## Enhancing Training Transfer: A Study of the Interrelationships among the Factors Associated with the Transfer of Training in Nepali Banking and Financial Institutions

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#### Abstract

**Purpose** - The study examines the relationships of job demand, job resources, work engagement, motivation to transfer, and opportunity to transfer as key training-related workplace factors with training transfer and interrelationships among them in Nepali banking and financial institutions (BFIs).

**Design/Methodology/Approach** - This study applied a crosssectional survey research design to collect responses from 250 bankers, consisting of a self-administered questionnaire. The respondents were selected using a purposive sampling method. Partial Least Square structural equation modeling (PLS-SEM) was applied to investigate the proposed model.

**Findings** - The findings highlight that motivation to transfer and opportunity to transfer have a significant relationship with training transfer. Job resources, job demand, and work engagement have an insignificant relationship with training transfer. Additionally, no significant association between job demand with motivation to transfer and opportunity to transfer was found. However, job resources have a positive relationship with motivation to transfer, opportunity to transfer, and work engagement. Similarly, work engagement is positively related to opportunity to transfer but has an insignificant relationship with motivation to transfer.

**Originality/Value** - The study presents the importance of training and effective training processes in the Nepali context, especially in BFIs. It reveals the essentiality of job characteristics and work engagement in the training process, which is crucial for organizational success.

**Implications** - The results are useful for managers and policymakers to focus on the transfer process to have a better implementation of training transfer. It helps to create a better learning culture in the organization which would be beneficial for employee development and organizational performance.

**Keywords:** Job demand, Job resources, Motivation to transfer, Opportunity to transfer, Work engagement, Training transfer

## Introduction

Human resources are regarded as a strategic asset of an organization. Developing them has been a crucial human resource management (HRM) activity. A significant number of employees lack the necessary organizational skills and competencies that directly affect the organization indicating the need for training. Proficient and competent employees are the strength of an organization (Pokhrel & Goyal, 2022). Training focuses on developing crucial competencies and permanent changes in cognition or behavior which are essential for better job performance (Grossman, 2011). Thus, it is regarded as a vital function of HRM that helps to provide the best services resulting in a competitive advantage for the organization (Jain, 1999). Training can provide the outcome as per management expectation based on the skills, knowledge, and competencies. However, training transfer (TT) has remained a challenging task since it is largely affected by various factors that have to be addressed for successful transfer (Salamon et al., 2022).

TT is the practical use of abilities, capabilities, skills, knowledge, and competencies developed in a certain context to another (Cannon et al., 1995). TT takes place when knowledge gained is applied to perform the intended activities (Olsen, 1998). Although the TT field has rapidly progressed, its learned outcomes application in the actual workplace ultimately determines its efficiency (Salas & Cannon, 2001). Empirical studies show that workplace environment, trainee traits, and intervention design are key factors influencing TT (Burke & Hutchins, 2007). However, training-related factors such as motivation to transfer (MT) and opportunity to transfer (OT), have proven to be the most crucial independent determinants of TT (e.g., Burke & Hutchins, 2007; Ford et al., 2018; Gegenfurtner et al., 2009). Thus, it is crucial to understand influence of TT related variables on training transfer success.

TT has become an integral part of BFIs for several reasons in the modern financial world. In the present context, investing in TT is essential as well as growing in Nepali organizations (Gautam & Basnet, 2020). However, it is observed that the return on the investment is not delivered. It is observed that Nepali organizations provide poor-quality training. Similarly, Nepal government allocates a sizable money for training, yet the employees' performance appears to be below the industry average, raising several issues (Singh, 2017). Moreover, TT is a substantial worldwide problem that consists extensive body of knowledge outlining measures to improve performance in one type of workout or task that may affect the performance of other types of workouts (Issurin, 2013). One of the major issues of TT is a deviation between the training context and the transfer context. Differences in job, environment, and conditions of transfer context create challenges for the application of learned capabilities (Baldwin & Ford, 1988). Additionally, lack of motivation, low self-confidence, and distrust in self-capacity to apply learned skills largely impact transfer results (Gully et al., 2002).

In the Nepali context, training is considered a major factor for rewarding employees (Subedi, 2006). Additionally, TT plays a critical role in preparing skillful employees for the smooth flow of organizational activities. Although, Nepali organizations regularly provide training to employees, TT is not given enough attention. Limited studies relating to TT are found in the Nepali context. Further, the interrelationship between training- related variables is not clear. Thus, this study intends to examine the interrelationship among factors associated with TT in the banking sector.

