Learning and Development Initiatives Implementation: Organisational and Individual Consequences

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Abstract

In this 21st century, many international and even local companies including government-linked companies (GLCs), private and public companies have become more aware of their employees' learning and development (L&D) initiatives. This present study attempts to address organizational (government policies, line management involvement, top management support, outsourcing and external consultant) and individual (motivation to learn, learning skills and peer support) factors of learning and development (L&D) initiatives influencing effective implementation of L&D. It employs a quantitative approach using self-administered survey questionnaire administered to 103 employees in a large Malaysian owned bank. Descriptive and multivariate analyses revealed peer support as most strongly influencing effective implementation of L&D initiatives. Two other factors (learning skill and outsourcing) were also found to influence effective implementation of L&D initiatives, although limited.

Keywords: learning and development; organization factors; individual factors, effectiveness, implementation

1.0 Introduction

Fragile economic recovery had forced organizations to carefully utilize their resources accordingly. In order to do so, many organizations viewed learning and development (L&D) as one of the shortcuts to urge employees to learn and continuously improve themselves. Recently, the terminology of L&D emerged instead of the term training and development (even though it still is a popular one), employee development and human resource development (Clifford and Thorpe, 2007; Harrison, 2005; Sadler-Smith, 2006). Similarly, other authors prefer to use the word workplace learning or even work-based learning (Streumer, 2006; Fuller *et al*., 2004; Evan *et al*., 2006; Cunningham, 2004).

The 2009 CIPD L&D annual survey report (CIPD, 2009) stated UK organizations spent approximately £220 per worker so they can send out their employees to upgrade their knowledge and skills; this amount is lesser than in 2008 due to the economic downturn. In Malaysia, 40 percent from RM 230 million had been allocated to non-physical development such as human capital development of skills development (Prime Minister's Department, 2010). These long term investments can help companies gain competitive advantages and

move towards a learning organization culture through their skilful workers that had undergone the process of learning and development.

Harrison (2005) informs the recent trend in L&D initiatives indicate an increased decentralization of HRD to line management training investment, human capital reporting, the emergence of a new knowledge economy and also a focus on workplace learning. Similarly, CIPD (2009) informed the greatest changes in learning and training methods are the introduction of new programs to develop the role of line managers and effort to develop an L&D culture across organizations. One of the surveys also indicated 47% of respondents believed coaching by line managers is one of the most effective L&D practices. In addition, research findings from 28 organizations in seeking factors influencing learning at work suggested a continuing shift from training to learning where the role of HRD practitioners is changing and line managers are increasingly responsible for developing their employees (Sambrook, 2002; Watkins and Ellinger, 1998; Ellinger, 1997).

With increased awareness of L&D initiatives among organizations throughout the world especially in Malaysia, determining the best L&D initiatives, methods or practices can be quite a challenge. These organizations are not aware of their own strengths and weaknesses in terms of deploying L&D initiatives (Harrison, 2005). Indeed, exposure to best L&D practices and benchmarking effective L&D implementation (Serrat, 2009) is rather limited. This situation will lead to ineffectiveness in implementation of the L&D initiatives itself. It is very crucial to identify the most effective L&D initiatives possible for the company since it is difficult to plan and challenging to execute (Moskowitz, 2008).

After the massive economic downturn and government efforts in producing knowledgeable human capital, organizations strive and increased concerned on the implementation of L&D. This resulted in increased willingness of organisations investment for L&D process alone, for example around £10.9 million in 2009/2010 for West Midlands Police Authority. Therefore organizations need to ensure the effectiveness of initiatives being implemented (Sims, 2011). According to Streumer (2006), many organizations are afraid to roll the dice and invest in something of which the effectiveness they are unsure of. Thus, by identifying effective L&D initiatives, implementing them would be of ease for the company. This is where trends of L&D initiatives are seen as one way to achieve this, hence the need for careful identification can ensure the success of the implementation. Furthermore, Robotham (2003) stated undoubtedly a lack of focus on the importance of learning for today's organizations.

Building on previous research on L&D initiatives across the globe, this article attempts to develop an L&D framework in ensuring an effective implementation of L&D initiatives. This is achieved by examining the organizational and individual factors influencing L&D implementation. It employs the Kolb's Experiential Learning Cycle intended to be applicable for both traditional HRD learning interventions formal and informal learning and technology driven platforms. In what follows, a literature review is presented in learning and development initiatives, models, responsibilities in both general adult education and HRD related studies. Next, a L&D framework for effective L&D interventions is constructed which is then operationalised through a quantitative approach describing the factors and their relationships. This is followed by the methodological approach and reported findings. The objectives of this study are:

(1) to determine which types of L&D initiatives are being employed.

(2) to determine who is responsible for determining L&D initiatives.

(3) to examine which L&D (organizational and individual) factors strongly influence effective implementation of L&D initiatives.

2.0 Theoretical Background

2.1 L&D Initiatives

Best practices in executing effective L&D initiatives employed by organizations are in-house development programs, coaching by line managers, on-the-job training, e-learning and audio tapes, videos, and learning resources. Other methods such as internal knowledge-sharing event, mentoring, coaching, external practitioners, job rotation, external conferences, workshops and events, formal education courses, instructor-led training delivered off the job, and action learning sets are less popular compared to those four methods but are still applicable in supporting the L&D process.

