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UNIVERSITY OF CALGARY

Exploring a Banking Training Program from an Adult Learning Perspective

by

Hui Zhu

A THESIS

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Abstract

This qualitative case study investigated a bank training program from the perspective of employees who have taken the program. The focus is on how, as adult learners, they experienced the program and viewed the learning process involved and whether the learning process was oriented towards specific aspects of adult learning theory. Three employees who volunteered to be participants were interviewed. A theme-based approach was used to analyze the data. Findings indicated that while the participants found the program to be useful, they also identified limitations regarding the content and pedagogical approaches. They developed new knowledge and had shifts in attitude regarding their confidence in taking on their new roles. The program supported few of the components of the adult learning theory. The findings have implication regarding what could make the program more meaningful and effective for some employees.

Acknowledgements

I would like to take this opportunity to express my profound gratitude and deep regard to my supervisor Dr. Olive Chapman, for her exemplary guidance, valuable feedback and constant encouragement throughout the duration of the project. Completion of this research would not have been possible without her who always provides me assistance and suggestions throughout my research. I have been fortunate to have a supervisor like her in my life through my whole learning journey.

I would also like to acknowledge my examining committee members, Dr. Kim Koh and Dr. Ian Winchester, for their time and thoughtful questions and critique of this work.

Dedication

I dedicate my Master thesis to my family. A special feeling of gratitude to my loving parents, Ganghua Zhu and Jianfang Fan who have been supporting me unconditionally during the entire program and my life financially and emotionally. Last but not least, I also dedicate this thesis to my husband Yizheng Wei who supported me throughout the process with all his love. I will always appreciate all they have done and without them it could not be possible that I could have gone this far in my research.

Table of Contents

Abstract ……..…… ii

Acknowledgements …….....……..…….. iii

Dedication ……. iii

Table of Contents …….. iv

List of Tables and Figures ……...……vi

Chapter 1- Introduction …….…….…….1

The Research Context…….……1

Purpose and Research Questions of Study…….……..4

Theoretical Framework and Perspectives……5

Significance of the Study……6

Definitions…….……...7

Background of Researcher…….……..7

Structure Of Thesis……..8

Chapter 2 - Literature Review…….……...…….....10

Theoretical Perspectives of Adult Learners and Learning……10

Learning Theories Related to Adult Learning…….……..14

Bank Training Programs……19

Studies on Business Industry Training……...31

Conclusion……..…….…….....38

Chapter 3 – Methodology……..……39

Financial Service Representative Development Program…….…….39

Case Study Methodology……...42

Participants…….……44

Data Collection…….46

Data Analysis……49

Ethical Considerations……..50

Summary…….……..51

Chapter 4 - Findings……...……52

Participants' Perspectives of the Training Program...…….52

Impact of Training Program on Participants' Perspective and Knowledge of Banking59

Relationship between Training Program and Adult Learning Theories……..62

Chapter 5 - Discussion and Conclusion……70

Usefulness and Limitations of the Training Program…….70

Impact of Training Program……72

Adult Learning Through the Training Program……..……73

Conclusion…….. 75

Implications…… 75

Limitations of The Study……76

References……..……77

List of Tables and Figures

Table 1.1 Summary of key constructs of adult learning theory ……..... 5

Table 3.1 Main interview questions…….. 47

Figure 2.1 Garrison's framework for self-directed learning ……..…18

Chapter 1 - Introduction

This qualitative case study investigated a bank training program from the perspective of employees who took the program. The focus was on how, as adult learners, they experienced the program and viewed the learning process involved and whether the learning process was oriented towards specific aspects of adult learning theory. In this chapter, I discuss the context of the study in relation to bank training programs. I then present the purpose and research questions, followed by the theoretical concepts relevant to frame the study, the significance of the study, some definitions, and the researcher's background.

The Research Context

Change is everywhere. It is inescapable. Also, today's business environment is highly competitive. In difficult economic times, when an organization is fighting harder than ever to maintain market share, it is absolutely essential to maximize employee knowledge and skills. In an era of globalization and global free trade where geographic barriers in terms of technology transfer are easily overcome, competitive success of the organization largely depends on the talent and ability of the people rather than latest available technologies. Therefore training and education of skilled workers is considered highly important because knowledgeable workers are important to any organization (Thurow, 1996).

There has been significant development and changes in the banking industry during the last 20 years. The banking industry is currently experiencing turbulent times due to deregulation, emerging technologies, and new market needs. The globalization has brought the financial industry into a new era of development. The rapid changes that are occurring have created numerous problems and challenges for bank management personnel. Nowadays many banks are paying more attention to the role of training in the successful management of banks. As

competition increases, banks need to realize that it is to their advantage to upgrade employees' productivity and knowledge of banking services. Thus, training has been playing an important role in the banking industry.

Employee training is an important factor in each and every industry, as it helps the workers to understand and stay aligned with the organizational goals and procedures. Training has been considered to be a strategic human resource practice that brings benefit to individuals who work for the companies, the teams, the company itself and the whole society as well (Aguinis & Kraiger, 2009). It has been an important way to create positive organization outcomes such as firm performance and positive job attitude as well.

Training is the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. It is an organized approach to positively impact employees' knowledge, skills, and attitudes in order to improve individual, team, and organizational effectiveness. As a planned undertaking by an organization to facilitate employee learning, training enhances individual competency by increasing employees' skills (Gritz,1993) and supporting career advancement (Tharenou, 1997). Training gives organizations access to resources that will allow them to compete successfully in a changing globalization environment, and to plan for and accomplish set goals. Nowadays training has been an effective way in developing human resources in all industries. Organizational training activities are recognized as being able to become sources of competitive advantage (Barney, 1995) through their impact on employees' productivity (Ng & Siu, 2004) and their contribution to company objectives (Dobson & Toh, 1998).

In the banking industry, training programs are used as a good tool to develop workforce and talent resources. Banks usually offer an intensive introductory course and several training

courses throughout the employees' working period to help them in providing high quality services for their customers. These courses deal with the theory and practice of financing and banking, teaching the employees what they need to know about working with customers and managing difficult tasks. As Study.com (2019) stated:

> Many banks have customized training programs that offer workshops or seminars for future and current banking employees, including bank tellers, clerks, support staff and administrative assistants. These programs typically teach check-handling skills, transaction procedures, account-balancing tasks, counterfeit currency recognition and daily settlement procedures. They also emphasize customer service strategies and emergency preparedness techniques. (np)

Since bank employees who take these programs are adults, the pedagogical approaches used should involve adult learning theory to provide a meaningful learning experience for participants. However, the extent to which this is the case is not explicitly documented or researched based on the body of available published studies. Understanding the role of adult learning, for example, self-directed learning, in bank training programs could be helpful in improving these programs. In particular, understanding it from the perspective of employees taking the program is important to cater to their learning needs. The study in this thesis contributes to this understanding.

Given the current global economy, as jobs have become more complex in financial institutions, the importance of employee training has increased. With the global economic crisis, delivering quality service to customers is an obligation for survival in today's competitive banking environment (Samli & Frohlich, 1992, p. 15-22). Thus ongoing research to understand current training programs and their impact on participants' learning is also important. In addition,

with the emphasis on adult learning theories to better support adult learning, understanding the relationship between the training programs and these theories is also important. This study will contribute to this area of adult learning in the banking industry by investigating a training program through the lens of employees who participated in it and the lens of central aspects of adult learning theories identified later in the theoretical perspectives section of this chapter.

