Exploring the effect of e-learning on employee satisfaction and development

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Abstract

Potential evidence has shown by developing new-technology-based facilities in different companies worldwide in their training programs that these a la mode facilities are getting preference with increasingly greater effectiveness and cost reduction choices as opposed to traditional education. The objective of this study is to examine and demonstrate the results of observation and feedback from interview on the need for E-learning. This qualitative research aims at examining the issue of 'practice of e-learning' that concerns the learning and development requirement of bank employees in Bangladesh, from the customer service manager's perspective. Lack of suitable training and learning mechanism offered by the companies might be a cause of dissatisfaction among the employees that make them switch their job or work inefficiently. E-learning found in its infancy within the selected organizations in this research. However, questions arises as to whether adopting the method will work with full emphasis in the organizations as a whole. The research was actually based on case study. The research result shows that the e-learning would help to develop the employees with their existing training and satisfy them in taking the e- learning courses, if some major restructuring could be done within training programs of the companies.

Keywords: E-learning, employee development and satisfaction, training and learning needs

Introduction

A cost effective learning and training process like 'e-learning' is highly recommended for the knowledge intensive financial companies to train up a large number of employees who are responsible for constant regulatory compliance and refresh their knowledge on selling solutions (Trondsen, 2003:3). According to Karaaslan (2013) e-learning through the practice of computer based training and learning offers bank employees the scope of individual learning, regardless of time and space, which may not be possible in traditional classroom learning.

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Different studies indicate that, e-learning is becoming a widely used training method in response to other available training practice to get skill-based organizational outcome (Brown & Simmering, Welsh, Wanberg 2003: Zhang. 2004). Zhang (2004) observed that educational material are delivered through electronic mode of option and can be used in both academic and corporate field. Thus, from all these studies it is seen that e-learning have the prospective 'learning offers' for corporations and, indeed, any large organization that educated their workforce to deliver maximum returns on the investment they made for training. In fact, Bates (1995) forecasts that the use of computer based technology will flourish in the 21st century to the learning style.

E-learning in Bangladesh Context:

At present worldwide banking industry embark their journey towards e-learning with the available growth in technical infrastructure (Vaughan and Macvicar, 2004). Bangladesh is one of the highest densely populated countries in the world (Coleman, 2014). A significant improvement in access of computer-based technology has been noticed by Pigato (2001) in Bangladesh where he also recorded 80,000 internet subscribers in this country. Despite the ongoing pressure from the global competition, Bangladesh is performing poorly due to its relatively weak innovative knowledge. The government aims under its long term digital Bangladesh initiative to boost growth in information and communication technology (ICT) services and improve internet connectivity, but more initiatives need to be done to increase the pool of skilled technical labour to get this outcome (Sohel, 2014). Financial institutions are investing in e-learning programs to upgrade employees in acquiring courses regarding new type of financial services (Luor *et al.*, 2009). Because they realized the easy access of the program is able to improve the competitiveness of the financial institutions where the market has huge competition in earning profit. Therefore, in studying the e-learning attitude, impact of implementation and scope of develop, the researcher have chosen here two Bangladeshi private commercial banks as case study for the sake of the research.

Justification of the research:

Commercial banks engaged of financial services like accepting deposits from the public, Investment of funds, overdraft, Agency function, different customer service and advancing them loans (Upadhaya, K, 2014). The function of the commercial banks is to earn profit like any other institution, but capacity of earning this profit depends upon its investment policy which in turn a produces combination of effective management of its human resources (Jhonson & Riachard, 2001).

