

Evaluating the Effectiveness of a Training Program Using the Four Level Kirkpatrick Model in the Banking Sector in Malaysia

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Abstract

Employee training and development are becoming an increasingly important function of HRM as they help organizations to enhance human capital and compete in a rapidly changing business world. Millions of USDs have been spent on employee training programs and it is a challenge for the HR department to justify each USD invested. This paper aims to evaluate the effectiveness of employee training programs in the banking sector in Malaysia. Using the Kirkpatrick's four levels of evaluation model, this paper specifically examines: (i) the reactions of the employees to the training programs; (ii) the level of employee's learning; and (iii) the employee's transfer of training. A sample of 36 employees who attended the Intermediate Central Banking Course was selected through the stratified sampling method. Training feedback questionnaires, pre and post tests, face-to-face interviews, learner development plan reports and behavioral surveys were used to evaluate the effectiveness of the training. The study revealed that the training conducted had resulted in evidence to three of the four levels of Kirkpatrick's model. The reactions to the training received on average 4 of the 5-point Likert scale. Pre and post test to determine learning resulted in an average increase in knowledge of 11.4 percent. The results for employee performance revealed overall positive feedback on the face-to-face interviews and behavioral surveys conducted as well as about 68 percent indication of transfer of training to the workplace. The findings therefore, help the HR department to furnish evidence to the organization, as well as stakeholders and continue to make employee training and development a strategic management agenda.

1. Introduction

Employee training and development is becoming an increasingly important function of human resource management. It is used by organizations to facilitate employees' learning of job-related competencies and to gain a competitive advantage in the rapidly changing business world. Best employers in Malaysia such as the Ritz-Carlton Hotel Kuala Lumpur, American Express (M) Sdn Bhd, Federal Express Services (M) Sdn Bhd, SP Setia Bhd and Telekom Malaysia are spending millions of Ringgit Malaysia on employee training as they believe that training can contribute to human capital enhancement and organizations' competitiveness. In addition, previous studies have showed a positive relationship between employee training and performance (E.g. Ehrhardt, Miller, Freeman & Hom, 2011; Ji, Huang, Liu, Zhu & Cai, 2011; Jones, Kalmi & Kauhanen, 2011; Mani, 2010; Thang, Quang & Buyens, 2010). However, to some organizations, this investment appears to be lost because the training programs are poorly designed, they are not linked to a business strategy or the outcomes have not been properly evaluated (Clinton & Laurence, 2005; Pfau & Kay, 2002). Therefore, it is important for organizations to ensure such investment offers a good return. The objective of this study is to examine the effectiveness of employee training programs in the banking sector in Malaysia. Specifically, this study examines: (i) the reactions of employees to the training programs; (ii) the level of employees' learning; and (iii) the employee's transfer of training.

2. Training Evaluation

Training evaluation is the systematic collection of descriptive and judgemental information necessary to make effective training decisions related to the selection, adoption, value and modification of various instructional activities (Werner & DeSimone, 2006). This definition mentions both descriptive and summative information which are available and equally present in any given training and development intervention. Training evaluation includes the systematic collection of information according to a predetermined plan to ensure the information is appropriate and useful. According to Merwin (1992), training evaluation is the means used to determine the worth or value of the training. It is a process of assessing the results or outcomes of training (King, King & Rothwell, 2001). It determines the significance

of the training including to what extent and how well the training met the individual or organisational needs. Training evaluation shows the benefits of training with regards to learning and job performance, and these benefits should be informed to the top management as well as the stakeholders of their investments in terms of money, time and effort (Abdel-Wahab, Dainty, Ison & Hazlehurst, 2008; Merwin, 1992). Seeing that training evaluation focuses exclusively on learning outcomes, it gives a micro view of training results (Alvarez, Salas & Garofano, 2004).

Every training program must be evaluated since there is no alternative way of ensuring that investments on training are worthwhile without doing evaluation. Evaluation is a difficult process to do well but it must be attempted in order to improve the standard and effectiveness of the programs being offered (Aminuddin, 1997). It must occur throughout the training program in order to achieve training goals. The experts of training evaluation believe that the evaluation is not just another element to the training program but must be incorporated within any training process in order to examine the effectiveness of the training program (Kirkpatrick, 1998). As such, training evaluation cannot be ignored.

