Personal Capacity for Transfer, the extent of time, energy and mental space to make changes required to transfer learning to the job, ($\mu = 2.21$) provides support to the observation that trainees feel overwhelmed with the workload that prevents them from transferring the newly-learned sales skills.

The stated intention of the sales process is to provide the right client with the right product at the right time. This must be the message that is clearly communicated in the training.
If participants are getting the impression that the process is pushy, there may be a flaw in how the process is explained or facilitated. Scenarios that are not related to banking may confuse trainees. These must be reviewed and revised.

Both manager groups recounted efforts to reinforce training. Some require tellers to present learnings in a team meeting, other ask what the banker’s learning goals are and then follow-up after training to find out if those goals were met. Efforts would be improved if managers knew the content of the training. In addition to being unfamiliar with the training, some managers were unable to demonstrate the sales process themselves as observed by the L&D focus group members. Because of managers’ lack of knowledge, they may hesitate or avoid cautioning or correcting an employee who is not using what they learned in sales training. It may also be that managers do not recognize whether or not the employee is actually using the training. If this is the case, then ratings on play evaluations may not be valid. The lack of knowledge of training compounds the problems created by inconsistent practices between the regions.

Ratings on the play evaluations should be reviewed. It may be challenging for managers/evaluators to distinguish between the described levels of limited, basic, intermediate, advanced and expert. In addition, evaluations may rely too much on individual interpretations with no objective basis and therefore, invalid. The survey and focus groups point to the inconsistency of practices between the regions in the reinforcement of teller, and presentation of NBO. This is as a banker pointed out, “difficult for clients and difficult for employees too.” An employee who transfers from one region to another may find that he or she will have to learn processes and procedures all over again. As a manager pointed out, we are one bank, not three. This is challenging for the training as well.
Limitations

A limitation in the data analysis relates to the LTSI survey. The agreement that the researcher signed states that the authors will not share item groups or scoring formulas. The listing of LTSI factors according to the inputs in the Baldwin and Ford (1988), was determined simply by what made sense to the researcher and therefore errors could have been made.

The purpose of the interviews was to determine top retail leaders’ accountability strategies. The questions the researcher asked were related to their own experiences and practices. Elements of the Schlenker et al. (1994) model should have been included but were not. The researcher was not an experienced interviewer and although this was a missed opportunity it was a valuable learning experience.

Conclusion

Responses to the LTSI survey indicate that participants agree they are ready to participate in sales training, are motivated to transfer learning to the job and that transfer results in positive outcomes. This is contradicted by focus groups observations that trainees are overwhelmed and unable to apply sales training. Tellers may need more time to focus on operations before attending sales training. Motivation may be affected by practices in the branch; team-based incentives may encourage competition between tellers and personal bankers. This may also be a demotivating factor for bankers. Survey participants do not feel they have the capacity for transfer. Bankers mentioned the heavy workload because of branches being understaffed.

Training must be relevant to be transferrable. This sentiment was expressed by the managers. Survey data indicates that participants perceive the training content valid. However, feedback from bankers was that scenarios used in the training classroom were not related to actual situations in the branches, which was confusing to trainees. Focus group participants feel
that sales training should be delayed so that tellers are able to focus on operations first since this
is their primary responsibility.

Managers in both focus groups provided examples of how they reinforce training. Participants in the LTSI survey agreed that they received support from their supervisors, they also disagreed that supervisors opposed their use of what they learn in training. However, managers expressed their efforts are hampered because they do not know what is in the training. This may be reflected in the responses to the training specific scale Negative Personal Outcomes (μ = 3.01) and general scale Performance Coaching (μ = 3.10). Participants neither agree nor disagree that they will be cautioned if they do not use skills learned in training, and that they receive feedback on transfer efforts may indicate that reinforcement and feedback are inconsistent.

The L&D team observation that some managers are unable to demonstrate the process or do not know the process at all provides further insight into managers’ efforts to reinforce training. Managers may make well-intentioned efforts but fall short because of the above factors. This may also exacerbate the problems with the play evaluations that managers are expected to complete. First, the practice is inconsistent between the two regions. Second, managers who do not know the process cannot gave a fair evaluation. Finally, the instrument itself is flawed. The ratings consisting of limited, basic, intermediate, advanced and expert when applied to behaviors are vague and there are no specific definitions of each rating.

