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WORK COMMITMENT AND TRANSFER OF TRAINING: A MEDIATED AND MODERATED MODEL THROUGH SEM-PLS EVIDENCE FROM PAKISTAN

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ABSTRACT

This study aims to assess the relationship between independent variable work commitment (WC) and dependent variable transfer of training (TOT) with mediated variable motivation to transfer and moderated variable Islamic personality characteristics. This mechanism is a multivariate quantitative study, therefore, applied mediated moderated model through the PLS-SEM approach. The study targets to assess the relationships among latent constructs to give new insights into the HRM practices in organizations. The data are collected from the Shariah-compliant banks in Pakistan. The statistical reliability and validity were established and based on hypotheses. The findings are formed to confirm the measurement model first and then the structural model to investigate relationships among constructs. The results of the study reveal that there exists a significant and positive relationship between constructs of work commitment and transfer of training. The mediating variable motivation to transfer (MOT) plays its role partially between the independent variable (WC) and dependent variable (TOT). Moreover, the moderating variable Islamic personality characteristics (IP) interestingly make a stronger relationship between work commitment and transfer of training by its moderating effect which is positive and statistically significant. Hence, this study provides a clear picture for the practical and professional assessment of employees regarding the transfer of training to improve the organizational practices in human resource management practices for all types of organizations in general and shariah-compliant banking organizations in particular, thus, the study has professional and practical importance in this connection. This research with sustainable consideration has an original and novel contribution of authors to the literature.

Keywords—Work commitment, motivation to training, Islamic personality, transfer of training, moderation, mediation, Shariah-compliant Banks.

INTRODUCTION

Human capital is the main source of organizational competitiveness. To make humans skilled and productive in work is an important task. For human resource development, effective training practices are highly needed. Today organizations focus on the high performance of an employee. Organizations spent a great amount on training programs. Holton, Ruona, and Leimbach, (1998), state that by taking into account indirect costs, informal on-the-job training, and costs incurred by small organizations, total training expenditures could easily reach \$200 billion or more annually. In this way, according to an Employee Training Report on August 19, 2021, on average, companies expended \$1,111 per employee on training employees in 2020, as compared to \$1,286 per employee in 2019. Mid-size companies reported the least training expenses per employee of \$581 in comparison to enterprise (\$924) and small business (\$1,678) companies. Nevertheless, a further query is still required about the returns on investments in training. There is a strong consensus that the learning of knowledge, behaviors, attitudes, and skills, through training is of little value if the new characteristics are not transferred to the workplace and are not maintained over time (Kozlowski and Salas, 1997). Training is beneficial when it is translated into performance and performance is the key to core business for human resource development (Swanson 1995). The literature and practice consider training as an important aspect of employee and firm policies and systems. Hence it is believed that the transfer of training is the source of individual performance that leads to organizational productivity which is important to understand (Yamnil S. and G. N. McLean 2001).

This study focuses on the relationship between work commitment, motivation to transfer, Islamic personality characteristics, and transfer of training. Before this research, no other study used the effect of Islamic personality characteristics with the transfer of training as a moderator and the direct individual effect with the transfer of training. It is a novel idea with the target sample of the Shariah-compliant banking sector in Pakistan. The reason why Islamic personality is an important variable to study for the organizations such as the banking sector can be understood by discussing Islamic personality characteristics.

Islamic Personality Characteristics

Since, Islam is a complete code of life therefore, a Muslim's life is expected to be consistent with Islamic teachings on ethics, values, morals, and responsibility which require him to conduct his life matters with rationality individually and socially. Islam is the only religion that offers a complete system having its deep roots in ethics, which governs all characteristics of life comprising socio-economic activities (Naqvi, 1981) and (Rice, 1999). Further, (Beekun, 1997) elaborates that Islam brings into its fold not only individual but also the collective lives of the believers in every walk of life such as religious, social, economic, and political. Therefore, a Muslim while conducting his socioeconomic activities, religious beliefs, and practices are expected to be reflected in him (Syed and Ali, 2010).

We believe that the *Iman* of a Muslim worker/ employee should be on Allah and His *Rasool* (PBUH) as by Allah's messenger Muslims learned the way of life and work based on Islamic principles as we must return to Him and will be asked for our deeds. Our *Iman* in pillars of Islam as well as in justice, Amanah, and Ihsan is judged, thus, a Muslim is responsible for every act he/she does in personal and professional life to perform according to *Quraan and Sunnah* (Katper, 2015; 2017).