Purpose and Research Questions of Study

The objective of the study is to understand whether a training program for bank employees provides professional development that is meaningful for them as adult learners to help them to grow in their beliefs and knowledge of banking and how this program can be enhanced by framing it in an adult learning theory.

Training is an act of improving knowledge and skill of an employee for doing a particular job which leads to improved organization's effectiveness and also plays an important role in developing a productive work force. It is intended to build on individual knowledge, skills and attitudes to meet present or future work requirements. In other words, employee training refers to programs that provide workers with information, new skills, or professional development opportunities. Today, business environment and intense global competition have made it essential for organizations to constantly train their human resources. In order to design training programs which are strategic to business needs, training result and effect must be identified and analyzed in terms of use of the appropriate tools. The Financial Service Representative Development Program is one of the most important training programs in the banks which help new employees to develop their skills and knowledge in order for them to be qualified for their new roles. Banks should be interested in additional information about the programs that will enable them to adapt their learning materials to the needs of the adult learners in their

organizations and to build effective continuous training programs for their human resources and the companies as well. This study can offer such information through the following three research questions being investigated in it:

(1) As adult learners, what are the employees' perspectives of their bank training program and how they experienced the instructional/learning strategies of the training program?

(2) As adult learners, what impact did the training program have on the employees' perspectives and knowledge of banking?

(3) How did the training program support or not support key aspects of adult learning theory?

Theoretical Framework and Perspectives

The study focuses on the bank employees as adult learners. As such, the theoretical framework for this study is based on theory of adult learners and adult learning. Specifically, it consists of the four principles of adult learning based on Knowles (1984), that define effective training in a work context and the three components of Garrison's (1997) framework of self-directed learning. Table 1.1 summarizes these constructs used to frame the research method and findings. These constructs seem appropriate for a training program in a business and organizational settings as a strategy for developing their employees to help them to compete in a globalizing, changing environment. Chapter 2 discusses these constructs and adult learning in more details based on the literature review.

Table 1.1 Summary of key constructs of adult learning theory for this study

Constructs	**Descriptions**
Relevant	Connected to the experience of learner
Engaged	Participate in a process of discovery and exploration

Active	Active learning process within practical relevant context
Learner-centered	Focus on learner acquiring knowledge for their real-world use
Self-management	Individual and collaborative self-directed activities
Self-monitoring	Taking responsibility for learning process
Motivation	Entering and task motivation

The study also focuses on the employees' perspective. Thus as a research construct, perspective refers to a particular attitude toward, or way of, regarding something; a point of view towards some specific topic or issue (Merriam & Heruer, 1996). It includes one's beliefs that guide how one makes sense of experience (Thompson, 1992). In this study, this way of considering one's perspective forms the basis to determine the employees' perspective of the bank training program and their experience with it as adult learners.

Significance of the Study

Bank training programs are important to both the bank and the employees. Training contributes to the growth of the bank and the employees. In particular, placing emphasis on training is an important and effective way for the bank to improve productivity through customer satisfaction, which is a primary goal. Similarly, training helps new employees to develop knowledge of their bank and their role in it or experienced employees to update their knowledge with the latest development in the banking industry including latest technologies and trends to progress in the bank. Thus ongoing research to understand current training programs and their impact on participants' learning is important and this study should be of interest to both banks and employees. The study will provide insights regarding the appropriateness of the educational design of a bank training program from an adult learning perspective and from the perspectives

of employees. It also draws attention to whether the training program is meaningful for employees to help them to grow in their beliefs and knowledge of banking and how this program can be enhanced by framing it in adult learning theory.

Definitions

Banking training program: A professional development program for new employees of a bank.

New employees: Within two years of banking experience

Financial Service Representative: Person who helps bank customers dealing with financial needs including daily banking needs, such as, opening bank account; applying for credit cards; making investments, for example, investing in mutual funds or GIC (guaranteed investment funds); borrowing money from banks; and applying for a mortgage or line of credit.

Background of Researcher

My interest in undertaking this study is related to my employment in the banking industry. As a lifelong learner and with the desire to teach other adults in banking, I have the strong motivation and curiosity in exploring adult learning theories and banking industry training in more depth than before I engaged in my Masters program.

I have been working in the banking industry for more than seven years. With my experience in different banks during the past couple years, I have been working in different roles. I started as a frontline customer service representative and later on being a financial service representative and now working as a financial advisor. The banks that I worked for offered me all kinds of training programs in order to enable me to take on different roles so that I am able to provide my clients with comprehensive financial advice to achieve their financial goals. Being an employee in banks, I have been through quite a few training programs in the banks through different roles and positions. When I first started, the branch offered me job shadowing with the

senior employees and provided me with online remote training courses for learning more knowledge about banking routine.

I found a big connections between the bank employee's daily life and the adult learning theory. Learning happens anytime in the workplaces and of course that is all about adult learning. Thus, the experience in the bank has driven me to explore more between bank training programs and adult learning theories. The adult learning courses that I had in my master degree has resonated me with the work that I have been having in the past few years in the bank. For example: The course "topics in workplace and adult learning theory" impressed me a lot and inspired me to further investigate the relationship between adult learning theory and the banking training programs to see how effective the training program is and how self-directed learning theory and other characteristics of adult learning impact the employee training in the banks.

Thus, my interest in this study is shaped by my banking working experience that has inspired me to further explore the different understanding and experience based on different individuals through a specific banking training program. Through this study, I could make meaningful contributions to the training programs in the banks I work for to better meet the needs of the employees as adult learners.

Structure of Thesis

The thesis consists of five chapters including this one which is the introduction chapter. This chapter presented the context of the study, the purpose and research questions of the study, the theoretical concepts, significance of the study, and the researcher background. Chapter two focuses on literature review regarding the theoretical perspectives of the study, the nature of training program in banking industry and research studies related to training in banking. In chapter three, the methodology is discussed. The focus is on describing the participants, data

collection process and data analysis process. Chapter four focuses on the findings. It addresses the results for each of the research questions based on the themes emerging from the data. Finally, Chapter five discusses the findings in relation to the research questions and research literature, implications, and limitations of the study.

Chapter 2 - Literature Review

This chapter presents my literature review of adult learners and learning, bank training programs and studies in bank training program. The review is based on a search of the University of Calgary data base and the internet for publications involving theories on adult learning and studies directly and indirectly related to banking. The chapter consists of three main sections: the first addressing *theoretical perspectives of adult learners/learning*, the second, examples of *bank training programs* and the third *studies on training in banking and other business industries*.

Theoretical Perspectives of Adult Learners and Learning

This study focuses on adult learners in a bank training program and whether this program support an adult learning perspective. As such, perspectives of adult learning are important to provide a theoretical basis for the study. This section outlines some key theories associated with adulting learning and the connections to the study.