**Current Transfer Practices**

Current transfer practices in the financial institution include ones related to trainee characteristics, training design and the work environment. A trainee characteristic, motivation, was affected by the recently implemented team-based incentive payment. Bankers believed effort
was wasted when they reached their goals, but the branch did not. Employees also felt that goals were unrealistic: the location, clientele and time of the year were not considered when goals were assigned. The lack of motivation and frustration was more evident in the LPB group but members of HPB group echoed the same sentiment. The sales training course design includes a significant amount of time role playing. This was intended to serve a dual purpose – improving learning and retention and increasing a trainee’s self-efficacy. The L&D focus group discussion noted the high motivation and self-efficacy displayed by class participants.

The training design elements such as overlearning through repetition and practice has contributed to successful learning. However, manager focus groups pointed to the necessity of having relevant and valid content.

Current transfer practices in the work environment include conversations prior to the training between manager and trainee, where managers ask the employee to prepare a presentation discussing what they learned in a branch team meeting; others ask trainees what their learning expectations are and then have a follow-up conversation after the training to ask if expectations were met. Other managers meet with the trainee after the course and ask what significant learnings they had from the training. Thus, a lack of consistency occurs in reinforcement practices. This was confirmed by the LTSI Negative Personal Outcome (μ = 3.10). Participants neither agreed nor disagreed that they have consequences if they do not transfer learning to the job.

Peer trainers are an effective strategy in reinforcing training. Several bankers mentioned this was a colleague that supported their learning. Practices that differ by region are obstacles to effective transfer. For example, one region reinforces training by counting how long a teller is silent. Participants learn behaviors listed in the plays and carrying on a conversation with the
client is a small component of what is trained. Other region specific practices (NBO, certification) should be examined so that training and reinforcement can be consistent.

The researcher also investigated accountability strategies that are currently used by top retail leaders. Three strategies used were Step, Cycle and Process. Analysis revealed that two strategies (Step and Process) contained all three linkages identified by Schlenker et al., (1994). Cycle strategy contained only one linkage with prescription – event but was missing the two other strategies. Common to the two strategies that contain all three linkages is the involvement of the actor in creating prescriptions for a particular event. The model is presented in the next chapter.
Chapter 5: Implications, Conclusions and Recommendations

This chapter provides a summary of the study, the process used to investigate the research questions and provide insight on how data from this study can be useful to learning and development practitioners. Discussion of results, implications, conclusions and the NoteRemaking Recommendations section of the CARMA analysis are also included in this chapter.

Background of the Study

Many organizations rely on training to improve the skills and knowledge of their human resources. Training is an effective strategy only if what is learned is used in the workplace. While there is evidence of learning, research indicates that transfer is not always the result. For the organization, the failure of transfer means that a significant investment is wasted. Training was used by the financial institution in this study to shift its culture and adopt a new philosophy. To implement the change, employees were trained in a new sales process called R3. The sales process was applied but not consistently. Renewed effort was necessary to ensure that employees used the process in their interactions with client. As a member of the Learning and Development team, the researcher sought to examine and improve the practice of transfer in the organization.

Purpose of the Study

The purpose of this study was to examine current sales training transfer practices in a financial institution, to create a transfer model using the Baldwin and Ford (1988) model of transfer and the Schlenker et al. (1994) accountability model, and to investigate ways the transfer and accountability models provide sufficient transfer strategies. The research questions that guided this research were the following: (1) What are the current transfer practices for banker sales training? (2) What transfer model can be created using the Baldwin and Ford (1988) model
of transfer and the Schlenker et al. (1994) accountability model? (3) In what ways do the transfer and accountability models provide sufficient transfer strategies?

Conclusions

The CARMA analysis tool was used to examine the sales training program. The first three charts were discussed in the previous chapter. Recommendations contained in the NoteRemaking chart are summarized in Table 5.1 below.