According to CIPD (2009), a L&D survey was conducted among 859 organizations in Britain, including private, public, voluntary, and community organizations regarding trends in learning and development. The results indicate in-house development programs had become an increasing trend in today's companies as one of the initiatives in implementing effective L&D methods. The report stated 48% of respondents agreed they used in-house development programs for their L&D. The survey also stated in-house development programs were one per cent higher than coaching by line managers. This indicates that

organizations prefer in-house development programs as compared to coaching by line managers.

Goldsmith *et al.* (2007) defined coaching as helping successful leaders to achieve positive and lasting change in behaviour for themselves, their people and teams. Whitmore (2002) viewed coaching as unlocking a person's potential to maximize his or her own performance. Above all of these definitions, the researcher can conclude that the definition of coaching has some similarities such as a one to one relationship, commonly involving development and improved performance, gathering and sharing feedback, and depending solely on supportive communication from the coach (Homan and Miller, 2008).

Meanwhile, line managers can be defined as a manager who has power to direct the work of subordinates, responsible for accomplishing organizational goals (Dessler, 2000). Line managers are the closest person to the employees. Therefore, the key to ensure that employees are well managed is by using line managers as their coach. It ensures that employees have someone to report to in case of emergencies at the workplace. According to CIPD (2009), 47% of respondents perceived coaching by line managers as one of the most effective L&D initiatives. This figure represents most organizations that used coaching by line managers to employ L&D initiatives. Goldsmith and Lyons (2006) argued how line management can be a good coach by providing guidelines from best practices. It involves how management functions such as controlling, evaluating, directing, and planning need to be changed into coaching functions such as helping, empowering, supporting, and listening. Homan and Miller (2008) viewed coaching as one of the approaches in assisting organizations achieve their strategic business goals. They are coaching to support learning, coaching for performance, coaching for leadership development (executive coaching) and team and group coaching. Homan and Miller (2008) also stated how The Ken Blanchard Companies used follow-up coaching on their employees after training. The outcomes exceeded the cost, and at the same time their employees employed what they had learned before, since they were aware of the follow up activities. In this organization, coaching had always been the best practice to get the best out of their employees in L&D terms.

Wilson and Smilanich (2005) stated the definition of On-the-job training (OJT) is a job instruction that is conducted by having experienced employees train newer or less experienced employees at the actual work setting or in a setting that closely simulates the work setting. Jacobs and Phillips (2002) listed organizations such as Apple Computer and LG Electronics that have been successful in using structured OJT as one of their L&D initiatives. CIPD (2009) states the popularity of OJT training decreased from 43% in year

2008 to 27% in 2009. Results from the survey conducted among 859 organizations consisting of all CIPD members in the UK indicated the emergence of other L&D initiative such as in-house development programs, and coaching by line managers which had surpassed OJT training. It is because other initiatives are seen as more beneficial to the organization.

The activity involving knowledge sharing inside organizations has always been seen as an informal way of attracting the employees into voicing out their opinions and exchanging their knowledge. Some companies prefer to use internal knowledge-sharing events in informal settings. According to Edmondson *et al.* (2008), DANONE used "Marketplaces" as one of the initiatives in sharing knowledge among their employees. Employees have to wear costumes associated to themes and sell out their ideas or best practices among co-workers. This event encouraged employees to learn from best practices and share knowledge and skills gained among them.

The definition of mentoring is a partnership between a youth or young adult and someone who offers and share skills, knowledge, experience, support, guidance and concrete assistance as younger partner goes through a difficult period, takes on important tasks or corrects an earlier problem (Wilson and Smilanich, 2005). According to Serrat (2009), mentoring system can be used to build skills, monitor progressing projects, develop careers, solve problems, brainstorm, overcome conflicts, and motivate employees.

The process of coaching is still similar, but with different coaches that are external practitioners with expertise in the area. Coaching by external practitioners is a bit tough and usually avoided by the organization since the outsiders are usually unfamiliar with the culture and practices inside the companies.

The emergence of technologies and Internet had created a world without boundaries, placing information in ones fingertips. In addition, electronic learning or better known as e-learning is one of alternatives in reaching various types of audiences at zero cost. According to Zuber-Skerritt (2002), action learning is closely related to learning by doing, experiential learning, reflecting on practice and sharing ideas.

2.2 Kolb's Experiential Learning Theory

L&D Models can be categorized into individual and organization level. At individual level, the model which may influence the understanding of how adults learn is Kolb's Experiential Learning Theory. Smith (2001) informs this model consists of four main steps is arranged in cycle form: concrete experience, reflective observation, abstract conceptualization and active experimentation. At the individuals level, Kolb explained four different learning styles such

as converger, diverger, assimilator, and accommodator (Buch and Bartley, 2002). All of these learning styles are important in determining individual preferred learning styles, thus influencing the effectiveness of learning transfer.

