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How Does Training Improve Customer Service Quality? The Roles Of Transfer Of Training And Job Satisfaction In Banking Sector

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Abstract: *The importance of job satisfaction and training transfer in enhancing the relationship between training and customer service quality in the banking industry is examined in this study. A stratified random sampling technique was used to gather data from 157 workers and their managers, guaranteeing a representative sample of various departments and positions. Structural equation modeling (SEM) was used to examine the intricate relationships between several variables. The results show that training transfer and job happiness are important mediators that indirectly improve the quality of customer service. These findings highlight the significance of intermediary elements in completely comprehending the impact of training on organizational performance, particularly in the banking context, by extending goal-setting theory, the norm of reciprocity, and social exchange theory. According to the study, although training is crucial in and of itself, an encouraging work atmosphere that promotes job satisfaction greatly increases its efficacy. Practically speaking, this research suggests that banks should concentrate on developing a work environment that promotes employee satisfaction in addition to providing training if they want their training initiatives to have a significant impact. This study emphasizes how crucial it is to foster a supportive workplace culture and motivated staff in order to convert training initiatives into better customer service results.*

Keywords: Training, Transfer of Training, Job Satisfaction, Banking, CSQ, Pakistan.

Introduction

Background of the study:

The transfer of training, or how well trainees apply the knowledge, skills, and behaviors acquired during training in their actual job roles, is widely acknowledged as the main focus of organizational training initiatives (Blume, Ford, Baldwin, & Huang, 2009; Holton, Bates, & Ruona, 2000). Employers hope that by investing in employee training, they will improve productivity by increasing performance and efficiency (Sahinidis & Bouris, 2008; Nielsen, Randall, & Christensen, 2010). On the effect of training on both individual and organizational performance, research, however, yields contradictory results (Tharenou, Saks, & Moore, 2007). One could argue that businesses won't benefit from training if the information and abilities they receive aren't put to use at work (Burke & Hutchins, 2007; Holton). Consequently, Because of this, interventions targeted at enhancing training transfer have attracted increasing scholarly attention in recent decades (e.g., Burke & Hutchins, 2007; Nielsen et al., 2010; Roberson, Kulik, & Pepper, 2009).

According to Burke and Baldwin (1999), trainee relapse and inefficient learning transfer frequently

result in a large waste of an organization's training budget. The purpose of this study was to investigate the effects on employees' coaching abilities of two particular relapse prevention (RP) modules that were created to supplement a training program. These RP modules were found to have some influence on trainees' use of transfer strategies, though the degree of this influence varied depending on the transfer climate. It is suggested that people can control their behavior if they know what triggers them and how to either encourage or discourage their behavior. The findings demonstrate a strong correlation between relapse prevention and training transfer; individuals who underwent relapse prevention training exhibited increased skill application over time. Furthermore, an encouraging the organization's supportive transfer climate improved the relapse prevention training's efficacy (Burke & Baldwin, 1999). The "transfer problem" appears to still exist despite a boom in transfer-related literature, as evidenced by the persistently low application rates from corporate training investments (Anthony & Norton, 1991; Garavaglia, 1993). Even though a number of situational and individual factors have been identified (Tannenbaum, Cannon-Bowers, Salas, & Mathieu, 1993), there are still very few empirical cases of improved transfer that have been documented in corporate training contexts. As a result, there is still insufficient information to support organizational strategies meant to maximize training process management for improved transfer results. In the restaurant industry, Gazzoli and Hancer (2009) investigated the complex relationship between patrons' perceptions of job satisfaction, empowerment, and quality of service. The goal of the study was to find out how these variables affected diners' perceptions of restaurant service quality. It is expected that the study's conclusions will demonstrate a strong relationship between customers' perceptions of service quality, empowerment, and job satisfaction. More specifically, it is anticipated that happier workers will result in better client experiences. Customer service quality is likely to improve when employees are happy because they are more likely to be motivated, engaged, and attentive in their interactions with customers. Furthermore, the study probably shows how important empowerment is in creating a culture of customer-centeredness and a positive work environment in restaurants. This empowerment can take many different forms, like giving staff members the power to handle problems, alter orders, or make recommendations based on their individual experiences. All things considered, this paper offers insightful information to restaurant managers and owners, emphasizing how vital it is to give employee empowerment and satisfaction programs top priority.

The following is an outline of the theories I used for my research paper. According to social exchange theory, people negotiate their relationships with one another by weighing their options and doing cost-benefit analyses (Blau, 1964). In this situation, trust is more important than following the law (Standford, 2008). When workers perceive strong organizational support, they form social exchange relationships with their employer. This leads to positive employee outcomes, such as positive attitudes and behaviors, because of perceived organizational support (POS) (Cropanzano & Mitchell, 2005).

Based on their assessment of other people's behaviors, the reciprocity norm postulates that people generally react to others in a similar way—returning favors for favors and negative actions for negative actions (Gouldner, 1960; Homans, 1961). These exchanges' size and character don't have to these exchanges do not have to be of the same type or magnitude; for example, a small favor may result in a larger one, and loyalty may be fostered by kindness (Falk & Fischbacher, 2006).

We suggest that employees who perceive strong organizational support—such as access to training and general assistance—are likely to reciprocate by engaging in productive work practices. This theory draws on social exchange and reciprocity norm theories. Employees who receive sufficient training, for instance, are more likely to apply the knowledge and skills they have learned in their roles, improving overall performance and customer service. Employee training programs aim to equip employees with

new skills that will enhance their performance on the job. Goal-setting theory states that after a goal is set and accepted, People will naturally want to attain it (Locke, 1968).

Problem Statement:

Regarding the relationship between training and transfer of that training, there is still a great deal of ambiguity in the literature. According to empirical data, 40% of trainees are estimated to not transfer knowledge and skills one year after finishing training, and this number increases to 70% after a year (Saks, 2002). Furthermore, the lack of sufficient research has made it more difficult to determine the precise impacts of training transfer on outcomes related to work performance, like the caliber of customer service. The literature has remained ambiguous because there hasn't been a thorough examination of the mechanisms linking employee work performance, training outcomes, and training transfer. As a result, little is known about the actual connections between employee work outcomes, training, and training transfer. Additional investigation is required to elucidate how organizational Organizational productivity can be increased and employee performance can be enhanced with support and training. The majority of earlier research has only looked at these variables "in pairs." Moreover, learner attributes like personality, aptitude for learning, and self-motivation, as well as organizational climate in relation to training transfer, have received the majority of attention in past research examining the variables influencing training transfer (Burke & Hutchins, 2007). The importance of employee perceptions of the company, including elements like job satisfaction and perceived organizational support (POS), has, however, received little attention in research.

Gap Analysis:

A key element affecting client happiness and loyalty in the banking industry is the caliber of customer service provided. Offering bank staff the skills and knowledge they need to provide outstanding customer service is made possible by efficient training programs. Customer service quality and training effectiveness have a complicated relationship that is influenced by a number of variables, including job satisfaction and training transfer. "Training transfer" describes how much an employee integrates the knowledge and abilities they have learned from training into their regular tasks. The organizational culture and the managers' support have a big impact on this process. Employee motivation to execute training effectively is greatly influenced by job satisfaction because contented workers are more likely to be committed to providing excellent customer service. Furthermore, there may be a mediating factor between the successful implementation of training and employees' perceptions of the organization's support for their contributions and well-being, i.e., perceived organizational support. There's a lot of research on these subjects, but there aren't many studies that focus specifically on the banking sector. This gap makes it difficult to comprehend how these variables interact in the context of banking operations, especially in light of the industry's particular regulatory needs, customer service expectations, and technological advancements. Subsequent investigations ought to endeavor to delve deeper into these dynamics by means of longitudinal analyses that document the dynamic influence of training initiatives on customer service quality, while simultaneously accounting for the impact of technological advancements and regional disparities in customer standards. These kinds of insights would not only help create training programs that are more successful overall, but they would also help the banking industry increase customer satisfaction and loyalty. The banking sector will greatly benefit from a greater understanding of the ways that training itself, job satisfaction, and training transfer affect the caliber of customer service.

Even though previous research offers insightful information in each of these areas, there are still significant knowledge gaps regarding how these areas are related to one another and the unique contextual elements that affect the banking industry. By filling in these gaps with thorough, integrative research, the banking sector will be able to create training programs that are more successful, increase employee satisfaction, and provide higher-quality customer service.

Research Objectives:

Through thorough, integrative research, these gaps will be filled, enabling the banking industry to create training programs that are more efficient, increase employee satisfaction, and provide better customer service. The study intends to investigate the following topics: the relationship between job satisfaction and customer service quality among banking employees; the impact of training on customer service quality in the banking industry; the factors that influence training transfer within the industry and how that transfer affects customer service quality; the interaction between job satisfaction, training, and training transfer in improving customer service quality; and the creation of a comprehensive model that incorporates job satisfaction, training, and training transfer as important factors determining customer service quality in the banking sector.

Research Questions:

This study aims to examine the connections among organizational learning culture, job satisfaction, motivation to implement learning in the workplace, and intentions to leave the organization. Specifically, it addresses the following research question:

1. In the banking sector, how do training transfer and job satisfaction serve as mediators in the relationship between training and the quality of customer service?
2. How does the efficiency of training transfer dependent upon perceived organizational support, and how does this affect the performance of employees as a whole in banking institutions?
3. How much does job satisfaction function as a mediating factor in the banking industry's relationship between customer service quality and training?
4. Why, despite its impact on transfer of training, does the banking industry's perceived organizational support have no direct link with customer service quality?