In this context, Sarif and Ismail, (2011) in their paper on the topic of "The Role of Tawhidic Paradigm in the Transformation of Management System" asserted that the Islamic faith is the basis of the Islamic management system and Kalima Shahadah is the foundation of the Islamic

faith through which a Muslim accepts Allah as the only Allah in the universe and Prophet Muhammad (Peace Be Upon Him) as His messenger. Based on this, the Islamic management system eventually focuses on achieving the pleasure of Allah s.w.t by discharging all the duties and responsibilities He has laid down for Muslims. As al-Qur'an quotes: "Do not be like those who forgot Allah, so Allah caused them to forget their selves." (59:19). Hence, complete dependence on Allah causes man truly conscious of his origin and ultimate personality. Haq M.A. (1984) asserts that it is the Islamic faith that determines a Muslim's personality, and the foundation of the Islamic faith is based on Kalima Shahadah which guides to recognize Allah as the only universal God and Prophet Muhammad (Peace Be Upon Him) as His messenger. This ultimate understanding motivates a Muslim to seek the pleasure of Almighty Allah by delivering all his duties prescribed by Him. Sarif and Ismail, (2011) viewed that the Kalima Shahadah expands the degree and quality of one's actions. The Shahadah strengthens the relationship between Allah and human, human and human, and human to other creatures and things based on two core values - Trust (Amanah) and Justice (Adl). The Shahadah encourages man to perform Ibadat (worship) by completely submitting himself to Allah for the sake of seeking His Pleasure. Allah has specified for him dual roles i.e., to be a servant (Abd) and vicegerent (Khalifa) for him as stated in Sura al Baqarah 2: 30. Further, Allah s.w.t said to the angels: "I am going to place a vicegerent on earth". They said: "Will You place there one who will make mischief and shed blood while we sing Your praises and glorify Your name? Allah said: "I know what you know not." (Sura al Baqarah). Therefore, it is clear with the acknowledgment of Kalima Shahadah, that man must accept two basic and inter-related roles i.e., servant and vicegerent of Allah, which can be performed with important personality characteristics Amanah (trust), Adl (justice), and Ihsan (mindfulness), well embedded in Kalima Shahadah.

LITERATURE REVIEW

The literature for past studies is available on different topics. However, this kind of study is providing unique insights that are not found before in this way. Burke, L. A. and Holly M. Hutchins (2007), in their study, suggested that identified strategies used in the work environment (49%) and in the training design and delivery phase (46%) to support transfer.

Past Studies

Most of the models of the transfer of training are developed and tested in Western settings, and scant research has concentrated on the validation of the Western model in the context of the Muslim world. For example, in a sample of 287 public employees in Saudi Arabia, Al-Eisa et al. (2009) identified the influence of supervisors' support and self-efficacy on motivation to transfer training. Bhatti et al. (2013) conducted a study of 503 bank employees in Malaysia and identified the impact of instrumentality, learner readiness, and peer and supervisor support on the motivation to transfer training.

It is evident from different studies that work commitment impacts the motivation of participants to engage themselves in a training program. Literature reveals that career and job attitudes, and organizational work commitment are important variables that affect training motivation (Kontoghiorghes, 2004). Naquin and Holton, 2002; Kasemsap et al., (2013) state that trainees having good career planning and a high level of job involvement are more likely to be motivated to learn. Therefore, it is established that there is a strong relationship between work commitment and transfer of training. Research has proved that work commitment influences training needs identification for higher organizational performance. Further, the results-oriented appraisal can create a work environment where the weaknesses of employees such as lack of ability, skills, or

knowledge can be managed by designing a proper training program. A facilitative work environment by adopting relevant management practices can lead to developing suitable work systems in the organization.

The impact of motivation to transfer which shows the intention of an employee to generalize the acquired knowledge in the classroom to the workplace has been checked. In a study, the effect of job relevance and autonomy factors were examined with motivation to transfer on the transfer of training. The training material related to performing the duty of an employee and his/her independence exercises and the contents of training were found key factors for motivation to transfer for transfer of training (Axtell et al. 1997). Similarly, supervisor support and peer support have also been found positively related to motivation to transfer for transfer of training (Chiaburu, Van Dam, et al., (2010). Peer support causes a significant effect on motivation to transfer skills from a leadership program in a large Korean insurance firm (Lee et al. (2014). There are also a few more studies that confirm the results of positive relationships between motivation to transfer and supervisor support (Al-Eisa, Furayyan, & Alhemoud, 2009; Lee et al., 2014; Massenberg et al., 2015; Seiberling & Kauffeld, 2017).