HR Managers in commercial banks in Bangladesh also have to maintain a strong training structure to get upgraded service quality (Khandakar, 2011). Collecting the huge human resource, updating them systematically and grooming their service with real world competition are not an easy task. The current study investigates the possible use of e-learning within these companies as an effective way of developing the workforce for competitive advantage and made them satisfying in taking learning through e-learning. For instance the successful DILBAC project identified by Zimkova (2006) of four EU countries has significant positive possibility for e-learning expansion in banking sector (Figure-1).
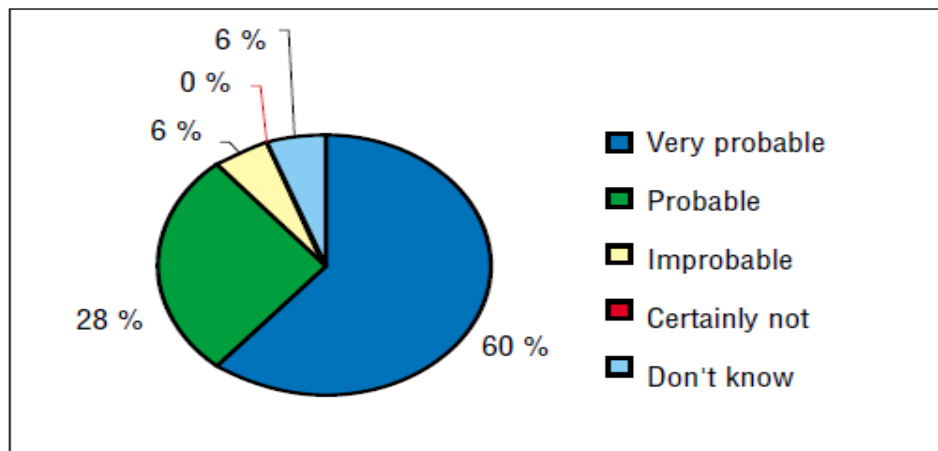
Figure 1 : E-learning introduction in the banking practice

Source: Zimkova, 2006, BIATEC

Objectives of the study:

General objectives:

- To analyse importance of e-learning as an essential factors for employee satisfaction in banking sector.
- To identify the favourable and contextual factors for the implementation of e-learning.

Specific objectives:

The researcher observed the hazards in traditional training process in the selected companies characterized by:

- A single trainer delivers training to lots of people at a time.
- The trainer is not available all the time.
- Trainers may not be up-to-date with most current information.
- Classroom training incurs huge cost.

Similarly, this study also investigate whether e-learning as the innovative and helpful technique for delivering the above mentioned training programs to financial employees in a developing country like Bangladesh where HRM strategies still facing challenges for organizational as well as employee performance (Khan, 2011).

LITERATURE REVIEW:

Heskett *et al.*, (1994) observed that financial performance basically derived from customer satisfaction, which is the outcome of employee performance, and employee performance ultimately derived from employee satisfaction. It is important to ensure that the organizational policies able to evaluate employee performance properly through training and development mechanism (Guest, 1997).

Evaluation of Learning and Development in organization: Organizational learning and development is the process through which the workforce gathered the required knowledge, skill and capacity to engage within the workplace (Armstrong, 2012:284). Towler and Dipboye (2009) suggest learning and development as a source of reasonable advantage where employees get appropriate new skills and able to differentiate and change themselves in the competition (see figure 2).
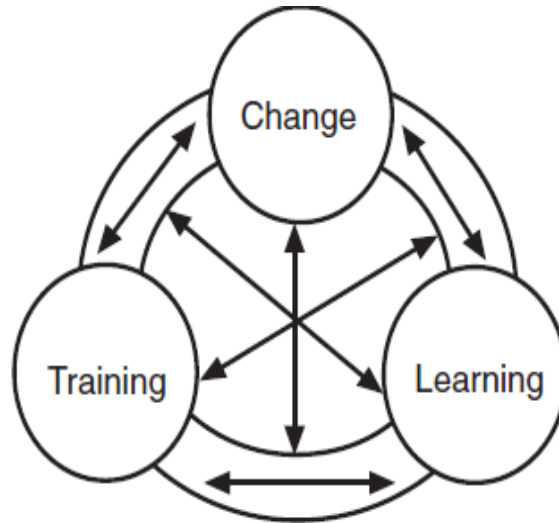
Figure 2:The circle of training, learning and change

Source: Towler & Dipboye (2009).

Training needs analysis: According to CIPD (2014) training needs analysis reviewed of the learning and development requirements of the staffs that covers areas like: reviewing current training, analysing tasks, identification of training gaps, cost benefit analysis of training options. The methods of meeting these needs are not always in formal courses, but varied in a wide range of on-job training and e-learning approaches (Torrington *et al*, 2008). Once the learning needs are identified the next step is to consider the suitable learning methods.