Effective evaluation is well-planned and reliable. Therefore, organizations must closely study the data obtained from the training evaluation to upgrade the present training programs rather than obtain data just for training evaluation purposes, particularly for organizations who have invested millions of USDs and will continue investing more in training programs (Abdel-Wahab et al., 2008).

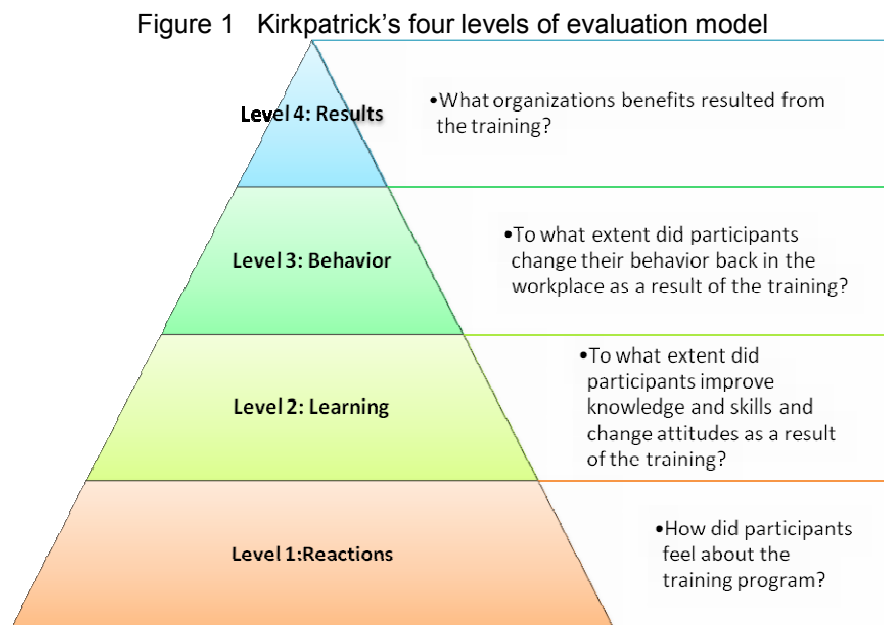
Training evaluation has provided numerous benefits which all training practitioners and academics alike agree. According to Philips (1996), training evaluation can help: (i) to determine whether a program is accomplishing its objectives; (ii) to identify the strengths and weaknesses of HRD program, which can lead to changes, as needed; (iii) to determine the cost-benefit ratio of HRD program; (iv) to decide who should participate in future HRD programs; (v) to identify which participants benefited the most or least from the program; (vi) to gather data to assist in marketing future programs; and (vii) to establish a database to assist management in making decisions. Likewise, Kirkpatrick and Kirkpatrick (2006) suggested three key benefits of evaluating training programs: (i) to justify the existence and budget of the training department by showing how it contributes to the organization's objectives and goals; (ii) to decide whether to continue or discontinue training programs; and (iii) to obtain information on how to improve future training programs.

3. Training Effectiveness

While training evaluation is a systematic process of assessing the outcomes of training programs (King, et al., 2001), training effectiveness is a study of characteristics of the individual, training and organizational that affects training processes, before, during and after training (Alvarez et al., 2004). According to Alvarez et al. (2004), training effectiveness focuses on the learning system as a whole thus providing a macro view of training outcomes whereas, training evaluation focuses only on the learning outcomes therefore it provides a micro view of training results. Many past studies have been done on the relationship between training effectiveness and performance. For instance, De Meuse, Hostager and O'Neill (2007) examined the effectiveness of workplace diversity training on employee performance. The findings revealed that workplace diversity training had a positive impact on the employees. Haslinda and Mahyuddin (2009) investigated the effectiveness of training and development in the public sector. They found similar results as De Meuse et al. (2007), suggested that training programs conducted in the public sector helped the employees to contribute significantly to their organization by applying the knowledge and skills learned in the training. Other past studies related to evaluating training effectiveness are Ehrhardt, et al. (2011); Ji, et al. (2011); Jones, et al. (2011); Ng and Dastmalchian (2011); Mani (2010); Sitzmann, Brown, Casper, Ely and Zimmerman (2008); Huque and Vyas (2008); Chi, Wu and Lin (2008); and Kirkpatrick (1998). Based on the empirical evidences found in these studies, the researchers admitted that it is important for each training program to receive positive feedback from the participants with regards to satisfaction. If training programs fail to show a reasonable return on the organization's time and money investment, probably the organizations will discontinue to invest more time and money in training and consequently the future training programs will be at risk. Therefore, training evaluation is essential to ensure the effectiveness of a training program.

