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## TRANSFER OF TRAINING IN THE DIGITAL ERA: A CASE STUDY OF THE STATE BANK OF INDIA IN BHUBANESWAR

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### ABSTRACT

*In this Digital Era the Human Resource Managers are facing a new challenge of building a Digital and Future Ready Workforce creating urgency for providing new training to their employees. This requires organizations to invest huge amount of capital in training and development of their total workforce to improve their performance. But only imparting training is not enough, organizations need to ensure that knowledge and skills gained from training sessions are actually transferred to the workplace. Transfer of Training is affected by various factors which either facilitate or hinder the transfer of knowledge from training sessions to the job. This paper explores the factors that affect the transfer of training by the employees in the State Bank of India, Bhubaneswar and identifies the factors that have more impact on transfer of training. Primary data was collected by using a Structured Questionnaire from 130 employees who had attended training programmes. The results of regression analysis indicate that perceived performance utility, trainee's self-efficacy, transfer design and positive transfer climate play a significant role in transfer of training. The study suggests that there is a need to create a favorable work environment with supervisory and managerial support that helps the trained employees to continuously apply the acquired knowledge and skill in the work situation.*

### KEYWORDS

transfer of training, self - efficacy, transfer design, perceived performance utility, transfer climate.

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## 1. INTRODUCTION

Digital India, a flagship Programme by Honourable Prime Minister Shri Narendra Modi, was launched in 2015 with a vision to transform India into a Digitally Empowered Society and Knowledge Economy. The campaign has helped Government services, like Banking, available to people all over the country electronically by improved internet connectivity to both rural and urban areas with high-speed internet networks. Transformation of business activity and Government services digitally, requires universal digital literacy, which is possible when employees of organizations are trained in providing such services to their customers. Training is defined as a planned learning experience designed to bring about permanent change in the individual's knowledge, attitude and skills. Employees and organization can accomplish their goals if expertise acquired in the training programme is effectively applied to the workplace. Training Transfer can be defined as the extent to which trainees apply to the jobs the knowledge, skills and behaviour they gained in training sessions. Training is provided to the employees to increase their skill-sets, knowledge and adaptability with the introduction of information technology and mechanization of bank operations, which has changed the face of global banking like never before.

The State Bank of India (SBI) is an Indian Multinational, Public Sector Banking and Financial Services Statutory Body headquartered in Mumbai, Maharashtra. The bank has rebuilt its training system to readily adapt to the fast-changing external environment. The bank provides various types of trainings to its employees, which include Mandatory, Role Specific, Need Based and Personal Development Training. The training infrastructure of SBI in terms of facilities, contents, programmes and trainers is the largest in the Indian Banking Industry. The bank has a widespread training infrastructure consisting of six top notch Apex Training Institutes (ATIs) and 51 Regional State Bank Institute of Learning and Development (SBILD's). The State Bank of India has introduced SBI Digital Village, SBI Mingle, State Bank Buddy, State Bank Scribe, SBI Digi Voucher, SBI Video Statement and SBI Smart Watch for both rural and urban customers in India thereby becoming the Leader of Digital Products.

## 2. REVIEW OF LITERATURE

In literature associated with training, transfer of training has captivated the minds of many research scholars and professionals. Researchers have identified various factors that influence training effectiveness such as trainee characteristics, training design, work environment, organizational commitment and organizational climate.

### 2.1. CONCEPT OF TRANSFER OF TRAINING

Wexley and Latham (1981) define Transfer of Training as "The extent to which trainees successfully apply the new knowledge, superior skills, and positive attitudes gained in a training situation back to their work". Baldwin and Ford (1988) define training transfer as "The application of knowledge, skills and attitudes learned from training on the job and subsequent maintenance of learning over a period of time." Their study reveals that organizational climate plays an important role in application of the skill and more specifically in maintenance of the skill. Organizational support is essential for application of knowledge and skill acquired through training in the workplace.

### 2.2 FACTORS AFFECTING TRANSFER OF TRAINING

Self-Efficacy which has been related to transfer of training is defined as "A judgement an individual makes about his or her ability to perform a given task". Bandura (1982) defines self-efficacy as "An individual's perception of his or her ability to perform a task which is positively linked to the transfer of training". The higher the trainee's self-efficacy, they will be more confident of their capacity to strongly obtain selected skills and execute trained job. According to Cheng and Ho (2001) Motivation is essential for the application of newly acquired knowledge and skills in the workplace as trainees having low motivation cannot master the training material provided, therefore, perform poorly while applying the knowledge to the job. Nikandrou et al. (2009) point out that trainees must be motivated for transferring the skills learnt. Many factors like learner readiness, supervisor and peer support and training design affect trainee's motivation to transfer.