<table>
<thead>
<tr>
<th>Factor</th>
<th>Recommendations</th>
</tr>
</thead>
</table>
| Trainee Characteristics| • Clarify team-based incentive, referral ownership-teller/personal banker and basis for goals  
• Give tellers time to be proficient in operations before sales training  
• Postpone goals for bankers to 6 months  
• Retail leaders address inconsistency: focus on behaviors vs. emphasize numbers and ranking |
| Training Design       | • Delay sales training to 45-60 days  
• Rewrite scenarios  
• Review R3 philosophy  
• Pre-training information to trainees and managers  
• Regular refreshers for bankers and managers  
• Work with stakeholders regularly to evaluate training  
• Work with retail leaders to align training with reinforcement |
| Work Environment      | • Retail leaders address inconsistencies: training and reinforcement  
• Retail leaders address inconsistencies: play vs. silences; NBO  
• Managers attend sales training refreshers  
• Retail leaders and managers identify and implement best practices  
• Retail leaders, managers, bankers validate training content is relevant  
• Examine pay structure and strategy to address staffing issues  
• Retail leaders use suggested decision making model before implementing practices/procedures/policies |

Recommendations for Characteristics-Related Factors

Practices adopted by the bank that are of a regulation or requirement must be explained and clarified. This includes the team-based incentive payment. Retail leaders must address this
issue by telling a better story when explaining the decision. The incentive payment for teller referrals must also be addressed. The organization should investigate ways to give credit to the teller who made the referral as well as the banker who did the work of determining the client’s needs, finding appropriate products and services to meet the needs and opening the account. The incentive plan should be different for tellers and bankers: for example, tellers can earn points that convert to cash while bankers earn a specific dollar amount for each product.

Tellers need time to become proficient in operations prior to attending sales training. This is especially true of employees who have no previous banking experience. Goals should be assigned later than 90 days after teller training. The assignment of sales goals should be consistent with experience. Experienced bankers can be assigned goals earlier than ninety days while inexperienced bankers’ goals should be delayed to 180 days.

**Recommendations for Design-Related Factors**

Sales training should be delayed 45-60 days. Both manager focus groups supported delaying sales training so that tellers can focus on learning operations first. They made several arguments to support this. First, the primary responsibility of a teller is operations. Tellers must also prevent fraud and must recognize counterfeit currency and counterfeit legal instruments. This requires more time to master before sales are added to their responsibility. As a manager noted, a credit card sale will not matter if the teller takes a large loss; allowing more time to learn the primary job will prevent losses.

Training content should be reviewed and revised if necessary, so that trainees are not confused about the intent of the sales process. Scenarios should be banking related. This is especially important for new bankers who will learn more effectively if elements in the training are identical or simulate the workplace as closely as possible.
Both the employee and his or her manager must be provided with information prior to the training. Information to the trainee should include a summary of the course, learning objectives and should explain why the course is important. Information to the manager should have objectives, a summary of the course, reinforcement activities that the manager can use prior to the course and evaluation activities after the training. Separate refreshers for employees and managers should be offered on a regular basis.

Courses should be updated regularly. There should be regular dialogue between learning and development and stakeholders for each course so that content can be reviewed and revised. Any evaluation or observation tools should also be examined regularly to ensure that these are valid and relevant. L&D and retail leaders should work together to align training with reinforcement.

**Recommendations for Work Environment-Related Factors**

Stakeholders should attend training classes and provide feedback to L&D regarding relevance and validity of the course. Stakeholders should examine all reinforcement activities and identify best practices so that consistent practices can be adopted. As managers in the low performing group suggested, L&D and management need to meet to determine what is to be trained and identify consistent reinforcement practices that can be adopted by both regions of the bank. The practice of tellers taking credit applications should be examined; risks should be weighed against benefit to decide if the practice should be revised or completely eliminated.

Pay structure and strategy should be examined so that the bank is competitive with other employers and can attract qualified employees. A banker in the high performing group suggested that employee turnover is an outcome of inadequate training-teller training was reduced to one
week. While this may not be the only cause of turnover, tellers are required to comply with numerous regulations and must deal with fraud. There should be fair compensation.