#### Literature Review Training Transfer (TT)

It is the practical application of trained skills, and capabilities in the assigned job (Burke, 2007). According to Baldwin and Ford (1998), TT is explained as the transmission of acquired competencies,

attitudes, behaviors, techniques, and experiences learned from organizational training programs. It ensures that knowledge obtained from training is applied practically in the workplace (Salas et al., 2012). Precisely, it is the implementation, generalization, and retention of acquired abilities and knowledge (Ford & Weissbein, 1997). Better performance and improved productivity are the result of the successful application of TT.

#### **Training-related Variables**

Training-related variables consist of OT and MT. Huang et al. (2017) suggest OT and MT have a reciprocal relationship and can mutually affect one another. OT is the chance or potential for an individual to share their skills with other individuals. MT encourages trainees to impart their skills to their peers rather than merely use of learned knowledge gained from training programs (Islam, 2019). It is a connecting mechanism between training characteristics and TT that helps to identify and understand crucial parameters for successful transfer (Grohmann et al., 2014). TT is the outcome of motivated people with probable implementation of the trainee's learned skills in the transfer circumstances (Weissbein et al., 2011).

### Job Characteristics (JC)

According to the Job Demands-Resources (JD-R) model, job characteristics (JC) are classified into two types- job demands (JD) and job resources (JR). JD requires long-term efforts incurring certain costs that consist of physical, mental, social, and institutional elements (Demerouti, 2001). JD such as excessive workload and role uncertainty requires adequate energy to manage effectively. This demand can positively and negatively affect employee well-being (EWB), performance, and job satisfaction (Bakker & Demerouti, 2017). JD can lead to stress and burnout, but JR results in improved motivation, involvement, and work-related outcomes (Xanthopoulou et al., 2007). JR predicts job engagement and employee satisfaction (Bakker & Vries, 2021).

### Work Engagement (WE)

WE is a multi-dimensional construct that consists of attitudinal and behavioral traits that result in positive organizational experience (Banihani, Lewis & Syed, 2013). It is an employee's attitude toward his/her job that directly influences their mental presence and physical involvement while performing assigned roles and responsibilities (Salanova et al., 2005). It is a crucial concept to understand and improve job experiences that are central to EWB, work performance, and organizational productivity (Schaufeli et al., 2003).

### **Relationship between variables**

### Job Characteristics, Training Transfer, and Work Engagement

Job-demand theory states that JDs are those components that entail long-term continuous efforts and have an association with physical and mental costs. Many studies have applied this theory to investigate the relationship between JC and TT (e.g., Chiaburu, & Lindsay, 2008; Ford et al., 1992; Rouiller, & Goldstein, 1993). Numerous researches reveal that a positive relationship exists between JR and TT, whereas JD is negatively associated with TT (e.g., Cheng et al., 2001; Demerouti et al., 2001). Salamon et al., (2022) show that high JD has a negative relationship with TT. According to the study, employees with high JD may create hindrances in TT, which is also assumed to decrease MT and OT. Similarly, Garcia-Sierra et al. (2016) found that WE moderate JD and burnout relationship. EWB and WE relationship is reduced due to high JD (Tesi, et al., 2019). Therefore, this study assumes:

Hypothesis 1: Job Demands are negatively related to (1a) motivation to transfer (1b) opportunity to transfer (1c) training transfer and (1d) work engagement.

JR involves physical, mental, social, or organizational components that help in the achievement of organizational objectives, reduced workload, and individual advancement (Bakker & Demerouti, 2007). JR such as supervisor and coworkers support aid in the improvement of TT. While JR directly influences TT, it is perceived that JR are related to OT and MT too (Salamon et al., 2022). Additionally, JR are a better predictor of WE compared to JD, especially job control contributed to the better improvement of WE (Mauno, 2007). Thus, the study assumes:

## Hypothesis 2: Job resources are positively related to (2a) motivation to transfer (2b) opportunity to transfer (2c) training transfer and (2d) work engagement.