Burke and Hutchins (2007) have mentioned that Training utility is considered as an important element while studying transfer of training. Perceived training utility has a significant effect on transfer of training. Chiaburu and Lindsay (2008) have emphasized that perceived training utility is conducive due to the fact that if trainees do not understand the utility attached with particular training, then more chances that trainees will not take training as a useful activity to improve their job. Hence, less perceived utility will directly affect the employee's job performance and vice versa.

Holton et al. (2000) specify that Trainee's Capability as a wide range of emotional as well as physical ability setup that influence transfer end result. Trainee can easily transfer the acquired knowledge to the job after completing the training programme if he has the capacity to retain the skills. Velada et al. (2007) find that training retention is similar to mental capability and the degree to which trainee holds on to the content after attending the training programme. Trainee's capability to retain the knowledge acquired from the training programme supports the transfer process.

Holton, Bates and Ruona (2000) define Training Design as "The degree to which training has been designed and delivered to give trainees the ability to transfer learning to the job". They also point out that when content of training is identical to real job, the fruitfulness of training increases. Alvarez et al. (2004) indicate that several training design factors like instructional techniques, learning principle and goal setting influence training transfer. Hence, while designing their training

programme, organization should consider such factors in order to enhance transfer of training. Brown and McCracken (2009) find that characteristics of trainers play a vital role in supporting transfer of knowledge from training to the workplace. Trainer Characteristics include trainer's knowledge about the subject matter, professional experience and knowledge about teaching principles which support the transfer of knowledge to the job. Chuckwu (2016) found seven notable trainer characteristics identified by trainees after training appraisal like facilitator disposition, real life examples, group work, interaction, participant involvement, stories, illustrations, and demonstrations.

Transfer climate means perceptible circumstances in workplace that hinder or expedite the application of trained expertise. In a positive transfer climate, trainees wish to apply what they have learned more willingly on the job. Rouiller and Goldstein (1993) identify positive transfer climate features that help trainees to apply new skills are manager goals, peer support, equipment availability, and opportunity to practice trained skills, positive and negative feedback after the application of trained skills. Sookhai and Budworth (2010) find that all corporations have a unique culture which positively or negatively influences the process of transfer. Training environment includes training facilities, site layout, sound lighting, hardware environment, and classroom climate and trainee involvement. Therefore, it is the duty of the manager and trainer to create a positive learning atmosphere to support training transfer. Brinkerhoff and Montesino (1995) emphasize that when employees do not get opportunity to use learned skills in the workplace, effectiveness of training becomes limited. Opportunity to use learnt skill was regarded as highest form of support for the learner while the absence of opportunity to use the same is regarded as the biggest obstacle to transfer.

### 2.3. RESEARCH GAPS

A scrutiny of the existing literature on transfer of training as discussed in the foregoing sections unravel that there are many gaps in the studies, which need to be addressed. The following gaps were identified

- Though a number of studies on determinants of transfer of training have been undertaken, no study has so far been conducted for banking industry in Odisha.
- Most of the studies on factors affecting effectiveness of training are theoretical and descriptive in nature. A few empirical studies have been undertaken by using primary data collected from trainees.
- As regards the factors affecting transfer of training, limited studies have focused on factors such as self-efficacy, trainee's motivation, perceived performance utility, trainee's capability, transfer design, trainer's competency and positive transfer climate. This study will consider all these factors that play a very important role in determining the effectiveness of training.

### 3. IMPORTANCE OF THE STUDY

Demonetization in 2016 had created a chaotic situation for the Banks forcing the Human Resource Department to train its employees to deal with customers through online banking. The Indian Economy faced another big setback due to COVID 19 Pandemic, putting pressure on banks to develop flexible and resilient workforce. Digital Transformation in Human Resource Management requires a shift from traditional resources and processes to new digitally advanced ones. Human Resource Managers should focus also on how technology can enhance employee recruitment, selection, training and development leading to organizational productivity. When employees are trained in handling digital banking services, they can help their customers efficiently both in urban and rural areas.

