The primary objective of the research was to determine the influence of Organizational Work Environment (OWE) on transfer of knowledge and skills learnt during training; a phenomenon widely quoted in HR literature as Transfer of Training (TOT). To this end, the researcher initially identified eight elements constituting work environment of banks in Pakistan. Subsequently, the magnitude of influence of each constituent element of transfer of training in 12 important functional areas of banking operations was analyzed. After identifying the problem area, low level of transfer, variable of primary interest was discerned as the influence of workplace environment on transfer. Hypotheses were formulated on the basis of previous researches and a hypothetico-deductive method of research was followed.

The instrument of data collection was a questionnaire comprising 71 items which measured perception of respondents about the level of eight supports (management support, peer support, resource support, technological support, budget support, opportunity to perform, workload, and religiosity) available to them in the work environment. Besides, the questionnaire measured perception about degree of Transfer of Training in 12 most important areas of banking operations. Sample size of this research consisted of 237 bank officers of 29 banks with 357 branches located in Rawalpindi and Islamabad. The results were reconfirmed by the help of another survey questionnaire based on Model of Transfer through Learning Process.

Data was collected by mail as well as through personal contacts. A pilot test was conducted and improvements suggested by the respondents were accordingly incorporated before launching a full scale survey. As predicted, the results confirmed a non-zero relationship between OWE & TOT. All eight OWE variables showed significant regression results and the R square value also indicated an overall 'good' model fit. Additionally, the strength of linear relationship measured by the help of Correlation Coefficient Pearson r was found to be positive at 0.01 significance level. The results of data analysis were in line with previous researches in this field.

The study brought out a number of important findings which necessitated formulation of HR initiatives for bringing about tangible improvement in OWE at banks that will eventually enhance levels of transfer: the major objective of training programs.