Adult Learners

Andragogy is used to describe an academic field devoted to adult learning. It is one of the most popular views of adult education (Reischmann, 2008). It is based on the idea that adults are self-directed learners who want to participate actively in and control the learning experience, and that they perceive themselves, and not the trainer, as the center of the learning process. It thus provides a set of assumptions about learning patterns that are unique to adult learners, which include that adult learners are self-directed; have greater and more varied experiences than children; require their learning to be related to their lives; have a readiness to learn that is related to their societal role; are task and problem oriented; and are internally motivated (Knowles, Swanson, & Holton, 2011; Merriam & Bierema, 2013; Rachel, 2002).

Adult learners must balance their life responsibilities with the demand for learning. They are motivated to learning when they see the connection between learning activities and its application in their own lives. According to Knowles (1984), adult learners are self-directed and need to see that the learning experience is related to their own professional roles outside the training programs. They use their current knowledge and previous experience to connect with their learning experience in order to solve the problem in their daily lives. They can control the learning process and make sense of the learning experience with their knowledge. Knowles also addressed that using their experience and problem solving skill could be keys to successful new learning.

Adult Learning

Adult learning involves the range of learning that occurs within the adult learning experience and includes formal learning, informal learning and incidental learning (Groen & Kawalilak, 2014; Machkeracher, 2004; Marsick & Watkins, 1990). According to these authors, formal learning is structured and defined, occurs in a structured setting, and has defined outcomes and pre-determined learning processes. "It is typically institutionally-sponsored, classroom-based, and highly structured" (Marsick & Watkins, 1990, p. 12). Attending a course in a school, post-secondary institution, or other institutions (e.g., a bank) is an example of engaging in formal learning. According to Cofer (2000), for a formal learning environment in a work context (e.g., a financial institution), the training or learning department sets the goal and objectives.

Informal learning is not confined to an institutional structure, nor does it have a timeline. Groen and Kawalilak (2014) explained that it includes tactical learning and embodied learning, "something that all human beings acquire through the day-to-day unfolding of life experiences

that include observing others, associating with others, engaging in activities, trying new things, making meaning of our emotions, and paying attention to our intuition" (p. 18). Marsick and Watkins (1990) describes it as

> a category that includes incidental learning, may occur in institutions, but it is not typically classroom based or highly structured, and control of learning rests primarily in the hands of the learner. (…) [It] can be deliberately encouraged by an organization or it can take place despite an environment not highly conducive to learning. (p.12)

Cofer (2000) points out that it is the learner who sets the goal and objectives in informal learning.

Incidental learning is the knowledge acquired accidently as an adult engages in either formal or informal learning experiences. According to Good and Brophy (1990), it occurs when the learner picks up on something else in the learning environment, such as the action of a demonstrator that causes him or her to lose focus on the learning objectives or goal and focuses on an unplanned learning objective. Marsick and Watkins (1990) defined it as "a byproduct of some other activity, such as task accomplishment, interpersonal interaction, sensing the organizational culture, trial-and-error experimentation, or even formal learning" (p. 12) and that it "almost always takes place although people are not always conscious of it" (p. 12).

In the context of a financial institution, an employee could engage in all three types of adult learning. However, in this study the focus is on formal learning based on a predetermined training program that employees participate in.

Another way of viewing adult learning is in terms of specific principles of adult learning theory influenced by Knowles (1984). These principles that define effective training (adult learning) in a work context consist of the following:

• *Relevant* – to the experience or intended experience of the adult learner. Whereas children and adolescents will attempt to learn content isolated from its application, adults learn best when they see the relevance of the taught concept to their experience.

• *Engaged* – the adult learner retains knowledge and concepts more readily if they are engaged in the process of discovery and exploration rather than being the recipient of information.

• *Active* – the learning process should be active, and replicate as closely as possible the environment within which the skill or knowledge will be applied. Rather than memorizing code sections, adults would retain and apply knowledge more effectively if they worked to discover the content, and then were able to practice its application in a simulation or scenario.

• *Learner-centered* – The traditional classroom taught concepts and prepared students to pass tests and other measures of their progress. Unfortunately, the student's retention of that knowledge was often nominal beyond the confines of the class. The emerging intent of …[job] training is to produce the most effective outcomes possible; to see students [employees] apply classroom skills in a real-world setting. The focus on the learner acquiring knowledge, is a critical step in effective training.

(Sierra Training Associates, 2007, np)

These principles were used as a basis to analyze the participants' learning experience and the bank program in this study. They formed an integral part of the theoretical framework of the study summarized in Table 1.1. While they are all related and overlap from a self-directed learning perspective, individually they provide more depth to explore whether the training program supported participants' engagement in them.

Learning Theories Related to Adult Learning

This section considers and elaborates on other learning theories that are relevant to adult learning.

Constructivism. Constructivism is a learning theory that informs many of the perspectives in adult learning (Merriam, Caffarella, & Baumgartner, 2007). Constructivism is less of a single theory of learning than a collection of perspectives all of which share the common assumption that learning is how people make sense of their experience – learning is the construction of meaning from experience. Constructivists see knowledge as "constructed by learners as they attempt to make sense of their own experience. Learners, therefore, are not empty vessels waiting to be filled, but rather active organisms seeking meaning" (Driscoll, 2005, p. 387).

Constructivists draw from a number of well-known theorists including Piaget, Dewey, and Vygotsky. From Paiget comes his theory of cognitive development where our cognitive structure changes as we mature, allowing us to construct meaning at more sophisticated levels. Dewey's notion (1938) of experience is that it is "a transaction taking place between an individual and what, at the time, constitutes his environment" (p. 41). Vygotskiĭ (1978) drew attention to the very important role of the sociocultural context in how people construct meaning from experience. He pointed out that this process is a social process mediated through a culture's symbols and language. As a result of these and other theorists' contributions to constructivism, a continuum has emerged with a more psychological orientation on one end drawing from Piaget, to what is called social constructivism on the other end drawing more heavily from Vygotsky.

Constructivism is foundational to understanding much of adult learning theory and practice. As Candy (1991) observed, "teaching and learning, especially for adults, is a process of

negotiation, involving the construction and exchange of personally relevant and viable meanings". Indeed, aspect of constructivism, especially the social construction of knowledge are central to self-directed learning, transformational learning, experiential learning, reflective practice, action learning, situated cognition, and communities of practice. Some of these are further explained next.

Other theories. Conlan, Grabowski and Smith (2003, np) provide the following definitions of Action Learning, Experiential Learning, Project Based Learning, and Self-Directed Learning as forms of adult learning.

- Action learning – Participants work in small groups on a real project/problem and learn how to learn from that activity.
- Experiential learning – A holistic learning approach in which the learner utilizes his/her experiences and learning strengths in the process of constructing knowledge. More commonly referred to as "learning by doing".
- Project-based learning – Participants work in small groups to solve a challenging, interdisciplinary problem using group chosen strategies and activities.
- Self-directed learning – An informal learning process in which an individual takes on responsibility for his/her learning process by identifying their needs, setting, goals, finding resources, implementing strategies, and evaluating their results.

In addition, transformative learning is also associated with adult learning (Cranton, 2013; Mezirow, 2003). Mezirow (2003, p. 58-59) defines it as follows:

> Transformative learning is learning that transforms problematic frames of reference - sets of fixed assumptions and expectations (habits of mind, meaning perspectives, mindsets) - to make them more inclusive, discriminating, open,

> reflective, and emotionally able to change. Such frames of reference are better than others because they are more likely to generate beliefs and opinions that will prove more true or justified to guide action.