Significance of the study:

In the banking sector, client happiness and loyalty are crucial, so investing in staff training to provide exceptional customer service is imperative. However, the ability of employees to apply the skills they have learned and their overall job satisfaction play a major role in how effective these training programs are. In order to give banking institutions useful insights, this study aims to investigate the complex relationships between training, training transfer, job satisfaction, and customer service quality.

By giving staff members the abilities to effectively handle client inquiries, handle problems, and provide services, training dramatically improves the quality of customer service. Increased client loyalty and satisfaction result from this. Effective training initiatives guarantee that staff members are knowledgeable about the most recent banking offerings, services, and legal obligations, empowering them to give clients accurate and pertinent information.

Additionally, training encourages uniformity in the provision of services, guaranteeing that all clients, irrespective of the branch or representative they deal with, receive excellent customer care. Long-term relationships are fostered when customers have faith in the bank due to consistent high-quality service.

For theoretical knowledge and skills learned during training to be applied practically on the job, training transfer is essential. Ensuring that employees are capable of handling real-world customer service situations effectively through effective training transfer improves the quality of services provided. Effective training transfer is one factor that leads to long-term, consistent performance gains. Staff members who consistently put their training into practice are more likely to provide excellent customer service, which helps banks stay competitive by consistently meeting and surpassing customers'

expectations.

Employee motivation and engagement are significantly influenced by job satisfaction. Contented staff members are more likely to be passionate about what they do and dedicated to providing top-notch customer service. Excessive job satisfaction lowers turnover rates, which keeps skilled and seasoned staff members at the bank and improves service quality.

High work satisfaction and a positive work environment inspire employees to go above and beyond in providing exceptional customer service. A positive work environment where people feel appreciated and acknowledged is associated with higher job satisfaction and inspires them to give their best work.

Knowing how work satisfaction, training transfer, and training are related enables banks to take a comprehensive approach to staff development. Banks can maximize their investment in staff growth by creating training programs that not only share skills but also deal with elements that promote training transfer and improve job satisfaction.

The study's findings will help HR and training departments plan and execute training initiatives with greater knowledge. In order to ensure that staff members can apply their training effectively, banks can recognize and remove obstacles to training transfer, such as a lack of managerial support or insufficient resources.

Banks will gain a competitive edge through better customer service if they invest in extensive training programs, enable efficient training transfer, and promote high job satisfaction. A bank can stand out from the competition and draw in new business by providing exceptional customer service.

A vital component of customer loyalty and retention is providing excellent customer service. Clients who receive exceptional service on a regular basis are more likely to stick with the bank and refer others to it. Since it is more economical to keep existing clients than to find new ones, providing excellent customer service is essential to a bank's long-term success.

This study is important for the banking industry because it offers a thorough understanding of how job satisfaction and training transfer play critical roles in enhancing the quality of customer service. The study provides practical insights for creating training programs that guarantee the application of customer service skills on the job and raise overall job satisfaction by examining these connections. In the end, this study's conclusions will assist banking organizations in developing a workforce that is skilled, driven, and customer-focused, which will enhance service quality over time and give them a competitive edge.

Literature Review:

Scholars have given training transfer a great deal of attention, making it an important area of research (Brown et al., 2011). Following the conclusion of training, this procedure takes place at the employee's place of employment (Goldstein and Ford, 2002). It includes implementing recently learned abilities, attitudes, and knowledge in the workplace as well as continuing to use these practices over time (Baldwin and Ford, 1988; Blume et al., 2010). This viewpoint holds that generalization and retention of the recently acquired attitudes, abilities, and knowledge in the workplace are the two primary determinants of training transfer. The degree to which workers apply their newfound knowledge, abilities, and attitudes to their work is referred to as generalization. Retention, on the other hand, concerns how successfully these recently acquired capabilities are preserved and applied gradually, as stressed by Chiaburu et al. (2010b), Baldwin and Ford, 1988; Blume et al., 2010.

Only 62% of employees in one study were able to put their newly gained knowledge, skills, and attitudes to use right away. After six months, this percentage dropped to 44%, and after a year, it fell even lower to 34% (Saks and Belcourt, 2006). Three weeks after training, transfer performance decreased, according to a more recent study with 56 trainees (Vermeulen and Admiraal, 2009). Consequently, it is

imperative to comprehend the variables that impact training transfer in the workplace, a necessity that has been repeatedly underscored by contemporary research (Prieto and Phipps, 2011, for instance). Organizations can maximize their return on investment in training initiatives by developing and implementing effective strategies based on a better understanding of the various elements that affect training transfer.

As the idea that work is becoming more and more knowledge-based has gained traction, investing in intangible assets—especially human capital—has become essential for gaining a competitive edge (e.g., Nonaka and Takeuchi, 1995; Bontis, 2001; Adler and Kwon, 2002; Nooteboom, 2000; Hand and Lev, 2003; Storberg-Walker, 2004). As a result, many professionals contend that in order to improve employee competency at work, organizations ought to devote more funds to training (Kelloway and Barling, 2000). Still, it is imperative that training yields tangible results. Kirkpatrick (1967) states that because inadequate learning transfer has resulted in a large waste of training investments, researchers have attempted to determine the factors that influence the transfer process (Robinson and Robinson, 1995; Georgenson, 1982; Kupritz, 2000; Broad and Newstrom, 1992; cf. Goldstein and Ford, 2002).

From early, crude studies, researchers in the field have advanced to more complex models that improve our comprehension of the factors influencing motivation to transfer training and the ensuing transfer behaviors. It has been observed that, in spite of the notable surge in research providing insight into training transfer, our understanding of the real transfer problems is still inadequate (Burke and Baldwin, 1999). This deficiency might result from a dearth of creative suggestions meant to enhance the existing situation. Employee training programs' primary goal is to give participants new information and abilities that will improve how well they perform on the job. The goal-setting theory states that once a goal is set and acknowledged, it is likely to be worked toward (Locke, 1968). Setting goals and job performance are therefore positively correlated (Locke, Shaw, Saari, & Latham, 1981). Therefore, it makes sense to argue that trainees are driven to use their newly acquired knowledge and skills in the workplace to accomplish the goals after completing their training.

The degree to which a service fulfills a customer's expectations is known as customer service quality (Lewis & Booms, 1983). Data on how training affects the caliber of customer service are currently scarce. In the past, studies on training have frequently examined it in conjunction with other HRM techniques (Chand & Katou, 2007; Hung, 2006; Schneider & Bowen, 1993; Zerbe, Dobni, & Harel, 1998). The literature that is currently available, however, on the connection between customer service quality and training, is not entirely unanimous. Training and high-quality customer service appear to be positively correlated, according to empirical data. For instance, Chand and Katou (2007) discovered that, in the Indian hotel sector, training was more closely associated with service quality than other HR procedures like recruiting and selection, performance reviews, and incentives. This fruitful partnership has additionally been noted in the US healthcare and banking industries (Schneider & Bowen, 1993).

Employee competence is increased through training that improves knowledge, skills, and abilities about goods and services, communication, handling complaints, and handling challenging customers (Keltner, 1995; Tsai & Tang, 2008). The observed correlation is based on this. Additionally, training with an emphasis on customer service promotes the growth of an organizational service climate, which has a positive correlation with the quality of customer service (Gracia, Cifre, & Grau, 2010; Johnson, 1996; Schneider, White, & Paul, 1998). But other research (Zerbe et al., 1998, for example) suggests that training may not even be negatively correlated with the quality of customer service (Hung, 2006). The lack of precise mechanisms elucidating the ways in which training affects the quality of customer service appears to be the root cause of the contradictory research findings. We contend that one such mechanism is the transfer of training. By instruction, Workers pick up new abilities and information that are necessary for providing excellent customer service.

Goal-setting theory suggests that trainees use their newly acquired knowledge and skills to improve relationships and communication, which in turn improves customer service. There is some empirical backing for this claim. Positive results from training have been observed when workers have applied newly acquired knowledge and skills to their roles in an effective manner (Aguinis & Kraiger, 2009; Burke & Hutchins, 2007; Tharenou et al., 2007) and have been able to "maintain [the learned knowledge and skills] over a period of time on the job" (Baldwin & Ford, 1988, p. 56). Thus, the transfer of training is a crucial mechanism through which training can influence employee performance (Aguinis & Kraiger, 2009; Leberman, McDonald, & Doyle, 2006; Nielsen et al., 2010; Pineda, 2010). In 2000, Colquitt, LePine, and Noe conducted a meta-analysis which demonstrated that A training transfer may be responsible for up to 35% of the variation in work performance.

Cranny, Smith, and Stone (1992) have examined job satisfaction, which is defined as an employee's overall opinion of their work. Job training is an important organizational factor that raises employee satisfaction, as noted by Rowden and Conine (2005) and Allen and van der Velden (2001). Studies conducted in a wide range of professions and industries have shown that job training increases job satisfaction. These industries and professions include the gaming industry (Gu, Sen, & Ricardo, 2009), senior executive managers in the computer industry, and employees in the banking, media, securities, life sciences, and medical fields (Teng & Liao, 2010). Furthermore, this positive correlation has been demonstrated by lower-level managers in the manufacturing industry (Bouris & Sahinidis, 2008) and physicians in the health care sector (Rothman, Rohlehr, Imrie, & Chodirker, 2004).

Judge, Thoresen, Bono, and Patton's (2001) meta-analysis found a positive correlation between job satisfaction and employee outcomes like productivity and customer service quality. Additionally, studies show a strong positive correlation between organizational citizenship behavior (OCB) and job satisfaction (Organ & Ryan, 1995), and an even stronger correlation between employee performance and job complexity (Judge et al., 2001). Due to its complexity and frequent expansion beyond official job duties, customer service encompasses both task completion and OCB. Thus, there's a good chance that job satisfaction and customer service quality are positively correlated (Arnett et al., 2002; Malhotra & Mukherjee, 2004).