A study was conducted by Bhatti A.M (2013) on motivation and transfer of training. They examined the support, instrumentality, retention, and learner readiness on the transfer of training and found that peer support, supervisor support, and learner readiness affect training transfer through transfer motivation. They also found that training retention and transfer motivation directly affect training transfer. Furthermore, Sahoo. M. et al (2018) findings establish a direct and positive relationship between trainee characteristics, training attitudes, and need analysis with transfer motivation. While showing the mediating role of motivation in the organizational culture for training transfer, Gautam. D.K. et al (2020) stated that motivation to transfer training partially mediates the relationship between the four dimensions of organizational culture (i.e., job challenge, communication, innovation, and social cohesion) and training transfer. Further, the results confirm the relation between trust and training transfer as fully mediated by the motivation to transfer. Mentioning the general purpose, this study by taking different variables, confirms the mediating role of motivation to transfer in the relationship between the independent variable (WC) and the dependent variable transfer of training (TOT) for the sample of Islamic banks of Pakistan would be unique research.

In this regard, we have taken an important variable, in our study which is Islamic personality characteristics as we believe that the religious factor is a dominant factor in the belief system of a human being. A person thus applies the belief or religiosity in all aspects of his/her life. The work of personnel at the workplace is the outcome of the employee's personality and the growing concept of shariah-compliant firms, financial systems, and products and gaining attention worldwide in general and the Muslim world in particular. That is the reason we can measure and evaluate the importance of Islamic personality characteristics when we assess the Shariah-compliant sector under human resource practices. This variable captures the full attention when we explore human behaviours with employees' work commitment. The Islamic personality assessment not only benefits the community of researchers working on conventional and Islamic research but also the business sectors, employees human resource management, policies and practices, learners, and students too.

In past literature, researchers have worked on the Islamic personality in different aspects some of the researchers worked on developing the Islamic personality models and theories such as Othman, A. K., et al. (2014) and Khir, M. M., et al. (2016) Developed a model measuring the Islamic personality model. They examined the issue of “incompatibility through the application of both qualitative and quantitative research design” their purpose was to produce the model and measure the Islamic personality for the various benefits of researchers. They conceptualize that

the “Islamic Personality Model includes organizational commitment, job satisfaction, and job performance as the outcomes of the Islamic Personality Trait construct”.

Other different studies attempted to use personality traits and training as moderating variables in different ways. For example, Omar, K, et al (2021), investigated the moderating role of training on personality and behaviour intention to participate in Nature Tourist Guides. The purpose of this study was to examine the moderating role of training in the relationship between personality and behaviour intention to participate in a career as a nature tourist guide in Pahang, Terengganu, and Kelantan. The authors in the past studies also took training as the moderator with the relationship of personality. For example, Omar, K, et al (2021), hypothesized that training moderates the relationship between personality and behaviour intention. To see the moderating effect, another study by Sultan, S., Kanwal, F., & Hussain, I. (2020) was conducted. They explored moderating effects of personality traits in the relationship between religious practices and the mental health of university students. They observed a significant relationship between religiosity with behavioral control but negatively associated anxiety and depression as two dimensions of mental health. The results further revealed that openness to experience and agreeableness as characteristics of students’ personalities considerably moderated the relationship between religiosity and mental health. In this regard, using the variable of personality trait as a moderator for job satisfaction and intrapreneurship, the findings show that openness to experience moderates the relationship between job satisfaction and intrapreneurship. The study observes the intensity of this relationship depends upon the role of the moderating variable of the personality trait such as i.e., openness to experience. Whereas Rahmanian, M., et al (2016) also observed the moderator role of personality characteristics to check the impact of critical thinking and situational context on conversation perception. The findings showed that there were significant relationships between some personality traits and situation elements.

Another study by Othman. N (2011) explores the Ummatic Personality Dimensions from the psycho-spiritual paradigm, the researcher decided to retain the component as factor 5 because of the high loadings on each item and because they did contribute to the importance of the dimension in the Amanah construct. The validity of the prepared items was tested using standard procedures and advanced statistical methods. Therefore, this inventory serves as a self-assessment and self-improvement tool in measuring the level of the personality of Muslim individuals concerning the above constructs namely, ibadah, *Amanah* and *ilm*.