## Training-related Variables (Motivation to Transfer and Opportunity to Transfer) and Training Transfer, and Work Engagement

The Theory of Planned Behavior (TPB) states that behavioral beliefs, normative beliefs, and control beliefs guide human behavior or action (Bosnjak et al., 2020). The relationship between training-related variables and TT was investigated using TPM in a different context (e.g., Noe & Schmitt, 1986; Rouiller, & Goldstein, 1993). Previous studies show that MT and OT have a positive relationship with TT (e.g. Baldwin, & Ford, 1988; Burke, & Hutchins 2007). Axtell et al. (1997) reveal MT as a significant predictor of positive TT. Similarly, Salamon et al. (2022) found that TT largely improves when sufficient transfer opportunities are provided to employees. Therefore, the study assumes:

## Hypothesis 3: (3a) Motivation to transfer and (3b) Opportunity to transfer are positively related to training transfer.

#### Work Engagement, Motivation to Transfer and Opportunity to Transfer

According to Social Exchange Theory, an employee contributes their efforts and competencies in exchange for valued outcomes (Cook & Rice, 2003), which was used to investigate the relationship between WE and TT. Prior studies found that WE and TT are positively related indicating higher WE leads to greater TT (e.g., Salamon et al., 2022 Salanova et al., 2005). Moreover, it is predicted that when employees are motivated and provided adequate opportunities to impart their learned skills, the probability of training transfer will be faster. Thus, the study assumes:

# Hypothesis 4: Work engagement is positively related to (4a) motivation to transfer (4b) opportunity to transfer and (4c) training transfer

#### Research Methodology Research Design

Following objectivist ontology and positivist epistemology, this investigation applied deductive reasoning to explain TT among Nepali employees. It is assumed TT could be understood and investigated by applying a quantitative research method. A cross-sectional survey research design is employed to explore TT variables and establish connections among various factors.

#### **Population and Sample**

The population of the study is the employees of Nepali BFIs. Nepal Rastra Bank has mandated Nepali BFIs to allocate a certain budget for training and development. This provision has led to regular training activities in Nepali BFIs. Further, commercial banks have good sources of funds for training and development. Thus, employees of Nepali commercial banks with prior exposure to training are reasonable population for the study. Moreover, the majority of training and development centers of

commercial banks are located in Kathmandu Valley. Thus, the most respondents were taken Nepali commercial banks working in Kathmandu Valley. Some of the samples were taken from Lumbini province and Sudurpaschim province to make them more representative. Following purposive sampling, data were collected from 250 employees of Nepali commercial banks. We argue that employees with prior training exposure would be homogenous in organizational behaviors and could accurately represent other employees in Nepali commercial banks.

#### Instruments Training Transfer Scale

It was adopted from a four-item scale developed by Salamon et al. (2021). Participants provided their responses using a 7-point Likert scale, ranging from 1 (indicating "Not true at all") to 7 (representing "Completely true"). The sample item includes, "At my workplace, I applied the methods acquired during training."

### **Training-related variables Scales**

The scales include Opportunity to Transfer (OT) and Motivation to Transfer (MT). The three-item scale for OT was originally developed by Salamon et al. (2022). The sample item includes, "My workplace provided me with tasks allowing me to practice what I had learned at the training." MT was measured with a three-item scale developed by Salamon et al. (2021). The sample items include "By the end of the training, I was determined to use the new techniques I learned at the training". All items were rated on a seven-point Likert scale (1 = not true at all, 7 = completely true).

### Work Engagement Scale

It was adopted from the shorter version 9-item Utrecht Work Engagement Scale of Schaufeli et al. (2006). It was measured with three underlying dimensions: vigor (three items; e.g. 'At my work, I feel bursting with energy'), dedication (three items; e.g. 'I am enthusiastic about my job'), and absorption (three items; e.g. 'I get carried away when I'm working'). Responses were provided on a 7-point Likert scale (1 = Not true at all, 7= completely true).

### Job Characteristics Scale

This scale consists of Job Demands (JD) and Job Resources (JR) variables adopted from Demerouti et al. (2001) to assess respondents' perceptions of their job demands (5 items, for example, "I never have enough time to complete my tasks and job resources (5 items, for example, "I can decide how to complete my work." Responses were provided on a 7-point Likert scale (1 = Not true at all, 7= completely true).

#### **Data Collection and Analysis Procedures**

The questionnaire was pilot-tested to ensure the readability of the question, face validity, and reliability. The pilot testing was performed with 15 employees of Agriculture Development Bank Limited (ADBL) and 10 employees working in different BFIs. Based on the feedback provided and Cronbach alpha values higher than 0.70 (0.839), the full-scale survey was administered. Out of 300 distributed electronic and printed questionnaires, 270 responses were returned. During data cleaning 20 unengaged and missing responses were eliminated. The final 250 responses were analyzed by applying Statistical Packages for Social Sciences (SPSS) and Smart PLS (Partial Least Square) 4.0.