Empirical research has demonstrated a positive correlation between job satisfaction and the quality of customer service across various sectors, including restaurants (Gazzoli, Hancer, & Park, 2010), hotels (Kim, Tavitiyaman, & Kim, 2009), retail (Yee, Yeung, & Cheng, 2008), and banking (Malhotra & Mukherjee, 2004). Gabriel Gazzoli César and Murat Hancer (2009) explored the intricate relationship between customer perceptions of service quality, employee empowerment, and job satisfaction in the restaurant industry. Their study aimed to understand how these factors influenced diners' perceptions of the quality of restaurant service. It is expected that the study's conclusions will demonstrate a strong relationship between customers' perceptions of service quality, empowerment, and job satisfaction. More specifically, it is anticipated that happier workers will result in better client experiences.

Customer service quality is likely to improve when employees are happy because they are more likely to be motivated, engaged, and attentive in their interactions with customers. Furthermore, the study probably shows how important empowerment is in creating a culture of customer-centeredness and a positive work environment in restaurants. This empowerment can take many different forms, like giving staff members the power to handle problems, alter orders, or make recommendations based on their individual experiences.

Training opportunities have a strong positive relationship with job satisfaction and are considered an essential form of organizational support by employees (Eisenberger & Rhoades, 2002). Workers who are provided with training tend to experience greater job satisfaction and feel more motivated to repay this support by engaging in constructive work behaviors, such as applying their new skills to boost

performance and make valuable contributions to the organization. These outcomes are rooted in social exchange theory and the norm of reciprocity. Research has consistently shown positive correlations between job satisfaction and the effectiveness of training transfer across multiple industries and professions (Yamnill & McLean, 2001; Morris & Lim, 2006), as well as between job satisfaction and employees' readiness to implement the skills and knowledge they've acquired (Kontoghiorghes, 2002; Ergin & Gumuseli, 2002; Bartlett, Yang, & Egan, 2004). According to the reviewed literature, training and the possibility of successful training transfer are mediated by job satisfaction. Goal-setting theory states that workers who are able to use the information and abilities they have received through training in their current position are more likely to be satisfied with their jobs.

When an employee reaches a goal, they are more likely to set and accomplish others, like raising their performance standards. Studies indicate that employees who effectively integrate their training into their jobs report higher levels of satisfaction (Pineda, 2010; Allen & van der Velden, 2001; Stranda & Bosco-Ruggiero, 2011). For instance, Stranda and Bosco-Ruggiero (2011) discovered that workers who engaged in clinical consultation and mentoring programs—two more types of training transfer—were happier in their positions. Positive effects of job satisfaction on the quality of customer service have also been noted by a number of studies (Kim et al., 2009; Yee et al., 2008; Malhotra & Mukherjee, 2004; Gazzoli et al., 2010).

Employees' perception of how much their organization values and cares about their work life is known as perceived organizational support, or POS (Eisenberger, Huntington, Huntington, & Sowa, 1986). Training research has focused a great deal of attention on the different types of organizational support, including technological support (McManus & Rossett, 2006; Burke & Hutchins, 2007), skill transfer opportunities (Devos, Dumay, Bonami, Bates, & Holton, 2007), and rewards and recognition for applying training (Kontoghiorghes, 2001; Frash, Antun, Kline, & Almanza, 2010). When their company provides training-related support, workers are inspired and driven to apply their newly acquired knowledge and abilities at work (Cromwell & Kolb, 2004; Sturges, Conway, & Liefooghe, 2010). This is consistent with the reciprocity norm and social exchange theory (Blau, 1964; Gouldner, 1960; Homans, 1961)., workers typically respond to positive reinforcement at work by improving performance or even going above and beyond what is expected of them (Rhoades & Eisenberger, 2002). It has been proposed that workers who experience strong organizational support are more likely to give back by willingly using their newly acquired knowledge and abilities in the workplace. Consequently, there is a greater chance that trainees will apply their recently learned skills at work when there is a high level of perceived organizational support (POS).

Training has been the subject of extensive research on employees' perceptions of their organization's concern for their well-being, or POS (Eisenberger, Sowa, Huntington, & Huntington, 1986). Employees have been shown to apply what they have learned when they receive a variety of forms of support, including technological assistance (McManus & Rossett, 2006; Hutchins & Burke, 2007), opportunities for skill transfer (Devos, Bates, Dumay, Bonami, & Holton, 2007), and recognition for applying training (Kontoghiorghes, 2001; Almanza, Antun, Kline, & Frash, 2010).

Conceptual Model & Hypothesis:

Theoretical Background and Hypothesis Development:

Goal Setting, Social Exchange and Norm of Reciprocity Theories:

All human relationships are created through negotiated exchanges between parties based on subjective cost-benefit analyses and alternative comparisons, according to the theory of social exchange (Blau, 1964). Trust, not legal requirements, is the primary element in social interactions (Standford, 2008).

When workers believe their organization is providing them with effective support, social exchange relationships between them and the organization emerge and grow. POS thereby contributes to positive employee outcomes, including positive attitudes and work behavior (Cropanzano & Mitchell, 2005). By examining the outcomes and motivations behind other people's actions, the reciprocity norm states that people usually respond to one another in kind, that is, by returning favors for favors and hatred for hatred (Gouldner, 1960; Homans, 1961). The favors don't have to be of the same kind or distribution. To put it another way, a small favor could result in a larger return favor, and a person's kindness could win others over (Falk & Fischbacher, 2006). A fundamental idea in social exchange theory, reciprocity is based on the norm that people react similarly to actions, whether positively or negatively, after evaluating the intentions and results of those actions (Gouldner, 1960; Homans, 1961). Crucially, reciprocation does not have to be the same kind or amount; a small favor may result in a larger return, and a person's kindness may win them support and loyalty from others (Falk & Fischbacher, 2006).

We propose that workers who receive significant organizational support—including resources like training and other help—tend to return the favor by implementing more productive work practices, building on the ideas of social exchange and the reciprocity norm. Employees who receive sufficient training are more likely to use the knowledge and abilities they have learned in their jobs, which raises performance levels and improves customer service. Programs for employee training are created especially to improve job performance by transferring new knowledge and abilities. According to goal-setting theory, which was first put forth by Locke in 1968, people are inspired to work toward reaching their goals once they are clear. According to this theory, setting goals and performing better at work are positively correlated (Locke, Shaw, Saari, & Latham, 1981). Therefore, it is logical to believe that following training, workers will be motivated to apply their newly acquired abilities to accomplish predetermined goals, resulting in improved job performance. Extending this viewpoint, we contend that effective training transfer facilitates the relationship between training and improved customer service quality.

Training Effect On Customer Service Quality: Mediating Role Of Job Satisfaction And Transfer Of Training

A key factor in customer satisfaction and loyalty is customer service quality, which is the extent to which a service meets the expectations of the client (Lewis & Booms, 1983). Despite its significance, little research has been done expressly on the relationship between training and customer service quality. It is difficult to identify training's distinct influence on service quality because previous research frequently examines it in conjunction with other HRM practices rather than as a stand-alone element (Chand & Katou, 2007; Hung, 2006; Schneider & Bowen, 1993; Zerbe, Dobni, & Harel, 1998). The results of the studies that have already been done on the subject of training's contribution to improving the caliber of customer service are not entirely consistent. However, empirical data points to a generally favorable relationship between customer service quality and training. For example, Chand and Katou (2007) discovered that training was more significantly correlated with service quality in the Indian hotel industry than other HRM practices like hiring, performance reviews, and incentives. Similar results were found in the banking and healthcare industries in the United States, where training was positively associated with higher-quality customer service (Schneider & Bowen, 1993). By giving them the fundamental knowledge, skills, and abilities pertaining to product and service expertise, effective communication, complaint resolution, and techniques for handling challenging customer interactions, training improves employee competence (Keltner, 1995; Tsai & Tang, 2008). Therefore, training has the potential to greatly enhance service quality by empowering staff to better meet customer expectations and by enhancing employee capabilities.

The relationship between training and customer service quality is supported by this rationale, and customer service-focused training is important for creating a positive organizational service climate, which is positively associated with customer service quality (Gracia, Cifre, & Grau, 2010; Johnson,

1996; Schneider, White, & Paul, 1998). However, some studies, like Zerbe et al. (1998), offer different viewpoints, indicating that this relationship may not always be clear-cut

shown that training has no correlation with the quality of customer service and may even have the opposite effect (Hung, 2006). The lack of clear mechanisms by which training affects the quality of customer service appears to be the cause of the contradictory research findings. We contend that one of the mechanisms by which training affects the caliber of customer service is the transfer of training. Through training, staff members acquire fresh information and abilities that are necessary for delivering top-notch customer service. As goal setting theory suggests, trainees apply their newly acquired knowledge and skills to provide better customer service by improving communication and fostering stronger relationships. A similar argument has some empirical support. Employees who successfully apply newly learned skills and knowledge in their roles and maintain these competencies over time are evidence of the positive effects of training (Baldwin & Ford, 1988, p. 63; Aguinis & Kraiger, 2009; Burke & Hutchins, 2007; Tharenou et al., 2007). Employees applying what they have learned on the job is a crucial way that training affects employee performance (Aguinis & Kraiger, 2009; Leberman, McDonald, & Doyle, 2006; Nielsen et al., 2010; Pineda, 2010). Training transfer is crucial for converting training investments into quantifiable results, as evidenced by a meta-analysis by Colquitt, LePine, and Noe (2000), which found that it can explain up to 35% of the variation in job performance.