4. Kirkpatrick's Four Levels of Evaluation Model

There are various of evaluation models have been proposed in the literature such as Galvin's CIPP (1983), Brinkerhoff's model (1987), Kraiger, Ford and Salas' model (1993), Holton's model (1996) and Phillip's model (1966) however, the most widely used evaluation model is the four levels of evaluation model by Donald Kirkpatrick in 1967. This model comprises of four levels of evaluation namely: Level 1- Reaction, Level 2-Learning, Level 3-Behavior, and Level 4-Results. According to Kirkpatrick, each level is essential and has an impact on the next level. The process becomes more complicated and time consuming as the assessor move from one level to the next (Kirkpatrick & Kirkpatrick, 2006). As such, not many organisations manage to measure beyond level 2. For example, as reported by the American Society for Training and Development, ASTD (2003) in its State of Industry Report, a survey of 276 organisations reports that 75% of organisations have collected reaction measures, 41% learning measures, 21% job behaviour measures and only 11% collected business impact measures (Werner & DeSimone, 2006). Figure 1 shows the Kirkpatrick's four levels of evaluation model.



The Reaction level or level 1 focuses on the participants' perceptions of the training program. Kirkpatrick called this level as a measure of customer satisfaction. Questions such as, *Did you find the training beneficial to your work?*; *Did the course objectives clearly communicated?*; and *Was the classroom setting suitable for the course?*; are used to collect information on how the participants felt about the training they received. A positive reaction would mean that the participants were happy and satisfied with the training program and more likely to use the skills and knowledge. Measuring this level is important as the top management's decisions possibly based on what they have heard about the training program. Therefore, it is important for the HR department to have factual data that reactions are favorable because if the participants' reactions are negative, probably they will not be motivated to learn (Kirkpatrick & Kirkpatrick, 2006).

The next level of evaluation is the Learning level or level 2. Learning is defined as the acquirement of knowledge, behavioral change, skills and attitudes (Knowles et al. 1988, in Ehlers & Schneckenberg, 2010). Based on this definition, there are three things that a training program can do: (i) increase knowledge, (ii) improving skills and (iii) changing attitudes. Level 2 aims to evaluate how much the participants have learned from before to after the training program. The assessors could use pre tests and post tests if a training program is measuring what knowledge was learned. If a training program aims to improve the participants' skills, the assessors can use performance tests and if a training program is measuring what attitudes were changed, it is recommended the assessors to use attitude surveys which

include all relevant attitudes the organizations want participants to have after attended the training program. At the end of the training program, if the participants' knowledge has increased, skills have improved or their attitudes have changed then it is considered that learning has taken place.

The Behavioral level or level 3 measures whether the knowledge, skills and attitudes learned were transferable to the workplace to reflect positive changes in behavior and job performance. As Kirkpatrick emphasized, if learning does not transfer to the job, then it cannot have any impact to the job and organization. However, there are other conditions that may influence the transfer of training of the participants. For instance, there are four important conditions for change to occur, which are:

- (i) The person must have a desire to change;
- (ii) The person must know what to do and how to do it;
- (iii) The person must work in the right climate; and
- (iv) The person must be rewarded for changing.

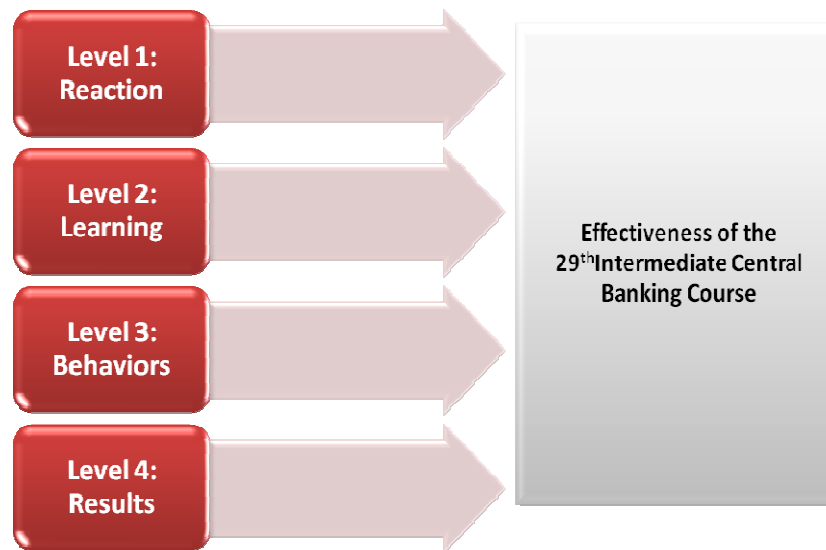
Obviously, a training program can do the first two conditions by giving the required knowledge and skills. However, the third and fourth conditions are depending on the immediate supervisors and the top management. For instance, if a manager has learned about how to conduct an effective employment selection interview, the manager cannot apply the learning until an interview is carried out.