While all of these ways of learning could be relevant to the banking training program, for this study I draw on self-directed learning, which is common to all of them. Thus, I further outline some of the features of self-directed learning.

Self-directed learning. Self-directed learning is a hallmark of adult learning. As previously noted, it is the notion that the learner takes control of his or her own learning; that is, the learner decides what and how to learn. But it does not mean that you learn things alone or engage in self-study (Silen & Uhlin, 2008). You could consult with others or find materials through the internet to support your learning. The main idea is that the learner takes responsibility to decide what and how something is learned. Knowles (1975) thought of self-directedness as a growing preference with age and as an outcome of learner maturity. Caffarella (2000) suggested four goals/ways that are likely to motivate learners to engage in self-directed learning: goal of aspiration to gain knowledge or develop skill; goal of wanting to become more self-directed in learning; way that self-directed learning inspire transformational learning; and way that self-directed learning can be emancipatory.

Self-directed learning has been researched, theorized, and practiced for over 50 years (Knowles, 1975). It has been described both as a personal attribute and as a process (Guglielmino, 1977). As a personal attribute, self-directed learning refers to an individual predisposition toward this type of learning and comfort with autonomy in the learning process, that is, a person can be very self-directed and autonomous in their learning. As a process, it refers

to an approach to learning that is controlled by the learners, that is, a way of organizing instruction.

There are different models or definitions that researchers have developed that contribute to our understanding of the nature of self-directed learning as a process and form of adult learning. For example, Knowles defines it as a process

> in which individuals take the initiative, with or without the help of others, in diagnosing their learning needs, formulating learning goals, identifying human and material resources for leaning, choosing and implementing appropriate learning strategies, and evaluating those learning outcomes. (1975, p. 18)

Knowles (1975) also developed the following six-step process which could form the basis of a learning contract for learners and instructors to follow in planning self-directed learning:

(1) climate setting, that is, creating an atmosphere of mutual respect and support;

(2) diagnosing learning needs;

(3) formulating learning goals;

(4) identifying human and material resources for learning;

(5) choosing and implementing appropriate learning strategies; and

(6) evaluating learning outcomes.

Other researchers highlighted other features of self-directed learning. For example, Tough (1978) defined it from the perspective of learning projects, which he considered as deliberate efforts to build knowledge, develop skill or make changes, efforts that took a minimum of seven hours. Clardy (2000) identified four types of self-directed learning projects: induced, synergistic, voluntary, and scanning. Finally, Garrison (1997) developed a comprehensive model of self-

directed learning that continues to be used by researchers to gain a better understanding of how adults self-direct their learning within academic environments (Shahrouri, 2016).

Building on Knowles's (1975) definition of self-directed learning, Garrison (1997) suggested that self-directed learning was affected by self-management, self-monitoring of the knowledge construction process, and intrinsic and extrinsic motivation. Self-management situates the learner within the social context and is the degree to which the learner assumes control of the environment so that she can meet her goals. Self-management involves using learning materials and sustaining communication to build collaborative understanding. Self-monitoring and motivation are the cognitive aspects of the model. Self-monitoring is the learner's ability to gauge her cognitive and metacognitive processes. Self-monitoring is also closely associated with reflective practice and critical thinking. Figure 1 shows the relationships among these components.

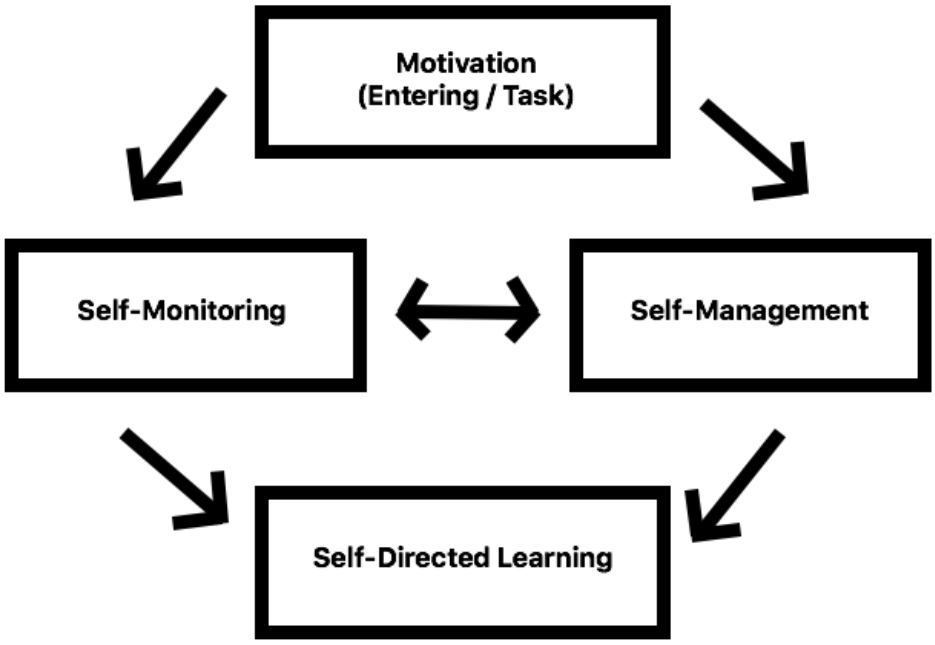

Figure 2.1. Garrison's Framework for Self-Directed Learning (Garrison, 1997, p. 22)

In this study, I focus on the three components and not the complete framework in terms of the relationships among them as indicated by the arrows in Figure 2.1. These three components provide specific features that are potentially meaningful to interpret the participants' experience and the bank training program being investigated in this study. For this study, based on Garrison (1997), the three components are defined as follows:

Self-management includes any self-directed activities (individual or collaborative) that align with the learner's learning goals.

Self-monitoring includes taking responsibility for the learning process, for example, learner chooses which new information to integrate into their existing knowledge structures through self-observation, self-judgment, self-reaction, and self-monitoring of the metacognitive processes.

Motivation consists of: entering motivation (reason to enter an activity and initially engage in the learning goal) and task motivation (ability to stay on task over a period of time; persist with their learning; be active learner).

These three components of self-directed learning complete the framework for this study summarized in Table 1.1.

Bank Training Programs

Many banks have customized training programs for future and current banking employees. However, what these programs look like is not publicly available. For example, the Royal Bank of Canada (RBC) website (https://www.rbcroyalbank.com/tmt/rbcexpress/docs/Standardized_Training_Schedule.pdf) has an *express training program* offered by webinar for business customers that covers setup and security (service administration), information and control (core services), and payment services. But no information about the nature of their

employee training program is provided. Instead, similar to the Toronto Dominion bank (TD), they highlight the importance of in-house training with general information about the training offered. For example, the Royal Bank of Canada notes

> Formal training and development programs are an important complement to on-the-job learning. Employees have access to a wide range of formal learning resources and opportunities – everything from traditional classroom training, to interactive web-based learning programs, to online resource libraries, to live and on demand webcasts. Informal learning also takes place through specific projects and work assignments. (http://www.rbc.com/community-sustainability/_assets-custom/pdf/about-working-at-rbc-eng.pdf)

Toronto Dominion Bank notes:

> [A]ll of our employees have access to on-the-job training and a variety of tools and resources. These include our … eLearning courses, classroom-based training/workshops and more. … We'll give you the support and resources you need to build your knowledge, hone your skills and gain experience – enabling your professional success. (https://jobs.td.com/en-CA/why-choose-us/training-development/s).