According to goal-setting theory, workers frequently report greater job satisfaction when they successfully implement new knowledge and abilities at work. Setting and accomplishing increasingly difficult goals results in improved job performance, which is the source of this satisfaction. This is corroborated by research showing that workers who make good use of their training report higher levels of job satisfaction (Allen & van der Velden, 2001; Pineda, 2010; Stranda & Bosco-Ruggiero, 2011). For example, Stranda and Bosco-Ruggiero (2011) discovered that workers who took part in mentoring and clinical consultation programs—two types of training transfer—reported feeling more satisfied with their jobs. Moreover, a number of studies have demonstrated a strong correlation between increased customer service quality and job satisfaction (Gazzoli et al., 2010; Kim et al., 2009; Malhotra & Mukherjee, 2004; Yee et al., 2008). These results underline the beneficial influence of contented, well-trained staff on service excellence by indicating that job satisfaction mediates the relationship between training transfer and customer service quality.

An employee's overall opinion of their work experience is known as job satisfaction (Cranny, Smith, & Stone, 1992). Offering job training is a crucial organizational component that has a big impact on employee satisfaction (Allen & van der Velden, 2001; Rowden & Conine, 2005). Access to training opportunities and job satisfaction have been shown to be positively correlated across a range of industries and professions. For instance, research has demonstrated this connection between senior executive managers in the computing industry, drivers in the gambling industry (Gu, Sen, & Ricardo, 2009), and professionals in the media, banking, securities, life sciences, and medical fields (Liao & Teng, 2010). Physicians in the healthcare industry have stated that their job satisfaction and training have a positive correlation (Chodirker, Rothman, Imrie, & Rohlehr, 2004). Likewise, lower-level managers in the manufacturing sector have reported a positive correlation between their job satisfaction and job training (Sahinidis & Bouris, 2008). The idea that job satisfaction and a number of employee outcomes, such as productivity and customer service quality, are positively correlated is further supported by a meta-analysis carried out by Judge, Thoresen, Bono, and Patton (2001). Furthermore, research has shown that organizational citizenship behavior (OCB) and job satisfaction are strongly positively correlated (Organ & Ryan, 1995), and that job complexity and employee performance are even more strongly correlated (Judge et al., 2001).

Task performance and organizational citizenship behavior (OCB) are two aspects of customer service,

which is a complex idea that frequently goes beyond conventional job descriptions. As a result, job satisfaction and customer service quality are probably positively correlated (Arnett et al., 2002; Malhotra & Mukherjee, 2004). Job satisfaction and customer service quality are positively correlated, according to numerous empirical studies conducted in a variety of industries, including banking (Malhotra & Mukherjee, 2004), restaurants (Gazzoli, Hancer, & Park, 2010), hotels (Kim, Tavitiyaman, & Kim, 2009), and retail (Yee, Yeung, & Cheng, 2008). These results imply that the relationship between training and the caliber of customer service is mediated by job satisfaction. Additionally, employees view training opportunities as a crucial component of organizational support and they are positively correlated with job satisfaction (Rhoades & Eisenberger, 2002). Training increases the likelihood that workers will report higher levels of job satisfaction, which encourages them to return the favor by supporting the company. Positive work behaviors, like using their newly learned skills to improve performance and significantly impact the organization, are examples of how this reciprocity shows up. These findings are consistent with the reciprocity norm and social exchange theory, which highlight the advantages that both parties derive from positive working relationships.

Research has shown that the effectiveness of training transfer across a range of industries and professions is positively correlated with job satisfaction (Lim & Morris, 2006; Yamnill & McLean, 2001). Furthermore, studies have demonstrated a connection between workers' willingness to share their knowledge and skills and their level of job satisfaction (Egan, Yang, & Bartlett, 2004; Gumuseli & Ergin, 2002; Kontoghiorghes, 2002).

A partial mediation hypothesis is put forth in light of this evidence, based on the training literature's emphasis on the direct correlation between training and training transfer (Ford, Smith, Weissbein, Gully, & Salas, 1998 & Weisberg, 2007). The results of the review indicate that job satisfaction acts as a mediator, increasing the likelihood that training will have a positive impact on training transfer suggesting that contented workers are more equipped to use their newly gained abilities and expertise at work.

According to goal-setting theory, workers are more likely to feel satisfied with their jobs when they are able to use the knowledge and abilities they have learned in training. Employees who are satisfied frequently set and accomplish more challenging goals, which improves their performance even more. This idea is supported by empirical research, which shows that when workers successfully apply their training outcomes in the workplace, they report higher levels of satisfaction (Allen & van der Velden, 2001; Pineda, 2010; Stranda & Bosco-Ruggiero, 2011). For instance, Stranda and Bosco-Ruggiero (2011) discovered that employees who participated in mentoring and clinical consultation programs—two types of training transfer—reported feeling more content in their positions. Furthermore, a large body of research suggests that job satisfaction improves the quality of customer service (Gazzoli et al., 2010; Kim et al., 2009; Malhotra & Mukherjee, 2004; Yee et al., 2008). These results imply that the relationship between training transfer and customer service quality is mediated by job satisfaction. The following theories are developed as a result of this conceptual interaction:

Hypothesis 1. Training has a positive impact on customer service quality.

Hypothesis 2. Job satisfaction and training have a positive correlation.

Hypothesis 3. Training and the transfer of acquired skills are directly related.

Hypothesis 4. Customer service quality is positively impacted by job satisfaction.

Hypothesis 5. Customer service quality is positively correlated with training transfer.

THE MODERATING ROLE OF POS:

Perceived organizational support (POS), according to Eisenberger, Huntington, Huntington, and Sowa (1986), is the degree to which workers believe their employer appreciates their contributions and is

concerned about their overall work experience. Organizational support can take many different forms, such as opportunities for skill transfer (Devos, Dumay, Bonami, Bates, & Holton, 2007), technological support (Burke & Hutchins, 2007; McManus & Rossett, 2006), and acknowledging and rewarding training transfer. When it comes to training transfer, the latter two components are especially important. Implementing specific organizational support that motivates and encourages employees to apply their newly acquired knowledge and skills within their job roles is crucial to creating an environment that supports training transfer.

This idea emphasizes how crucial it is to establish an atmosphere that encourages and supports the real-world implementation of training results. According to Sturges, Conway, and Liefooghe (2010) and Cromwell and Kolb (2004), such an environment increases employee commitment and improves their willingness and capacity to apply newly learned skills in their daily tasks. This idea is supported by a large body of empirical data showing that organizational support greatly increases the efficacy of training transfer. Burke and Baldwin's (1999) research shows that when support mechanisms like practice opportunities and resource access are available, training results improve. Additionally, a supportive organizational culture supported by peers and leadership has a positive impact on the transfer process, according to Kontoghiorghes (2001). Additionally, Lim and Morris (2006) point out that when companies actively support training transfer through coordinated initiatives, employees are more likely to incorporate new skills into their regular work practices.

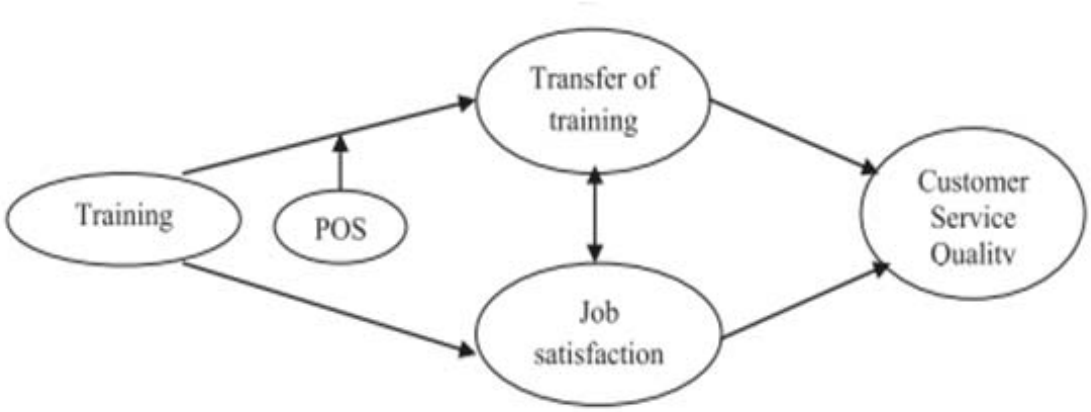
Additionally, studies by Mathieu, Tannenbaum, and Salas (1992) and Tracey, Tannenbaum, and Kavanagh (1995) highlight the value of structured support systems, like coaching and feedback, in successfully implementing training in the workplace. Together, these results highlight how important organizational support is for optimizing training programs' return on investment through efficient transfer and improved long-term performance. The norm of reciprocity and the tenets of social exchange theory, as outlined by Blau (1964), Gouldner (1960), and Homans (1961), provide a fundamental viewpoint on the dynamics of organizational and interpersonal relationships in the workplace. According to these theories, workers are more likely to improve their job performance and even engage in extra-role behaviors outside of their official job descriptions in return for perceived organizational support (POS) Eisenberger and Rhodes (2002). Comprehending the dynamics of training transfer in organizations requires an understanding of this reciprocal relationship.

Similarly, it could be argued that when employees receive significant organizational support, they feel obligated to contribute to the organization. This sense of obligation frequently shows up as a readiness to use recently learned abilities and information in their jobs. Employees are more likely to take the initiative and proactively apply their training in the workplace when they feel that their employer is supporting them. They view the company's investment in their growth as a significant asset, which encourages them to make the most of it by more successfully advancing the objectives of the company. The importance of perceived organizational support (POS) in training and development is highlighted by this win-win situation. Training results are more likely to be quantifiable when POS is high because trainees are more likely to apply their newly learned abilities into their present duties at work. This implies that the relationship between training and its transfer is significantly moderated by POS. Excellent organizational support

Consequently, we develop the following hypothesis: The perceived level of organizational support significantly moderates the relationship between training and training transfer. More precisely, higher POS levels will lead to a greater application of recently acquired skills and knowledge in the workplace. This hypothesis highlights how important it is to establish a supportive organizational environment in order to maximize the returns on training investments and promote continuous staff development.