### 4. STATEMENT OF THE PROBLEM

Banks are service organizations; therefore, productivity and performance of this Industry rely on the performance of its employees. The recent trend shows that even though organizations are increasing their expenditure in training, there is negligible transfer of knowledge and skills from training to the workplace. Investment in training can only be considered effective when the employees transfer the learnt skills to their job successfully. Transfer of training is affected by many factors which either help or hinder the smooth transfer of skills from training sessions to the workplace. In this context, the Paper aims to identify the factors of training transfer in the State Bank of India in Bhubaneswar.

### 5. OBJECTIVES AND HYPOTHESIS OF THE STUDY

#### 5.1. RESEARCH OBJECTIVES

The Objectives of the Study are:

1. To Explore the factors affecting transfer of training in the State Bank of India in Bhubaneswar;
2. To Study the relationship between training transfer and the identified factors;
3. To Identify the factors that have more impact on transfer of training.

#### 5.2. HYPOTHESIS

Training Transfer is positively influenced by perceived performance utility, trainee's self-efficacy, transfer design and positive transfer climate.

### 6. RESEARCH METHODOLOGY

#### 6.1. RESEARCH INSTRUMENT

The Survey Method of collecting data by using Structured Questionnaire was adopted. Data was collected from employees working in selected 20 branches of State Bank of India in Bhubaneswar, who had attended different training programmes in the training centres in the last three years. The survey was undertaken in the year 2020-2021.

#### 6.2. SAMPLING DESIGN

- **SAMPLING FRAME AND SAMPLING UNIT** - For the study 80 branches were the sample frame out of which 20 branches were selected as sample organizations consisting of 10 to 15 employees of different cadres
- **SAMPLING METHOD** - Stratified Random Sampling Method was applied in which Samples were selected from Four different Cadres of Employees - Clerk, Officer, Manager and Executive, working in 20 selected SBI branches in Bhubaneswar.
- **SAMPLE SIZE** - Questionnaires were administered to 130 employees from the above categories of employees

#### 6.3. SOURCES OF DATA COLLECTION

The primary data have been collected from the SBI employees who had already attended the required training programs conducted in different training centres. The secondary data have been collected from HR Annual Reports, Sustainability Reports and official websites of SBI.

#### 6.4. TECHNIQUES OF DATA ANALYSIS

The collected data was entered into MS Excel and transferred to SPSS 20 and coded and prepared for analysis. The data was analyzed by using Frequency Distribution, Descriptive Statistics, ANOVA and Factor Analysis. Hypothesis of the study was tested by using Regression Analysis.

### 7. DATA ANALYSIS AND INTERPRETATION

#### 7.1. SOCIO-ECONOMIC PROFILE

The socio-economic characteristics of employees greatly influence the transfer of training. Gender, age and education level have been analysed through tabulation of data.

TABLE 1: GENDER PROFILE OF TRAINEES

Category of Employees		GENDER		Total
		Male	Female	
	Clerk	28	31	59
	Officer	18	15	33
	Manager	18	10	28
	Executive	9	1	10
Total		73	57	130

Source: Field Survey.

FIGURE 1: GENDER PROFILE OF TRAINEES

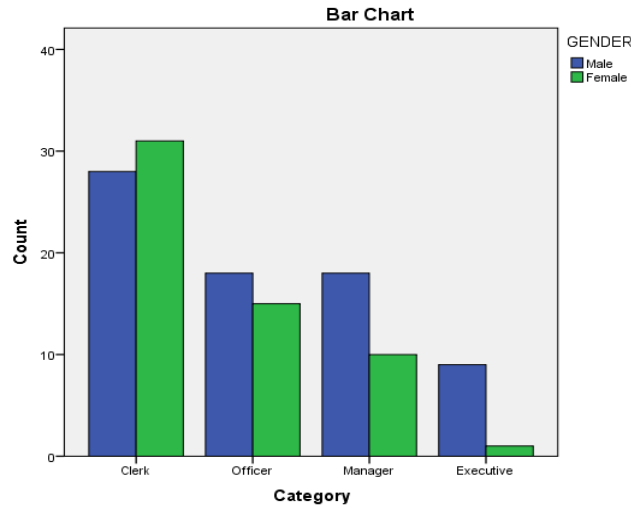


Table 1 and Figure 1 show that there are 28 male and 31 female trainees in the Clerk category. In the Officer category there are 18 male and 15 female trainees, in the Manager category there are 18 male and 10 female trainees and in the Executive category there are 9 male and 1 female trainee. This shows that more number of female employees are joining the bank in the clerk category (entry level). In contrast in the executive category there is only 1 female which shows that female employees are not ready to take up responsibility in the higher level.