Hence, personality is one of the important factors to influence the different elements regarding various personal and professional behaviours. This study, therefore, explores one of the important factors discussed here, the impact of Islamic personality characteristics as a moderator between work commitment and transfer of training. Among discussed previous different studies (Kori. N et. al 2022), personality characteristics and training are taken as moderating variables in diverse aspects of the research. The authors used different independent variables of employee attitude in that study. However, this perspective is not yet focused on where the variable of this study (Islamic personality characteristics) is performing the role of moderating the transfer of training to explore the new dimension in this area of literature.

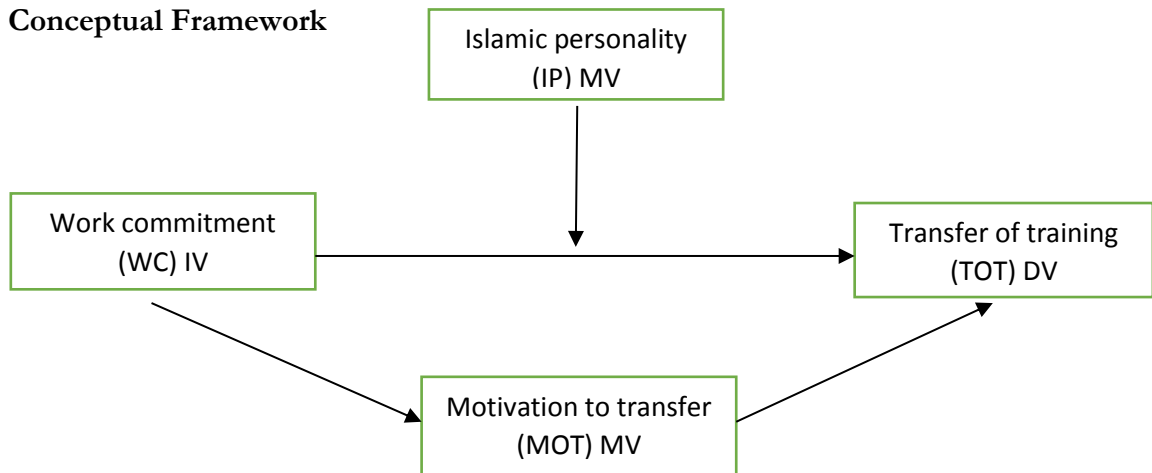
The discussion above leads us to hypothesize that:

Hypotheses

- H1: Islamic personality characteristics have a significant impact on the transfer of training
- H2: Work commitment has a significant impact on the transfer of training
- H3: work commitment has a significant impact on motivation to transfer
- H4: Motivation to transfer has a significant impact on the transfer of training

H5: Motivation to transfer mediates between work commitment and transfer of training
 H6: Islamic personality characteristics moderate between work commitment and transfer of training

Fig 1. Conceptual Framework



Theoretical Background

Transfer of Training: Transfer of training means to exercise knowledge, skills, and attitude obtained from training to the work and continue to retain them for a specific period (Baldwin and Ford, 1988). Bass and Vaughan (1966) stressed that similarity in learning and working situations leads the employees to perform effectively and apply learned knowledge to new situations to an increased extent. Three types of theories greatly influence the transfer of training they include theories of motivation for transfer, transfer design theories, and theories of transfer climate (Holton, E.F. 1996).

Motivation theory: Noe and Schmitt (1986) interpreted the motivation to transfer as the learner's intention to apply learned knowledge and skills to the workshop. Holton (1996) also used motivation to transfer factor to connect training with the change in employee performance. This theory is further classified into three theories comprising of expectancy theory, work setting theory, and equity theory.

METHODOLOGY

A Data and Sample: The study is empirical and quantitative. The sample is taken from the Shariah-compliant banking sector of Pakistan. The shariah-compliant banking industry is growing with five full-fledged Islamic banks and 17 conventional banks with Islamic banking branches operating across the country. The scope of Islam is wider and growing more in the future thus, realizing the need to contribute to that area. The sample of this study includes various Shariah-compliance Banks from all over Pakistan. The sample size of our study is 357 respondents who responded out of 400 in total.

Techniques: In this study, we used the Structural Equation Modeling (SEM) technique a modern approach in multiple variable cases and simple as well as higher order models covering from small to large samples (Hair, J Black, Babin, Anderson, & Tatham, 2010). The 357 respondents were approached to get data for the study. Therefore, in the research, structural Equation Modeling (SEM) is applied through smart PLS software.