Although we do not know the content of the training, it is clear that the banks consider their training program to be of value to their employees and business.

Other international banks have similar information on their websites. I mention examples from China where I started my career in banking. The HSBC bank HongKong notes:

> Whatever global programme you join, we are dedicated to ensuring you make the most of the learning opportunities on offer. These will help you to shape, improve and develop skills that are important to your personal development, which in turn will help us grow

our business. https://www.hsbc.com/careers/students-and-graduates/student-and-graduate-development.

They provide a range of learning activities in their graduate program that the aim is to:

- Help shape your career and give you an idea of what you want to specialise in once you have finished the program.
- Build your understanding of our products and services and how they help our clients thrive.
- Give you the opportunity to bring fresh ideas and have a tangible impact.

Based on personal communication with one employee who was a participant of the entry-training program of HSBC, it consists of 12-18 months in-class learning, 2-month overseas training and the remaining is hands-on practice which is finished in the branches. The training program is designed for those who just graduated from schools and most of them have no banking experience. In-class training focuses on basic knowledge and role play training which enable the trainees to be qualified in the new positions. Two months overseas experience is provided to the successful trainees and they are sent to England for more exploration including learning more about the company culture. Hands-on training is all about learning from experience. Trainees apply what they learn in the real banking environment and practice their knowledge and understanding from class learning. This description of the program suggests that it includes elements of adult learning theory.

In the case of the Bank of China, their training program includes:

Orientation: This programme comprises of intensive classroom training which helps you gain solid understanding of our corporate culture, development strategies, organization structure, product knowledge, our standard of service excellence and regulatory

requirements in a short period of time. Professional Development: According to the position requirements, your designated departments offer you on-the-job training which enhances your professionalism and business knowledge, shaping you as a specialist in the banking industry. … The mass retail exposures would deepen your understanding in our banking products, customer segments and service model, of which these elements evolve as fundamentals of your future development.

https://www.bochk.com/en/career/ustudentprogramme/officertrainee.html

Based on personal communication, the Bank of China has an annual training program for financial service advisor. It aims to improve trainees' techniques for selling mutual funds, insurance and deposit-based products. The trainees are new to the bank and new to the sales role. The trainers invite these lower-level salespeople to the week-long program and teach them skills, including how to make a better sale, how to close a sale, how to prospect and how to create cross-selling opportunities. According to Wei Zhang -manager of bank of China Anting branch, "It's about having them communicate with the clients better and teaching them to become more knowledgeable about investment products as a whole" (Personal Communication).

The Bank of Shanghai, China does not have information online regarding its training program. However, as one of the banks at which I worked, I decided to include it. Based on my experience as a teller at the Bank of Shanghai, it has a training program for new employees who will be working as a front-desk teller. I had an internship experience nine years ago when I joined the Bank of Shanghai. The Bank of Shanghai provided me with a two-week basic training program including a three-day face-to-face class, which aimed to teach new employees basic knowledge about banking before they start to work. It also offered hands-on experience shadow opportunity, which required me to watch other people do the work that I was going to do. This

short training program for frontline employees addressed their main responsibility and was not that complicated. After two weeks, it gave me the general idea about that role and enabled me to conduct the job duties.

These examples of training programs of a sample of banks indicate that there could be a variety of programs for different levels of employees and different types of job areas of the banking business. However, it is not clear whether these programs are designed from an adult learning theory perspective, although, given that they are situated within the context of the work the trainees must do and could have a practical component, there is likely to be elements of adult learning theory inherent to them. In this study, the focus is on a training program for new employees of a bank in Calgary, Alberta. Information on this program is not available on-line, but a general description of it based on my experience working at this bank is provided in the next chapter to set the context as part of the methodology.

Studies on Training in Banking and Other Business Industries

The interest in employee training in the business industry is reflected by ongoing publications in national and international journals. Studies have been conducted regarding the benefits for employees, organizations, and society and the nature, strengths and limitations of these programs. However, few studies have focused on the employees' perspectives of training programs in the banking industry. This section is organized by the different themes that emerged from the literature review.

Studies on Bank Training

Very few studies were found on bank training or bank training programs. As seen in the following examples, most of them were based on Asian banks or banks in underdeveloped countries. Most of these studies address the effectiveness of the training or the impact of specific

variables/factors on the training, which is related to this study that explored how trainees viewed the effectiveness of their bank training program for them.

Jadhav (2013) conducted a study on Indian banks to investigate the training and development program undertaken by the banks for their employees. The main objectives were to analyze the effectiveness of the training and development programs for employees to discharge their duties and to determine how the training and development programs helped to achieve customer satisfaction. Data were collected through questionnaire completed by the bank employees. A sample of 40 employees was selected by the use of random sampling from different private and public banks like HDFC, ICICI, Vijaya bank, Bank of Baroda, and Dena Bank located in suburban areas of Mumbai. Findings indicated that the training programs were effective to increase the efficiency of their employees and enhanced their knowledge and skills to satisfy the customers. The training resulted in skilled manpower that led to the growth of the banking sector in India.

Nagar's (2009) study also investigated the effectiveness of training programs conducted by the commercial banks in public as well as in private sector in India. He focused on two staff training centers of State Bank of Bikaner & Jaipur and The Bank of Rajasthan Ltd, respectively. Data were collected through a structured questionnaire containing several questions relating to various aspects of the training programs. The focus of the study was mainly the opinions of the trainees regarding various aspects of training consisting of course duration, library facilities, trainer, teaching and computer aided program and infrastructural facilities. The findings revealed that training programs were generally effective with respect to the selected variables of the study.

Similar findings were found for banks in Africa. For example, Engetou (2017) focused on the impact of employees' training and development on organizational performance. The major

objective was to find out: whether National Financial Credit had training and development programs conducted for all employees, possible hurdles in the implementation of such programs, and the practical effects training and development had on the performance at work. Using the National Financial Credit, Kumba branch, the researcher collected data from 30 respondents, through questionnaires, interviews and personal observation. The research revealed that training and development was a necessity in the company particularly for the unskilled or the less experienced employees. Generally, employees' work contribution was greatly improved due to the training methods and tools used by the company. Thus, the training led to a positive impact on employees' performance and an improvement in their skills and job efficiency. In another study, Falola, Osibanjo and Ojo (2014) examined the effectiveness of training and development on employees' performance and organization competitive advantage in the Nigerian banking industry. Descriptive research method was adopted for this study using 223 valid questionnaires which were completed by selected banks in Lagos State, South-West Nigeria using simple random sampling technique. The data collected were analyzed using descriptive statistics. The results showed that strong relationship existed between training and development and employees' performance and competitive advantage. The researchers concluded that bank management should not relent in their quest to train their staff to develop new ideas that will keep improving and retaining employee performance.