Finally, a decision-making process is recommended to retail leaders prior to implementing any new practices, procedures or policies:

Table 5.2. Decision-making Model

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
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<tbody>
<tr>
<td>1</td>
<td>Identify and describe the process or practice</td>
</tr>
<tr>
<td>2</td>
<td>Identify the purpose of intent. Identify the desired outcomes.</td>
</tr>
<tr>
<td>3</td>
<td>Identify the unintended consequences.</td>
</tr>
<tr>
<td>4</td>
<td>Identify strategies to manage unintended consequences.</td>
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</table>

The purpose of the recommended process is to identify unintended consequences so that these can be managed. First the proposed practice or process should be identified and described. Then, the desired outcomes should be listed. Third, identify any unintended consequences if the process or practice is implemented. Finally, develop strategies to manage the unintended consequences.
The Transfer and Accountability Model (Figure 5.1) was developed using the Baldwin and Ford (1988) model of training transfer and the Schlenker et al. (1994) accountability model. The model is described below (Table 5.3).
Table 5.3. Transfer and Accountability Model

<table>
<thead>
<tr>
<th>Step</th>
<th>Identity</th>
<th>Action</th>
<th>Linkage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>L&amp;D</td>
<td>Receives new hire information</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>L&amp;D</td>
<td>Creates tasks</td>
<td>P - E</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Trainee: Pre-work, training information</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>and evaluation</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Manager: Pre-training information,</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>feedback reinforcement and evaluation</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>task</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Trainee</td>
<td>• Completes training</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Evaluates training and sends feedback</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>to L&amp;D</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Reports to branch</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Trainee</td>
<td>• Trainee and manager meet to set goals</td>
<td>P – I &amp;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>I – E</td>
</tr>
<tr>
<td>4</td>
<td>Manager</td>
<td>• Meets with the trainee to set goals</td>
<td>P – I</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Observes trainee</td>
<td>&amp; I - E</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provides feedback and reinforcement</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Evaluates trainee performance</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Meets with the trainee to communicate</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>evaluation</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>L&amp;D</td>
<td>• Offers Refreshers for trainees</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Offers Refreshers/Accountability strategies for</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>managers</td>
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Learning & Development receives new hire information and assigns two tasks, pre-work and information on the course to the trainee and course information to the manager as well as feedback, reinforcement and evaluation task for the manager. These steps provide the prescription – event linkage, the obligation and expectation to both the trainee and manager. The trainee completes the training, then sends L&D feedback and evaluation of the training course and returns to the branch. The trainee works with the manager to set goals for transfer. These actions provide the prescription – identity (specific expectations of the trainee to transfer) and identity – event linkages (gives the trainee control of transfer and the outcomes of transfer). The manager meets with the trainee to set goals, provides feedback and reinforcement activities and then evaluates trainee performance. The manager meets with the trainee to communicate
evaluation. The goal setting, feedback, reinforcement and evaluation are recurring steps. L&D provides refreshers to support trainees and managers.

Adequacy of Models

The Baldwin and Ford (1988) model of transfer provides a foundation for designing transfer strategies. Trainee characteristics, training design and work environment represent the most important identities in transfer: the trainee is the central character in the transfer process who is expected to learn and retain skills and knowledge, maintain the learning for a period of time and generalize the content to the context of the work environment. The training design is representative of the material and content of what needs to be learned. Content must be relevant to be transferrable. The work environment represents the important sources of support for the trainee. Transfer strategies must be related to each of the identities in the transfer story. As Burke and Saks (2009) suggest, accountability is the element needed to ensure transfer. According to Schlenker et al. (1994) accountability involves linkages between the prescriptions, identity and event as well as an audience who makes a judgement on the strength of the linkages. This model clarifies requirements or prescriptions for each identity-the trainee, the supervisor, and L&D for sales training-the event.

Implications for Practice

The purpose of action research is to provide an opportunity to examine and design a solution towards accomplishing a goal (Stringer, 2007). Although results are not generalizable, this research contributes to the knowledge by examining transfer issues that challenge L&D practitioners. This is particularly important in today’s environment where rapid change demands that employees apply trained skills to new and changing situations. Characteristics of the trainee, the design of training and the work environment are factors that are directly linked to learning
and retention (Baldwin & Ford, 1988). Trainees must have the ability, motivation and self-efficacy in order to transfer training. Motivation is the energizing and directing force that provides the learner with enthusiasm and desire to learn and use the learning (Noe, 1986). Learning requires that trainees are motivated to learn (Naquin & Baldwin, 2003). Clark, Dobbins and Ladd (1993) note that if trainees have no motivation to learn, then the training has already failed. Motivation to transfer must be preceded by motivation to learn (Kontoghiorghes, 2002). Sales training participants reported to their managers that scenarios used in the training were unrelated to banking. This may have given the perception that the training was not relevant and not useful (Axtell et al, 1997), it was also not valid because it did not reflect the workplace (Alvelos, et al., 2015). Both content relevance and content validity are related to motivation (Ruona et al., 2002). Practitioners should carefully review training content so that they are accurately reflects the workplace. This requires practitioners to consult with subject matter experts and end-users of the training or to spend time in the work environment.