TABLE 2: AGE PROFILE OF TRAINEES

Category of Employees		AGE					Total
		less than 25	26-35	36-45	46-55	56-above	
	Clerk	2	22	19	3	13	59
	Officer	1	17	8	3	4	33
	Manager	0	11	13	1	3	28
	Executive	0	1	3	3	3	10
Total		3	51	43	10	23	130

Source: Field Survey.

FIGURE 2: AGE PROFILE OF TRAINEES

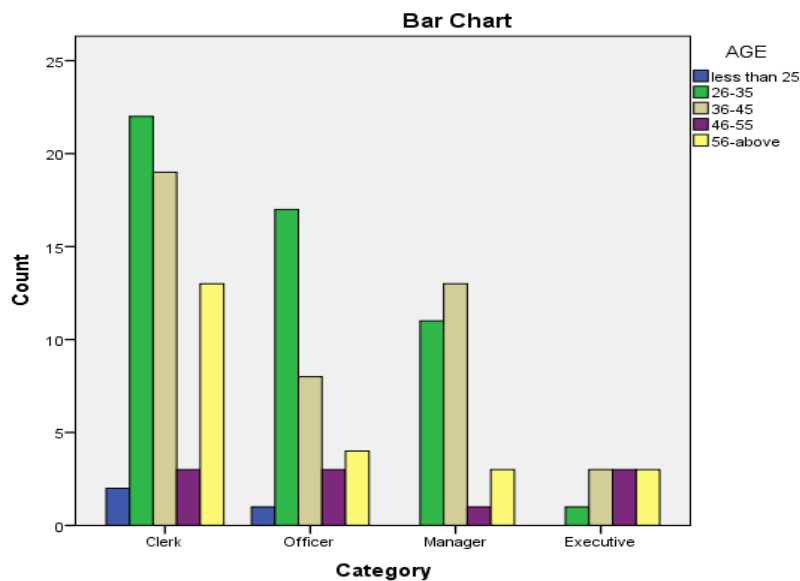


Table 2 and Figure 2 reflect that trainee between the age group of 26-35 are more present in the Clerk and Officer category. In the Manager category trainees between the age group of 36- 45 are more present. Thus, maximum young people have participated in this survey. These employees are young and they have long term stake in the organization. So, their opinion regarding training will carry much importance in this study.

TABLE 3: ACADEMIC QUALIFICATION OF TRAINEES

Category of Employees		ACADEMIC QUALIFICATION			Total
		Graduate	Post-graduate	Professional	
	Clerk	29	24	6	59
	Officer	13	16	4	33
	Manager	5	19	4	28
	Executive	4	5	1	10
Total		51	64	15	130

Source: Field Survey

FIGURE 3: ACADEMIC QUALIFICATION OF TRAINEES

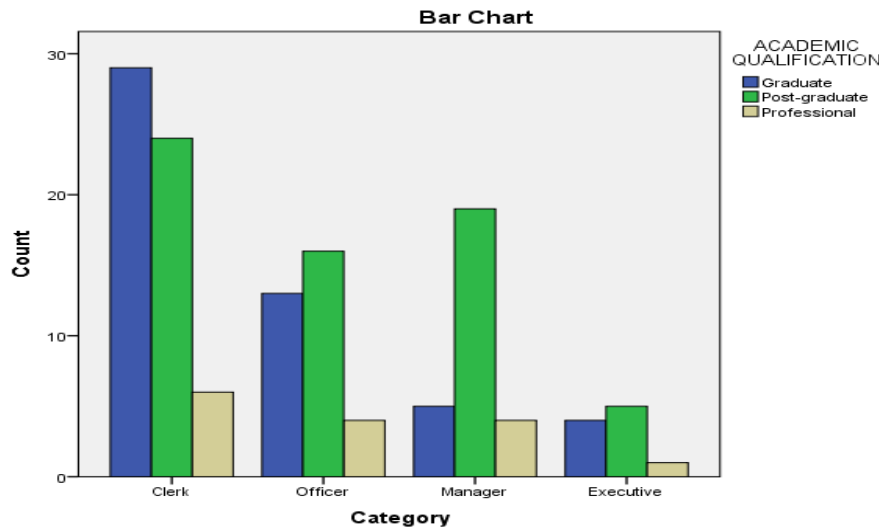


Table 3 and Figure 3 indicate that 51 trainees are graduates, 64 trainees are post graduates and 15 trainees are professionals, thus all the trainees are highly qualified and they are having good training experience