The Results level or level 4 is the effect on the business or environment resulting from the improved performance of the participants. This level seeks to determine whether the learning impacted the business such as by providing more profit, high sales and reducing numbers of customer complaints. This is the answer most sought after by the stakeholders and certainly the most challenging to provide since there are many other reasons beyond employee performance that lead to organizational performance. Questions such as, *What tangible benefits have we received for all the money we have spent on training programs on leadership, time management and decision making?*; and *How much did productivity increase because we conducted a program on diversity in the workplace for all supervisors and managers?*; usually stay unanswered because the assessors do not know how to measure the results and compare them with the cost of the programs and if they do, they cannot provide absolute evidence that the good results come from the training programs (Kirkpatrick & Kirkpatrick, 2006).

To successfully implement this model, Kirkpatrick and Kirkpatrick (2006) have suggested some tips. Firstly, the assessors should start the evaluation with level 1 and continue with other levels one after another. Each level has its own impact on the next level therefore, each of the level is important. The higher the level, the more challenging the process is and needs more time to accomplish but it offers more meaningful results. Secondly, the organizations may use the overall reactions ratings to decide whether to continue or discontinue the training program. If there are suggestions to improve the future training programs, the organizations should use them. Thirdly, the level 2 can be done easily if the assessors know what knowledge, skills and attitudes they want participants to have after completed the training programs. Pre test and post test are essential to ensure that learning has taken place. However, if the topics covered in the training programs are new topics therefore pre tests are not important. Finally, level 3 and 4 are the challenging levels thus, organizations may consider to appoint consultants.

5. Theoretical Framework of the Study

Figure 2 Conceptual framework of the study



The above conceptual framework (Figure 2) was developed based on the objective of this study which is to evaluate the effectiveness of employee training programs in the banking sector in Malaysia using the Kirkpatrick's four levels of evaluation model. To measure whether the 29th Intermediate Central Banking Course was effective to the individual and organizational performance, this study examined the reactions, learning and behaviors performed by the participants.

6. Methodology

This paper aims to examine the effectiveness of the 29th Intermediate Central Banking Course conducted at the Central Bank of Malaysia. Using the Kirkpatrick's four levels of evaluation model, this paper specifically examines: (i) the reactions of the employees to the training programs; (ii) the level of employee's learning; and (iii) the employee's transfer of training. The sample for this study comprised of 36 respondents who attended the 29th Intermediate Central Banking Course in May 2010. The Intermediate Central Banking Course (ICBC) is one of three Central Banking courses carried out annually by the Human Capital Development Centre of the Central Bank of Malaysia. This course is targeted at Managerial level with at least five years working experience in the Bank. In certain cases however, employees at Senior Executive level may also participate in the ICBC. The course is intended to provide an in-depth approach that focuses on reinforcing the inter-linkages between the main three pillars of central banking being monetary stability, financial stability and efficient payment systems; discuss the emerging issues, latest developments and challenges in the domestic and international economic and financial landscapes. The 29th ICBC was chosen as the focus of this study because it was part of the generic competency which all bank employees are required to have.

Two types of evaluation forms using 5-point Likert scale were used to collect information on how respondents reacted to the ICBC. They were the Speaker Evaluation Form and the Training Feedback Form. The Speaker Evaluation Form was developed against four criteria namely content, facilitator style, overall effectiveness and knowledge gained. Twenty three speakers involved were rated using this form. The Training Feedback Form was developed to ask respondents about their feelings on the course structure, learning materials, facilities, meals, classroom setting and registration process.

