A COMPARATIVE STUDY ON E-LEARNING ENVIRONMENT FOR CORPORATE TRAINING IN A PUBLIC AND PRIVATE SECTOR BANK

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Purpose

The main objective of this paper is to studythe impact of E-learning as an effective digital tool for corporate training in banking sector focusing on both - a public sector and a private sector bank. **Design/Methodology/Approach:** Qualitative data was collected from a questionnaire survey.

Key Words: E-learning, corporate training, e-learning environment, digital tool, evaluate

Introduction

Present day business organizations are investing a good amount from their budget in creating effective e-learning environment and making their employees e-learners. It is because of the belief that it saves time and reduces costs in the long run. The effectiveness and rate of success in imparting training to the employees are more through e-learning. The advantages are many. Employees get updated knowledge and learn effectively how to do their work as per the expectation of the organization as well as customers. Every business organization plans training for its employees and implements it on a priority basis. Before the introduction of e-training, traditional methods like class room teaching, coaching and on the job training were considered as effective means of imparting training. With the advancement of technology, corporate houses have also started introducing e-learning resources in their training programme.Such type of training programmes are interesting and employee friendly. The employees have the freedom to learn at any time they prefer, as per their availability. Their working hours are not affected. Therefore, progressive business organizations are extensively using popular e-learning techniques for the up gradation of knowledge of their human resources.

In banking sector also, both public and private sector banks are extensively using e-learning techniques for imparting training to their staff. They are creating an e-learning environment within their organization conducive to the present day requirement for corporate training.

Review of Literature

Trends in learning have led the mentor to adapt the traditional teaching strategies of the traditional space and the online environment**(Jones, 2017).**A recent study conducted by (**Tanduklangi, Alberth, &Amri, 2014**) found that teaching writing under web instruction has a significant impact on students writing achievement. They also found that perceived usefulness and user acceptance have positive associations with student achievement. **Preethi (2012),** According to Preethi, "It's fast, efficient, time-saving, cost-effective and practical. Noticing this trend abroad, many Indian entrepreneurs have enabled quality e-learning in India."**Obringer (2011),** E-learning can incorporate many elements that make learning new material, a new process or a new program more fun. Making learning more fun -- or interesting -- is what makes it more effective. Obviously, every type of training can't be turned into e-training, but many can with excellent results." "This is an exciting time of change in enterprise learning and talent management. The tight labor market, coupled with the increased focus on integrated performance and learning strategies, will force further alignment between training and HR. Learning technologies will evolve, and self-published content and collaboration will become a significant element in enterprise learning solutions". **Bersin (2009),** According to Bersin who is also President and Founder, Bersin and Associates.**Fitter (2008),** On his finding about e-learning in the Indian Context, "Most people could not see what the fuss was about when e-learning was first introduced at the turn of the millennium. A few sang e-learning's praises, but most thought it was quite a waste of time and money. But today, companies are finding it increasingly difficult to find well-trained, employable candidates, while recruitment levels are unprecedented. All this had led to dramatic increases in training expenses. Suddenly, the attractions of e-learning are far more obvious." **Tynjala (2008)**, He observed "Individual and group learning in the workplace requires high social activity like interaction, dialogue, reflecting on past experiences and future planning activities. Individuals can interact with e-learning, share goals, have access to more information. All employees can participate." **Byer (2005**), In her study she has observed that "E-learning provides organizations with a training method that can be conducted at the individual's convenience and can be accessed at any time where an Internet connection is available. Because of this level of availability, employees can work the training into their schedules as opposed to trying to coordinate a schedule where conflicts with work projects, time and travel are common. In addition, internet-based e-learning can often be standardized and updated immediately as information or technology changes - unlike printed books and manuals."

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Objectives of the Study:

- To examine the corporate planning of selected banks with regard to the creation of e-learning environment.
- To appraise the gap between actual and desired e-learning effectiveness in corporate training in selected banks.

Research Methodology:

The primary data was collected using a structured questionnaire.One of the premier banking organizations'in both public and private sector was taken as a model in terms of its' optimum use of E-learning methods for corporate training. The following techniques were used to collect the data:

Questionnaire Method:

A structured questionnaire had been framed to collect information from Public and Private Sector bank officials regarding the e-learning techniques used in their organizations and the effect of the e-learning methods in improving performance.