Bhat's (2013) study offered further insight about training with the intent to measure the level of performance in terms of imparting training in addition to evaluating the impact of training on employee performance on their jobs. The study was conducted on 108 bank employees who responded to a questionnaire with a 5-point Likert scale ranging from 1= strongly disagree to 5 = strongly agree. The study model consisted of training as the independent

variable and employee performance as the dependent variable. Descriptive statistics were used to measure the level the perception across all the understudy variables. Further, correlation and regression analysis were carried out to assess the relationship and relative influence of training on the employees' performance. It was found that there exists a positive high correlation between training and employee performance. Based on the regression results, the researchers found that if training was increased by 1%, this would result in 74.7% increase in performance. This relationship was positive and statistically significant. The findings also revealed training accounted for 55.9% variation in performance and that training was a major predictor of performance. The researcher concluded that organizational performance is significantly determined by training imparted to the employees, that is, training is an important antecedent of performance. In addition, while training to a big extent leads to an improved employee's performance, it is still not the sole factor that leads to good performance, rather it is a combination of factors.

Some studies focused on specific factors of training or specific outcomes of training. For example, Journal, Athar and Shah's (2015) study focused on determining factors that impacted training in banks of Karachi and how they affected employee performance. The study investigated training needs established, effectiveness of the training methods of the banks, and influence of training on employee performance. Data were collected from Banks of Karachi. Random sampling technique was used by researchers to gather responses from 100 employees through questionnaire. Analysis was done by regression and correlation technique. The findings conclusively showed that training affected the performance of employees in banks of Karachi. The factors of training had positive impact on employees' performance by enhancing their skills and abilities and helping them to learn teamwork and integrity.

Another study that focused on a specific factor of training is Beigi and Shirmohammadi (2011), which investigated the effects of an emotional intelligence training program on the emotional intelligence of service providers and the service quality provided by employees who had received such training. The researchers investigated employees of five branches of a large public-sector bank in Iran that were randomly selected as the "treatment group" to undertake a tailored eight-session emotional intelligence training program, while employees of another homogenous sample of five branches were selected as the "control group" (involving no emotional intelligence training). Emotional intelligence was measured by the ECI-2 instrument before and after training. Two samples of customers (150 customers of the "treatment branches" and 150 customers of the "control branches") were utilized to evaluate the perceived service quality of both groups of branches before the training and two months after the training. The study found that one of four dimensions of emotional intelligence ("relationship management") was enhanced by emotional intelligence training. Moreover, the emotional intelligence training program was shown to result in improved service quality in terms of both overall service quality and its four dimensions ("reliability", "responsiveness", "assurance", and "empathy"). The study is one of the first studies to have undertaken empirical investigation of the effectiveness of emotional intelligence training in a service setting.

A third study that included a focus on both factors and specific outcome of training is Bashir and Gajete (2010). They conducted a case study of Citibank, in which they tried to find out the role training played in the success or failure of sales in retail banking and how it varied around the world. The researchers focused on two branches; one in Spain and one in Pakistan. They conducted ten interviews, five in each country, with Training Heads and Sales Managers. Findings showed that training played an important role in sales and satisfaction of clients, but it

was necessary to consider other factors like genetic, experience and motivation between others. If the training aimed to develop and improve skills of employees and if they received the best programs at the right moment for the employee, it had a direct and positive impact on a sales person's work and contributed to the generation of profits. The findings also showed that training varied around the world, that is, it varied between different cultures. Citibank aimed to have a homogeneous line in training, without forgetting each local situation. This was because Citibank aimed to solve the differences of budgets, needs, laws, products, processes, cultures, religions and ways to approach the client, etc, by adapting its training policy to the local situation. The authors concluded that while they focused on the factors that impact the training result, culture could be one of the most important factors that needs future research and study.

A current study focusing on specific factors of training is by Khan, Pramjeeth and Kader (2018). The aim of this study was to investigate the impact that educational technology has on training and development downtime, accessibility with regard to different learning platforms, return on investment, organizational culture and learning within the banking environment. A targeted sample of 110 respondents from 30 branches of one of the leading banks in South Africa were surveyed using a stratified random sampling approach. The study revealed that the bank had a strong organizational culture. Educational technology at the bank showed positive results with regard to decreasing downtime and seeing increased return on investment.

A final study that focused on specific impact and outcomes of training is by Imran and Tanveer (2015) that considered the significance of both training and development and employee performance for the businesses at all levels and in all sectors. They chose the banking sector as representative due to its backing up role in the economy of any country. They chose "a descriptive and quite explanatory approach" to carry out a study to investigate the impact that

training and development had on the performance level of employees working in the banks of Pakistan. Three objectives were designed for the study: assessment of current practices, impact check, and proposition for better investment into training and development. Six representative banks of Bahawalpur (Bank Alfalah Limited, Muslim Commercial Bank, Habib Bank Limited, Allied Bank Limited, National Bank of Pakistan, and Bank of Punjab) were selected as sampling unit. Employees in these banks were given a structured questionnaire that was designed to particularly measure the influence of training and development on respondents' skills, such as, job knowledge, work quality and quantity, functional skills, and their motivation and loyalty. Data collection was done for a sample size of 150 employees using convenience and referral sampling. Of these employees, 104 valid responses were received. Analysis was done quantitatively through the application of frequency tests and bar charts on the response rates using SPSS. Major findings were that most of the employees agreed to the item statements by making it clear that training and development had a positive impact on their job knowledge, work quality and quantity, functional skills, and their motivation and loyalty and these were all linked to their performance either strongly or moderately but in a supporting direction. Hence, the study concluded that training and development positively impacted the employees' performance in the banks of Pakistan.

Another category of studies focused on the impact of supervisors and managers in relation to training as in these three examples. Van Der Klink, Gielen, and Nauta (2001) investigated the impact of supervisory behavior on trainees' transfer. The study was carried out in banking organizations about a training program that provided bank tellers with the knowledge and skills for handling customers' complaints. The findings indicated that training transfer activities provided by the training department were successful since all supervisors of the

experimental group discussed the training afterwards with their trainees. The researchers concluded that more supervisory support brings more effective outcomes through the training programs. For Antonacopoulou's (1999) study, the focus was on the perceptions of individual managers in the financial services sector in the United Kingdom regarding the association between training and learning. The analysis showed some of the factors which facilitate or inhibit the extent to which managers perceive training as a learning opportunity and whether managers actually learn through training. The research found that from the perspective of the individual, training does not necessarily imply learning, because the expectations of the individual from the training are subordinated by the expectations of the organization. Training as a learning opportunity may provide individuals with more insights into the organization's value and the performance standards to be met. A third example is Van Der Klink, Gielen, and Nauta (2001) who conducted two studies that investigated the impact of supervisory behavior on trainees' transfer. Both studies were carried out in banking organizations. One study consisted of the investigation of a training program and the other study focused on the transfer of the training program. The questions for the study were "What support activities are undertaken by supervisor in order to improve the transfer of training?" and "What is the impact of these support activities on trainees' performance?" The research found that more comprehensive transfer-enhancing programs were needed in the workplace. What was required was an optimal set of interventions derived from various transfer-promoting factors which would lead to more balanced and more powerful transfer-enhancing work settings.

In general, all of the preceding studies have demonstrated the effectiveness of bank training programs for both employees and the banks. These studies have examined the training programs in a variety of ways, but not from the perspective of adult-leaning theory. Thus, my

study has a focus that will contribute to this gap in the literature.