A trainee’s belief that he or she will successfully accomplish a task determines performance regardless of his or her skill level (Schunk as cited in Bandura, 1986). After completing sales training, managers observed that bankers who had no previous banking experience were overwhelmed and unable to use the sales process. One reason for this is ineffective scheduling and timing of sales training. L&D failed to recognize that sales training was premature; trainees were overwhelmed and burdened with so much to learn and insufficient time to become proficient in operations. The rush for sales training was a result of leadership’s push for trainees to be able to quickly practice sales skills. As practitioners, L&D should have recognized that this would not be effective. An age-old struggle for practitioners is whether or not to take orders from organization leaders or to champion learners. Do we please the people
that pay our salary or do we stand up for the voiceless learners? Learners’ capacity must not be overfilled with knowledge; instead knowledge must be fueled gradually with enough time for trainees to absorb the material.

Training is an individual process but the environment plays an important role in both training and transfer (London & Flannery, 2004). If the workplace to which an employee returns after training is unsupportive, then transfer fails (Garavaglia, 1993). Supervisor support is crucial to transfer. Managers in the financial institution noted ways they supported employees; these included meeting with the employee before or after the training or requiring the trainee to present learnings in a team meeting. Although inconsistent, these efforts are admirable. Practitioners should find ways to support managers by providing information regarding the training or offering refreshers so that managers are familiar with the objectives of a training course. Managers in the financial institution discussed how knowing the content of the training would help them. Some factors prevented managers from supporting transfer. An obstacle to these efforts were the inconsistency perpetrated by retail leaders. The two regions had very different practices in reinforcing training. In one region, managers were required to count “silences” while the other used the play evaluation which, although flawed, at least reflected what was trained. Managers themselves recognize that this makes it seem like there are two different banks in one! This is a result of a lack of leadership and the failure to hold people accountable.

Retail leaders may have different management styles. Autonomy in leadership is good; but alignment must be realized as well. The expectation for a teller should be the same no matter what region he or she belongs to. Neither a manager nor a teller should have to learn their jobs all over again just because they were moved from one region to another. A client should be able to walk into different branches but recognize that it is the same bank. Transfer failure because of
inconsistent practices and lack of accountability may be a result of the organization’s culture (Bunch, 2007). A common theme in the interviews was that the organization was not very good at holding people accountable. One manager described it as being “a little too forgiving.” Another gave it a “very poor rating.” This is outside of the functions of Learning and Development but an important factor that must be considered by practitioners. While we advocate learning and transfer, there may factors in the culture of the organization that undermine those efforts. This is an issue that should be addressed with top leaders of the organization.

Climate in the work environment may not have supported transfer. Climate refers to the shared understanding of the work environment including daily practices and procedures (Schneider, 1975). L&D practitioners should investigate policies and practices that might contradict transfer. For example, if the issue of team-based incentives had been clearly addressed and if leaders displayed transparency, the frustration and resentment that bankers felt about how incentives were paid may be have been reduced if not prevented. Clearly, leadership plays a major role in transfer.

Lastly, action research is a participatory process (Townsend, 2013) and has been used to try to rectify situations where people are excluded from decisions which would directly affect them and which do not acknowledge their knowledge or expertise. Participants in this study were bankers, managers, and members of the L&D team, important stakeholders in training transfer who were given a voice in matters that most affect them.

Recommendations for Future Research

Findings from this study confirm the importance of examining various factors that impact transfer. Trainee characteristics, training design and the work environment are equally important
in transfer. Future research could examine how these factors are interrelated and whether there is one factor that is most important for transfer. The study was conducted in a financial institution where the objective is to increase profit and market share. A further study could investigate transfer in other types of organizations such as non-profits and government entities to examine what the current practices are. Participants in this study included tellers and personal banker who have very little autonomy in doing their jobs. They have specific procedures and regulations to follow. Future research could examine workers who are given greater autonomy in doing their jobs.