Different learning style and e-learning: Learning structure for individual and organization mainly take the form of workplace learning that includes self directed learning, coaching, mentoring, e-learning and personal development planning (Armstrong *et al*, 2012). The corporate sectors now-a days are interested in e-learning as it opens the scope of managing the cost of their in-house staff training activities reasonably (Naidu, S., 2006).

Definition of e-learning: The learning process associated with technology referred to as e-learning (CIPD, 2014). Recent research has been identifies e-learning system as a more immersive learning environment which engages the learner's attention in learning (Epic, 2014). Most corporate sector nowadays are encouraging their employees to participate in e-learning (Bently & Clarke, 2011). Because the learning process allowed benefits for

organization in different ways. For example, travel cost, meeting training needs in a suitable time and reduce the process of replacing employees in working hour (Tyler, 2001).

Progress of E-learning: Organizations basically started to use their computer based training (CBT) in the 1980s (Worldbank, 2008). But as a method of online learning advents in the mid-1990 and during the 'dot com' boom in the early 2000 e-learning adopted finally. As the content and information delivered through the internet are instantly updatable, e-learning allows the organization and people to keep up with the rapid changes of the global world.

E- Learning trend in financial industry in Bangladesh: The banking industry worldwide is being transformed (Hawkins & Mihaljek, 2001). Bangladesh has been no exception. In Bangladesh, financial company's employees in general, especially customer service managers are always engaged in tremendous pressure in rendering customer service (Rahman, 2012). Employee's attitude towards taking on time training creates pressure to some extent. The researcher believes that currently the private commercial banks in Bangladesh are suitable samples with which employee's perception of CELP and its implication could be understood properly.

Positive effect of e-learning: E-learning allows employees for self-paced learning with a focus on their assigned job (Ali and Magalhaes, 2008). In particular, technological advance has introduced in HRD in many organization in recent years with E- Learning to expand capacity of the workforce of any organization (Clayton, 2008). The example of La Salle Bank, Chicago for adopting e-learning have some significant impact on this issue where the platform of Web-technology developed for ultimate success among the employees (Kendler, P.B, 2004). This bank manages their staff with e-learning through arranging online compliance training and offered a personalized development plan for each associates.

Much business nowadays prefers e-learning for its easy accessible, flexible and a cost-effective training mechanism. Rosenberg (2001) identified the fundamental criteria of e-learning as stated in the next page:

- E-learning is network based, which makes it capable of instant updating and sharing information.
- A standard internet technology used by e-learning.
- E-learning provides learning solution that goes beyond the traditional paradigms of training.

Problems of applying e-learning:

The barrier of implementing e-learning can be identified in between the decision that has to be taken for implement the program and the influence on the organization (Ali & Magalhaes, 2008). According to the literature, the problem for implementing and adoption of e-learning mostly related to administrative, procedural and technical issues. For the technical issues, the common problem relates with system failure, poor bandwidth and infrastructure, flexibility in access, low technical support, and usability. For instance, Naidu (2006) addressed lack of access to the necessary technology infrastructure and costs of support and maintenance of these infrastructures is major obstacle for e-learning expansion.

Employees in emerging countries like Bangladesh working in private companies have to spend most of the time in the workplace (Aydin & Tasci, 2007). On the other hand, family relations are very important for them, so they might not agree to manage their spare time for e-learning (Hofstede, 2001). So lack of time management skill could be a reason for failure of successful e-learning execution.

METHODOLOGY

Experiencing the global HR strategies regarding employee development by deploying more attention in training and learning mechanism, this current study intends to get the impact of 'e-learning', a technological based learning method within Bangladesh context. For this two leading financial institutions have been taken as the case study to investigate the research objectives, namely Mutual Trust Bank Ltd., (Bank A) and Mercantile Bank Ltd., (Bank B).