Interview Method: Face-to-face interview with few respondents and branch managers of few branches had been conducted.

Sample:

The sampling population of this research includes 400 employees of public and private sector banks located in Delhi. State Bank of India has been selected to represent public sector bank as the bank has more number of branches in Delhi. Similarly, I.C.I.C.I bank a leading private sector bank has been considered for the study as this bank has more number of branches operating in different parts of Delhi. The total sample is 200 S.B.I. officers (20 officers*10 S.B.I. branches =200) + 200 I.C.I.C.I. bank officers (20 officers*10 I.C.I.C.I. branches= 200)= 400 officers.

Analysis, Results and Interpretations

The statistical analysis encompassed both fundamental and advanced tests to present comprehensive analysis in the domain of the research. The relevant data was appropriately tested using ANOVA (analysis of variance) and independent sample t-test.

Profile of Respondents

Four hundred respondents belonging to public and private sector branches were contacted. The questionnaires were distributed to them. The respondents were from public sector and private sector banks working in different branches within Delhi. Out of 400 respondents, 200 were from the State Bank of India and remaining 200 were from I.C.I.C.I. Bank. For further analysis, they were grouped into different categories on the basis of their age, income, experience and education level.

Age Wise Profile of the Respondents

Age is very decisive factor which influences training behaviour. On the basis of the age, respondents were classified into four groups, i.e. below thirty years, between 31 to 40 years, between 41 to 50 year and 51 years and above. Out of 200 respondents from public sector bank, 80 belong to below thirty-year group, 80 belong to (31-40) year group, 30 belong to (41-50) year group and remaining 10 belong to 51 and above group. Similarly, out of 200 respondents from private sector banks, 65 belong to below 30 group, 45 belong to (31-40)year group, 75 belong to (41-50) year group and remaining 15 belong to 51 and above group.

Data Analysisand Findings

Results were obtained from the analysis of data by applying different statistical techniques. Results are presented in tabular and graphical form.

Graph-1: Mean Scores of Public and Private Sector Officials on Administrative Support Index
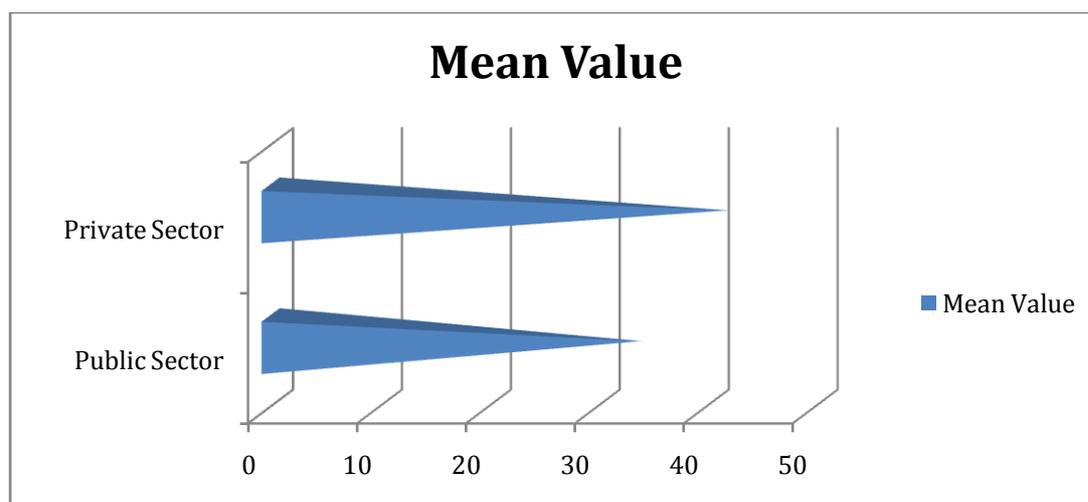
Graph-1 exhibits the mean score values of public and private sector bank officers on administrative support index. It has been found that mean score of public sector bank officers on the same index is 34 whereas the private sector bank officers is 42. This shows that private sector bank officer's mean score is higher than the public sector bank officers.