On another note, Harrison (2005) adapted this learning cycle to come out with a process for executing L&D initiatives at the organizational level. Concrete experience step requires the L&D practitioners to put into practice implementation of the L&D plan, monitoring, and evaluating their costs. In addition, they have to identify who is responsible in implementing effective L&D initiatives. According to Blanchard and Thacker (2004), it is important to determine the person-in-charge since it would lead to easy access to the resources, especially budgets and L&D materials. Next, observe and reflect on practice happens when L&D practitioners are required to look at current L&D initiatives and carry out L&D activities across the organization. The L&D activity to be established is identified, along with its cost. Apart from that, tangible and intangible L&D resources available must be managed effectively and then must be recorded. Each L&D initiatives used must be identified in terms of who is using them and how they are being used. The cost benefit analysis must also be conducted. Then all of this information must be presented.

At the analyses stage, the L&D practitioners must analyse the information gathered together with possible factors that enhance its effectiveness and how this initiatives are being used efficiently to meet key L&D needs. The final stage involves generating creative options and making decisions. However, Swart (2005) argued that it is difficult to identify actual stages according to Kolb's four stages since learning usually happens without any real conscious effort. Besides that, the importance of experiential learning was recognized in improving individuals' understanding on how they can maximize their learning (Reid, 2004).

At the organizational level, Watkins and Marsick (1993) introduced Learning Organization Strategy which pointed out that the seven dimensions are important in understanding how organizations deploy L&D for their employees (Yang, 2004). The first dimension, continuous learning refers to the organization's effort in creating continuous learning opportunities for all of its workers. The second dimension, inquiry and dialogue, represents the organization's effort in creating a culture of questioning, feedback and experimentation. The team learning considers spirit to unite in solving the issues arising in the organization. The fourth dimension, empowerment, requires the organization to create a shared vision among employees and leaders.

2.3 Responsibility in Determining L&D Initiatives

Several years ago, HR personnel were solely responsible in making decisions regarding L&D initiatives in organizations. Now, there is an emergence of delegation of HR function, especially L&D.

Other opinions by Siugzdiniene (2008) stated new roles of line managers in performing HRD functions especially in L&D initiatives includes discussing on continuous learning and development needs of their subordinates, creating partnerships with HR personnel in dealing with strategic HRD issues, training and coaching subordinates and also participating in HRD strategy development process.

2.4 Organizational and Individual Factors

For countries like Malaysia, government policies is one of the main reasons that encourage the execution of L&D methods. Furthermore, Haslinda Abdullah *et al*. (2007) stated that National Vision Policy (NVP) had clearly showed the government's efforts in developing a knowledge-based economy through knowledgeable workers. Another huge step that has been taken by the government in promoting L&D is through implementation of Human Resources Act in 1992 that required each company to contribute one per cent of their monthly salary to the Human Resources Development Fund (Junaidah Hashim, 2001). This fund is responsible to provide effective training to each of their members.

Malek Shah Mohd. Yusoff (2002) stated that as for the Malaysian Public Service, they employ training policies as in Service Circular No. 6/1984 in order to foster L&D initiatives in the company. Besides that, the Malaysian government also supports L&D in such ways like providing study leave and sponsorship for civil servants to provide opportunities for continuous professional development (CPD). The emergence of National Institute of Public Administration (INTAN) that was developed under the Public Service Department has boosted the need of training and development initiatives in the public sector (Malek Shah Mohd. Yusoff, 2002). All levels of public service personnel deserve to get their training at INTAN. INTAN is one of the government's efforts in developing its own human capital. The researcher views government policies as one of the major factors contributing to the implementation of learning and development initiatives.

Sambrook (2002) also pointed the emergence of line managers' role in managing their subordinates' L&D initiatives that are also directly involved in most of human resource

management activities. This shows the decentralization of HRD role from HR practitioners to line managers.

According to Ifinedo (2008), top management commitment is associated with top management efforts in giving direction, authority and also resources in executing L&D initiatives. In this case, top management personnel are viewed as a provider as well as supporter for implementation of any initiatives. In addition, Zwikael (2008) stressed on how top management, especially senior managers, should actively engage with L&D activities. The data were collected among 700 project managers and their supervisors in seven industries in three countries that are Japan, Israel and New Zealand. The result informed that top management support significantly influences project success.

Outsourcing is one of the factors that lead to effective L&D initiatives. Outsourcing can be defined as contracting out a job to the external provider; it is not a new phenomenon and was rapidly used in the 1980s and 1990s (Delmotte and Sels, 2008). According to Hindle (2005), Yankee Group had reported that 48% key decision makers agreed that HR business process outsourcing benefitted them in return on investment (ROI) as they expected, especially in increasing the effectiveness of L&D initiatives. British Telecom (BT) was one of the organizations that outsourced its HR functions to Accenture HR Services in 2000, and in turn saved about $18 million to 2005. Besides that, the organization managed to reduce the training waiting list by 26% since outsourcing the HR function, and also saved $2.2 million in time and money lost due to sickness. It also increased employee satisfaction and it was reported that counselling provided by Accenture HR Services assisted employees in handling challenges.

Another factor, external consultants can also be categorized as one of the factors that influence employing effective L&D. According to De Jong and Van Eekelen (1999), external consultants are expert organizations that provide specially trained and qualified people capable of assisting the client organization in identifying management problems, analyzing such problems, recommending solutions and providing guidelines to implement the solution. In conclusion of the review, this study offers the following five hypotheses.