Justification of the current methodology:

As the current study concerns an exploratory phase of research, the researcher have chosen a qualitative approach backed by case study and focuses on the study of e-learning a contemporary phenomenon of the current HR approach (Yin, 2005). Because Bank A and B are the two large financial institution and have more than 100 branches. Through the empirical enquiry carried out within the organizations the researcher tried to gain a better understanding of how e- learning would be accepted by the employees and what are the effects of implementing the learning programme. As such it is not possible to get the response from large no of employees by the survey. Semi–structured interviews and questionnaire have been used here which is suitable for qualitative research (Ghauri & Grohang, 2005, 112-113).

Research designed in the current case studied in two different stages.

Stage 1:

- The employee's stance on the way to e-learning adoption and practice that may value their satisfaction level.

- Evaluation of exiting e-learning status.

- Evaluating implementation hazard and linking with the beneficial outcome.

Stage 2:

- Management attitude towards e-learning.

- Future prospect.

The participants of this project: The researcher obtained the consent to conduct the research from the Head of HR of Bank A and Head of Green Road Branch of Bank B (Appendix-4). The main focus group selected the branch level employees, mainly the customer service managers; those are directly related with customer service. To make the investigation from real experience senior employees from management level also have been selected for Bank A and B.

15 customer service managers were identified by their role in different department from two branches, MTBL Dhanmondi Branch and Panthapath Branch from Bank A. Three senior executive selected from HR department, one senior executive from training institute and one form IT department within Bank A and Three customer service managers and two senior executive at HR division were identified from Green Road Branch of Bank B.

Process of the interview: The researcher here approached to all the focus branch level employees for participating in the interview and survey via the authorised permission from the Head of HR of Bank A and Manager Operation of Green Road Branch of Bank B (Appendix-3, 3.1). The participant's are informed about the research programs in September 2014, by providing consent letter through e-mail (Appendix-3.2,8). The participants were interviewed in different day face to face.

Data collection: To select the proper and correct method of data collection several steps has been taken here including reading, analyzing and reporting resources, credibility and competencies of authors whose literature has been reviewed. The researcher collected the data, information and literature from different resources of the company website, international article, journals which helped to answer the questions.

Primary data: The researcher depends mostly on interview for the primary data in this research as it can help to collect well-founded and consistent data that is relevant to fulfil the research objectives (Saunders *et al.*, 2002:24). Questionnaire used for getting the answers. For this questionnaire format were sent via email to the one of the employee of each branch, who distributed the other employees.

The researcher used the approach of face to face interview for primary data as it helps the respondents to clarify the answer or ask for more clarification in the questionnaire (Dialsingh, 2014). A set of predetermined 'open end' and 'close end' structured and semi structured questions used for the interview and 4 interview recorded and other responses taken by the electronic–script (Kothari, 1990).

Secondary data: Documentary Research : The researcher used most of the secondary data from several sources like, documents, archive, libraries, and annual reports of banks, related published books, electronics journal and e-books. Secondary Data helped to collect data at lower cost but as these data are not completely reliable, the researcher used them partially to get the research question (Saunders *et al.*, 2002).

Ethical issue, Reliability and Validity: The ethical issues have been maintained here through the process how the data have been collected from people and concerning the focus group, the customer service manager (Leedy, 1997). For this the researcher arranged data prior information about the research to the select employees and collects their consent in this regard. A professional and friendly approach delivered in the interview as the researcher was the ex-colleague of the participant.

To avoid the response bias problems the researcher has been taken care personally in conducting the interview (Bryman, 2004). The researcher is confident about the sample size numbering 30 in this study as they represent the same feature within the whole organization, which is important to generalize the result about the research question (Saunders et al, 2002).

EMPIRICAL FINDINGS AND DATA ANALYSIS

In this research the researcher tried to explore the scope of e-learning as an alternate training options for improving productivity of the employees by ensuring satisfaction in practicing and applying the training outcome in the working arena. The primary data helped the researcher to find the answer of the research question. Moreover, observation and personal working experience of the researcher depicted the actual outcome of the research study in the following page:

Evaluation of E-learning: Both Bank A and B have a well structured training program and proper regulation and available technology that run throughout the whole year to upgrade the work force. Bank A has some additional good quality online learning material that helps their employees in solving their different problem and to find out answers of different practices (MTBL annual report, 2013). But Bank B is not delivering the learning through online yet (respondent's, orange group).