Graph-2: Mean Scores of Public and Private Sector Officials on Motivation Index
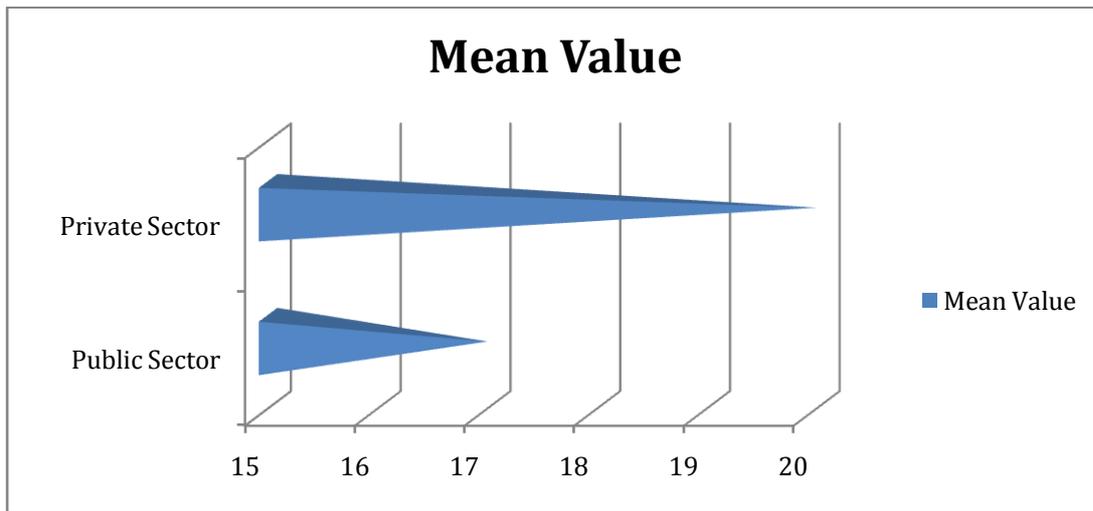
It can be observed from Graph-2 that mean score of private sector bank officers on motivation index is 20 which is higher than the public sector bank officers (17). This indicates that motivation level of private sector bank officers for e-learning is higher than their counter part in public sector banks.

Graph 3: Mean Scores of Public and Private Sector Officers on Effectiveness of e-learning Index
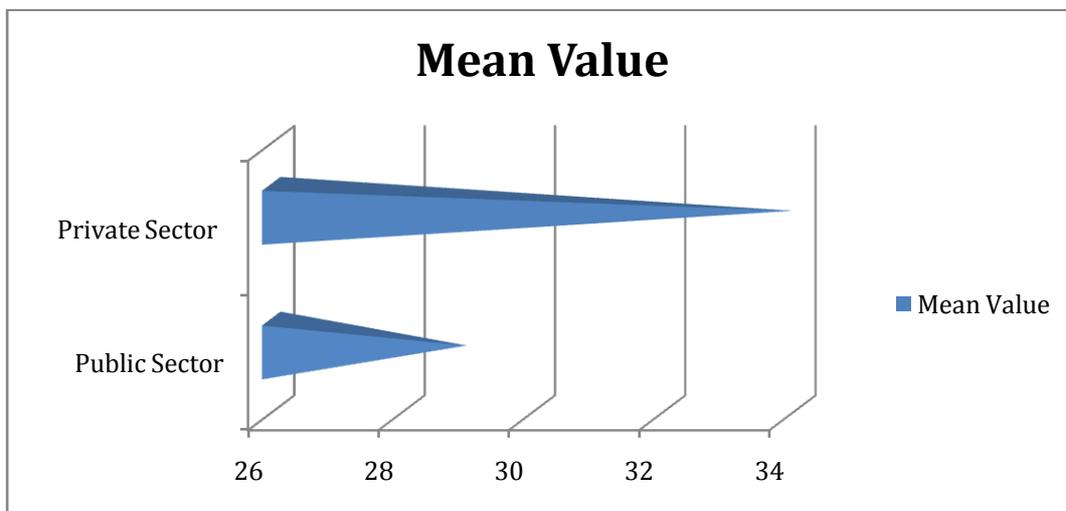
According to the results presented in the Graph-3, mean score of private sector officers on effectiveness of e-learning index is 34 as compared to the public sector bank officers. The mean value of private sector employees is higher than that of the public sector bank officers which is found to be 29.