Hypothesis 6. The relationship between training and training transfer is moderated by POS

Hypothesis 7. POS has an indirect impact on customer service quality



RESEARCH METHODOLOGY:

The research methods for this study is presented in this section. The study strategy is presented first, followed by instrument construction, sampling, and data gathering methods.

RESEARCH PARADIGM:

There are contradictory findings in the literature about the connection between training and its transfer. In particular, empirical research shows that about 40% of trainees do not use the knowledge and skills they learn within a year of training, and that percentage rises to 70% after that (Saks, 2002). Additionally, efforts to determine the precise effect of training transfer on employee performance, including customer service quality, have been hampered by the lack of research. As a result, little is known about the actual connections between employee outcomes, training, and training transfer. More research is necessary to completely understand how organizational support and training enhance employee performance and, eventually, boost productivity in the banking industry. There are a number of crucial areas that require clarification in light of the current research gap, particularly when considering the banking sector. First and foremost, it's critical to guarantee that training and development initiatives are carried out successfully in the banking industry. Furthermore, it is essential to look at how training affects the quality of customer service and assess the elements that affect training transfer in the sector, including the ways in which these elements affect the quality of customer service. Additionally, it's important to look into how banking employees' job satisfaction and customer service quality relate to one another as well as how training, training transfer, and job satisfaction. In order to improve customer service quality, it is essential to look into the relationships between job satisfaction, training, and training transfer, as well as job satisfaction and customer service quality among banking employees. Finally, as described in this research paper, a comprehensive model that incorporates training and training transfer will be created.

RESEARCH DESIGN:

In order to investigate how training improves the quality of customer service, the current study offers a conceptual model that is based on previously published research and backed by empirically verified results. This was accomplished by using a quantitative research approach, which offers a strong basis for analysis and interpretation and permits generalization to a larger population (Adams et al., 2007). With a survey questionnaire serving as the main research tool, a quantitative research design was

adopted. The questionnaire had two sections and was intended to be finished in about three minutes. Data on demographics, including age, marital status, work history, and gender, were gathered in the first section. Questions about training, training transfer, perceived organizational behavior, job satisfaction, and their effects on the quality of customer service were included in the second section. In accordance with Harrison's (2007) recommendations, it also sought to evaluate the impact of the attitudes, abilities, and knowledge gained via training on the company. The relationships between these variables are systematically investigated in this study. Because of its ability to handle intricate models with mediating and moderating variables and enable the simultaneous testing of numerous relationships, structural equation modeling, or SEM, was used.

RESEARCH INSTRUMENTS:

A questionnaire measuring Training (T), Transfer of Training (TOT), Perceived Organizational Support (POS), Job Satisfaction (JS), and Customer Service Quality (CSQ) was used to evaluate the conceptual model's constructs. The items used to operationalize these components are based on a thorough literature review and have been validated in prior studies. This guarantees that each construct is measured accurately and in accordance with accepted research findings.

S. no	Constructs	Code	Items	Author
1	Training	T	2	Marler et al
2	Transfer of Training	TOT	3	Xiao
3	Percieved Organizational Support	POS	4	Eisenberger, Cummings, Armeli, and Lynch
4	Job Satisfaction	JS	2	Cammann, Fichman, Jenkins, and Kiesh
5	Customer Service Quality	CSQ	2	Cracia et al., liang, Klein & Carr

Data for the study were gathered from supervisors and banking industry workers. Stratified random sampling was used to guarantee a representative sample that represented the variety of positions and branches within the banks, leading to an unbiased and well-rounded selection. The research survey was conducted in English and used an existing questionnaire. A 57% response rate was achieved, with 57 responses obtained from the 100 questionnaires that were distributed. Participants were informed of the study's purpose and given guarantees of confidentiality regarding their answers during the roughly four weeks that data collection took place. An online survey approach was adopted to promote convenience and speedy responses. Benefits of this strategy include reduced expenses, greater sample handling capacity, and design flexibility (Weible & Wallace, 1998). Web surveys are becoming more and more popular, but there are still issues, especially with regard to different populations' levels of access, exposure, and Internet and email usage patterns (Dillman, 1999). Because an existing questionnaire was used, it was imperative that the research tool be handled carefully in light of these factors. Questions' format, language, structure, and sequence can all have a big impact on respondents' answers and, in turn, the study's conclusions. A questionnaire's content, design, and question sequence should all be taken into account. It should also include a succinct introduction that explains any jargon or technical terms.

There were closed-ended questions in the survey. Likert-type scales with seven points, from 1 (strongly disagree) to 7 (strongly agree), were used for all variables except the control variables. With "Strongly Disagree" at one end, "Strongly Agree" at the other, and "Neither" at the middle, this seven-point scale makes it easier for respondents to understand. In addition to improving participant clarity, this design makes it easier to enter data into PLS-SEM for analysis, which improves the software's ability to interpret the data as a whole.

PILOT TESTING:

A well-planned and structured questionnaire was used to collect the study's primary data. To ensure the

validity and effectiveness of the questionnaire, a comprehensive pilot study was carried out. A rigorous set of procedures were followed during this pilot study in order to improve the questionnaire and make it appropriate for the study's goals.

To get a thorough grasp of the working environment and the unique contexts in which the employees operate, a visit to a branch of the chosen bank was first made. This first-hand experience was essential to creating a relevant and insightful draft of the questionnaire. The bank staff then went through a comprehensive review process with the draft questionnaire, and their input was very helpful in pointing out possible areas for improvement.

Regarding a number of aspects of the questionnaire, such as its ease of understanding and response, relevance, and question clarity, the employees offered in-depth feedback and suggestions. Their real-world knowledge gained from their interactions and daily experiences in the banking sector was extremely helpful in forming the questionnaire's final form. The questionnaire was improved in large part due to the researcher's increased exposure from numerous field visits to different bank branches, in addition to the input from the employees. During these visits, the researcher was able to closely observe the banking procedures and obtain additional contextual data that helped shape the design of the questionnaire.

The secondary data used in this research were painstakingly collected from numerous reliable sources. This included a thorough analysis of academic papers that were published in well-known journals, which gave the research a strong theoretical framework and context. To ensure a thorough and reliable data set, pertinent information was also obtained from publications, reliable websites, and internal bank records. The incorporation of these secondary sources improved the study's overall validity and reliability by aiding in the triangulation of the primary data.

Through a combination of comprehensive secondary research and the insights gleaned from the pilot study, the final questionnaire was refined to efficiently gather the required data while also being validated. The development of the questionnaire was a rigorous and iterative process that guaranteed the study was based on actual practices and backed by a large body of literature.

NORMALITY TESTING:

The author conducts tests in this portion to figure out if the information collected from the survey has a normal distribution or otherwise. Since numerous methods of statistical analysis rely on the notion that data are regularly sent out, normality tests are significant. The Shapiro-Wilk test, Kolmogorov-Smirnov test, and visual evaluation using histograms and Q-Q plots are among the most frequently used tests. Researchers can use the results of testing to figure out to what extent basic statistical approaches are effective.

	Mean	Median	Observed min	Observed max	Standard deviation	Excess kurtosis	Skewness	Number of observations used	Cramér-von Mises test statistic	Cramér-von Mises p value
CSQ	0.000	0.005	-1.856	1.866	1.000	-1.121	0.005	54.000	0.143	0.028
JS	0.000	0.340	-2.792	1.520	1.000	1.140	-1.012	54.000	0.401	0.000
POS	0.000	0.147	-2.158	1.663	1.000	-0.494	-0.559	54.000	0.187	0.007
T	0.000	0.226	-3.933	1.266	1.000	3.917	-1.546	54.000	0.539	0.000
TOT	0.000	0.185	-2.800	1.667	1.000	0.995	-0.935	54.000	0.294	0.000

SAMPLING AND DATA COLLECTION:

Using a snowball sampling technique, data for the study was gathered from social networking sites, particularly Facebook and LinkedIn. Initial contacts are given a link to the web-based survey as part of this non-probability sampling technique. They are then asked to fill it out and share it with other people in their network.

The questionnaire has been modified over the last six months in response to respondent feedback. In

the beginning, the survey had a "other" option that let respondents fill in any blanks. The analysis was made more difficult by the fact that many of the responses were phrases rather than single words. The survey was redesigned in response to this feedback, and in order to improve clarity and expedite responses, the "other" option was eliminated.

Data for the study came from supervisors and employees in the banking sector. Stratified random sampling was used to create an unbiased and balanced sample, ensuring that it accurately represented the different branches and employee roles within the banks. The survey was administered in English using a pre-existing questionnaire as the research tool.

157 of the 200 surveys that were sent out were answered, yielding a 78.5% response rate. The study's goal was explained to participants during the roughly four weeks that data collection took place, and they were reassured that their answers would be kept private. An online survey was used for convenience and speedier response times. All variables, with the exception of the control variables, were measured using seven-point Likert-type scales, and the questionnaire was composed of closed-ended questions. A score of 1 meant "strongly disagree," a score of 7 meant "strongly agree," and the middle score was "neither." This condensed format helped respondents comprehend the questions and made it simpler to enter data into PLS-SEM for analysis, which improved the software's ability to interpret the data as a whole.