Limitations

By its nature, practitioner action research is done by an insider to study and reflect on his or her practice and therefore there is one specific setting and one specific practice. In this case, this study was done in a financial institution with bankers in sales training and therefore findings apply to that specific setting.

Because the researcher has been employed in the financial institution, she has known and in some capacity worked with many of the managers who participated in the focus groups. Although the objective of the research was clearly explained, and participants were assured of confidentiality, their responses may have been influenced by the above factors. Tellers and bankers who participated in the study may have been prevented by the work-related nature of the study from speaking in complete honesty. They too were assured of confidentiality but may still have held back for fear of negative consequences resulting from statements they made.

Summary

This research examined training transfer in a financial institution. Specifically, the application of sales training for teller and personal bankers was the focus of the study. Transfer
was viewed using the Baldwin and Ford (1988) model of transfer. Factors examined were those related to trainee characteristics, training design and the work environment. Data was obtained through the Learning Transfer System Inventory survey, focus group discussions, and interviews. Documents were examined to determine expectations of sales training. The LTSI, focus groups and interviews revealed current transfer practices and accountability strategies. Using the CARMA analysis tool, expectations and implementations were examined and recommendations were made. A transfer and accountability model was created based on recommendations from the CARMA tool.
Appendix A: LTSI Agreement

Learning Transfer System Inventory (LTSI) User’s Agreement

Permission is hereby granted to use the Learning Transfer System Inventory (LTSI), an organizational assessment instrument, owned by Reid A. Bates and Ed Holton. Permission is granted to the following people for the timeframe, and purposes specified below:

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<th>Mana Lourdes Gutierrez</th>
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<td>(Name, company, address, phone number, e-mail, etc.)</td>
<td>1816 S 17th Street</td>
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<td>Las Vegas, NV 89104</td>
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<td>(702) 730-9870</td>
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<th>Time Period</th>
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| Other Conditions         | Purchase of the LTSI is waived on the condition that the instrument is used for research purposes only and not for any grant, service or other activity for which the user receives a salary or monetary compensation. Otherwise purchase of the LTSI is required at a cost of U.S. $30.00 per copy. |

It is understood that, by agreeing to use the Learning Transfer System Inventory, you are accepting the following conditions:

1. Any use other than that specified above is prohibited without prior written authorization by the authors (R. A. Bates & E. F. Holton).

2. No changes whatsoever can be made to the LTSI without prior written consent of the authors.

3. The authors retain full copyright authority for the LTSI and any translations that are developed as a result of granting this permission. Every copy of the LTSI (paper or online) must carry the following copyright notice:

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4. Discussion and presentation of the LTSI will accurately reflect the composition of the instrument and will use only original scale names and scale definitions.
5. In order to protect the proprietary nature of the LTSP neither item groupings nor scale scoring formulas will not be provided to users.

6. Users of the LTSP may not publish or otherwise disseminate into the public domain the survey items. This means the items or item groupings may NOT be included in thesis or dissertation documents unless authorized by the authors.

7. If the LTSP is to be translated into a new language as part of this project, the authors of the LTSP must be included in the translation process as per their supplemental instructions.

8. If one or both of the authors of the LTSP contribute in a meaningful way to data analysis or collection, conceptualizing a study, contributing to the writing of a manuscript or make any other substantive contributions to a manuscript submitted for publication then it is agreed that the contributing LTSP author will be included as a co-author on that manuscript.

9. A copy of all data collected with the instrument must be given to the authors free of charge and in a timely manner. This data will only be used for research purposes and will not be reported in such a manner that would identify individual organizations, without written permission of the organization.

10. The authors reserve the right to withdraw the LTSP from use at any time if any terms or conditions of this agreement are violated.

11. By signing this agreement, LTSP users acknowledge that the scoring algorithms will be retained by the authors and that the data collected with the LTSP must be submitted to the authors for scoring.

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Appendix B: Announcement Email

To: Retail South

As many of you know, we are focusing our efforts this year on growing our client base. We are looking at ways to more effectively use the knowledge and skills we learn in training to be better partners to our clients. Our colleague, Maria Gutierrez, Learning and Development Instructional Designer will be conducting research focused on sales training and its application to work. She will be sending out a survey, doing some interviews and conducting focus groups. I strongly encourage all of you to participate in these activities. She is interested in your thoughts and opinions. Please be honest in your responses. Her goal is to learn from you.