H_{1a} The increase in government policies adoption will result in an increase in the effectiveness of L&D initiatives implementation.

H_{1b} The increase in line managers' involvement will result in an increase in the effectiveness of L&D initiatives implementation.

H_{1c} The increase in top management commitment will result in an increase in the effectiveness of L&D initiatives implementation.

H_{1d}	The increase in outsourcing adoption will result in an increase in the effectiveness of L&D initiatives implementation.
H_{1e}	The increase in external consultant adoption will result in an increase in the effectiveness of L&D initiatives implementation.

Motivation acts as a main driver for an individual to achieve desired goals. In L&D, motivation to learn, or called training motivation by some, plays a significant role in influencing the effectiveness of L&D initiatives. Klein *et al.* (2006) pointed out that motivation to learn is the individual's own initiatives in order to engage, attend and persist in learning and development activities. This statement was agreed upon by Sambrook (2002) who informed that the lack of motivation to learn had been mentioned three times by her respondents as an inhibiting factor. It is because employees have a lack of confidence to learn and do not act upon their own responsibility to learn.

In conclusion, although past researchers had already established researches concerning motivation to learn with the course outcome, there are still some arguments existing and little emphasis placed on its relationship with effective implementation of L&D initiatives as a whole (Coulson-Thomas, 2003).

Another factor contributing to effective L&D is individual learning skills. Rusbult (2009) pointed out that learning skills involves memory, concentration, reading, listening, exams and time management. Some researchers like Sambrook (2002) viewed learning skill as one of the problematic factors in executing L&D as it can either inhibit or enhance the effectiveness of L&D in the organization. Each individual has a different level of learning skills and how they react to L&D would be influenced (Colquitt *et al.*, 2000). Employees are nowadays responsible for their own learning and development. If they are aware they have skills in learning and are able to obtain learning opportunities, they should willingly learn and continuously improve their knowledge, skill and ability through L&D initiatives. The interpersonal of employees would drive employees to update themselves.

Fragoulis and Valkanos (2007) argued that continuous changes in technology obligate acquiring new knowledge and skills of new method and processes to perform work (In other word, new knowledge and skills need to be gained every day, mostly through employing effective L&D in order to keep up with rapid changes in technology. Similarly, learning skill is identified as one of the critical success factors in implementing effective L&D initiatives in organizations (Sambrook, 2002).

Recently, more researches started to investigate how learners interact with other learning partners, which also provides support for each other to learn effectively (Koopmans *et al*., 2006; Neilsen and Kvale, 2006; Poell *et al*., 2006; Doornbos *et al*., 2004; Eraut *et al*., 2002). Furthermore, Mead (2003) pointed peer support as one of the factors that can help adult learners to learn effectively.

As important as top management and line management involvement are, support from co-workers can also be one of the factors that can inhibit or enhance the effectiveness of L&D implementation in organizations. Based on Boud and Middleton (2003), a working environment in which employees support each other in L&D process would encourage employees to learn effectively. Ellinger and Cseh (2007) informs thirteen employees who represented various functional areas within a learning oriented consumer-focused manufacturer were interviewed in order to investigate factors influencing peer support and employees' facilitating others' learning. The findings showed that wanting to develop others was one of the catalysts for facilitating learning. Peers wanted to get advice from other peers because of their recognized expertise or because they were turning projects over to other employees. Surprisingly, senior-level employees were also willing to learn from lower-level employees because of their known expertise. In conclusion of the review, three hypotheses were developed based on the individual factors.

H_{2a}	The increase in motivation to learn will result in an increase in the effectiveness of L&D initiatives implementation.
H_{2b}	The increase in learning skill will result in an increase in the effectiveness of L&D initiatives implementation.
H_{2c}	The increase in peer support will result in an increase in the effectiveness of L&D initiatives implementation.

3.0 Method

The discussion of methodology covers population and sample procedures and data analysis.

3.1 Population/Sample and Procedures

This research is a quantitative research using a survey of self-administered questionnaires involving 60 items. The questionnaires were distributed via a face-to-face survey. The population consists of 140 employees in 10 ABC Bank branches in Johor Bahru.

The sample extracted through convenience sampling was a sample size of 103 respondents. The unit of analysis for this research is employee in ABC Bank, Johor Bahru.

3.2 Instrumentation

The questionnaire use in this study to measure learning and development initiaves are divided into five areas: (a) respondents background, (b) trends and L&D, (c) influencing factors, (d) effective implementation. The questionnaire included a five-point Likert sclae for use by respondents in indicating their response to each of the items asked.

Part (a) consisted of six questions concerning respondents position. Part (b) consists of trends in L&D consisting of thirteen approaches, ranking person in charege in determining L&D initiatives. Part (c) consists of 39 questions on organisational and individual factors influencing effective implementation of L&D initiatives. Finally, Part (d) consists of 21 questions reagarding effective L&D measures.

3.3 Reliability Test of the Instrument

A pilot test was conducted involving ten repondents, each of whom are from different backing companies. The Cronbach's coefficient alpha values for the pilot test and teh actual data for the varaible are shown as (a) government policies as 0.82; (b) line managers involvement as 0.73; (c) top management commitment as 0.70; (d) outsouring as 0.81; (e) external consultants as 0.83; (f) motivation to learn as 0.92; (g) learning skills as 0.89; (h) p peer support as 0.93; and (i) effective implementation as 0.95.