Comparison of Public and Private Sector Bank Officials on Effectiveness of e-learning Index

As far as effectiveness of e-learning is concerned, an index has been computed by adding related statements from questionnaire. The mean score of public sector bank officials is 29 and private sector bank officers is 34. The t-value has been found to be 12 which is significant at both .05 and .01 level. As far as both groups of managers are concerned, the opinions differ significantly. From the results it can be stated that private sector bank officers feel e-learning is very useful for them. Since encouragements and inspirations are made to the officers in the private sector bank, they feel it is more useful. Public sector bank officers say the same but the intensity is less than the private sector bank officers. Following table shows the mean score, standard deviation, and t-value of both public and private sector bank officials on effectiveness of e-learning index.

Table-1: Mean, Standard Deviation and t-values of Bank Officers on Effectiveness of e-learning Index

Sector	Mean	Standard Deviation	t-value
Public Sector	29	3.18	12**
Private Sector	34	4.32	

Source: Computing   **significant at both .05 and .01 level

Gap between Actual e-learning Effectiveness and Desired Level e-learning Effectiveness between Public and Private Sector Bank Officers

In order to obtain any gap that exists between actual level e-learning effectiveness and desired level e-learning effectiveness a scale had been computed. This dimension had nine (9) statements. Each statement was rated with a five-point scale i.e. strongly disagree (1), disagree

(2), neither agree nor disagree (3), agree (4), and strongly agree (5). The minimum score was 1x9= 9 and the maximum score could be 5×9= 45. Thus, the total scores ranged from 9 to 45 points. On the basis of minimum and maximum score a scale had been computed. Out of the five points scale, four (4) had been considered as the desired level and five (5) had been considered as excellent level. Thus, desired level of effectiveness of e-learning = 4×9=36 scores and excellent level of effectiveness of e-learning was = 5×9=45 scores. For consideration of desired or excellent level mean scores were considered. Thus, both private and public sector officials were rated against the scale.

Table–2: Actual and Desired Level Effectiveness of e-learning among Public Sector Bank Officials