In the next few days, many of you will be receiving emails with additional information and invitations to participate. I ask that reply promptly.

I am joined by the Executive Management Committee in supporting this important endeavor.
Appendix C: Interview Invitation Email

To: Managers-Retail

As part of the research on effective use of sales training, you have been selected to participate in an individual skype interview. The interview will be about 30-45 minutes and will be recorded. I will stop by your office to deliver the interview consent form.

Please let me know if this appointment works for you.

Thank you.
Appendix D: Accountability Interview Protocol

Questions

I would like to discuss accountability and learn strategies that you use to hold people accountable to your expectations.

1. I want to gain some perspective around how important accountability is to the work in this organization.
   1.1. How would you explain accountability as it relates to your work?
   1.2. In what areas of your responsibility do you feel accountability is most important?
   1.3. How do you hold people accountable in those areas?

2. Think about a direct report who you would consider as being accountable. What are some of the things they do?
   2.1. Tell me about a situation where they showed accountability.
   2.2. What actions did they take?
   2.3. What was the outcome?
   2.4. What actions did you take?

3. Think about a direct report who failed to show accountability.
   3.1. Tell me about a situation where they did not show accountability.
   3.2. What actions did they take or not take?
   3.3. What was the outcome?
   3.4. What actions did you take?

As you know, the training was developed to support our strategy of client acquisition so the following questions are focused on sales training.

4. What are your thoughts about how successful the training has been to meet our goal of client acquisition?
   4.1. How well do you feel the training is working in meeting our goal? Why?
   4.2. What, if anything, can be improved?
   4.3. Think of a branch that is using the training well. What are the reasons for this?
4.4. What do you do to recognize/reinforce this?

4.5. Think of a branch that is not using the training well. What are the reasons for this?

4.6. What do you do to correct or improve this?

5. What are your thoughts on how well our organization holds people accountable for their part in meeting the strategic objective of client acquisition?

5.1. What strategies do you use to hold your managers accountable to meeting goals?

5.2. What actions do you take if they are not meeting the goals?

5.3. What actions do you take if they are meeting the goals?
Appendix E: Focus Group Invitation Email

To: Retail Bankers and Managers

As part of the research on effective use of sales training, you have been selected to participate a focus group discussion to be held on MM/DD/YY at the Founders Room, McCarran Center. The meeting will be about 90 minutes. We will be discussing strategies for applying sales training to the workplace.

Please let me know if this appointment works for you.

Thank you.
Appendix F: Manager Focus Group Protocol

Informed Consent

Review the Informed Consent. Address any questions. Collect forms.

Ground Rules

A few ground rules so that we can have a productive discussion:

- Honest opinions
- No judgements
- Everyone participates; no one dominates
- No side talking
- Only person at a time speaks

I am here to learn from all of you. Today we are going to discuss how we can effectively use training—i.e., ways we can reinforce sales training so that what colleagues learn in training is applied to the workplace.

Questions

1. In what ways is the sales training applicable for meeting our goal of client acquisition?
   1.1. What is working well?
   1.2. What is not working well?
   1.3. What do we need to change?

2. Think about a new teller or personal bankers who is getting ready to attend sales training.
   2.1. What do you tell them about the training?
   2.2. Are there any preparation activities prior to the sales training?
   2.3. What do they need to do prior to attending sales training?

3. Think about an employee who returns to the branch after sales training.
   3.1. What are your expectations for a new employee who just completed sales training?
   3.2. How do you communicate your expectations?
   3.3. How do you evaluate if they are meeting your expectations?
3.3. What would you do if they are not meeting expectations?

3.4. What should a new employee be able to do after he or she returns to the branch after sales training?

3.5. How do you reinforce what they learned at the branch once they return?

Questions from survey data will be added to this list.
Appendix G: Banker Focus Groups Protocol

Informed Consent

Review informed consent. Address any questions. Collect the form.