Role of Customer Service Managers: Customer service Managers are responsible for branch banking in commercial banks, where they supervise staffs for regular enquiry and deal with customers face-to face (Aladwani, 2001). The researcher observed due to heavy work load these employees sometimes lack behind of taking the required training in time.

Challenge in classroom training: Traditional class room training bears some problems in Bangladesh (OLTBD, 2014). For example, lack of ideal location and time are two major factors that Bangladeshi organizations usually struggle with, especially when there is a dead line to train a considerable number of employees (personal experience). Moreover, the learners' may feel uncomfortable for the assigned time for training and leave the spot due to personal dissatisfaction (Naoreen & Kashif, 2011). They also identified other challenges as the mentioned difficulties, for example poor course material, inconsistent training schedules and trainer with insufficient knowledge.

THE FINDINGS OF THE STUDY:

Demography:

The respondents identified as 52 % was female and 48% was male. Among the participant's most of the employees were in the 29 to 35 years old, except the two senior executives and two branch level managers. In terms of position, the most of the interviewee were customer service managers, branch managers and senior HR officials.

Awareness and attitude towards e-learning:

A 'positivistic approach' was adopted to get the idea of employee's approach and perception towards e-learning (Saunders *et al*, 2010). From the interview answers it was found that, only 37 percent have some idea about e-learning (Figure-3). As regards of employee satisfaction there is no significant impact by e-learning. Rather salary, incentives and promotion maintained as the prime satisfactory factors for maximum employees. To get the idea of managerial support, the researcher identified that, decisions on employee development should decided jointly by both managers and employees to have a suitable outcome. Because some respondent's expressed the ignorance of the line managers often worked as a barrier to get the training timely. It means the managers are not properly concerned about online learning and its organizational benefit. As such they have no interest about the concept.
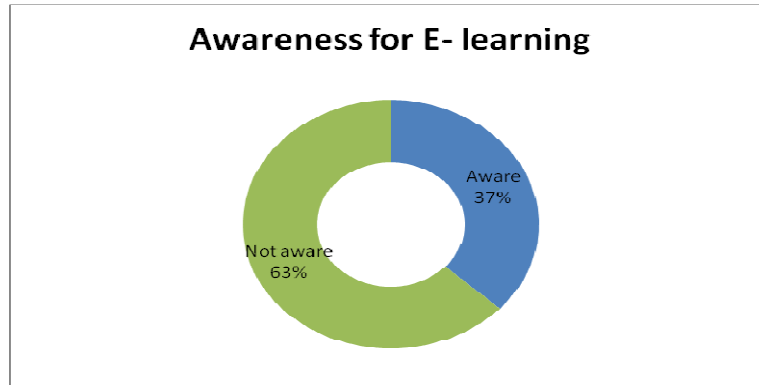
Figure 3: Awareness about e-learning.

More than 53% respondents from Bank A were not ready to adopt e-learning for their development and being satisfied with the existing training. Because they argued that although e-learning have significant influence on learning but they will feel more comfortable to interact face to face with human instructor. For this they focused on some issues:

- the risk of unavailability of online connection,
- Failure to follow the instruction and apply to their actual job, might be some major risk in implementing e- learning.

Respondent's feedback from Bank B listed the point behind the reason as:

- employee's unwillingness,
- risk of avoiding the training course,
- Lack of proper instructor and infrastructure.

Evaluation of training:

With some very exceptions in general the employees are satisfied with the existing methods of delivering the training. At present the organization A is providing some online learning material which is appreciated by most of the employees. 93% respondents expressed that they are benefited from the learning materials and outcomes of the course (Figure-4).

Figure 4.: Quality of Training.

Barriers to learning and development:

Survey:

From the observation, it was also revealed that, the attitude of the top management and branch executives in the corporations differ with the dealing officers in view building an e-learning culture immediately. Some senior managers expressed their opinion of applying e-learning practice as a 'weak and challenging' option for training that did not really works as staff development policy. The employee attitude regarding e-learning problems is shown in figure-5.