Level	Scores	Remarks
Actual	29	Below desired level
Desired	36	

Graph-4: Graph Showing Actual and Desired Level Effectiveness of e-learning among Public Sector Bank Officers
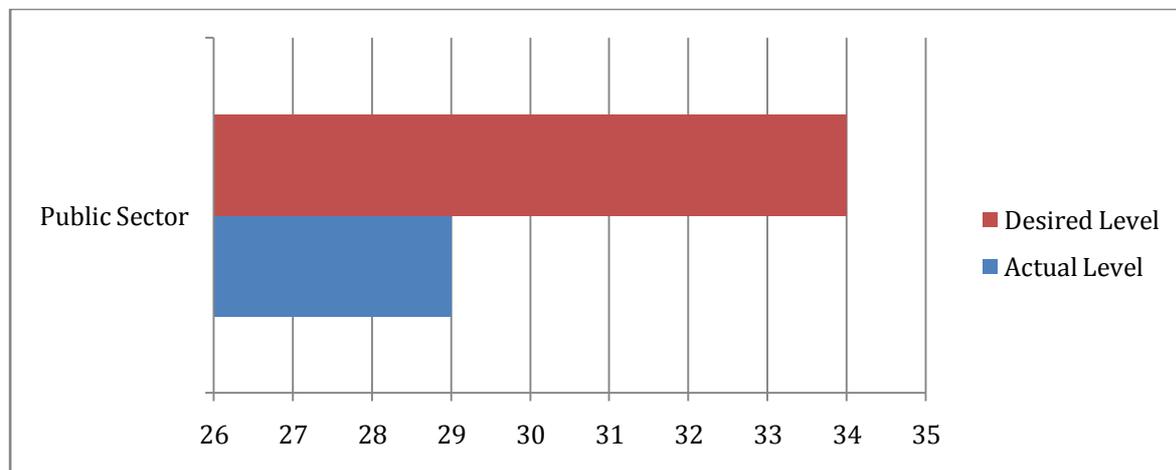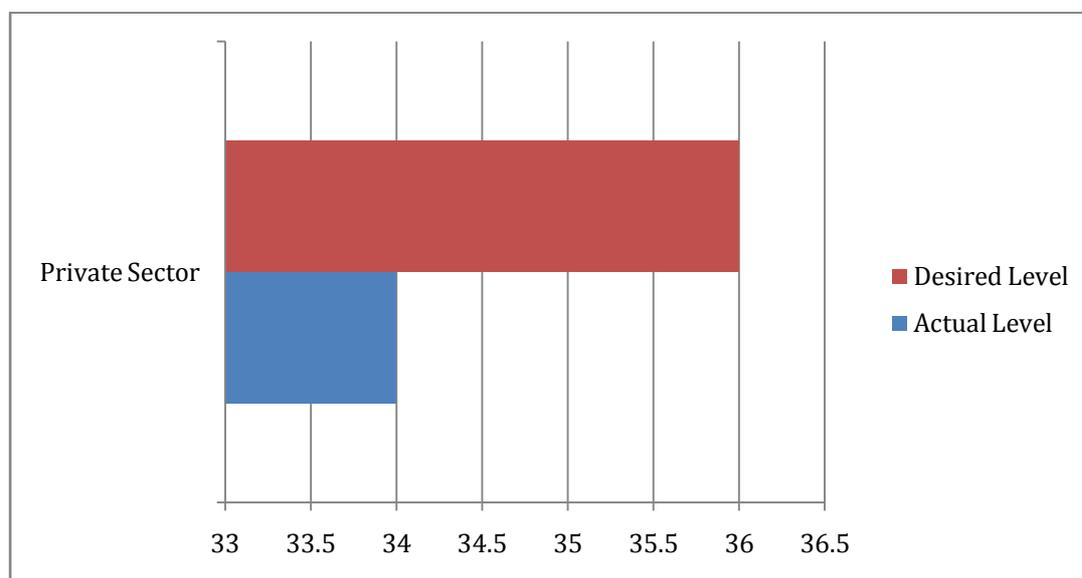

By analyzing above table and graph, one can infer about the actual level of e-learning effectiveness and desired level effectiveness. Actual level of effectiveness of e-learning is obtained from the mean score of public sector officers. Similarly, desired level has also been calculated. The results presented in the table and also from the graph show actual level of effectives of e-learning is less than that of the desired level. In order to increase the outcome of

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e-learning and making it more effective, public sector banks need to develop an appropriate and effective strategy.

Table–3: Actual and Desired Level Effectiveness of e-learning among Private Sector Officials

Level	Scores	Remarks
Actual	34	Below desired level but better than Public Sector Bank
Desired	36	

Graph-5: Graph Showing Actual and Desired LevelEffectiveness of Private Sector Bank Officials

From above table and graph, one can observe that a clear cut gap exists between the actual level and desired level effectiveness of e-learning. As compared to the public sector bank the gap is narrower in the case of private sector bank. This shows e-learning effectiveness is better in the private sector as compared to public sector banks. But, still some effort is needed to improve the effectiveness of the e-learning system in the private sector banks also.

Findings

Present research has been undertaken considering the organizational e-learning system. The focus of the research is based on the crux of corporate e-learning. Questionnaire has been

framed considering related key issues like e-resources, administrative support by the management, motivation for e-learning, content of e-learning and effectiveness of e-learning.

In order to compare officials of public and private sector banks, t-test had been carried out. The results are based on the comparison of mean scores of both the groups on each dimensions of e-learning. Findings show that the t-value has been found to be positive and significant. This shows that the type of e-resources used in the banks are different. It seems e-resources used in the private sector banks are different and quality oriented as compared to the public sector banks. Thus, public sector banks need to upgrade their e-learning environment by adding more useful e-resources. The management of private banks also needs to upgrade their e-resources, because technology is fast changing.

Comparison of mean scores between the two groups show that both groups of officials differ significantly on their mean scores on perception about the usefulness of e-learning training. Findings show that the perception of private sector bank managers as regards to usefulness of e-learning is better than the public sector bank officials. This finding is mainly because the exposure given to the private sector bank officials is better than that of the public sector. The private sector bank officials feel that without e-learning exposure their career opportunities will be at stake. Therefore, they show adequate interest in acquiring more and more knowledge about e-learning.