Ground Rules

A few ground rules so that we can have a productive discussion:

- Honest opinions
- No judgements
- Everyone participates; no one dominates
- No side talking
- Only one person at a time speaks
- State your position whenever you speak

I am here to learn from all of you. Today we are going to discuss how we can effectively use training—i.e. ways we can reinforce sales training so that what colleagues learn in training is applied to the workplace.

Questions

1. What is your top responsibility as a banker?

2. How important is sales in your branch?
   2.1. Can you describe how you know this?

3. Think about when you were asked/told to attend sales training.
   3.1. What were your expectations about sales training?
   3.2. How did you prepare for the class?
   3.3. What did your manager tell you was important?
   3.4. What did your manager expect you to do with the training when you returned to the branch?

4. During the training
   4.1. What specific things did you learn that you felt you could immediately use in your job?
4.2. Was the training sufficient to prepare you to use the process?
4.3. Why or why not?

5. Think about the time after your returned to your branch from the sales training class.

5.1. What did you learn that you tried out at the branch?
5.2. What was the outcome?
5.3. Did you try any of the steps of the sales process?
5.4. If so, which one? What was the outcome?
5.5. Do you continue using the process or did you try something else? Why or why not?

6. Think of the sales process

6.1. How well were you supported in using the process?
6.2. Do you feel you have enough support so that you can continue using the process?
6.3. What supports do you need to fully use the steps of the process?
Appendix H: L&D Focus Group Invitation Email

Dear Colleagues,

I am writing to request your participation in a focus group discussion as part of my research to examine strategies for using what is learned in training and applying it to the workplace. Because of your role as a member of the Learning and Development team, you are in an ideal position to give valuable perspective in this area.

The focus groups will be conducted at the McCarran Founders room at 750 E Warm Springs Road and will take approximately 2 hours. It will also be recorded and transcribed. Your identity will be kept confidential. Only I will have access to the recording or transcripts and there will be no identifying information connected to the discussion. Your participation is completely voluntary.

Please let me know if you are willing to participate and let me know which of the schedules below work best for you.

Thank you in advance. I look forward to hearing back from you.

Maria Lourdes Gutierrez
Ph.D. Candidate, Workforce Development and Organization Leadership
UNLV
Appendix I: Learning & Development Focus Groups Protocol

**Informed Consent**

*Review the informed consent, address questions and collect the forms.*

**Ground Rules**

- Honest opinions
- No judgements
- Everyone participates; no one dominates
- No side talking; only person at a time speaks

**Questions**

As you know sales training was developed to implement the R3 sales process that will support our organization’s strategic objective. I would like your thoughts on our current sales training courses.

1. To what degree (or how well) do we feel that our training prepares participants to use the sales process when they return to their branches?
   1.1 What is working with the training?
   1.2 What is not working or can be improved?
   1.3 What do we need to change?

2. What is your sense of participants’ readiness and motivation to learn when they come to class?
   2.1 What is your perception of participants’ level of preparedness to learn the process when they arrive in training? Explain.
   2.2 What is your perception of the level to which participants believe they are capable of applying what we train? Explain.
   2.3 What can we do to maintain/improve (depending on the answer to the previous question) their level of readiness and confidence/efficacy?

3. What is your perception of participants’ level of confidence to use the sales process when they return to the branch?
   3.1 What can we do to maintain/improve (depending on the answer to the previous question) their level of confidence that they can apply what we train?

4. What factors in the environment need to be in place so that bankers are able to use the process that we train? Are there factors already in place that facilitate bankers’ application of training?
Appendix J: Permission Baldwin & Ford Model

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Nov 22, 2017

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Appendix K: LTSI Scale Definitions and Sample Items Permission

From: Reid A Bates rabates@lsu.edu
Date: Tue, Nov 21, 2017 at 12:20 PM
To: Maria Lourdes Gutierrez <marialgutierrez725@gmail.com>

No problem, Maria. You have my permission.

Reid

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From: Maria Lourdes Gutierrez <marialgutierrez725@gmail.com>
Date: Tue, Nov 21, 2017 at 12:08 PM
To: rabates@lsu.edu <rabates@lsu.edu>

Hi Dr. Bates,

I would like to request permission to include columns 1-5 of the LTSI Factor Definitions and Descriptive Data table (see below) from your Development of a Generalized Learning Transfer System Inventory (2000) research in chapter 3 my dissertation.

Thank you.

Maria Lourdes Gutierrez
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