To examine what respondents have learned from the ICBC, two tests were conducted before (pre test) and after (post test) the ICBC. Thirty multiple choice questions and two case studies were given to the

respondents before the ICBC started and at the end of the ICBC. The questions covered all topics presented in the ICBC. Other than the evaluation forms and tests, this study also used the face-to-face interviews, learner development plan reports and behavioural surveys. The purpose of using these data collection methods were to examine whether the knowledge, skills and attitudes learned from the ICBC have been transferred back to the job. The interviews, reports and surveys were carried out three months after the training which was in August 2010.

7. Finding & Discussion

7.1 Demographic Profile of Respondents

The findings showed that the distribution of gender was higher for males with a total of 20 male respondents (56%). On the other hand, there were 16 female respondents or 44% out of the total respondents. The social generation of the respondents showed that most of them were Generation X (83%), 14% were Baby Boomers and only 3% were Generation Y. The levels of the respondents showed that half of them were Managers (50%), 36% were Senior Executives and 14% were Deputy Directors. The findings also showed that more than half of the respondents had 6 to 15 years of service with the Central Bank of Malaysia (62%), 27% had more than 16 years of service, and 11% had less than 5 years of service. As for the organizational sector or department, more than half of the respondents were in the Financial Stability sector (56%), followed by the Monetary Stability sector (33%) and the Corporate Resources (11%).

Table 1 Demographic profile of respondents

Demographic Attribute		Frequency	Percentage (%)
Gender	Male	20	56
	Female	16	44
Social generation	Baby Boomers	5	14
	Generation X	30	83
	Generation Y	1	3
	Deputy Directors	5	14
Level	Managers	18	50
	Senior Executives	13	36
	Less than 5 years	12	11
Years of service	6 to 15 years	20	62
	More than 16 years	4	27
	Monetary Stability	12	33
Sector	Financial Stability	20	56
	Corporate Resources	4	11

7.2 Level 1: Reaction Level of Evaluation

In general, respondents agreed that all speakers had effectively delivered the training. As shown in Table 2, a total of 23 speakers were assessed by the respondents against Content, Facilitator Style, Overall Effectiveness and Knowledge Gained criteria. The findings showed that the mean scores to Content, Facilitator and Overall Effectiveness were rated very highly (i.e. above 3.5 on the 5-point Likert scale), suggesting that respondents were very satisfied with the content of the modules, the speakers' style of facilitating and the overall effectiveness. The findings also showed that the mean scores to Knowledge Gained were 24.57%. The highest rated speaker was Speaker A who has delivered the topic entitled, Challenges Faced by Central Banks in a Globalised and Diversified Financial Landscape. Meanwhile, the lowest rated speaker was Speaker D. Regarding the Knowledge Gained criteria, the findings showed that the majority of respondents gained more knowledge from Speaker G (29.29%) compared to Speaker D (18.67%).

Table 2 Results from the speaker evaluation form

Speaker	Content	Facilitator	Overall	Knowledge Gained
Context Setting				
Speaker A - Topic: Challenges faced by central banks in a globalised and diversified financial landscape	4.07	4.62	4.39	27.34%
Speaker B - Topic: Strategically-focused Organisation : 'Bank Negara Malaysia's Business Plan'	4.03	4.36	4.19	23.74%
Speaker C - Topic : BNM's Central Banking Act 2009	4.22	4.59	4.22	25.97%
Speaker D : Topic - Governance in BNM	3.63	3.45	3.57	18.67%
Module Average	3.98	4.26	4.09	23.93%
Module 1 - Monetary Stability				
Speaker E : Topic - Central Bank's Policies and Strategies to Promote Sustainable Growth with Price Stability (1980 - 2009)	4.24	4.63	4.36	27.21%
Speaker F : Topic - The Importance of Regional Cooperation Among Central Banks	4.22	4.59	4.20	28.28%
Speaker G : Topic - Objective & Formulation of Monetary Policy	4.11	4.41	4.28	29.29%
Speaker H: Topic - Monetary Policy Implementation and Reserve Management - What Happens Behind the Scenes?	3.45	3.86	3.72	26.02%
Module Average	4.00	4.37	4.14	22.7%
Module 2 - Financial Stability & Efficient Payment Systems				
Speaker I : Topic - The Pursuit of Financial Stability	4.23	4.20	4.07	22.63%
Speaker J : Topic - Financial Institutions Regulation and Supervision in Malaysia in view of the Changing Financial Landscape	4.36	4.74	4.34	23.02%
Speaker K : Topic - Prudential Regulations: Promoting Sound Policies and Best Practices	4.08	4.25	4.1	25.41%
Speaker L : Topic - Micro and Macro Surveillance and its Challenges	4.13	4.47	4.26	25.98%
Speaker M : Topic - Development and Supervision of Capital Markets	3.83	4.14	3.71	20.94%
Speaker N : Topic - Supervision of Financial Institution : Consideration for Resolution of Problem Institution	3.87	4.03	3.91	25.62%
Speaker O : Topic - The Developments in Islamic Finance	3.88	4.13	3.81	28.45%
Speaker P : Topic - Promoting Fair Market Practises and Ensuring Equitable Treatment for Consumers	4.04	4.41	4.07	23.81%
Speaker Q : Topic - Managing Payment Systems Stability, Confidence and Risk	3.70	4.23	3.90	26.96%
Speaker R : Topic - Payment System's Operational Efficiency	3.75	3.90	3.67	22.52%
Speaker S : Topic - Financial Sector Development: In view of the changing financial landscape - Arising Issues and Challenges	4.10	4.27	4.13	21.80%
Module Average	4.00	4.25	4.00	24.00%