7.2. REGRESSION ANALYSIS

Regression analysis was made to find out the impact of perceived performance utility, trainers’ competency, positive transfer climate, trainee’s motivation, trainee’s capabilities, transfer design and Trainee self-efficacy on training transfer. All the factors were kept as independent variables against training transfer as dependent variable.

FACTOR 1: PERCEIVED PERFORMANCE UTILITY

TABLE 4.1 (a): ANOVA<sup>a</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	9.158	1	9.158	27.676	.000 <sup>b</sup>
Residual	42.354	128	.331		
Total	51.512	129			

a. Dependent Variable: Training Transfer

b. Predictors: (Constant), Perceived Performance Utility

TABLE 4.1 (b): COEFFICIENTS<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.566	.468		3.343	.001
Perceived Performance Utility	.564	.107	.422	5.261	.000

Predictors: (Constant), Perceived Performance Utility

Source: Author’s Calculation

Table 4.1(a) indicates ANOVA of factor, Perceived Performance Utility where the F value is 27.676 and p<0.000 which also confirms the significance of this factor. The Table 4.1 (b) shows the standardized co-efficient (beta) factor of this independent variable is .422. This confirms that the factor perceived performance utility contributes significantly to the dependent variable training transfer.

FACTOR 2: TRAINER COMPETENCY

TABLE 4.2 (a): ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	13.333	1	13.333	44.701	.000 <sup>b</sup>
Residual	38.179	128	.298		
Total	51.512	129			

a. Dependent Variable: Training Transfer

b. Predictors: (Constant), Trainer Competency

TABLE 4.2 (b): COEFFICIENTS<sup>A</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.651	.357		4.622	.000
Trainer Competency	.563	.084	.509	6.686	.000

Predictors: (Constant), Trainer Competency

Source: Author's Calculation

Table 4.2(a) shows ANOVA of factor Trainer's Competency, where the F value is 44.701 and  $p < 0.000$  which indicates the significance of this variable factor affecting training transfer. Table 4.2 (b) the standardized coefficient is .509. This confirms that the variable factor trainer competency has significant impact on training transfer.

**FACTOR 3: POSITIVE TRANSFER CLIMATE**

TABLE 4.3 (a): ANOVA<sup>A</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	26.759	1	26.759	138.374	.000 <sup>b</sup>
Residual	24.753	128	.193		
Total	51.512	129			

a. Dependent Variable: Training Transfer

b. Predictors: (Constant), Positive Transfer Climate

TABLE 4.3 (b): COEFFICIENTS<sup>A</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.204	.242		4.974	.000
Positive Transfer Climate	.710	.060	.721	11.763	.000

Predictors: (Constant), Positive Transfer Climate

Source: Author's Calculation

Table 4.3 (a) shows ANOVA of Positive Transfer Climate, the F value is 138.374 and  $p < .000$ . indicating significance of this factor. Finally, the Standardized coefficient of this factor as per Table 4.3 (b) is .721. This confirms the variable factor positive transfer climate has highest level of significant impact on training transfer.

**FACTOR 4: TRAINEE MOTIVATION**

TABLE 4.4 (a): ANOVA<sup>A</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	17.574	1	17.574	66.284	.000 <sup>b</sup>
Residual	33.938	128	.265		
Total	51.512	129			

a. Dependent Variable: Training Transfer

b. Predictors: (Constant), Trainee Motivation

TABLE 4.4 (b): COEFFICIENTS<sup>A</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.123	.358		3.135	.002
Trainee Motivation	.688	.084	.584	8.142	.000

Predictors: (Constant), Trainee Motivation

Source: Author's Calculation

Table 4.4 (a) indicates ANOVA of the factor Trainee Motivation; the F value is 66.284 and  $p < 0.000$ . Indicating high level of significance of this variable factor. The standardized coefficient (beta) of this factor as shown in Table 4.4 (b) is .584. This confirms that this variable factor trainee motivation is having high degree of positive impact on training transfer.