DESCRIPTIVE ANALYSIS:

This study made use of SmartPLS-SEM, version 4. SmartPLS-SEM has several advantages over other related covariance-based SEM techniques such as AMOS and LISREL (Imran, Hamid, Aziz, & Wan, 2019). One of these advantages is that it can handle complex models with multiple components and indicators, which is perfect for developing theories and conducting exploratory research. In contrast to other component-based methods, PLS-SEM uses an algorithm to reduce variances of all dependent latent constructs rather than just covariance (Urbach & Ahlemann, 2010). Moreover, SmartPLS-SEM places relatively little restrictions on sample size, residual distribution, and measurement scales, according to Pavlou and Fygenson (2006). These characteristics make it a flexible and trustworthy tool for researching complex models in a variety of research settings. Researchers can look into multiple variables at once with Smart PLS-SEM, a statistical tool of the second generation. According to Chin, Marcolin, and Newsted (2003), it is considered a member of the regression technique family that seeks to estimate the relationships between the measurement model (indicators) and the structural model (constructs) simultaneously. Its ability to enable a deeper understanding of the complex

ASSESSMENT OF MEASUREMENT MODEL:

According to Hair et al. (2017), the outer measurement model makes use of composite reliability (CR) and average variance extracted (AVE) to evaluate internal consistency, convergent validity, and discriminant validity. According to them, Cronbach's alpha and CR are crucial for assessing the data's dependability. Items with factor loadings less than 0.60 should be eliminated, according to Hair et al. (2006). An item should be eliminated if doing so improves the AVE and CR. Furthermore, according to Hair et al. (2014), any item with an outer loading of less than 0.40 should be disregarded. Additionally, Hair et al. (2012) state that each variable must have an AVE greater than 0.5.

ASSESSMENT OF STRUCTURAL MODEL:

According to Fornell and Larcker (1981), if the composite reliability is greater than 0.6, a construct's convergent validity can still be regarded as valid even if the average variance extracted (AVE) is less than 0.5. Using standard bootstrapping techniques based on suggestions from academics like Hair et al. (2014) and Henseler, Ringle, & Sinkovics (2009), the structural model is evaluated in the second phase

of the PLS-SEM analysis. According to Hair et al. (2012) and Urbach and Ahlemann (2010), this evaluation focuses on analyzing the model's predictive significance, the effect size of each relationship, and the coefficient of determination (R^2). These components make it easier to assess the path coefficients' significance.

DATA ANALYSIS AND RESULTS:

The findings of the data analysis are shown in this section. The validation of the measurement model comes after a report on the sample characteristics. The assessment of the conceptual model is then covered, as well as the path analysis and hypothesis testing. The results are then examined and presented.

RESOPONDENT PROFILE:

A total of 157 questionnaires were gathered from the respondents, yielding a 78.6% response rate, as explained in Chapter 4. In terms of gender distribution, 45.4% of the 157 respondents identified as male, and 54.6% as female.

The following responses were found when looking at the sample's age distribution: 10 percent were between the ages of 36 and 45, 25.4% were between the ages of 26 and 35, 9% were over the age of 55, and 49% were between the ages of 18 and 25.

32.8% of participants were married, whereas 67.2% of participants said they were single. The number of years the participants had worked in their total careers served as a proxy for their professional experience. Of the 157 respondents, 52.7% had worked for 0–2 years, 20% for 3–5 years, 7.27% for 6–8 years, and 10.9% for 10–9 years 9% had 12 years or more of experience, and 9–11 years. Finally, 78.1% of the respondents had master's degrees, 16.3% had undergraduate degrees, and 5.4% had other qualifications, according to their educational backgrounds.

Items	Classification	Sample Amount	Percentage
Gender	Male	71	45.4
	Female	86	54.6
Marital Status	Single	106	67.2
	Married	51	32.8
Age	18 – 25	77	49
	26 – 35	40	25.4
	36 – 45	17	10.9
	46 – 55	9	5.4
	56 and above	14	9
Education	Undergraduate	26	16.3
	Post – Graduate	123	78.1
	Other	8	5.4
Experience	0 – 2	83	52.7
	3 – 5	32	20
	6 – 8	11	7.27
	9 – 11	17	10.9
	12 and above	14	9

PLS ANALYSIS:

MEASUREMENT MODEL RESULTS:

Assessing the validity and reliability of the measurement items, or indicators, to make sure they appropriately represent the constructs they are meant to measure is the first step in reporting the results of a Partial Least Squares (PLS) analysis. This section is devoted to evaluating the measures' convergent and discriminant validity, as well as their reliability and consistency across the indicators.

To verify that indicators of a particular construct are in fact correlated with one another, proving that they are all measuring the same underlying concept, convergent validity is evaluated. Contrarily, discriminant validity guarantees that each construct is unique and does not exhibit excessive correlation with other constructs, suggesting that each construct assesses a distinct concept. When combined, these evaluations confirm the soundness of the metrics employed in the analysis, offering a strong basis for the structural model's subsequent interpretation.

DESCRIPTIVE STATISTICS:

RELIABILITY:

Cronbach's alpha, which offers a reliability estimate based on intercorrelations among indicators, was used to analyze internal consistency in order to evaluate the reliability of each construct (Henseler et al., 2009). Greater reliability is indicated by higher Cronbach's alpha coefficient values, which range from 0 to 1. According to conventional wisdom, an alpha value of 0.70 or higher indicates internal consistency, whereas values less than 0.60 typically indicate insufficient reliability (Nunnally et al., 1967).

The reliability of the constructs is confirmed by the table below, which displays the Cronbach's alpha coefficients for each construct. The majority of the constructs surpass the 0.70 threshold. Some constructs, on the other hand, have alpha coefficients that are less than 0.70, which suggests a comparatively lower degree of internal consistency. This sheds light on how reliable the measurement items for each construct are, which is crucial.

RELIBILITY RESULTS:

	Cronbach's alpha	Composite reliability (rho_a)
CSQ	0.867	0.907
JS	0.806	0.807
POS	0.785	0.796
T	0.702	0.943
TOT	0.727	0.730

Composite reliability (CR) was chosen as a more reliable indicator of construct reliability in this analysis because Cronbach's alpha has a propensity to underestimate internal consistency (Henseler et al., 2009). Compared to Cronbach's alpha, composite reliability is a more accurate and nuanced indicator of internal consistency because it takes into consideration the different factor loadings of individual indicators. Composite reliability values above 0.70 are typically considered acceptable, similar to Cronbach's alpha, since they show satisfactory internal consistency (Henseler et al., 2009). The strong reliability of the measurements is highlighted by the fact that all constructs displayed composite reliability values above the 0.70 threshold, as indicated in Table 7. This indicates that the measurement tool employed in this study reliably and consistently captures the underlying constructs with enough precision to support its use in future research.

VALIDITY

Both convergent and discriminant validities are thought to be crucial for assessing validity. The extent

to which a group of indicators represents the same underlying construct is known as convergent validity. As demonstrated by unidimensionality tests like high factor loadings and Average Variance Extracted (AVE) values, it validates that indicators created to measure a particular construct are in fact closely related. An AVE value of 0.5 or greater is generally considered acceptable, meaning that the construct the indicators represent accounts for more than half of the variance of the indicators.

In contrast, discriminant validity ensures that each construct in the model is unique by evaluating whether indicators created to measure one construct do not have a strong correlation with other constructs. Indicators should exhibit higher loadings on their intended constructs than on any other, according to the Fornell-Larcker criterion or cross-loadings, which are frequently used to assess this criterion. Maintaining the clarity and interpretability of the model's output requires achieving discriminant validity, which verifies that each construct is distinct and measures a different concept.

	(AVE)
Customer Service Quality	0.881
Job Satisfaction	0.838
Perceived Organizational Support	0.608
Training	0.753
Training Tramsfer	0.647

Only reflective constructs or latent variables in mode A (outward-directed) are suitable for AVE. Because the whole measuring instrument used in this study is reflective, AVE may be used to any construct. Table shows the AVE values, which are all larger than 0.50, indicating convergent validity.

DISCRIMINENT VALIDITY:

Three primary metrics—the Fornell-Larcker criteria, the Heterotrait-Monotrait ratio (HTMT), and cross-loadings—are used to evaluate discriminant validity, offering a thorough analysis across constructs and indicators.
Henseler et al. (2009) state that the Fornell-Larcker Criteria makes sure that each construct in the model shares more variance with its own indicators than with any other construct. Each latent variable must have an Average Variance Extracted (AVE) greater than its highest squared correlation with every other latent variable. This criterion supports discriminant validity at the construct level by confirming that each construct shares more characteristics with its indicators than with other constructs.

Comparing each indicator's loading on its designated construct with its loadings on other constructs is the second way to assess discriminant validity. According to Heseler et al. (2009), an indicator must have a loading on its assigned construct that is greater than any of its cross-loadings on other constructs in order to be considered discriminantly valid. According to Chin (2010), this method ensures that each indicator is more strongly associated with its intended construct than with any other, offering insight at the indicator level.

Heterotrait-Monotrait Ratio (HTMT): To guarantee discriminant validity, this ratio assesses the connections between constructs. The constructs are sufficiently different to be regarded as distinct when the HTMT values are less than 0.85 or, in more permissive situations, less than 0.90.

According to the findings, all construct assessments demonstrate appropriate discriminant validity across the Fornell-Larcker criteria, HTMT, and cross-loading assessments. Tables presenting Fornell-Larcker criterion values, HTMT ratios, and cross-loadings confirm that the model’s constructs maintain the necessary distinctiveness.