Variables: In this study, different variables are used, so the backup theories regarding the variables, ideas, and hypotheses play a great role in the research. The transfer of training (TOT) is the dependent variable, and independent variables are work commitment (WC), Islamic personality characteristics (IP) (moderator), and motivation to transfer (MOT) (mediator).

RESULTS AND ANALYSIS

This study applies the PLS-SEM technique to get results and analysis. The term PLS-SEM is widely used for the data analysis collected through primary sources because PLS-SEM is evolving as a statistical modeling technique that clarifies its importance along with its nature and role in social sciences research to pursue research opportunities in new and different ways. Structural Equation Modelling (SEM) is a technique representing multivariate statistical analysis and applied to investigate structural relationships. Moreover, the SEM technique is a combination of factor analysis and multiple regression analysis which is employed to evaluate the structural relationship between latent constructs and measured variables. Therefore, SEM analysis consists of the measurement model and structural models, whereas measurement models confirm the validity and reliability of variables through confirmatory factor analysis (Anderson and Gerbing, 1988).

Measurement (OUTER) Model Results

The measurement model is the outer model formed in the structural equation model. This model contains different statistical tests to check the validity and reliability of the outer model. The major steps are to establish the convergent validity and reliability of the model. In this way, factor analysis is the prior step to perform and is checked through the factor loadings. Once the factors are confirmed, the *convergent validity* is assessed through the average variance extract (AVE). Establishing convergent validity values of AVE for each latent construct maybe 0.5 or more as suggested by Hair et al (2017). However, some studies show that the criterion of AVE value can be 0.4 and above. Thus, our model’s convergent validity is established as the AVE values for our study constructs i.e., Islamic personality, motivation to transfer, transfer of training are (IP =0.538), (MOT 0.609), (TOT 0.564), and (WC 0.535) respectively. All the AVE values are more than the set criterion of 0.5, hence confirming the data items' convergent validity.

Reliability or Internal consistency was established by applying different statistical tests such as Chronbach’s alpha, composite reliability (CR), and rho A. Sekaran and Bougie (2016 and Hair et al (2017) all propose the cut-off value at 0.70 for the measuring criterion. The reliability was confirmed by recorded values for Islamic personality (0.878/0.903), Motivation to transfer (0.785/0.861), Transfer of training (0.806/0.866), and Work Commitment (0.709/0.821), the values proved the data indicators’ high statistical reliability. The convergent validity and internal consistency (composite reliability) are shown in Table 1 below.

Variables	Item	Average Variance Extracted (AVE)	Chronbach α / CR	rho_A	Factor Loadings	VIF
Islamic personality	IP11	0.538	0.878/0.903	0.880	0.692	1.696
	IP17				0.718	1.627
	IP3				0.768	1.955
	IP4				0.768	2.162

	IP5				0.722	1.876	
	IP6				0.754	2.021	
	IP7				0.697	1.666	
	IP9				0.746	1.829	
Motivation to transfer	MOT2	0.609	0.785/0.861	0.794	0.831	1.770	
	MOT4				0.758	1.548	
	MOT5				0.703	1.383	
	MOT6				0.822	1.719	
Transfer of training	TOT1	0.564	0.806/0.866	0.810	0.740	1.521	
	TOT2				0.824	1.915	
	TOT4				0.725	1.518	
	TOT6				0.727	1.502	
	TOT7				0.735	1.533	
Work Commitment	WC10	0.535	0.709/0.821	0.711	0.747	1.389	
	WC11				0.722	1.292	
	WC12				0.689	1.287	
	WC8				0.765	1.444	

**Table 1:
Statistical Reliability**

The other test that we performed in this study is the construct validity which is involved in the outer model testing. The construct validity is used for verifying whether the measures selected for the constructs are genuine or correct explaining the activity and if they can represent the constructs that are to be investigated (Hair Jr et al., 2016, Gefen and Straub, 2005).

For multicollinearity, we have no multicollinearity issue at all because the variance inflation factor (VIF) is less than the suggested criterion i.e., if ≥ 2.5 indicates considerable collinearity Johnston R, Jones K, Manley D. (2018). Also, if > 10 is problematic Vittinghoff E et al. (2012) and VIF > 5 or VIF > 10 is problematic James G et al. (2017), as well as VIF > 5 , is cause for concern and VIF > 10 indicates a serious collinearity problem by Menard S (2001).