Studies on Business Industry Training

Compared to studies on banking training, there are a lot more studies on training in the business industry. I include some of these studies since they provide insights regarding training that have implications for training in the banking industry. These studies are categorized as: effects of training, self-directed learning, supervisory support, evaluating learning, and Canadian studies.

Effects of training. One study that examined the medium- to long-term effects of training programs on firms was by Diamantidis and Chatzoglou (2014.). They conducted the study by means of an integrated research model combining the principal factors that the existing literature had shown to be related to training transfer and also by examining the relationship between training transfer and operational performance. The research sample consisted of well-educated respondents with a noticeable level of professional experience. The transfer factors chosen were training design, trainee self-efficacy and work environment. The validity of this model was tested by applying the structural equation modelling approach to data from 126 employees who had participated in various training program in a number of Greek organizations. The results indicated that the design of a training program has the strongest impact on post-training job performance, along with trainees' self-efficacy and post-training behavior.

Self-directed learning. While training programs may involve elements of adult learning theory, very few studies were found that addressed it. The following are two of these studies that deal with elements of self-directed learning. Raemdonck, Gijbels, and van Groen (2014) examined the factors which influence workplace learning behavior given the increasing importance of learning at work. They investigated the influence of the job characteristics from

Karasek's Job Demand Control Support model and the personal characteristic self-directed learning orientation on workplace learning. A total of 837 workers, aged between 18 and 65, from different business sectors and with different educational levels completed a paper questionnaire. Analysis revealed that job demands and self-directed learning orientation constituted significant and positive predictors of workplace learning behavior. The study indicated that job should be designed to be mentally and physically demanding to a certain degree. Organizations should also seek to encourage and support a self-directed learning attitude among employees.

Margaryan, Littlejohn, and Milligan (2013) did an exploratory qualitative study aimed at identifying professionals' self-regulatory strategies underpinning the planning and attainment of learning goals in the workplace and showing how a number of organizational factors affected these strategies. Data were obtained through 29 semi-structured interviews with professional employees in a company in the energy sector – including engineers, scientists and managers of various kinds – in 12 countries. Findings suggested that self-regulatory learning practices in, from and for work were iterative and fluid rather than delineated into discrete stages as suggested by phase models of self-regulation. There was little deliberate, systematic self-reflection on learning in the workplaces studied. Learning goals were driven by short-term work tasks and individuals' longer term development needs. Professionals drew extensively upon supervisors, mentors and colleagues when planning and attaining their learning goals. Formation of learning goals was constrained by individuals' perceptions of their career development potential and of how their progression potential is viewed by the organization in which they worked.

Supervisory support. There has been a lot of research on supervisory support during staff training. Studies have focused on the role or impact of the supervisor, coach, or manager

on trainees' learning (e.g., Deming, 1986; Rao et al., 1996; Oakland, 1993; Cebeci & Beskese, 2002). Such studies have found that supervisory support is a major condition for enhancing the transfer of training. Supervisory support plays a significant role during training and in the maintenance of new skills. Supervisors should have a clear idea about the contents of the training and how the training is linked to organizational values and development, should participate in the training to provide leadership and act as examples for the staff about how to use the new practices (e.g., McConkey & Collins, 2010); and may have to change the rules of the organization so that staff members have time to explore and develop the new skills (e.g., Clement & Bigby, 2009). Thus, such studies have argued that staff members need on-going supervisory support to benefit from their training and to maintain their new skills in subsequent practice. The following examples of studies further elaborate on other aspects of the relationship between supervisory role and training in business/organizational contexts.

Koski, Martikainen, Burakoff, Vesala, and Launonen (2014) aimed to evaluate the role of the supervisor's support on the effectiveness of a communication training program targeted at staff members who worked with individuals who had profound and multiple learning disabilities. The aim was to explore which aspects of supervisory support influenced the staff members to participate in the program and the results for the on-going effects of the training. Findings indicated that staff members reported a need for more supervisory support to maintain the results of the training and to disseminate the new practices to non-trained staff. Although supervisory support seemed to benefit staff members during their participation in training programs, even careful planning and execution of this support could not ensure its continuation after the training was finished.

In Park, Lim, Chan's (2017) study, they investigated the mediating relationships among an organizational variable (supervisory support), three trainee characteristics (self-efficacy, expected utility, and learning motivation), a training design variable (content relevance), and training transfer perceived by both the trainees and the supervisors in a South Korean organizational setting. Data analysis indicated that course relevance mediated the relationships between the study variables for both the trainees' and the supervisors' assessment of training transfer. Findings indicated that training transfer was a multiphasic process including many factors interacting simultaneously rather than a linear influential process. For practical implications, content relevance and expected utility were identified as critical factors to enable training transfer in the workplace, which could be controlled and developed by training designers. Also, supervisory support should be carefully controlled to reduce its negative effect on training transfer.

Huang and Hsieh (2015) investigated the effects of coaching on employees' in-role behaviors and proactive career behaviors, while also exploring the mediating role of psychological empowerment. Data were collected from a sample of 324 employee – supervisor pairs from 11 service companies in Taiwan. The results showed that coaching was positively related to both in-role behaviors and proactive career behaviors. Also, psychological empowerment fully mediated the coaching and in-role behaviors relationship and partially mediated the coaching and proactive career behavior relationship. Thus, organizations should encourage supervisors to act as good coaches and exhibit supervisory coaching to their employees.

Another study with implications for supervisory role in training is by Wei Tian, Cordery, and Gamble (2016). They tested the hypothesis that interpersonal support for training transfer in

the workplace is associated with increased employee task performance and organizational citizenship behavior and reduced turnover intention. They surveyed 786 Chinese retail employees. The findings showed that when employees perceive high levels of supervisor/peer support for training transfer, they were more likely to deliver higher levels of task performance and organizational citizenship behavior in response, which in turn, led to reduced turnover intention. Also, this research found that the strength of the relationship between supervisor/peer support for training transfer on individuals' organizational citizenship behavior varied across regions within China. The results confirm the moderating role of regional context (coastal and inland regions) on the relationship between supervisor/peer support for training transfer on individuals' organizational citizenship behavior, with a stronger effect found in less economically developed inland regions.

A final example is Wang's (2011) study that examined the managerial behavior of Chinese managers, as observed by their superiors, subordinates, and peers in a state-owned enterprise in China. An exploratory qualitative study was conducted using critical incident interview techniques. From 35 managers of one large state-owned telecommunication company in Western China, 230 usable critical incidents were collected. The study found that an effective Chinese manager was perceived as being supportive, caring, fair, engaging, self- disciplined, unselfish, responsible, and knowledgeable. This result supported that internal managerial support could bring better impact on the final training results.