3.4 Data Analaysis

First, before any ststaistical analaysis was performed, all negative statements were recoded. The analysis of research question 1, 2 and 3 used descriptive statistics. Research question 3 and 4 used inferential statistics. Next, multivaraiate analysis was performed usig multiple linear regression to explain the impact betweeen dependent and independent variables.

4.0 Findings

This discussion of findings covers types of L&D initiatives, responsibility for determining L&D initiatives, L&D factors influencing effective implementation of L&D initiatives.

4.1. Objective 1: Types of L&D Initiatives Recently Attended

Table 1 revealed which of the following types of L&D initiatives were recently attended by the respondents. The findings were analyzed using frequency tests. The results indicated most of the respondents chose in-house development programmes and e-learning with 62.1 percent and 54.4 percent respectively as their most recently attended L&D activities. This numbers are relatively higher compared to other L&D initiatives.

[Table 1]

The first objective examines types of L&D initiatives recently attended by the respondents. Answering this objective will show current L&D initiatives employed in Malaysia especially in the banking sector at ABC Bank. Result clearly indicated more than half of the respondents agreed in-house development programmes is the most recent L&D initiatives they have attended. Then the result shift to e-learning, on-the-job training and coaching by line managers. Out of 103 respondents, none picked instructor-led training delivered off the job.

This result is consistent with findings from CIPD (2009) which is a learning and development survey which performed on 859 organizations in Britain. The report indicated about 48 per cent of the respondents agreed used in-house development programmes as their main L&D initiatives. Besides in-house development programmes, the survey also showed 47 per cent response for coaching by line managers where only 1 per cent difference is seen. The CIPD findings also pointed coaching by line managers is becoming more popular among the organizations. Unfortunately, the survey in ABC Bank placed coaching by line managers at fourth place after in-house development programmes, e-learning and on-the-job training. In-house development programmes are beneficial to both organizations and employees. The usage of this kind of L&D initiatives will reduce the cost since they will use in-house expertise and enable learners to feel more engaged with their instructors. These are reasons why ABC Bank also prefers to use in-house expertise to train their employees.

In Britain, coaching and mentoring are becoming more familiar options these days meanwhile in Malaysia, it is a different story. This differences caused by different working culture in Malaysia especially in terms of L&D initiatives practiced. Even though Malaysia already practiced mentoring but they still are not exposed to coaching or if they are, this is not made formally. Mentoring involves personal relationship, while coaching is more focused on the business orientation. The banking sector like ABC Bank must consider

applying coaching programmes especially for those new recruits who are uncertain about how the banking business works. This will enhance better performance among employees.

4.2. Objective 2: Responsibility for Determining L&D Initiatives

To determine the perception of the respondents regarding who is responsible in determining L&D initiatives, a frequency test was conducted. Table 2 shows the respondents ranked line managers or branch managers (in banking sector) as first (43.7%) first in line to determine this responsibility. This is followed by employees or learners with 30.1 per cent and learning, training and development specialists with 27.2 per cent. The fourth in rank is HR department with 30.1 per cent, and this followed by senior managers with 38.8 per cent. The last person-in-charge for determining L&D initiatives is external consultants working for the organization with 49.5 per cent.

[Table 2]

CIPD (2009) informs the importance of line managers responsibility in today's world. Out of 859 organizations in Britain, 61 per cent are currently considering employment of new managerial program to develop line managers with the role of HR functions especially L&D. New role of line managers which is significantly different from traditional role of line mangers involved various HRD functions especially in implementing effective L&D initiatives (Siugzdiniene, 2008; Cunningham and Hyman, 1995).

Furthermore, line managers are the closest person to employees and at the same time to top management thus act as the middle man between them. From this survey, it is proven that employees in ABC Bank perceived line managers or branch managers as the most suitable person responsible for determining L&D initiatives implementation consistent with literature review.

4.3. Objective 3: L&D Factors Influencing Effective Implementation of L&D Initiatives

Multivariate analysis informs on the influence of L&D factors (organizational and individual respectively) towards effective implementation of L&D initiatives.

4.3.1. Organizational Factors

The main aim for this section is to present the results of all the hypotheses tested. There are five predictor variables (organizational factors) inserted in this regression model that contribute to effective implementation of L&D initiatives. The regression model for effective implementation of L&D initiatives is developed as the criterion variable, in which government policies, line management involvement, top management support, outsourcing, external consultant were the predictor variables. The hypotheses for organizational factors are restated in table 1.

To investigate these hypotheses, all variables were entered in a single block. The results indicated that the proposed model explains a significant percentage of variance to indicate the relative advantage of effective implementation of L&D initiatives. Commonly, some researchers prefer to use R square to explain goodness of fit of a model which measure how well the regression line approximates the real data points such as an R square of 1.0 showed that the regression line perfectly fits the data. Adjusted R squared is a modification of R squared that adjusts for the number of explanatory terms in a model. This research used adjusted R square since unlike R squared, the adjusted R squared increases only if the new term improves the model more than would be expected by chance. In addition, adjusted R square allows for the degrees of freedom associated with the sums of the squares. Therefore, even though the residual sum of squares decreases or remains the same as new explanatory variables are added, the residual variance does not. For this reason, adjusted R square is generally considered to be a more accurate goodness-of-fit measure than R square.