Table 2 Results from the speaker evaluation form (continued)

Speaker	Content	Facilitator	Overall	Knowledge Gained
Module 3 - Key Competencies for Central Bankers				
Speaker T : The Importance of Building the Right Leadership and Behavioural Competencies for Central Bankers	4.07	4.23	4.13	19.08%
Speaker U : Topic - Managing Central Bank's Communications and Stakeholders	3.92	3.97	3.91	23.39%
Speaker V : Topic - OD as Strategic Business Partner and Its Challenges in the 21st Century	3.88	4.19	3.73	24.17%
Speaker W : Topic - Enterprise Risk Management and Business Continuity Management	4.01	4.00	3.88	24.80%
Module Average	3.97	4.09	3.91	22.86%
Average Speakers' Rating	3.99	4.25	4.02	24.57

Table 3 shows the reactions of the respondents on the ICBC they attended in May 2010. Among the four criteria, the findings showed that the mean scores on a 5-point Likert scale to the Overall Assessment criteria was 4.24; followed by Course Structure, 4.06; General Administration, 3.92 and Learning Initiatives, 3.65. These findings showed that the respondents were happy and enjoyed with the overall ICBC, the course structure, the administration and the learning initiatives. They agreed that the course objectives were clearly communicated and the topics covered were suitable in the current context. Furthermore, they satisfied with the learning activities provided such as exercises, mind map, group presentations, case studies and role plays, and they believed that these activities helped them to understand the topics better. They also agreed that the training provider helped them in the preparation for the course as well as to prepare the application of the knowledge and skills to the workplace by providing the Learner Development Plan and the pre-course e-learning materials. This finding has supported earlier research on effectiveness of training and development of grey-collar employees in China, suggested that training had a positive impact on preparing the grey-collar employees to be more effective in their work, increasing their technical abilities, interpersonal abilities, teamwork, job confidence and work motivation (Hutchings, Zhu, Cooper, Zhang & Shao, 2009). The findings of this study also found that respondents were happy with the course registration process, food, facilities and classroom setting. They commented that the course registration process was easy, the food served was delightful, the facilities provided were in good conditions, and the classroom setting was suitable for the course. This finding is in line with findings by Giangreco et al. (2010); Sitzmann, et al. (2008); and De Meuse et al. (2007).

Table 3 Results from the training feedback form

Criteria	Item	Rating	Mean Score
Course Structure	The course objectives were clearly communicated	4.21	4.06
	The course objectives were met	4.18	
	The duration of the course was good	3.53	
	The topics covered in this course were suitable in the current context	4.32	
Learning Initiatives	The pre-course e-learning materials helped me in the preparation for the course	3.35	3.65
	The pre-course engagement session was effective in preparation for the course	3.50	
	The learner development plan would help me to prepare the application of the knowledge and skills to workplace.	3.59	
	In this course, the learning activities (exercise, mind map, group presentation, case studies etc) helped me to reinforce learning	4.18	
General Administration	The course registration process was easy	3.85	3.92
	The classroom setting (e.g. flipcharts, stationeries, class layout etc) was suitable for this course	4.00	
	The facilities (e.g. accommodation, Wi-Fi, printers, laptops etc) available in the course were good	3.68	
	The food served was delightful	3.88	
	Overall organisation of the event was efficient	4.18	
Overall Assessment	Overall, I was satisfied with this course	4.24	4.24

7.3 Level 2: Learning Level of Evaluation

Table 4 shows the scores of the pre test and post test of the ICBC's participants. The post test scores were compared with the pre test scores to capture the percentage of learning gained. The findings showed that almost all pre test scores (mean scores of 53.8%) have improved after the participants completed the training (mean scores of 64.75%). This means that almost all participants have achieved a positive knowledge gain (mean scores of +11.45%) from the ICBC program. This is in line with findings by Giangreco, et al. (2010); Giangreco, et al. (2009); Sitzmann, et al. (2008) and Alvarez, et al. (2004).