When public and private sector banks are compared on the administrative index, results show that the mean score of private sector and public sector banks are 42 and 34 respectively. The t-value is 12 which is significant at .01 level. The result indicates that there is a significant difference between both the groups of banks as far as administrative support is concerned. The difference may be because of the fact that the management committee of private banks has autonomy on budget allocation. They do not require special permission as required in the public sector banks.

Attempt has been made to examine the motivational level of bank officials towards e-learning. As per the result presented in table-4, both the groups differ significantly on their mean score on the motivational level for e-learning and the mean score of private sector bank officials is higher than the public sector bank officials. This finding may be because of the adequate administrative support of the private sector management that motivates the officials to participate in such e-learning programmes. Further, e-learning provides sufficient opportunities to private sector bank officials at the time of promotion or at the time of switching over to other jobs.

As far as effectiveness of e-learning is concerned it has been observed that the private sector bank officials feel e-learning is most useful for them. It seems encouragements and inspirations are given to the employees in the private sector banks. Thus, they feel it is more useful. Public

sector bank officers also opine the same but the intensity is less than the private sector bank officials.

Recommendations

The following recommendations are made to make the e-learning programme more effective and productive:

- Both public and private sector banks must construct a good "digital environment" within their organization as it is necessary for learning.

- E-learning managers must realize and even investigate employees' needs for the learning content, responses to the system quality, and suggestions on system improvement.

- E-learning content should be "customized" as much as possible to provide content needed by each individual user. For instance, new employees need to acquire knowledge of the work processes and methods in a short time, managers need to learn effective leadership and communication skills, and technicians need to know latest innovations and industrial information.

- The learning content needs to be designed in such a way that participants can be motivated and attracted to continue training by using an e-learning platform.

- Employees who are more concerned about self-development and career growth will have a stronger need for autonomous learning. Therefore, reinforcing the link between learning activities and career development is a must. The amount of learning content for each level of employees should be effectively planned to enhance their work life.

- Management must develop a culture that promotes learning. It may not be done in a short span of time. However, in the long-run, it can be an intangible power that influences employees' 'thinking and behavior in inconspicuous ways'.

- It is always better to provide rich, constantly updated, and "planned" learning content.

- Management of the bank must provide necessary budgetary allocation for organizing periodic e-learning programmes.

- Supervisors must encourage and motivate employees to participate in e-learning programmes.

- It should be made compulsory for every employee of the bank to attend at least one e-learning training programme.

Conclusion

E-learning and its technological basis - e-learning environments - proved to be an appropriate tool which can support the learning process efficiently, effectively and satisfactorily. In the future they will open up to us new dimensions in the world of learning that we have never experienced before. With their help the right knowledge will be learnt at the right time, by the right person, in the right context and it will become a lifelong learning process in the organizations.

The differences between the information obtained through formal education and the necessary knowledge in the workplace has been highlighted. The development of vocational and professional expertise requires knowledge about the different types of information. Learning is important to ensure continuous efficiency and for the competence development of employees and employers in the banking sector. The banks need to establish a learning environment in the workplace and strive for establishing collaborative training and learning.

The learners i.e. the employees interacting with each other contribute to the formation of the social process of education and development of skills within an organization. Therefore appropriate multimedia content and compatible learning strategies should be designed in the e-learning design.

In the future learning will move from formal learning to informal learning. Learning will be directly embedded in everyday tasks and include communication and collaboration or interaction with other people because the new devices will support direct information and communication access and collaborative working. That way learning will not only be provided to a single person but to a group or team of people. With this new concept a team of people i.e. employees can be trained to be more efficient in doing certain things and accomplishing certain tasks than a sum of knowledgeable individuals. This kind of group learning will also require new learning models.

The banking staff can be directed in e-learning through motivation and reward. In addition, the employers should be directed to e-learning by informing them about the benefits of e-learning and the development opportunities of e-learning. The support to management and organization provided by the e-learning environment should be highlighted and emphasized. Increasing these trends in the workplace is an important change in the business life of an organization.

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