Training co-ordinator in Bank A expressed their anxiety regarding one biggest e-learning application problem is 'language' as English is not their native language. As all e-learning courses are written in English, a major group of employee will not be comfortable with it. Meanwhile, the cost for developing 'Bengali' learning materials would be very expensive.
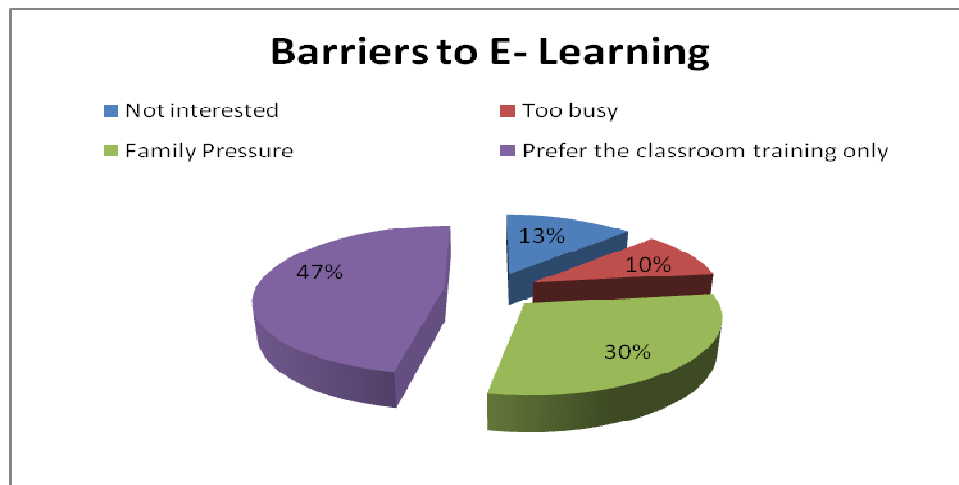

Figure-5: Barriers to e-learning.

The last but strongest barrier stated by the most of the respondents was about the IT problems and workload. Other complexity identified by the participants are the problem of 'Bandwidth', 'internet speed' and supportive multimedia 'interactive' tools, which is the major issues for developing countries like Bangladesh (Alam *et al*.,2014). Experiencing the e-learning implementation problem, participants from HR from Bank A and B summarized some common barrier in regard of e-learning application:

- Internet speed and network support
- Cost
- Management interest
- IT knowledge and adapting capacity of the learner
- infrastructure

Personal contact:

Personal contact is one of important factors for e-learning. There is big gap in commercial banks in Bangladesh in this issue. Because the bank staffs are usually keep busy maximum time with customer dealings.

Support mechanism: The career progression plan found is the foremost preferred support tools for both banks. But it is disappointing that according to some employees there is no effective learning plans for bank B. What is happening is just the traditional training support.

DISCUSSION

The researcher identified the main factors within learning process, learners requirement and the interaction among the stakeholders for the training programs in Bank A and B from the primary and secondary data as the employee attitude, organizational support, interaction between trainer and learner and commitment, technology and peoples capacity to learn a new material like e-learning. All these factors fall within the findings of Trondsen (2003:1), where he noticed the key drivers that affect the operation of the financial companies are prompting changes in learning and training (Figure- 6).
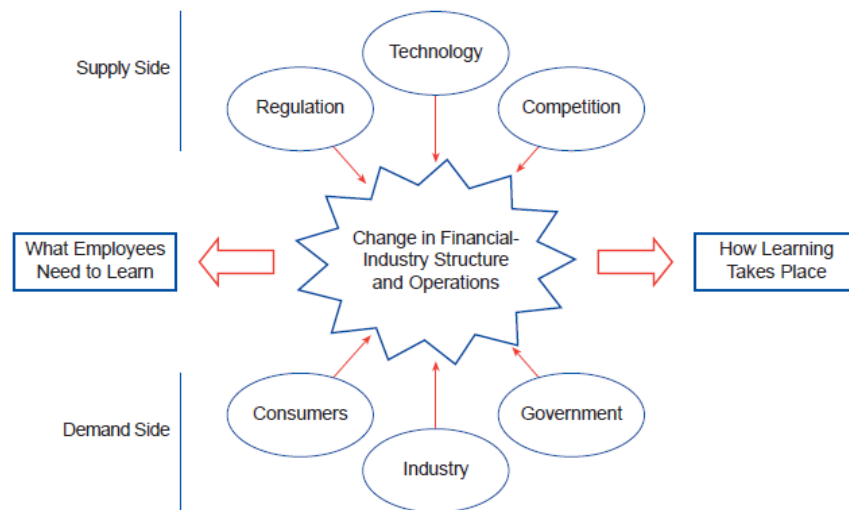
Source: SRI Consulting Business Intelligence (SRIC-BI)

Figure- 6: Key drivers for change in financial industry.

