

The Effectiveness Assessment of Electronic Banking Training Courses (A Case Study of Maskan Bank Employees in Tehran Province)

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Abstract

The purpose of this study is assessing the effectiveness of training courses in electronic banking especially in respect to employees in Tehran Maskan bank branches. The research methodology is functional and descriptive in terms of purpose and data collection. The population includes all 1100 employees of Maskan bank branches in Tehran who registered in training courses of electronic banking. Referring to Morgan Table 285 members were randomly selected as a simple sampling method. The tool for measuring data was CEQ questionnaire in 4 levels of reaction, learning, behavior and results whose reliability was 89% -calculated and approved by Cronbach Alpha Coefficient. To analyze the collected data some descriptive and inferential statistics such as one sample T-test were exercised. The conclusions of T-test demonstrated that electronic banking courses were effective and advantageous in 4 levels of reaction, learning, behavior and results.

Key words: Training courses of electronic banking, the employees of Maskan bank branches, Tehran province

Introduction

Today in-service training of employees in different organizations is of high importance since the technology and science has recently developed more than any other time in the history. This development has been so remarkable that present age is called the age of half-life information. It means that in every 5 years, half of information that exists in human mind expires and is replaced by new knowledge (Shariatmadari, 1382/2003). In recent two decades caring employees as the main and most significant properties of any organization has been considered remarkably. The importance of their training is also getting attention due to the ever-increasing information and the occupations that are being more complicated. Toffler knows training as the best and the most effective way of handling huge developments in future life and the best activity for accepting the change. The effective and fruitful training helps people to attain enough growth and ability in their profession and work more efficiently. The more people acquire knowledge and training regarding their job, the better -no doubt- they learn and offer useful ideas for improvement in work (Hosseini, 1387/2008).

The increasing competition to get the organizational resources has resulted in more pressure to determine the amount of effectiveness of training in organizations. The managers undergo the same process of allocating budget to training units as they do to other units or plans. They are interested to see how much these investments yield (Safaei Movahed, 1393/2014). Training and amelioration of human resources is a useful investment and a key factor in development and it can turn an outstanding economical profit, if planned and administered efficiently and correctly.

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The results of researches show that noticing training and amelioration of human resources leads to growth of productivity. For instance, in 2004 after the assessing the effectiveness of training courses in Motorola company, it was revealed that every single dollar investment in training had brought 33dollars back as the profit (Eydi & Colleagues, 1387/2008). What matters is that any training activity would be justifiable in terms of effectiveness only when it can provide reliable and assuring evidences of positive effects it had on improvement of participants' behavior and proficiency and consequently on the organizational interests. This fact points to an important aspect of training and its assessment which is usually called "effectiveness of training" or "the assessment of effectiveness of training". The organizations spend a huge amount of money on training particular skills without considering the effectiveness of them in a desirable way or providing a feedback system in the organization. Unfortunately, the effectiveness system does not exist at all or it is completely diverse and undisciplined. On the other hand, any carelessness regarding the assessments results in undermining them on the part of employees so that they face them as a tool for benefit or some fun activity (Abili, 1386/2007).

Training assessment is a process that is used to determine the effectiveness of training courses. The effectiveness of training then refers to the amount of benefit the learners and their organizations derive from training as they planned before (Stewart & Brown, 2009, p. 350). Training assessment means the process of measuring the results of training through predetermined criteria and standards. The assessment is a systemic process through which data are collected and turned into information and base on this information the training effects can be assessed and evaluated (Sabaghian & Akbari, 1389/2010, p. 364). Anyway and according to any definition that assessment may have, the necessity and its importance in training program is undeniable. The reason lies in the fact that accuracy of operation and achieving conclusion is only recognizable by means of assessment (Mohammadi, 1382/2003, p.287). On the other hand, modern electronic banking services is considered as one of the challenges with which banks are facing. If they show success in these services, a large amount of expenditures and resources loss would be prevented. However, if this challenge turns to threaten due to different reasons such as lack of training and effective culturing, not only the resources would be lost but also –considering the competitive market of these days- returning to prior condition would be very costly.

Then if in a perfect condition of exploitation in terms of technical and connection channel, the bank intends to present its electronic system to its customers, and the employees are not equipped to knowledge and culture of using mentioned services, it won't be able to succeed in effective offer and advertisement of this service to customers. According to what was mentioned before, the present article aims to investigate whether electronic banking training courses (fulfilled based on Craig-Patrick Model/ to 4 levels of reaction, learning, behavior and result) for employees in different branches of Maskan bank in Tehran province has been effective or not?

Research methodology

The present study is functional in terms of purpose and it is descriptive and survey in terms of data collection. The population is all Maskan bank employees in different branches of Tehran province who participated in 1393/2014 electronic banking training courses whose numbers mounts to 1100. The sample selected among these numbers through Krejcie & Morgan table (Shariatmadari, 1394/2015) was calculated as 285. The sampling method was randomly selection. The method of data collection was library and field research. For this purpose the data required for literature review and theoretical background was gathered through using library and studying the relevant books and articles. In field stage of data collection procedure Likert 5-scale questionnaire was applied (with questions about different levels of reaction, learning, behavior and results). To assure the reliability of questionnaire in this study, it was experimentally administered in a sample of 30 people and was calculated as 0.89 through Cronbach Alpha coefficient. This coefficient indicates reliability and homogeneity of items in questionnaire. Alpha coefficient for questionnaire means that questionnaire has a standard and proper reliability. To analyze data in inferential statistics one sample T-Test was used.