Moreover, for the confirmation of discriminant validity, Fornell and Larcker's (1981) test is applied Presented in Table 2. As recommended by Fornell and Larcker (1981) that the value of the square root of AVE of each latent variable should be higher than the correlation (r) values of all underneath latent variables. That mechanism will establish the discriminant validity of the constructs. Likewise, Table 3 below shows our result confirming the criterion and all the first values of constructs (square root of AVE) are greater than the correlation values of constructs below that, thus it confirms the discriminant validity very well.

	1	2	3	4	
Islamic Personality	0.734				Table 2: Discriminant Validity Through Fornell-Larcker
Motivation to transfer	0.539	0.780			
Transfer of training	0.524	0.749	0.751		
Work commitment	0.464	0.671	0.604	0.731	

The descriptive and correlation analysis in Table 3, provides the mean, standard deviation, and the values of the correlation coefficient of constructs Islamic personality, motivation to transfer, transfer of training, and work commitment. The higher mean is 4.05 and the lower mean is 3.56 whereas 0.72 is the higher value of standard deviation (SD) and the value of SD is 0.59 showing the consistent behavior of data somehow because the deviation of variable values from the mean is not so higher or spread more.

	Mean	STD	1	2	3	4	
Islamic personality	4.05	0.61	1				
Motivation to transfer	4.04	0.72	0.539**	1			Table 3: Descriptive and Correlation of latent variables
Transfer of training	4.05	0.70	0.524**	0.749**	1		
Work commitment	3.56	0.59	0.464***	0.671**	0.604*	1	

Moreover, the correlation coefficient seems moderate in their values. All of the construct values are positively associated with each other and are significant which is noticeable in Table 3.

PLS Structural (INNER) Model Results

After the measurement model, the structural or inner model is to be analyzed, and is assessed the causal effect or the relationship of constructs. There is a relationship between independent and dependent latent variables to confirm the significance and direction of the association. Different techniques are being used for this mechanism multiple regression or path estimations are applied for the results for this purpose. The hypotheses are tested by regression weights. The path estimation techniques given in Table 4 provide the report regarding the original sample, mean, standard deviation, T stats, and P values. All the hypotheses developed in the study are fully confirmed as the P-values are < 0.05, thus, significant at the level of 1%.

The following table shows the three parts of the outcomes. One part shows the main effect where firstly, the Islamic personality is positively and significantly associated with the transfer of training. Indicating that when Islamic personality increases the transfer of training also increases. Secondly, the motivation to transfer is also positively associated with the transfer of training implying that motivation to transfer causes an increase in the transfer of training when it increases itself and vice versa. Finally, the work commitment has a positive and significant impact on both motivation to transfer and transfer of training that specifies that work commitment causes the increase in MOT and TOT when it increases itself and vice versa, hence, exerting a direct effect.

Table 4: Study Findings

Variable	Original Sample (O)	Mean (M)	(STDEV)	T Statistics	P Values	Decision
<i>Main effect</i>						
IP -> TOT	0.198	0.202	0.053	3.735***	0.000	Fully confirmed

MOT -> TOT	0.555	0.555	0.053	10.454***	0.000	Fully confirmed
WC -> MOT	0.671	0.672	0.031	21.732***	0.000	Fully confirmed
WC -> TOT	0.518	0.517	0.052	10.031***	0.000	Fully confirmed
<i>Mediation effect</i>						
WC -> MOT -> TOT	0.373	0.374	0.042	8.944***	0.000	Fully confirmed
<i>Moderation effect (Interaction term)</i>						
WC*IP -> TOT	0.106	0.104	0.030	3.590***	0.000	Fully confirmed
	R Square	R Square Adjusted	Q ²			
MOT	0.450	0.448	0.268			
TOT	0.595	0.591	0.332			
Note:	IP= Islamic personality, MOT= Motivation to training, WC= Work commitment, TOT= Transfer of training					

The Mediation Effect

The mediation occurs when the effect of the independent variable on the dependent variable is partly or wholly transmitted by the mediator. Mediation involves a set of causal hypotheses, in which one variable (independent variable IV) affects a second variable (mediator variable MV) that in turn affects the third variable (dependent variable DV). Complete mediation exists if the predictor (IV) exerts its total effect through the mediator. However, partial mediation exists, if the predictor (IV) exerts some of its influence through the mediator and some of its influence directly on the independent variable. So, both the direct and indirect effects are significant. In our research, the mediation effect is also checked by the mediator which is motivation to transfer (MOT). The second part of Table 4 presents the mediation effect of motivation to transfer between independent variable work commitment and transfer of training. As the table 4 shows the MOT as a mediator is positively and significantly affecting the two variables WC and TOT, thus playing a partial role in this study. This partial role of mediator MOT is established because the indirect and the direct effect of work commitment in presence of a mediator is also significant.