#### Results

#### **Demographic Profile of the Respondents**

The frequency analysis revealed that the largest portion of respondents were male (n=146, 58.2%). The highest number of respondents were within the age group of 26-30 (n=107, 42.8%). The exactly half of

the respondents have completed their Master's degree (n=125, 50%). Finally, most of the respondents completed their training less than 6 months ago (n=168, 67.2%).

#### **Common Method Biases**

Harman's single-factor analysis was used to examine if a single factor could sufficiently explain the observed variance. The findings indicated that an unrotated single factor accounted for 40.122% of the variance, which did not meet the established threshold of 50% recommended by Podsakoff et al. (2003). Consequently, we can reasonably infer that the dataset does not demonstrate common method biases.

#### **Structure Equation Model (SEM)**

The SEM is a valuable research technique due to its capacity to model latent variables, account for different types of measurement errors, and assess comprehensive hypotheses (Henseler et al., 2016). According to Hair et al. (2021), when dealing with multiple variables and intricate relationships among constructs, PLS-SEM emerges as the preferred choice. Consequently, PLS-SEM, which combines measurement and path modeling, is deemed well-suited for researchers.



Figure 1. Measurement Model

In this study, three primary criteria were employed to evaluate the reliability and validity of the measurement model. To establish reliability, two widely recognized methods, Cronbach Alpha (CA) and Composite Reliability (CR), were utilized. Importantly, both CA and CR values exceeded the threshold of 0.744, confirming the reliability of the measurement model, as presented in Table 1. Furthermore, for Convergent Validity, the analysis incorporated Average Variance Extracted (AVE) statistics, with values ranging from 0.554 to 0.825 across the constructs. These values comfortably surpassed the recommended threshold of 0.50 (Fornell & Larcker, 1981), thus demonstrating the presence of convergent validity.

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Constructs	Indicators	Outer Loadings	Alpha	CR (rho_a)	CR (rho_c)	AVE
	ID1	0 788				
	JD1 ID2	0.828	0.808	0.814	0.868	0 569
Job	502	0.020	0.000	0.011	0.000	0.009
Demands	JD3	0.763				
	JD4	0.717				
	JD6	0.663				
	JR1	0.825				
Job Resource	JR2	0.854	0.829	0.833	0.886	0.662
	JR3	0.806				
	JR4	0.767				
	MT1	0.905				
Motivation	MT2	0.916	0.894	0.895	0.934	0.825
to Transfer	MT3	0.903				
	OT1	0.846				
	OT2	0.790	0.744	0.758	0.853	0.659
Opportunity	OT3	0.800				
to Transfer	TT1	0.840				
	TT2	0.909	0.898	0.900	0.929	0.765
	TT3	0.869				
Training	TT4	0.879				
Transfer	WE2	0.724				
	WE3	0.734				
	WE4	0.804				
Work	WE5	0.781	0.865	0.867	0.896	0.554
Engagement	WE6	0.773				
	WE7	0.650				
	WE9	0.734				

Table 1. Validity and reliability of constructs

Noted. Based on authors' calculation; JD: Job Demand; JR: Job Resources MT; Motivation to Transfer; OT: Opportunity to Transfer; TT: Training Transfer; WE: Work Engagement

#### **Discriminant Validity**

In this study, Discriminant Validity was evaluated following the guidelines established by Fornell and Larcker (1981) and using the Heterotrait-Monotrait Ratio (HTMT). When the square root of a construct's Average Variance Extracted (AVE) is greater than its correlation with all other constructs, it signifies the existence of discriminant validity. The investigation found that the square roots of AVEs consistently exceeded the correlations with other constructs, as indicated in Table 2. Furthermore, Teo et al. (2008) recommend a threshold of 0.90 or less for discriminant validity. In our case, the values of HTMT across all constructs exceeded this threshold (as shown in Table 2). Consequently, these results suggest that there are no issues with discriminant validity in our study.

Table 2. Fornell-Larcker Criterion and	HTMT Ratio
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Constructs	1	2	3	4	5	6
Job Demands	0.694	0.872	0.627	0.657	0.657	0.8
Job Resources	0.694	0.813	0.729	0.819	0.723	0.744
Motivation to Transfer	0.534	0.63	0.908	0.78	0.895	0.548
Opportunity to Transfer	0.510	0.650	0.648	0.812	0.866	0.698
Training Transfer	0.553	0.626	0.803	0.722	0.875	0.584
Work Engagement	0.656	0.638	0.488	0.568	0.520	0.684

Note. In the provided matrix, the diagonal elements, which are in bold, represent the square root of AVE for each construct. Below the diagonal, you'll find the correlations between the values of different constructs. Above the diagonal, the matrix displays the HTMT values.