**FACTOR 5: TRAINEE CAPABILITY**

TABLE 4.5 (a): ANOVA<sup>A</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	16.530	1	16.530	60.485	.000 <sup>b</sup>
Residual	34.982	128	.273		
Total	51.512	129			

a. Dependent Variable: Training Transfer

b. Predictors: (Constant), Trainee Capability

TABLE 4.5 (b): COEFFICIENTS<sup>A</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.212	.363		3.336	.001
Trainee Capability	.671	.086	.566	7.777	.000

Predictors: (Constant), Trainee Capability

Source: Author's Calculation

Table 4.5 (a) shows ANOVA of factor Trainee Capability, where the F value is 60.485 and  $p < 0.000$ . This also indicates effectiveness of this factor. Table 4.5 (b) shows the standardized co-efficient (beta) factor is .566. This confirms trainee capability as an independent variable factor has significant impact on training transfer.

FACTOR 6: TRANSFER DESIGN

TABLE 4.6 (a): ANOVA<sup>A</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	24.944	1	24.944	120.176	.000 <sup>b</sup>
Residual	26.568	128	.208		
Total	51.512	129			

a. Dependent Variable: Training Transfer  
 b. Predictors: (Constant), Transfer Design

TABLE 4.6 (b): COEFFICIENTS<sup>A</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.528	.230		6.629	.000
	Transfer Design	.640	.058	.696	10.962	.000

Predictors: (Constant), Transfer Design

Source: Author's Calculation

Table 4.6 (a) shows ANOVA of the factor Transfer Design, where the F value is 120.176 and  $p < 0.000$ . This result establishes that this factor transfer design has high significance on training transfer among all variable factors. While going through Table 4.6 (b) it is found the standardized co-efficient (beta) value is .696. This confirms that the transfer design as an independent factor has most significant impact on training transfer.

FACTOR 7: TRAINEE SELF - EFFICACY

TABLE 4.7 (a): ANOVA<sup>A</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	17.415	1	17.415	65.373	.000 <sup>b</sup>
Residual	34.098	128	.266		
Total	51.512	129			

a. Dependent Variable: Training Transfer  
 b. Predictors: (Constant), Self-efficacy

TABLE 4.7 (b): COEFFICIENTS<sup>A</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.811	.399		2.034	.044
	Self-efficacy	.754	.093	.581	8.085	.000

Predictors: (Constant), Self-efficacy

Source: Author's Calculation

Table 4.7 (a) showing ANOVA shows F value of the factor Trainee Self-efficacy is 65.373 and  $p < 0.000$ . This shows effectiveness of this factor. When we go through Table 4.7 (b) standardized co-efficient value is .581. This confirms that variable factor self-efficacy has positive impact on training transfer.

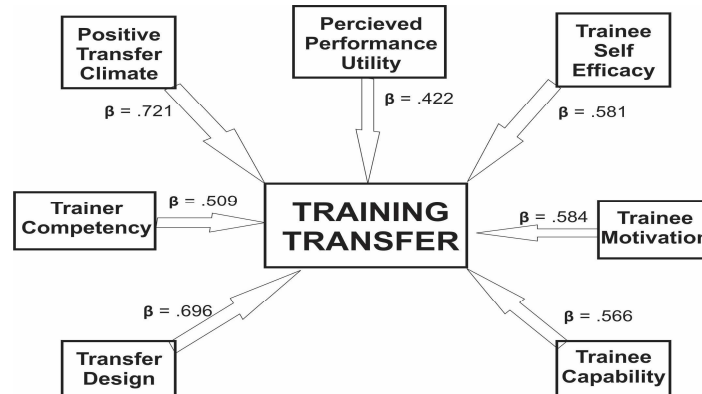
7.3. DEVELOPMENT AND TESTING OF MEASUREMENT MODEL

Here the quantitative analysis of results of the relationship between the variable factors and constant factor was matched against the proposed model. A Structural Model was developed to find out the extent, the factors were able to influence the desired transfer of training.