The Table 5 shows the mediating effect separately. We can interpret the parts of the following table i.e. the independent variable is work commitment, mediating variable is motivation to transfer, and the dependent variable is the transfer of training. The results show the effect of the independent variable on the mediator (a) by value (0.671 and p-value < 0.05), the effect of mediator MOT on the dependent variable transfer of training (b) is denoted by (0.555 and p-value < 0.05). The direct effect of the independent variable work commitment on the dependent variable transfer of transfer in presence of mediation (c') was (0.518 and p-value < 0.05). Whereas, the indirect effect of dependent variable work commitment through mediating variable motivation to transfer on the dependent variable transfer of training (ab) was (0.373 with p-value < 0.05), and by total effect of the independent variable on a dependent variable without the involvement of mediator, we can analyze that both direct and indirect effects are significant, thus, establishing the partial degree of mediation.

Table 5: Mediation Effect

Independent variables	Mediating Variables	Dependent variables	Effect of IV On Mediator (a)	Effect of Mediator (C) (b)	Direct Effect (C)	Indirect Effect (ab)	Total Effect (c)	Degree of mediation
Work commitment	Motivation to transfer	Transfer of Training	0.671*** (0.000)	0.555*** (0.000)	0.518*** (0.000)	0.373*** (0.000)	0.193	Partial

The Moderation Analysis

Finally, the moderation effect was added to the study variables. Moderator modifies the existing relationship between independent and dependent variables. It holds a strong contingent effect on the relationship between independent and dependent variables. This study introduces the moderating effect of Islamic personality on the independent variable of work commitment. The moderation having the mean value =0.104 and SD=0.030 and T values 3.590 is fully confirmed by its interaction term WC*IP (0.106 with p-value < 0.05). This shows the moderating role of Islamic personality positively affects work commitment at a 1% level of significance. According to the suggestion of Henseler et al (2016) and Hair et al. (2017), this kind of analysis requires the model fitness by the coefficient of determination that is (R²), path coefficient (β) as well as (T) stats including Stone-Geisser (Q²) for the inner/structural model to predict relationships of latent constructs. To test the mediated moderated model, we checked the direct effect of a work commitment on the transfer of training without mediation or mediator proposed by Hair et al (2016). The coefficient of determination (R²) was 0.450 for motivation to transfer and the (R²) value is 0.595 for TOT the dependent variable. The stone-Gisser value (Q²) = 0.268 for MOT and 0.332 for TOT) that values exceed the zero value which is cut off point, indicating that models have predicting power which confirms our hypotheses. For all the variables mean is moderate and the standard deviation is from moderate to lower variance. The table 5 shows the values of (β) and (T) stats for direct and indirect effects with mediation and moderation models, so it reveals the positive and significant effect of the hypotheses developed in the study with (P-values < 0.05). It proves the significance of the relationships among variables that are fully confirmed.