#### Structural Model

Before proceeding to test the four hypotheses using the structural model, this study conducted an assessment of multicollinearity assumptions. It was found that all Variance Inflation Factor (VIF) values were below 5. Thus, the structural model was then estimated.



Figure 2. Structural Model

	Standardized	Т		Decision
Hypotheses	Beta (β)	statistics	P values	
H1a. JD -> MT	0.166	1.339	0.181	Not Supported
H1b. JD -> OT	0.035	0.358	0.721	Not Supported
H1c. JD -> TT	0.071	1.223	0.222	Not Supported
H1d. JD -> WE	0.407	4.937	0.000	Supported
H2a. JR -> MT	0.468	5.263	0.000	Supported
H2b. JR -> OT	0.505	6.969	0.000	Supported
H2c. JR-> TT	0.016	0.219	0.827	Not Supported
H2d. JR -> WE	0.323	4.036	0.000	Supported
H3a. MT -> TT	0.538	8.766	0.000	Supported
H3b. OT -> TT	0.306	5.391	0.000	Supported
H4a. WE -> MT	0.078	0.840	0.401	Not Supported
H4b. WE-> OT	0.202	2.428	0.015	Supported
H4c. WE -> TT	0.038	0.787	0.431	Not Supported

Table 3. Results of structural model path coefficient

Noted. Based on author's calculation; JD: Job Demand; JR: Job Resources; MT: Motivation to Transfer; OT: Opportunity to transfer; TT: Training Transfer; WE: Work Engagement;

The relationships between the constructs in the proposed models are depicted in the structural model (refer to Table 3). H1a investigated whether JD positively influences MT, but the findings showed that JD does not significantly impact MT ( $\beta = 0.166$ , t = 1.339, p = 0.181). Consequently, H1a is not supported. H1b explored whether JD has a favorable effect on OT, but the results indicated that JD does not significantly impact MT ( $\beta = 0.035$ , t = 0.358, p = 0.721). Therefore, H1b is not supported. H1c examined if JD has a positive impact on TT. However, the findings showed that JD does not significantly affect TT ( $\beta = 0.071$ , t = 1.223, p = 0.222). Thus, H1c is not supported. H1d investigated whether JD positively influences WE, and the results demonstrated that JD indeed has a positive influence on WE ( $\beta = 0.407$ , t = 4.937, p < 0.005). Therefore, H1d is supported.

H2a examined whether JR positively influences MT, and the results showed that JR does have a positive impact on MT ( $\beta$  = 0.468, t = 5.263, p < 0.005). Consequently, H2a is supported. H2b explored whether JR positively influences OT, but the findings indicated that JR does not significantly affect OT ( $\beta$  = 0.505, t = 6.969, p < 0.005). Therefore, H2b is not supported. H2c investigated if JR has a positive impact on TT. However, the findings showed that JR does not significantly influence TT ( $\beta$  = 0.016, t = 0.219, p = 0.827). Hence, H2c is not supported. H2d examined whether JR positively influences WE, and the results illustrated that JR positively influences WE ( $\beta$  = 0.323, t = 4.036, p < 0.005). Therefore, H2d is supported.

H3a explored whether MT positively influences TT, and the results indicated that MT indeed has a positive influence on TT ( $\beta$  = 0.538, t = 8.766, p < 0.005). Thus, H3a is supported. H3b investigated if OT has a favorable impact on TT. The findings demonstrated that OT does significantly affect TT ( $\beta$  = 0.306, t = 5.391, p < 0.005). Therefore, H3b is supported.

H4a examined whether WE positively influence MT, but the results showed that WE do not influence MT ( $\beta = 0.078$ , t = 0.840, p = 0.401). Consequently, H4a is not supported. H4b explored whether WE positively influence OT, and the results indicated that WE indeed have a positive influence on OT ( $\beta = 0.202$ , t = 2.428, p < 0.005). Therefore, H4b is supported. Finally, H4c investigated whether WE positively influence TT, but the results demonstrated that WE does not influence TT ( $\beta = 0.038$ , t = 0.787, p = 0.431). Thus, H4c is not supported.