Results found that 29.8 per cent of the observed variability in the relative advantage is explained by the five predictor variables. Furthermore, the model summary explained 29.8 per cent of the variance in the respondents' perception towards effective implementation of L&D initiatives. The results suggest that organizational factors contribute to effective implementation of L&D initiatives. Ratio of the two mean squares (F) was 9.669 (F-value=9.669, P<0.001). Since the observed significance level was less than 0.001, the five predictor variables influence the effectiveness of L&D initiatives implementation.

Results in table 3 shows the coefficient results effect of organization factors on effective implementation of L&D initiatives. This research used figures from standardized coefficients table since the research wished to see the factors contribution towards variables as for unstandardized coefficients is useful for factors acquisition. The findings indicated that the researcher can safely reject the null hypotheses that the coefficients for external consultant (β =.347, t=3.963, p<0.001) is 0.

[Table 3]

However, the findings also suggested the researcher to accept the null hypotheses for government policies, line management involvement, top management support and outsourcing since the partial coefficient does not contribute significantly to the model. Among five organizational factors which are correlated with effective implementation of L&D initiatives, only external consultant showed the strongest influence on effective implementation of L&D initiatives (refer to figure 1).

[Figure 1]

Unfortunately, this influence was not as strong as peer support in individual factors. External consultant is argued to bring in L&D expertise and culture of learning to the client organizations thus will influence its effectiveness. The result from this analysis is supported since employees from ABC Bank perceived external consultants as a third party who can provide useful advice and assistance in implementing effective L&D initiatives for their organization. External consultant is also responsible in ensuring implementation of L&D initiatives will be a successful intervention in promoting better L&D culture (De Jong and Van Eekelen, 1999; Massey and Walker, 1999).

The other organizational factors such as government policies, line management involvement, top management support, and outsourcing did not strongly influence implementation of L&D initiatives since these factors are not applicable in banking sector especially in ABC Bank. Results of the current study suggest there are differences in the way ABC Bank managed their L&D initiatives especially in how they deal with government policies, line management involvement, top management support, and outsourcing among their employees.

4.3.2. Individual Factors

The regression model for effective implementation of L&D initiatives is developed as the criterion variable, in which motivation to learn, learning skills, and peer support were the predictor variables. The hypotheses are restated in table 2. The model summary explained 37.5 per cent of the variance in the respondents' perception towards effective implementation of L&D initiatives.

This research used figures from standardized coefficients table since the research wished to see the factors contribution towards variables as for unstandardized coefficients useful for factors acquisition. Findings indicated that the researcher can safely reject the null hypotheses that the coefficients for learning skills (β =.343, t=4.049, p<0.001), and peer support (β =.500, t=6.253, p<0.001) are 0. However, findings also suggested the researcher to accept the null hypotheses for motivation to learn since the partial coefficient does not contribute significantly to the model. The beta weights show that peer support (β =.500) is relatively stronger than learning skills (β =.343) in explaining the most strongly individual factors contribute toward effectiveness of L&D initiatives implementation. Table 4 indicated peer support is the strongest factor contributing to effectiveness of L&D implementation. Peer support factor shows higher beta weights which is relatively stronger than learning skills in explaining L&D factors that strongly contribute toward the effectiveness of L&D initiatives implementation.

[Table 4]

The respondents in ABC Bank are influenced by peer support in order to implement effective L&D initiatives. In the working environment, learners need their fellow workers to provide support and encouragement in order to implement effective L&D initiatives (Koopmans *et al*., 2006; Neilsen and Kvale, 2006; Poell *et al*., 2006; Doornbos *et al*., 2004; Eraut *et al*., 2002). This is indeed supported by Mead (2003), who argued that this type of environment will enhance the effectiveness of the L&D implementation by sharing experiences among the employees. Ellinger and Cseh (2007) supports the findings which investigate factors influencing peer support and employees' facilitating others' learning. Peers play a significant role in adults learning process since they are able to voice out their advice and opinion freely since they trust them.

Sambrook (2002) viewed learning skill as one of problematic factors in executing L&D as it can either inhibit or enhance effectiveness of L&D in the organization. Each individual has a different level of learning skills and how they react to L&D would be influenced (Colquitt *et al*., 2000). This situation had impact the overall result of this study by revealing that since most respondents are from middle range of age, an excellent learning skill is needed for them to keep up with learning and development process. Workplace

learning is becoming somehow challenging for them, therefore it depends on how well their learning skills are in implementing effective L&D initiatives.

Another individual factor which is motivation to learn did not strongly influence implementation of L&D initiatives since these factors are not applicable in the banking sector. Results of the current study suggest there are differences in the way ABC Bank managed L&D initiatives especially in relation to how to deal with employees' motivation to learn. The results for individual factors are summarised in Figure 2. A detailed summary of the supported hypotheses is shown in table 5.

[Figure 2]

[Table 5]

5.0 Conclusions and Implications

The findings of this study show that it is inevitable that in-house development programmes play a major role in executing L&D initiatives with encouragement from line managers or branch managers. Line managers/branch managers and employees/learners are found to be two important people who are responsible in determining L&D initiatives. They should be encouraged and provided with sufficient and support in the rolling out these responsibilities.