VARIABLES OF THE STUDY

- Training Transfer is the dependent variable which means application of learnt skill, knowledge and aptitude from training sessions back to the workplace by the trainees.
- Perceived Performance Utility is the belief of the trainees before attending training programme that training will improve their work performance. It is the belief of the employee that the training acquired has utility for him in future.
- Transfer Design is the process of creating a blueprint for the development of instruction. It includes the instructional design, training materials, and instructional aids.
- Organization should provide Positive Transfer Climate like technological and organizational support, supervisor and peer support, flexible organizational policy and Management support.
- Trainee's Motivation plays an important role in transfer of training because without motivation employees will not be able to transfer the acquired knowledge to the workplace.
- Trainee's Capability is the capability of the trainees to learn, retain the content of the training programme and apply the training acquired to the job.

FIGURE 4: MODEL OF TRAINING TRANSFER



Source: Authors' Contribution based on Literature.

- Trainer's Competency is the competency of the trainer to handle training sessions allowing scope for participation of trainees during training
- Self-Efficacy is an individual's perception of his or her ability to perform a task which is positively linked to the transfer of training". It is the confidence of the employee that he can use newly acquired skills in the workplace.

#### 7.4. STEPWISE REGRESSION ANALYSIS

In this section using multiple variables including perceived performance utility, self-efficacy, transfer design and positive transfer climate, a stepwise regression analysis was done to find the impact of these factors on training transfer.

TABLE 4.8: MODEL SUMMARY<sup>e</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.422 <sup>a</sup>	.178	.171	.57523	.178	27.676	1	128	.000
2	.594 <sup>b</sup>	.353	.343	.51229	.175	34.384	1	127	.000
3	.758 <sup>c</sup>	.574	.564	.41718	.221	65.511	1	126	.000
4	.815 <sup>d</sup>	.664	.653	.37225	.089	33.256	1	125	.000

a. Predictors: (Constant), Perceived Performance Utility

b. Predictors: (Constant), Perceived Performance Utility, Self-efficacy

c. Predictors: (Constant), Perceived Performance Utility, Self-efficacy, Transfer Design

d. Predictors: (Constant), Perceived Performance Utility, Self-efficacy, Transfer Design, Positive Transfer Climate

e. Dependent Variable: Training Transfer

Source: Author's Calculation

Results of step wise regression analysis as shown in Table 4.8 reveal that in the 1<sup>st</sup> model perceived performance utility contributes significantly to the training transfer with  $F(1,128) = 27.676$ ,  $p < 0.000$  and accounts for 17.1% of the variation in training transfer. At the second stage introducing self-efficacy contribute significantly to the regression model  $F(2,127) = 34.384$ ,  $p < 0.000$  and this model accounts for 34.3% of the variation in training transfer. At the third stage adding transfer design contribute significantly to the regression model with  $F(3,126) = 65.511$ ,  $p < 0.000$  and the regression model explains 56.4% variation in training transfer. At the fourth level by adding perceived performance utility, self-efficacy, transfer design, positive transfer climate to the regression model we find that the model explains 65.3% variation in training transfer.

#### 8. FINDINGS

The training transfer factors identified in the study were perceived performance utility, trainee's self-efficacy, trainee's motivation and trainee's capability, transfer design, trainer's competency and positive transfer climate. While all the factors have played major role in training transfer, four factors are identified to positively influence transfer of training, they were perceived performance utility, trainee's self-efficacy, transfer design and positive transfer climate. The most significant factors identified in the study that affected the transfer of training were transfer design and positive transfer climate.

#### 9. CONCLUSION

The training programmes designed by the State Bank of India have positive impact on the ability of the employees to apply the acquired knowledge and expertise to the workplace, thus improving their performance. This study on transfer of training has several implications for the Management of the State Bank of India, Bhubaneswar. While trainees having higher self-efficacy, self-motivation, and self-esteem show pre - training motivation to acquire more knowledge, managerial support and encouragement will play significant role in actual transfer of training knowledge to the workplace. The result of this study will encourage the banks to make integration of training need assessment, training designing, and post utilization of training, taking into account the identified positive factors facilitating transfer of training knowledge to workplace.

#### 10. LIMITATION OF THE STUDY

Due to the pandemic situation the study was limited to only 20 branches of State Bank of India in Bhubaneswar. A Future study on transfer of training can be extended to four or five Peer Nationalized Banks in Bhubaneswar to find out practical application of transfer of training.

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