Overall observation:

E-learning rests on the learners interest who take the main initiatives in the learning process. That is why companies are planning to implement a CELP should provide sufficient attention and more orientation to employees who has low interest for the method. Because a suitable organizational learning culture like e-learning could be able to act as a facilitator that influence the traditional culture to be changed and affects the organizational improvement (Bates & Khasawneh, 2005). (Trondsen (2003) identified in his research of financial services that deployment of e-learning in banks is not new. He noticed ABN AMRO, HSBC, Barclays, Citibank and many other financial companies increasingly using training modules through e-learning developers.

The researcher also found two significant findings from the study. One is issue of time management and the other is technical problem (Dringus, 1999, Masoumi, 2006, Packman *et al*, 2004).

After conducting in-depth interviews with the e-learning programs of the two organizations and our literature review the researcher identified some factors that explain about the scope of e-learning. They are:

- Motivation of the employees that influence them to use the learning program. Because motivation is a critical success factor for future usage of e-learning (Bonk, 2001).

- Threats related to e-learning that discourage employees sometimes to use this (Soong *et al*., 2001, cited in Lour *et al*., 2009) learning.

- Enjoyment that allow the users positively to use e-learning (DFES, 2003).

- Time management is critical for using e-learning continuously (Masoumi, 2006). Some interviewee expressed the idea of their work load in a way that: '…*The customer service department is very performance – oriented and with busy schedule. There is hardly any spare time to use e-learning courses after daylong duties'*.

Employees are not ready to take the learning style in their off days. Because they think that it will hamper their personal life.

- Some employees have shared their experience about not getting the training in time.

- Some employees have showed their interest about the matters of e-learning. But they also expressed their attitude towards the problems of getting the training due to their organizational procedure.

All the findings from the participants and observations revealed the idea that there is insufficient responsiveness of e-learning in the organizations. The existing online learning materials in Bank A significantly improve the learning capacity of the branch level employees. Moreover, branch level respondents from Bank A convey that the organization is committed but employees will not ready to accept the new methods as an alternative to the present training process right now as it includes huge uncertainties. Mr. Tanvir, First Assistant Vice President, from Bank B informed that the organization has not communicated effectively enough to employees due to lack of awareness regarding this issue. The responses from HR senior staffs regarding the hazards of implementation of e-learning have a significant logical enlightenment as they have the ideas about the necessary requirements for the implementation.

Overall, employee development through these e-learning initiatives is still vastly untapped in Bangladesh. Most of the banks have already taken huge strides towards the area of L&D (Indian Banks' Association, 2014).The participants also positively agreed about the future sucees of e-learning with proper initiatives (Figure-8). For instance, Leroux & Sahut (2010) examined the response towards e-learning course within various banking networks in France and found e-learning enables the sales staff of banks to acquire new skills.

CONCLUSION AND RECOMMENDATION

This study clears the view that the success of the e-learning mostly depends on the organizational view and commitment, because they calculate the actual profit from any new method. As, Trunick (2014, cited in future think, 2009) has said "*We're changing the model before we figure out, what's Good. Technology is needed but it isn't the magic elixir-we must figure out what works first, and apply the right technology second. The key is to figure out the framework around what makes the experience right-and then figure out the technology and delivery solution (Online or classroom). Better courses are a must.*"

In order to get clear as conclusions of the impact of e-learning for employee development and bringing satisfaction well, the researcher then looked in to evidence associated with training evaluation in relation with her findings as follow:

(1) Learner's' reactions.

(2) Learning outcomes.

(3) Changes and trend in learner's attitude and

(4) Organizational attention.