Table 4: Results of pre test and post test

Name	Post Test Score (%)	Pre Test Score (%)	% Gain
Participant 1	70	44	26
Participant 2	67	41	26
Participant 3	59	33	26
Participant 4	74	50	24
Participant 5	52	30	22
Participant 6	70	50	20
Participant 7	63	44	19
Participant 8	74	57	17
Participant 9	74	57	17
Participant 10	59	43	16
Participant 11	78	63	15
Participant 12	41	26	15
Participant 13	63	50	13
Participant 14	56	44	12
Participant 15	63	52	11
Participant 16	41	30	11
Participant 17	67	56	11
Participant 18	63	52	11
Participant 19	67	57	10
Participant 20	63	53	10
Participant 21	70	60	10
Participant 22	63	53	10
Participant 23	59	50	9
Participant 24	52	44	8
Participant 25	48	41	7
Participant 26	63	56	7
Participant 27	70	63	7
Participant 28	70	63	7
Participant 29	63	56	7
Participant 30	56	52	4
Participant 31	56	53	3
Participant 32	63	60	3
Participant 33	59	56	3
Participant 34	48	48	0
Participant 35	48	53	-5
Participant 36	52	0	n/a
Average	64.75	53.8	11.45

7.4 Level 3: Behavioral Level of Evaluation

Based on the face-to-face interviews conducted three months after the actual training program, the findings showed that most of the participants perceived they can apply the knowledge, skills and attitudes learned to their workplace. For instance, a case of participant X, who is a Senior Executive attached to Department I had transferred to Department II since the conclusion of the ICBC. Participant X had always wanted to move elsewhere for a new challenge and that the knowledge and skills obtained from the ICBC gave her the confidence to finally do so. Although the task was new, she has a supportive supervisor and that the knowledge from the training assisted her to come to speed to new environment. When the researcher posed with a more specific question of what she found the most or least helpful from the course, she responded that given her new role in the Department II, she was required to understand the business of departments under her purview. Amongst others, the ICBC provided her with the insights into the role and mandate of the Central Bank and the functions of each department in support of the mandate. As such, participant X was able to link the knowledge and skills learned to the requirements of her job.

Another example is the case of participant Y. Participant Y has been serving the bank for more than twenty five years, agreed that he benefited from the ICBC sessions which covered currents issues affecting central banking roles. When asked about what his overall feelings were, pertaining to the ICBC, he commented that he was pleased to observe the many enhancements made to the course in comparison to a course on central banking which he had attended many years back. When asked about how well he had applied the knowledge and skills learnt in the ICBC, the interviewee Y agreed that he benefited from the sessions which covered currents issues affecting central banking roles. However, he also commented that he would have appreciated if there were more focus on his role as a Manager responsible for Department III in the course. He also mentioned his challenge to complete the Learner Development Plan as most of the topics covered in the course provided generic knowledge and skills and could not be easily identified to his specific tasks. Finally, participant Z, who is a Senior Executive and has joined the bank eleven years ago, responded on how the course provided him with a broader viewpoint of other than his own areas of work. On whether he was able to implement the action plans as stated in the Learner Development Plan, participant Z was specific in the situations that the knowledge and skills were applied. The example given was the knowledge he gained from the topic on Central Bank Act of Malaysia 2009 (CBA 2009) to his role as the overseer of eSPICK which is the country's electronic cheque clearing system. He explained how the knowledge provided him with clarity on his role which linked to the Central Bank's role in exercising oversight over payment systems. Based on the above findings, it is confirmed that the training provided by the HCDC was effective as there were positive evidences for transfers of training to the workplace. These findings are consistent with previous studies such as Ehrhardt, et al. (2011); Ji, et al. (2011); Jones, et al. (2011); Ng and Dastmalchian (2011); and Sitzmann, et al. (2008).