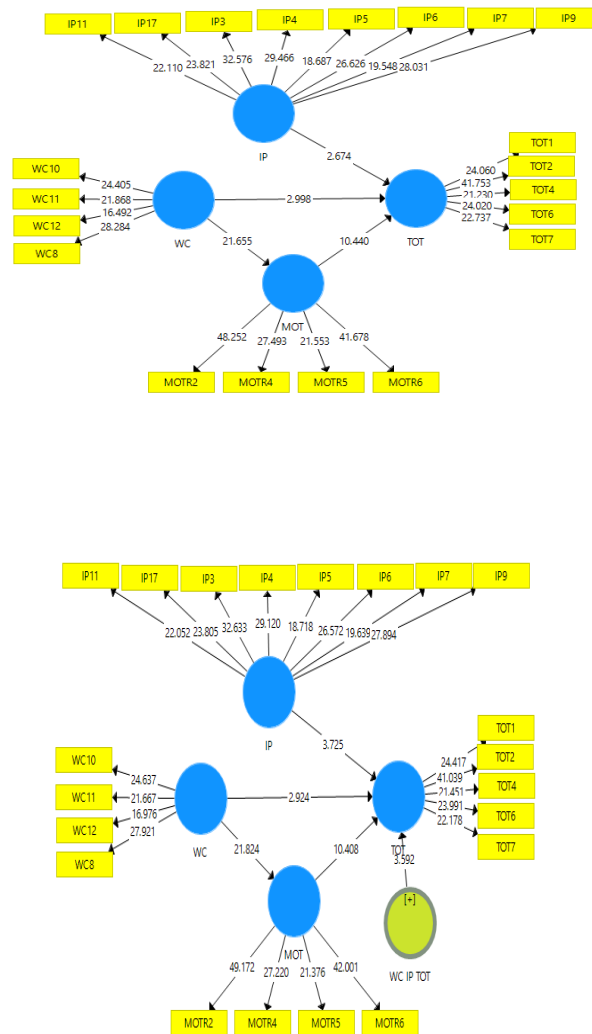
Table. 6 Summary of Hypotheses

Hypotheses	Impact/Decision
H: Islamic personality characteristics have a significant impact on the transfer of training	Positive /sig
H: Work commitment has a significant impact on the transfer of training	Positive /sig
H: work commitment has a significant impact on motivation to transfer	Positive /sig
H: Motivation to transfer has a significant impact on the transfer of training	Positive /sig
H: Motivation to transfer mediates between work commitment and transfer of training	Positive /sig
H: Islamic personality moderates the relationship between work commitment and transfer of training.	Positive /sig

Research and Practical Implications

This study extracted different interesting practical implications. The implications arising from this study are useful for the Shariah-compliant banking sector, and the Shariah-compliant corporate sector. The study is also beneficial for the policymaking of the Islamic banking sector and other financial organizations in the financial markets not merely in Pakistan but also in the Muslim world. Therefore, the research would be equally attractive for Shariah-compliant organizations and the Islamic financial sector, for the training and development practices of HRM for the workforce. Moreover, it indicates that management may apply these practices among their employees, as having fully engaged and willing employees who are in line with the organizational perspective that is vital for organizations to achieve organizational goals.

Figure 2: Measurement and Structural Models



Methodological Implication

The methodology of our study makes the case for the reasons we chose this method because it is suitable for our objectives and shows that this approach contributes new knowledge or understanding in the domain of training transfer literature. The questionnaire we developed to

collect data as unstructured interviews, suits our objectives and hypothesis as it is reflecting the behaviour of the employees in the field of human resource management (HRM). The PLS-SEM is one of the modern and best-used approaches in the field of research nowadays to address multivariate analysis with reliable results. Hence, our methodology can be strengthened by reference to the current research in the field to confirm that we followed established practices for this type of research. As we evaluated different methodologies and decided to use a novel/modern methodological approach to address a gap in the literature.

CONCLUSION

The present study suggested a mediated-moderated model explaining the relationship between independent variables, dependent variable mediating variable and moderating variable. This study targeted the shariah-compliant banking sector of Pakistan, and meaningful results were revealed. This study focuses on the development of the PLS-SEM structural model to evaluate the relationships among exogenous and endogenous variables. In this mechanism, it was investigated that the dependent variable work commitment (WC) has a positive and significant relationship with the dependent variable transfer of training (TOT), exposing that as work commitment increases in an employee, the transfer of training also increases and vice versa. The findings unveiled the effective role of mediating variable motivation to transfer (MOT) between work commitment and transfer of training. The outcome in this relationship was positive and significant i.e., when the independent variable exerts a positive and significant impact on the dependent variable transfer of training in the presence of mediating variable (MOT). The relationship is also significant without mediating variable (MOT) showing that the mediating variable plays a partial mediating role between IV and DV. Thus, the findings disclose that work commitment exerts a positive and significant effect on motivation to transfer as well as transfer to training. Moreover, the work commitment exerts a positive effect on transfer of training through motivation to transfer meant that transfer of training increases as the work commitment of an employee increases via increasing the motivation to transfer. Furthermore, the main contribution of the study is to check moderating effect of Islamic personality characteristics (IP) on work commitment, in this context interesting findings revealed that the Islamic personality exerts moderating effect positively and significantly on the independent variable and the dependent variable. This poses that Islamic personality characteristics strengthens the effect of work commitment on transfer of training implying that as the Islamic personality characteristics (IP) leads strong and significant effect on the transfer of training in the organization.

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