HTMT:

	CSQ	JS	POS	T	TOT
Customer Service Quality					
Job Satisfaction	0.421				
POS	0.210	0.609			
Training	0.169	0.120	0.480		
Transfer of Training	0.274	0.646	0.733	0.489	

FORNELL-LARCKER CRITERION

	CSQ	JS	POS	T	TOT
Customer Service Quality	0.939				
Job Satisfaction	0.357	0.915			
POS	0.118	0.471	0.779		
Training	-0.066	0.117	0.388	0.868	
Transfer of Training	0.221	0.497	0.564	0.376	0.804

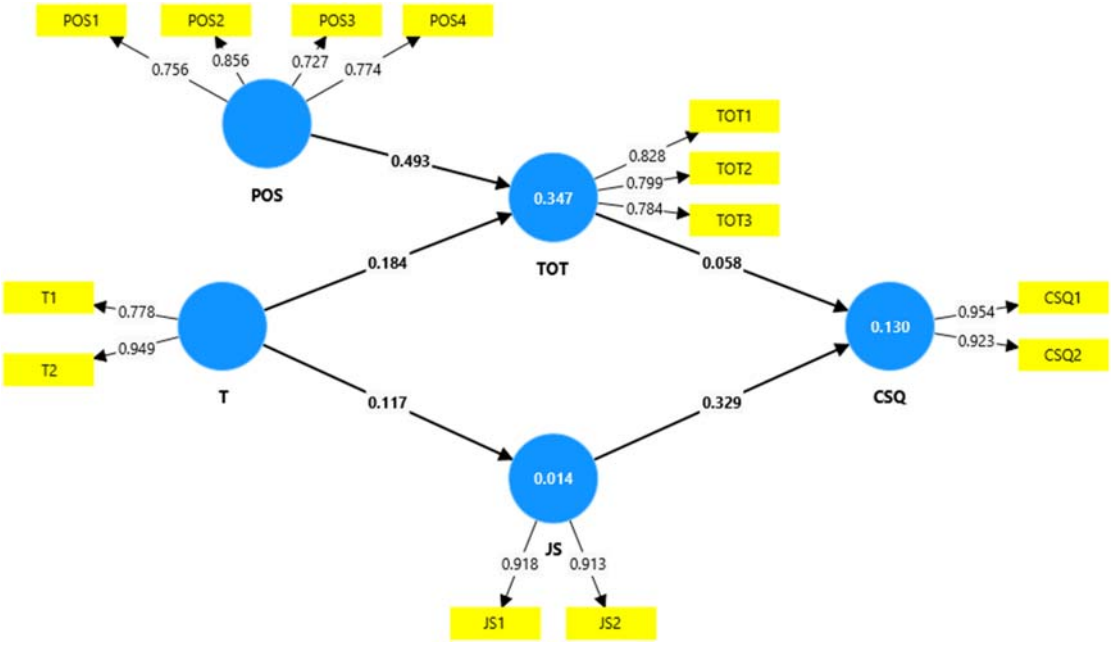
OUTER LOADINGS:

	CSQ	JS	POS	T	TOT
CSQ1	0.954				
CSQ2	0.923				
JS1		0.918			
JS2		0.913			
POS1			0.756		
POS2			0.856		
POS3			0.727		
POS4			0.774		
T1				0.778	
T2				0.949	
TOT1					0.828
TOT2					0.799
TOT3					0.784

STRUCTURAL MODEL RESULTS:

Assessing the structural model to confirm the significance of path coefficients and the explained variance comes after reliability and validity have been confirmed. The PLS analysis was performed using SmartPLS with 300 iterations and a path weighting scheme, as suggested by Haenlein and Kaplan (2004) because of its low effect on results. Bootstrapping, which assesses the statistical significance of relationships between constructs, was used to test path significance. The predictive power of the model was then assessed using the R-squared values for endogenous constructs.

VARIANCE EXPLANATION:



The model's explanatory power is evaluated by the endogenous constructs' R2 values, which show how much variance each construct can account for (Tabachnick & Fidell, 2007). R2 values of 0.67, 0.33, and 0.19 are categorized as substantial, moderate, and weak, respectively, in PLS path modeling, according to Chin (1998). While the value for Transfer of Training is moderate, the model's R2 results show weak explanatory power for Job Satisfaction and Customer Service Quality. This implies that the model's predictive power is constrained for other constructs, even though it explains a moderate amount of the variance in Transfer of Training.

Variance explanation results

	R-square
CSQ	0.130
JS	0.014
TOT	0.347

PATH ANALYSIS:

The path coefficients of the PLS structural model support the relationships between the constructs that Adams et al. (2007) theorized. The strength of causal relationships between variables is indicated by each path coefficient, which is a normalized beta coefficient from ordinary least squares regressions (Henseler et al., 2009). The accompanying table illustrates how the structural path analysis's findings are displayed using PLS path coefficients and indicator loadings. For each path, significance testing is provided in the Hypotheses Testing section. Notably, the model looks at how customer service quality

and job satisfaction are related, as well as how perceived organizational support affects related constructs transfer training is positive showing that those constructs have a direct (positive) causal relationship with one another. In other words, a rise in one construct is linked to a rise in the relating construct, rest of the path coefficient are negative. The Hypotheses Testing section includes tests of the route significances in the model.

	Original sample (O)	Sample mean (M)	(STDEV)	T statistics (|O/STDEV|)	P values
JS -> CSQ	0.329	0.317	0.127	2.594	0.010
POS -> TOT	0.493	0.506	0.140	3.507	0.000
T -> JS	0.117	0.155	0.182	0.642	0.521
T -> TOT	0.184	0.180	0.179	1.903	0.009
TOT -> CSQ	0.058	0.068	0.121	0.479	0.632

HYPOTHESES TESTING:

BOOTSTRAPPING:

The Bootstrap method was used to estimate the significance of path coefficients for hypotheses H1 through H7. This method gives an estimate of the sample distribution for the shape, spread, and possible bias of the statistic (Adams et al., 2007). By choosing cases at random from the original dataset, with replacement, bootstrapping creates multiple samples. The PLS path model is then recalculated for each sample. A t-test can be used to determine the significance of path model relationships because this procedure creates a bootstrap distribution of path coefficients (Henseler et al., 2009). A maximum of 300 iterations and 57 cases were used for bootstrapping in this investigation.

The significance threshold was established at a t-value greater than 1.645, which indicates a 95% confidence level, using a one-tailed t-test with 300 degrees of freedom. Showing that directional hypotheses have a 95% confidence level ($p < 0.05$). The graphical output is shown in the table below, which shows the t-values for each path and confirms which hypotheses satisfy the significance level and relationship strength.

(H1) Training (T) and Customer Service Quality (CSQ) have a direct relationship, as indicated by the path coefficient of 0.049. The t-statistic is 1.822 and the p-value is 0.018, both of which are below the significance level of 0.05. As a result, we reject the null hypothesis and come to the conclusion that training significantly, albeit weakly, affects the quality of customer service.

(H2) The t-statistic and path coefficient for the association between Job Satisfaction (JS) and Training (T) are 0.117 and 0.642, respectively. This association is not statistically significant, according to the p-value of 0.521. As a result, the null hypothesis cannot be rejected, indicating that job satisfaction in this sample is not significantly impacted by training.

(H3) A t-statistic of 1.903 and a path coefficient of 0.184 are displayed in the relationship between Training (T) and Transfer of Training (TOT). With a p-value of 0.009, this relationship is statistically significant, suggesting that training improves overall training transfer.

(H4) A t-statistic of 2.594 and a path coefficient of 0.329 are presented for the relationship between Job Satisfaction (JS) and Customer Satisfaction (CSQ). This relationship's p-value is 0.010, below the significance level of 0.01. As a result, we reject the null hypothesis and come to the conclusion that job satisfaction and customer satisfaction are significantly correlated. This emphasizes how crucial job

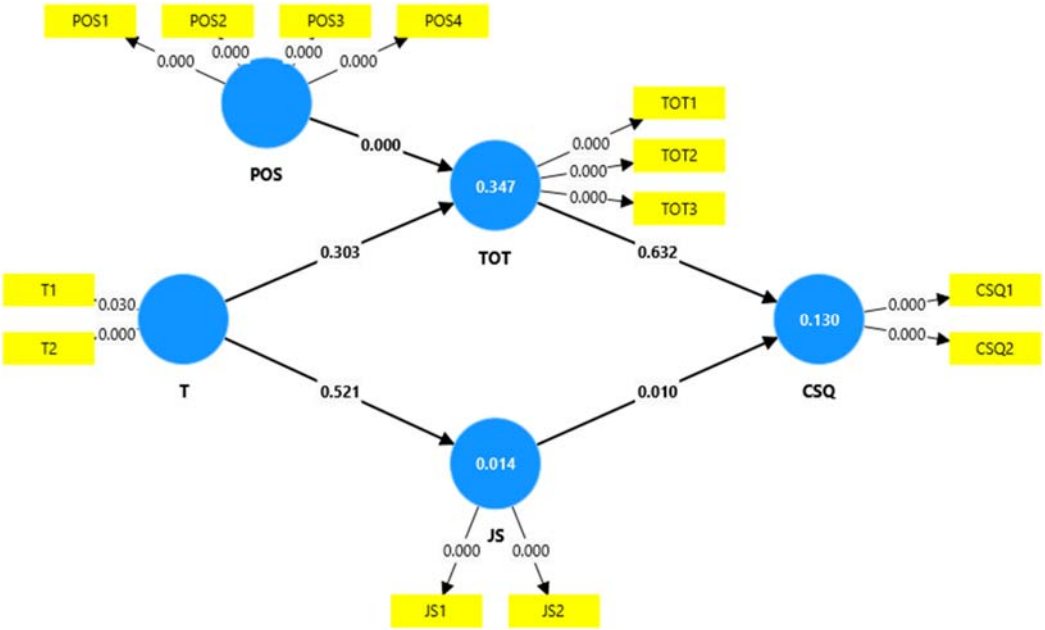
satisfaction is to improving client experiences.