Besides the findings from the face-to-face interviews, the findings from the Learner Development Plan (LDP) reports also showed that most of the participants perceived they can apply the knowledge, skills and attitudes learned to their workplace. Of four completed LDP forms, two employees indicated 'A' which meant that they were able to apply their plans successfully; and equally the other two employees indicated 'B' which meant that they were "somewhat able to apply the skills learnt to the job". The corresponding Supervisor's feedback and comments against the employees' self-assessment are described in Table 5 below.

Table 5 Results from the learner development plan reports

Item	Respondent	Supervisor's Comment	
		How would you describe your staff progress in this development target?	Comment
Able to apply their plans successfully	Employee 1	<input type="checkbox"/> None <input type="checkbox"/> Some progress <input checked="" type="checkbox"/> Significant progress <input type="checkbox"/> Completed development target	There is room for advancement in terms of monitoring work progress and deliverables of subordinates. Nevertheless, this employee has very good positive attitude and will ensure improvement in this aspect as time goes by.
	Employee 2	<input type="checkbox"/> None <input type="checkbox"/> Some progress <input type="checkbox"/> Significant progress <input checked="" type="checkbox"/> Completed development target	-
Somewhat able to apply the skills learnt to the job	Employee 3	<input type="checkbox"/> None <input checked="" type="checkbox"/> Some progress <input type="checkbox"/> Significant progress <input type="checkbox"/> Completed development target	-
	Employee 4	<input type="checkbox"/> None <input type="checkbox"/> Some progress <input checked="" type="checkbox"/> Significant progress <input type="checkbox"/> Completed development target	Has worked and applied the knowledge acquired. Could do with real work in the sectors to enhance hands-on knowledge.

The findings from the behavioral surveys showed that more than two third of the respondents (68%) stated that they were able to apply the knowledge, skills and attitude gained from the training program to the workplace. On the responses to the qualitative questions, almost two third of the respondents (65%) provided examples of how their work areas have improved due to the training. For instance, on question 4: *Name your work areas in which you can see some improvements to work performance and can be directly related to the programme attended*; each respondent responded with examples of work areas improved. One of the respondent cited, *"increased quality of work with minimal ammdments because of the extensive analytical thinking required in the course"*. On question 6: *Suggest some future (1 – 6 months from now) departmental and/or organizational plans or goals you wish to apply to the job in relation to the skill or knowledge acquired from the training program*; eight respondents provided views to this question. One of the respondent stated, *"I will be making a presentation to central banks from other countries on the financial sector and knowledge gained from the course would be helpful to convey a more holistic picture of Malaysia's financial sector"*. Therefore, the findings provide more positive evidences to transfer of training; and are consistent with previous studies such as Ehrhardt, et al. (2011); Ji, et al. (2011); Jones, et al. (2011); Ng and Dastmalchian (2011); and Sitzmann, et al. (2008), suggesting that respondents have transferred their knowledge, skills and attitudes to the workplace.

8. Conclusion, Limitation and Future Recommendation

This paper aims to evaluate the effectiveness of employee training programs in the banking sector in Malaysia. Using the Kirkpatrick's four levels of evaluation model, this paper specifically examines: (i) the reactions of the employees to the training programs; (ii) the level of employee's learning; and (iii) the employee's transfer of training. The findings of this study showed that most of the respondents were happy with the content of the modules, the speakers' style of facilitating, the overall effectiveness and the knowledge gained. They were satisfied and convinced with the learning activities provided in the training

and perceived that these activities had motivated and made them interested to learn. The findings also showed some evidences that respondents had improved their knowledge level and were able to apply the knowledge and skills learned in the training to their job. Since there were positive empirical evidences for reactions, learning and transfers of training; this study suggests that the 29th Intermediate Central Bank Course conducted by the Human Capital Development Centre (HCDC) was effective hence, they could continue conducting the training programs in the future.

This study would contribute to the policy maker particularly in the Central Bank of Malaysia as the results obtained might be useful for the bank to justify their return on investment of the training efforts. This study would also add value to the literature on training and development, as well as human resource management in the banking sector in Malaysia. This study has a limitation of small sample size. As a larger sample size tends to be more representative and closely aligned to reality therefore, it is suggested that the future study will use a larger sample size to improve the value of the study. Also, the analyses of this study were limited to only one training program thus; using data from several training programs could provide different findings. Finally, the authors recommend future research explores a wider range of training and development issues in a more diverse range of organizations and across all types of industries.

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