#### **Discussion and Conclusion**

The study found that JD has an insignificant relationship with MT, OT, and TT. However, JD is positively related to WE. The result implies that JD requires physical and psychological cost that makes employees more engaged in the job. Several antecedents such as supervisor support, motivation to learn, accountability, and organizational support might have largely impacted the training-related variables (El-Said et al., 2020) rather than JD. Besides, limited Nepali organizations prioritize or assess the transfer process and TT. This might have discouraged employees from being serious about TT. When an employee's job has role ambiguity and a high workload, it affects EWB, employee performance, and job satisfaction (Bakker & Demerouti, 2017). When JD is excessive, employees may experience strain and reduced well-being, which can hinder the TT. Moreover, excessive workload and positive job stress could encourage employees to get more engaged in organizational tasks.

However, the study revealed that JR is positively related to MT, OT, and WE, but insignificantly associated with TT. JR's potential motivation which improves learning, can be directly related to transfer motivation (Bakker & Demeriout, 2017, 2007). Similarly, Salaman et al. (2022) show JR positively related to MT, OT, and WE, but not significant to TT which is consistent with the study findings. When an organization provides sufficient JR, such as supportive coworkers, helpful supervisors, better organizational policies, and a positive workplace climate, employees are more likely to be motivated towards the transfer process. Further, JR results in improved motivation, involvement, and work-related outcomes (Xanthopoulou et al., 2007). Availability of adequate organizational resources (e.g., support, autonomy, and suggestion) is positively related to WE, which has a positive relationship with sensitivity to perceive and create opportunity to transfer their learned skills (Salamon et al., 2022). Similarly, JD and JR have an insignificant impact on TT, which means limited organizational support, lack of tools for facilitating TT, workload, time pressure, and work-life imbalance effects on successful TT. The results are uniform with prior studies conducted in a similar context (e.g., Bakker & Demerouti, 2017; Hobfoll et al., 2018; Schaufeli & Bakker, 2004).

The study shows that MT and OT significantly affect TT, indicating employees who are motivated and provided opportunities to transfer skills tend to impart their learned skills to others. Several studies support the findings derived from the study (e.g., Burke & Hutchins, 2007; Ford et al., Gegenfurtner et al., 2009; 2018; Reinhold et al., 2018), suggest that TT improves when an organization encourages and provides ample opportunities to share their knowledge. When employees are motivated to transfer their learned skills, they are highly encouraged to impart their knowledge. Similarly, adequate transfer opportunity will further boost them to transit their skills. This would in turn help to increase employee capabilities, productivity, and organizational performance.

In contrast, the study found an insignificant relationship between WE and TT which is inconsistent with previous research (e.g., Salamon et al., 2022; Salanova et al., 2005; Simbula et al., 2013). WE cannot significantly predict TT when JD is high which supports the study findings. Employees engaged toward their jobs may not have enough time to transfer their learned skills. Numerous factors- organizational

support, job characteristics, training design, EWB, co-worker relationships, and supervisory support might have affected the relationships. Further, the study found that WE is insignificantly related to MT and positively related to OT. This finding is consistent with the prior research (Salamon et al., 2022). Employees with higher WE develop the capacity to recognize OT in the workplace (Cropanzano & Wright, 2001), but they might not be motivated to transfer their skills due to a sense of competition from subordinates or a reduction in bargaining power in Nepali BFIs.

#### **Practical Implications**

The results show the current training transfer situation in Nepal. This helps managers, policymakers, and organizations to take necessary actions to enhance the transfer of learned skills. MT and OT are identified as crucial factors for TT in Nepali BFIs. As a result, senior executives encourage employees to transmit their knowledge to coworkers or subordinates. Managers will be highly concerned regarding the significance of providing skills transfer opportunities to employees in the organization. Furthermore, it helps to foster the training culture that leads to a positive workplace climate. This would result in better understanding, mutual trust, open communication, and sharing of skills among employees that aid in organizational success.

#### **Limitations and Future Research**

First, a limited sample size consisting of 250 respondents was used to carry out the study. It poses the generalization issue of the findings. Thus, a larger sample size must be taken for generalization in future research. Second, responses were only collected from participants in the Kathmandu Valley, Lumbini Province, and Sudurpaschim Province. Hence, participants from all over Nepal should be selected to understand contextual differences and generalize the findings. Finally, a cross-sectional design was used in the investigation that limits causal inference. Studies in future research can use different training designs to gain proper knowledge about the relationship among JD, JR, WE, and TT.

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