Research findings

Data analysis of first question: did the learners show a desired reaction to courses? To investigate this question, one sample T-Test was used -considering the fact that measurement scale is to the extent of interval and quantitative.

Table1: One Sample T-Test for Investigating the Factor of Reaction on Effectiveness of Electronic Banking Training Courses

Variable	Mean	t value	Degree of Freedom	Level of Significance
Reaction	3.34	7.866	284	0.000

Since the calculated value of t with degree of freedom of 284 and level of significance ($P < 0.000$) is more than critical value, thus the null hypothesis "no difference between sample mean and theoretical mean" is rejected. In addition, the sample mean is bigger than theoretical mean (3), so the conclusion is that the learners have desired reactions to held courses. Data analysis of second question: did the held courses significantly affect on increasing the knowledge and skills of learners? To investigate this question, one sample T-Test was used -considering the fact that measurement scale is to the extent of interval and quantitative.

Table2: One Sample T-Test for Investigating the Effectiveness of Electronic Banking Training Courses on learning factor (knowledge and skills)

Variable	Mean	t value	Degree of Freedom	Level of Significance
Learning (knowledge and skills)	3.30	6.749	284	0.000

Since the calculated value of t with degree of freedom of 284 and level of significance ($P < 0.000$) is more than critical value, thus the null hypothesis "no difference between sample mean and theoretical mean" is rejected. In addition, the sample mean is bigger than theoretical mean (3), so the conclusion is that held courses significantly affected on increasing the knowledge and skills of learners. Data analysis of third question: did the held courses significantly affect on improving the behavior of employees in their career environment? To investigate this question, one sample T-Test was used -considering the fact that measurement scale is to the extent of interval and quantitative.

Table3: One Sample T-Test for Investigating the Effectiveness of Electronic Banking Training Courses on behavior factor

Variable	Mean	t value	Degree of Freedom	Level of Significance
Behavior	3.35	8.235	284	0.000

Since the calculated value of t with degree of freedom of 284 and level of significance ($P < 0.000$) is more than critical value, thus the null hypothesis "no difference between sample mean and theoretical mean" is rejected. In addition, the sample mean is bigger than theoretical mean (3), so the conclusion is that held courses significantly affected on changing the behavior of employees in their career environment. Data analysis of fourth question: could the held courses provide the bank with reasonable results about using electronic banking system by Tehran branches personnel? To investigate this question, one sample T-Test was used -considering the fact that measurement scale is to the extent of interval and quantitative.

Table4: One Sample T-Test for Investigating the Effectiveness of Electronic Banking Training Courses on result factor (using electronic banking system)

Variable	Mean	t value	Degree of Freedom	Level of Significance
Result (using electronic banking system)	3.39	7.403	284	0.000

Since the calculated value of t with degree of freedom of 284 and level of significance ($P < 0.000$) is more than critical value, thus the null hypothesis "no difference between sample mean and theoretical mean" is rejected. In addition, the sample mean is bigger than theoretical mean (3), so the conclusion is that held training courses led in increase and improvement of using electronic banking system on the part of personnel in Tehran branches.

Conclusion

Since the present study has been focused on the assessment of effectiveness of electronic banking training courses held in different branches of Maskan bank in Tehran province, it was particularly done through the model of Craig-Patrick assessment as one of the most influential models ever which has been described by Craig-Patrick (Smith, 2004).

The mentioned model is being used more than 30 years as a tool for assessment of training courses in the organizations that are looking for more profit. The following suggestions are presented in line with what expressed before:

- To raise the productivity of training courses it is suggested that training needs assessment to be fulfilled twice or at least once a year with consideration of individual, occupational and organizational needs.
- Using the software and hardware in workshops of training courses similar and correspondent to what is used in real and current situation of banks and its headquarters and also using the experimental servers.
- Training assessment is advantageous if its obtained information is offered to consumers in a right time and method. Therefore, it is suggested that the assessment reports are planned and foreseen for presentation to relevant audiences. It is obvious that audience includes not only the managers and supervisors but also the teachers and students.
- Toput what has been taught in action and improving the performance is the final aim of any organizational training. This aim undoubtedly would not be achieved without required soft/hardware facilities. Then the prediction and announcement of these facilities by responsible officials and providing them by organization is a prerequisite.
- In addition to what was mentioned above, planning some encouraging mechanisms for effective use of information may play an important role in effectiveness of training. So the prediction and administration of such mechanisms can be regarded as a necessary factor in productivity and effectiveness.
- Another significant and influential factor in training effectiveness is the content and subjects that are taught. This is important both for new courses and those which are frequently being held. Thus it is suggested that scientific content of training courses to be specialized before administration. And the content of courses which are frequently being held go under supervision and modification in short intervals.
- Although the role of teacher in any training program is a key factor, the importance in short time training course is doubled. So it is advised to pay the most attention to three criteria of expertise, capability of making relation with adult learners and partial acquaintance with profession of learners.
- Consistent use of proper software intraining courses assessment and saving the records of training courses effectiveness can be exercised to make performance reports and monitor courses better.

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