Peer support is the strongest factor influencing the implementation of effective L&D initiatives while learning skills and external consultant indicated weaker impact compared to peer-support. In ABC Bank, peer support factor is proven to help increase the effectiveness of L&D initiatives. The other factors are seen to not have strong influences in this context.

This study has several implications. It provides useful insights into the knowledge gap in understanding the practices of L&D initiatives. The banking sectors initiatives and drive in executing L&D initiatives are influenced by many factors. Another important factor of importance is increasing peer support in driving L&D initiatives. Perhaps peers should be rewarded for getting their colleagues to enrol in developmental programmes. At the same time, programmes to promote and encourage line managers and employees/learners themselves to guide and lead their learning will lead to increase in their personal and employee continuous professional development.

Malaysia's competitive edge in today's turbulent environment will increase with the increased in investment of quality human capital. Companies need to be specifically aware of

developmental programmes and factors which shape effective human capital development for the global and economic development of Malaysia's vision.

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Table 1. Types of L&D initiatives (n=103).

No.	Types of L&D Initiatives	Yes (%)
1.	In-House Development Programmes	62.1
2.	Coaching By Line Managers	36.9
3.	E-Learning	54.4
4.	Internal Knowledge-Sharing Events	17.5
5.	Mentoring	4.9
6.	Coaching By External Practitioners	4.9
7.	On-The-Job Training	37.9
8.	Job Rotation	15.5
9.	External Conferences, Workshops And Events	25.2
10.	Formal Education Courses	5.8
11.	Instructor-Led Training Delivered Off The Job	0
12.	Action Learning Sets	2.9
13.	Audio Tapes, Videos And Learning Resources	24.3

Table 2. Person-in-Charge for Determining L&D initiatives (n=103)

No.	Person-in-Charge for L&D	Rank 1 (%)	Rank 2(%)	Rank 3(%)	Rank 4(%)	Rank 5(%)	Rank 6(%)
1.	Learning, training and development specialists	25.2	10.7	27.2	13.6	14.6	8.7
2.	HR department	0.0	16.6	19.4	30.1	18.4	15.5
3.	Line managers/Branch Manager	43.7	24.3	4.9	14.6	12.6	0.0
4.	Senior managers	8.7	8.7	16.5	19.5	38.8	9.7
5.	Employees/learners	16.5	30.1	8.7	15.5	10.7	16.5
6.	External consultant working for the organization	5.8	9.7	23.3	6.8	4.9	49.5

Table 3. Regression Analysis of Organisational Factors Predicting Effective L&D (n=103).

Independent Variables	Beta	t-value	p-value
Government policies	-0.159	-1.830	0.070
Line managers involvement	-0.002	-0.020	0.984
Top management commitment	.143	1.212	.228
OS	.312	2.777	.007
External consultant	.347	3.963	.000

Notes: Dependent Variable: Effective Implementation of L&D Initiatives
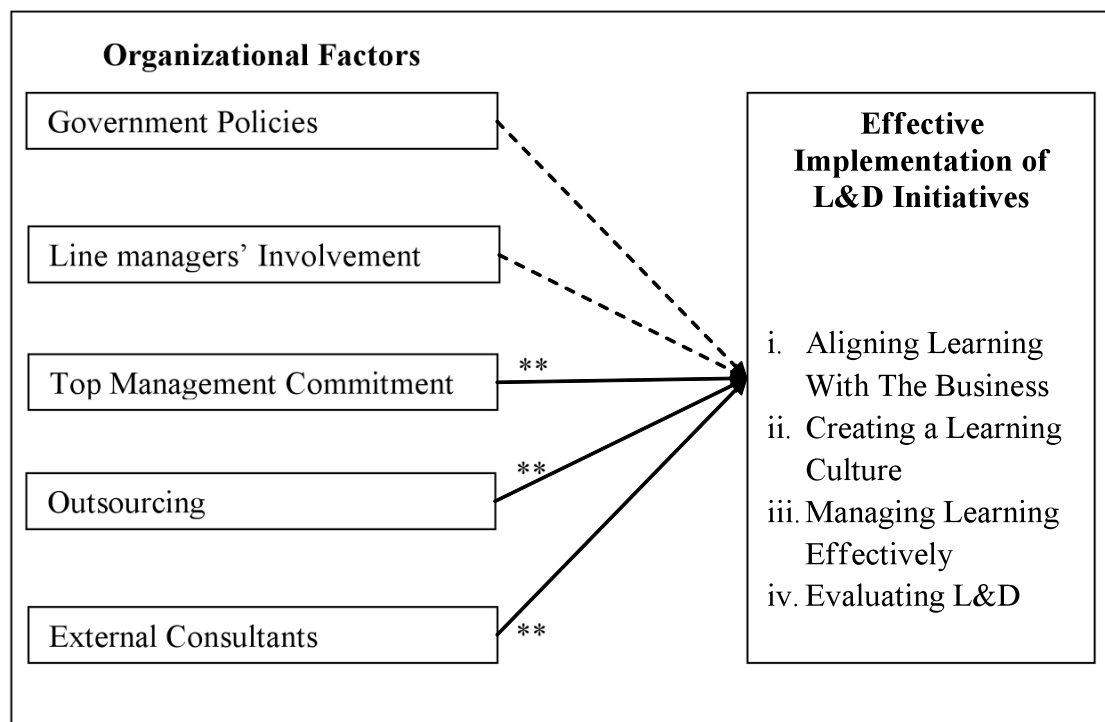
*. Correlation is significant at the 0.05 level (1-tailed).