The main finding of the research explore the idea regarding a support structure for employees in both selected banks that will shore up e-learning as vital part of organizational learning practice. Nonetheless, we cannot avoid the strong influence of face to face interaction through the classroom training, preferred by most of the employees. Instead a better blended approach where learning process associated by trainer and technology could be a better approach in countries like Bangladesh to develop employee skills (Gogos, 2014).

Further study and limitation of the research:

This study is one of the first attempts in Bangladesh to explore learner's attitude, experience and actual usage, learning reaction and pre implementation reaction of the financial companies in relation to corporate e-learning. In this research sample comprised employees of two financial companies in Bangladesh. It is evitable to consider the cases based on Bangladeshi banking culture. Therefore, readers should presume constantly about the results from the study. Nevertheless, the study focused on banking employee's attitude, more findings will be appropriate to different industries other than banking. To make the external validity, future research should continue the investigation about the influence of e-learning on employee's development in different financial institutions.

Besides, more variables are required for such study to rigorously predict the behaviour of learner's attitude and reaction. Moreover, surveying only participants from Bangladesh the study rests on a relatively brief investigation: a one month survey based on observation and interview regarding prospect and impact of corporate e-learning.

Recommendation:

Based on the overall discussion, some recommendations can be offered for the beneficial, not only for Bangladeshi companies, but also for other companies with same feature like Bangladesh as well. Those recommendations are:

- Before implementing the e-learning course, it is more important to develop a planned training process and also basic computer skill of employees (See figure-9).
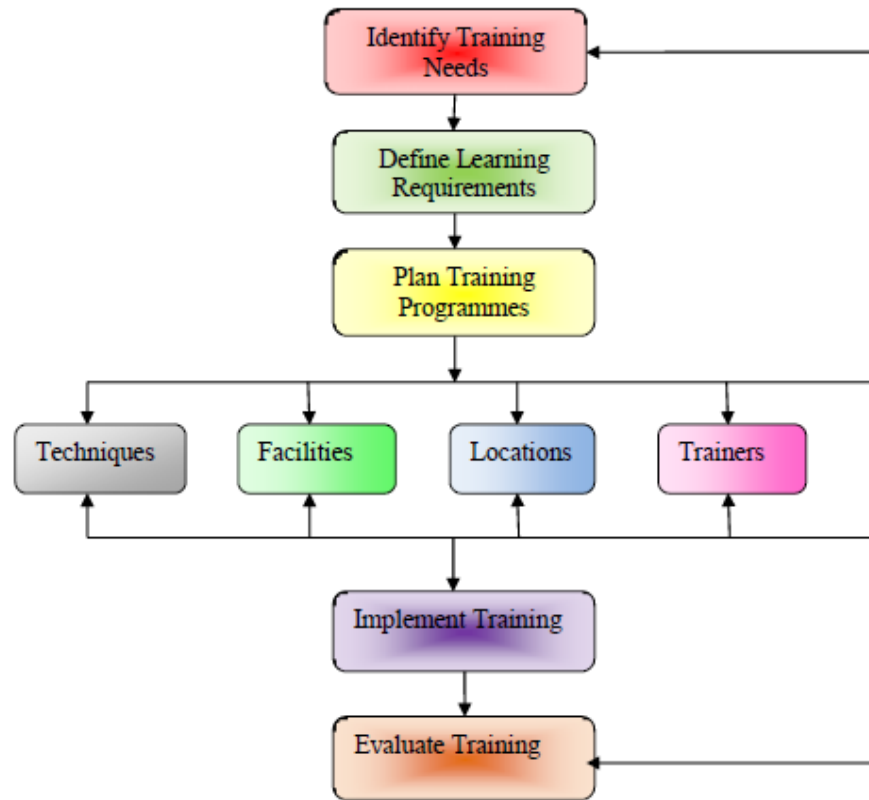

Figure: 9, The process of a planned training.
Source: Armstrong, M. (1995).

- Before final implementation, companies step should be taken to opt for creating brand awareness via a structured platform.

Now through OLT (Online Training), private commercial banks will be capable of practicing world standard learning content with the click of their mouse (OLTBD, 2014). Rahimafrooz, a very well reputed vendor in Bangladesh brings this task in to a success (OLTBD, 2014).

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