(H5) A t-statistic of 0.479 and a path coefficient of 0.058 indicate a relationship between Transfer of Training (TOT) and Customer Satisfaction (CSQ). There is no statistically significant correlation between customer satisfaction and training transfer, according to the p-value of 0.632. Since there is no obvious direct correlation between these two variables, we are unable to reject the null hypothesis.

(H6) The relationship between Transfer of Training (TOT) and Perceived Organizational Support (POS) shows a highly significant path coefficient of 0.493 and a t-statistic of 3.507. This relationship has a very strong significance, as indicated by the p-value of 0.000. The null hypothesis can be categorically rejected, indicating that overall training transfer is significantly and favorably impacted by perceived organizational support.

(H7) A t-statistic of 0.427 and a path coefficient of 0.028 are found in the analysis of the relationship between Customer Service Quality (CSQ) and Perceived Organizational Support (POS). This relationship's p-value of 0.669 suggests that it is not statistically significant. As a result, we cannot rule out the null hypothesis and come to the conclusion that there is no meaningful correlation between the quality of customer service and perceived organizational support.

	Original sample (O)	Sample mean (M)	(STDEV)	T statistics (|O/STDEV|)	P values
T -> CSQ	0.049	0.046	0.071	1.822	0.018
T -> JS	0.117	0.155	0.182	0.642	0.521
T -> TOT	0.184	0.180	0.179	1.903	0.009
JS -> CSQ	0.329	0.317	0.127	2.594	0.010
TOT -> CSQ	0.058	0.068	0.121	0.479	0.632
POS -> TOT	0.493	0.506	0.140	3.507	0.000
POS -> CSQ	0.028	0.038	0.067	0.427	0.669



DISCUSSION:

First of all, there is no evidence of a direct correlation between customer service quality (CSQ) and

training (T). Rather, it seems that training has an indirect impact on customer satisfaction through the mediating functions of transfer of training (TOT) and job satisfaction (JS). This result emphasizes the possibility that training by itself may not immediately result in higher-quality customer service. Nonetheless, the benefits of training may be more noticeable in customer service results when workers are happier in their positions or effectively apply what they have learned to work-related duties.

It bolsters the body of research on the beneficial connections between training and training transfer, as well as between training transfer and the work attitudes and productivity of employees. This finding is consistent with earlier research emphasizing the need for mediators to comprehend the entire scope of training's effects on organizational outcomes. Holton et al. (1997), who stress that mediators—like the transfer of training—are necessary for training effects to take hold, are in agreement with the lack of evidence supporting the claim that training directly raises the quality of customer service. This suggests that unless training is successfully translated into job-related skills and behaviors, it might not be enough to improve the quality of customer service on its own.

Additionally, training does not directly affect training transfer, even though it has a direct impact on job satisfaction. This implies that while training can improve employees' perceptions of their jobs, other elements may be needed to guarantee that the knowledge and abilities they acquire are used in the workplace. Additionally, there is a strong positive correlation between job satisfaction and the quality of customer service, suggesting that high-quality customer experiences are highly dependent on employees' job satisfaction. This implies that happier workers are more likely to provide superior customer service, highlighting the necessity for businesses to put job satisfaction first in order to improve client interactions and overall service quality.

Furthermore, training transfer is strongly and significantly impacted by perceived organizational support (POS), highlighting the significance of POS in promoting efficient training transfer. This indicates that job satisfaction and training transfer have a strong positive correlation, proving that JS and perceived organization support both have an impact on customer satisfaction. These results underline the positive relationship between job satisfaction and the caliber of customer service, supporting previous research that indicates happier workers typically produce higher-quality work. According to this relationship, workers are more likely to perform well and have a positive impact on customer experiences when they feel more fulfilled and appreciated in their positions. Judge et al. (2001), on the other hand, contend that there is a complicated relationship between job satisfaction and job performance and that it does not always result in higher-quality work. This disparity emphasizes how crucial it is to take context and mediating variables into account when analyzing the relationship between job satisfaction and performance outcomes.

Training alone does not guarantee job satisfaction because there are other factors besides skill and knowledge acquisition that affect job satisfaction. (Judge and Church's 2000) research indicates that both organizational and individual factors—such as work environment, management styles, and growth opportunities—affect job satisfaction. Individual factors include personality, values, and expectations. Therefore, job satisfaction may not be guaranteed even with training if these other factors are out of alignment or if expectations and reality are not matching. This study did not provide evidence in favor of the hypothesis that training effects training transfer. This is at odds with the findings of (Ford et al. 1998), who highlight the direct effect of training on training transfer. Results from (Rhoades and Eisenberger 2002) on the significance of job satisfaction in performance outcomes corroborated the hypothesis that job satisfaction affects customer satisfaction.

According to the analysis, there is a substantial & positive correlation in training transfer (TOT) and (POS). This implies that POS has a significant impact on how well training is implemented in the

workplace. This is consistent with a larger body of research showing that organizational support can help learned skills and knowledge be applied in real-world situations. Employees are prone to feel inspired and can apply new skills when they believe that their company encourages and encourages their development. This improves performance and increases the return on training investments. These results underline how important it is for businesses to actively create a supportive atmosphere. Organizations can improve the efficiency of their training program by identifying & resolving the needs and concerns of their workforce. This might entail setting up a culture that values ongoing learning and development, offering resources, and facilitating opportunities for feedback. In the end, these initiatives may result in enhanced organizational outcomes and work performance.

POS and customer service quality (CSQ), on the other hand, do not seem to be statistically significantly correlated. . Although perceived organizational support systems play a big role in training transfer, they don't seem to have a direct effect on the customer service quality. Numerous factors could be responsible for this disparity. First, although organizational support is essential for enabling workers to apply their skills, other factors like unique employee characteristics, face-to-face customer interactions, and job-specific training may have a greater direct effect on the customer service quality. Second, there's a chance that the effect of POS on CSQ will be indirect and mediated by other factors like employee engagement or job satisfaction. Workers who perceive that their organization is supporting them may be more satisfied with their work, which may result in better customer service. Nevertheless, this study finds no significance in the direct path via POS to CSQ.

CONCLUSION:

The study's conclusions draw attention to the complex relationships that exist between CSQ, POS, training, job satisfaction, and training transfer. There is an urgent need to reexamine how these factors interact to influence organizational outcomes, as evidenced by the inconclusive findings from prior research on how training directly affects worker performance and customer service standards. This study closes this knowledge gap by elucidating the critical role of mediators such as job satisfaction and training transfer.

First of all, this study demonstrates that training and customer service quality are not directly correlated. Instead, its effect on customer satisfaction is mediated by job satisfaction and training transfer. This highlights how important it is to consider intermediary issues in order to fully understand the impact of training on organizational performance. Training significantly boosts job satisfaction, and there is a substantial positive correlation between job satisfaction and customer service excellence. According to this study, improving customer experiences requires fostering staff job happiness.

Moreover, although training directly improves job satisfaction, training transfer is not directly impacted by it. Instead, POS has a major influence on training transfer, emphasizing the need for organizational support to ensure that training is applied effectively. When employees perceive a high degree of corporate support, they are more likely to feel motivated and capable of applying new information and abilities to their work, which enhances performance and boosts the return on training program investments.

Surprisingly, there is no statistically significant correlation found between POS and CSQ, despite POS's critical role in training transfer. This suggests that while organizational support is essential for facilitating training transfer, it does not directly improve the quality of customer service. This disparity may result from the complex relationship between customer service quality and a variety of factors, including job-specific training, direct interactions with clients, and individual employee attributes.

These results are consistent with earlier studies that highlight the necessity for mediators to comprehend the entire scope of training's effects on organizational outcomes. Additionally, they stress the significance of an all-encompassing strategy in organizational development plans, taking into account

both direct and indirect elements that influence the intended results.

RECOMMENDATION

By offering resources, chances for feedback, and a continuous learning culture, organizations can create a supportive work environment. This will improve overall job performance and the transfer of training. Techniques for increasing job satisfaction are essential; They cover topics including management styles, expectations, and values in the workplace in addition to chances for individual development. Aligning these factors with employee expectations can significantly improve both job happiness and customer service quality.

Training will have the greatest effect if mediators like job satisfaction and training of transfer are identified and used. Training programs ought to improve skills and tackle wider aspects that impact job satisfaction and transfer of training, such as employee engagement initiatives and training in soft skills.

Measure and assess training programs' and support systems' efficacy on a regular basis. Utilize this information to modify training and support programs so that they are in line with the needs of the workforce and corporate objectives. Establish specialized customer service training programs to improve the abilities needed for superior customer interactions and close the gap between the quality of customer service and the perception of organizational support.

Organizations can foster an atmosphere that facilitates efficient training transfer, boosts employee happiness, and results in higher-quality customer service by implementing these suggestions. This all-encompassing strategy guarantees that training expenditures generate the highest returns and support the success of the organization as a whole.

APPENDIX:

	TRAINING
1	Training is designed and conducted to substantially increase employee knowledge on the topic and develop new skills
2	Training is designed and conducted to influence my attitudes concerning this topic
	TRANSTER OF TRAINING
1	His or her job behavior changed following the training course
2	His or her performance has improved due to the skills that he/ she learned in the training course
3	The quality of his/her work improved after using new knowledge and skills acquired from the training course
	POS
1	My organization really cares about my wellbeing
2	My organization strongly considers my goals and values
3	My organization recognizes and rewards transfer of training
4	Help is available from my organization when I have a problem

	JOB SATISFACTION
1	In general, I like working here
2	All in all, I am satisfied with my job
	CUSTOMER SERVICE QUALITY
1	S/he performs his or her work effectively
2	Customers do not receive prompt service from him/her

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