**. Correlation is significant at the 0.01 level (1-tailed).

Adjusted R^2 =   , F =9.669, Sig = 0.000

GP = Government Policies; LMI = Line Managers' Involvement; OS = Outsourcing
TMC = Top Management Commitment; EC = External Consultant

*Significant at p<0.05;
** Significant at p<0.01;

Figure 1. Summary of multiple regressions results for organizational factors.

Table 4. Regression Analysis of Individual Factors Predicting Effective L&D (n=103).
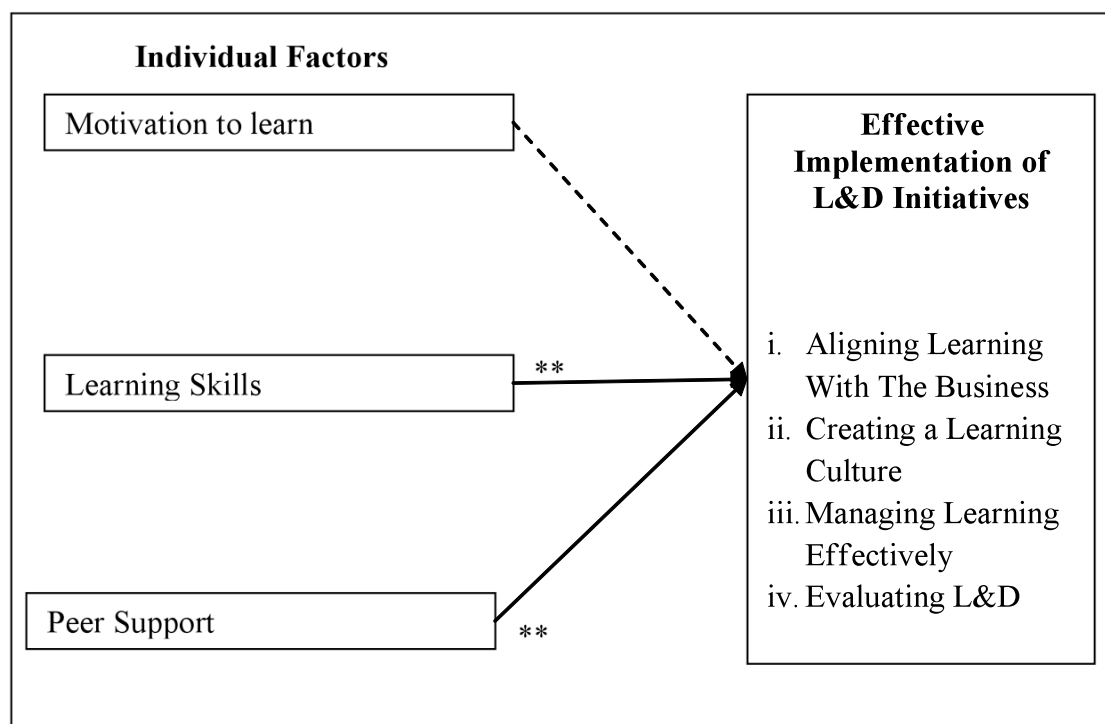
Independent Variables	Beta	t-value	p-value
MTL	-.205	-2.441	.016
LS	.343	4.049	.000
PS	.500	6.253	.000

Notes: Dependent Variable: Effective Implementation of L&D Initiatives

*. Correlation is significant at the 0.05 level (1-tailed).

**. Correlation is significant at the 0.01 level (1-tailed).

PS = Peer Support; MTL = Motivation to learn; LS = Learning Skills

*Significant at p<0.05;
** Significant at p<0.01;

Figure 2.Summary of multiple regressions results for individual factors.

Table 5.Summary of hypotheses

Hypotheses		Results
Organizational Factors		
H$_{1a}$	The increase in government policies adoption will result in an increase in the effectiveness of L&D initiatives implementation.	Rejected
H$_{1b}$	The increase in line managers' involvement will result in an	Rejected

	increase in the effectiveness of L&D initiatives implementation.	
H_{1c}	The increase in top management commitment will result in an increase in the effectiveness of L&D initiatives implementation.	Rejected
H_{1d}	The increase in outsourcing adoption will result in an increase in the effectiveness of L&D initiatives implementation.	Rejected
H_{1e}	The increase in external consultant adoption will result in an increase in the effectiveness of L&D initiatives implementation.	Accepted
Individual Factors		
H_{2a}	The increase in motivation to learn will result in an increase in the effectiveness of L&D initiatives implementation.	Rejected
H_{2b}	The increase in learning skill will result in an increase in the effectiveness of L&D initiatives implementation.	Accepted
H_{2c}	The increase in peer support will result in an increase in the effectiveness of L&D initiatives implementation.	Accepted