Evaluating training. Some researchers addressed ways of evaluating training programs. The evaluation of training is increasingly seen as crucial given the resources that are commonly invested in training programs by current organizations. One major model of evaluation, developed by Kirkpatrick (1988), remains widely used today (ASTD, 1997). This model has four

levels of measurement for evaluating a training program: (1) reaction – defined as how well the trainees liked the training program, (2) learning – designated as the determination of what knowledge, attitudes, and skills were learned in the training, (3) behavior – outlines a relationship of learning (the previous measurement level) to the actualization of doing, and (4) results – the expected outcomes of most educational training programs such as reduced costs, reduced turnover and absenteeism, reduced grievances, improved profits or morale, and increased quality and quantity of production. Many studies reported use of components of the Kirkpatrick Model; however, no study was found that applied all four levels of the model. Phillips (1991) stated the Kirkpatrick Model was probably the most well-known framework for classifying areas of evaluation. This was confirmed in 1997 when the America Society for Training and Development (ASTD) assessed the nationwide prevalence of the importance of measurement and evaluation to human resources department executives by surveying a panel of 300 human resources department executives from various types of United States organizations. Survey results indicated the majority (81%) of human resources department executives attached some level of importance to evaluation and over half (67%) used the Kirkpatrick Model. Another adaptation of the Kirkpatrick Model was developed by Marshall and Schriver (1994) in work with Martin Marietta Energy System. Marshall and Schriver suggested that many trainers misinterpreted the Kirkpatrick Model and believed that an evaluation for knowledge was the same as testing for skills. Because skills and knowledge were both included in level two of the Kirkpatrick Model, evaluators assumed skills were tested when only knowledge was tested. As a result, Marshall and Schriver recommended a five-step model that separated level two of the Kirkpatrick Model into two steps. As reported in the literature, this model is most frequently applied to either educational or technical training.

Phillips and Pulliam (2000) reported an additional measure of training effectiveness, return on investment, that was used by companies because of the pressures placed on Human Resource Department to produce measure of output for total quality management and continuous quality improvement and the threat of outsourcing due to downsizing. However, many training and development professionals believed that return on investment was too difficult and unreliable a measure to use for training evaluation (Barron, 1997).

Other researchers (e.g., Markgraf, 2016) emphasized the use of tests to know if employees acquired the necessary skills and knowledge required by the job, that is, organization must measure the effectiveness of the training by giving a test to employees. One study by Alliger and Horowitz (1989) investigated knowledge tests that IBM Corporation incorporated into internally developed training. To ensure the best design, IBM conducted a study to identify the optimal test for internally developed courses. Four separate tests composed of 25 questions each were developed based on ten key learning components. They concluded that behavior in the workplace was not only a function of knowledge, but also of how certain the employee was of that knowledge.

Canadian study. There was a lack of studies focused on training in Canadian companies. One exception was Percival, Cozzarin, and Formaneck (2013) that explored the evidence on the impact of training investment on productivity in 14 Canadian industries from 1999 to 2005. The productivity analysis demonstrated that training had a positive effect on productivity. However, when the analysis was put within a financial context, the return on investment was positive in only four industries. The researchers used longitudinal data that comprised of seven years of observations, over 14 industries and 3528 establishments. The study showed that training had

little impact in terms of financial effects but, on the other hand, that training was necessary to maintain current labor productivity.

Conclusion

This chapter began by presenting theory related to adult learners and adult learning to support the theoretical framework of this study as summarized in Table 1.1. It then highlighted the importance banks place on training to attract and keep employees. Finally, the chapter presented a literature review that identified several categories of studies involving employee training in the banking industry and in other business organizations. In general, these studies validate that training and development are indispensable strategic tool for enhancing employees' performance. For studies in the banking industry, the focus was on the relationship between training and impact on the trainees/employees and on the bank. These studies consistently found that there is a strong positive relationship between training and employees' performance and consequently bank productivity. Training increased the efficiency of employees and enhanced their knowledge and skills.

Most of these studies were based on surveys (using questionnaires) and statistical analysis to evaluate the training and impact on employees. My study is different in that it focuses on the employees' perspective of their experience with their bank training program based on interviews and qualitative analysis to represent their voice. This study is also different with the focus on adult learning theories which was not an explicit focus of the studies reviewed. Thus, my study explores a topic that is important but is under-researched in the financial banking field. It therefore can provide an initial contribution on this topic to the field and draw attention for the need for future research on it.

Chapter 3 - Methodology

In this chapter, I explain the methodology I applied to achieve my research purpose of this study. The chapter includes a description of the bank training program being investigated, case studies, the participants, data collection, data analysis, the validation process, and the ethical considerations. The research questions that this study investigated are as follows:

(1) As adult learners, what are the employees' perspectives of their bank training program and how they experienced the instructional/learning strategies of the training program?

(2) As adult learners, what impact did the training program have on the employees' perspectives and knowledge of banking?

(3) How did the training program support or not support key aspects of adult learning theory?

Financial Service Representative Development Program

This section highlights some of the key aspects of the bank training program being considered in this study.

Goal of program: The Financial Services Representative Development Program (FSRDP) is a structured and comprehensive approach to trainee's professional development into the banks' services.

Financial Services Representative (FSR) role. The program is designed to help springboard employees to succeed and to provide them with the foundation of knowledge and skills required to provide banking clients with quality advice and banking that fits their personal situations.

Trainees of program: The program is offered to the employees who will be financial

services representatives in the bank. Most of the trainees are new to working in the banking industry in this role. The participants of the study fall in this category of employees.

Trainers of program: The trainers or facilitators consist of banking center leaders who gives training lectures to the trainees and the intake team who take the responsibility of the whole process including hiring people and making the outline for the training program.

Scheduling of program: The program is a 14-week intensive job training program. It takes place after each intake enrollment is finished. Each year there are about four different programs going on to keep the people moving up and to allow for new hiring.

Content of program: The program includes classroom itinerary, in-branch hands-on training, and on-line activities. There are 3 levels in the classroom itinerary including: part 1 – Foundational (week 1-7), part 2 – Intermediate (week 8-12) and part 3 – Advanced (week 13-14). It provides the employees with the opportunity to be exposed to the knowledge and situation that they will face within the new job roles. The classroom activities consist of lectures provided by the facilitator. In the lectures, they have the opportunities to do group discussion, ask and answer questions within class. They also have the chance to do role play which enable them to be qualified for the new jobs. The in-branch activities consist of real banking situations, for example, there could be a client coming for a new bank account. In this situation, trainee will be using the knowledge and experience that they learned from class to finish the task. They need to put themselves in the situation and communicate with client, ask questions and understand client's need. In this way, they can know what client needs and what account is the best option for the client. The online activities consist of online self-learning courses and remote conferences. During the self-learning courses, the trainees read through the learning material online until they pass the required test for each course. For the conference call, trainees will

listen to the conference through the phone with specific topic that are focused by them. For each week, there is a special topic that employees will focus on and for each day they have special tasks to complete.

Instructional approach: This learning journey is supported through the guidance and partnership between trainee, the intake Team, the Banking center and District leadership and our partners. The trainer conducts the classroom activities and presents the content through lectures. Online learning is on their (trainees) own, that is, it does not involve an instructor. The banking center leader who is the branch manager leads the in-branch activities. His or her role is to help the trainee with all the hands-on practice. For example, when a trainee has questions about how to open an account, the leader is the person who he or she should ask for help. In this way, trainee can have a better understanding about the knowledge learned from the class lecture. They can meet all different kinds of situations and cases, which will enable them to be qualified for new roles as soon as possible.

The learning methods consist of e-learning (internal online course learning), facilitator-led (e.g., group discussions and projects), exposure and experience (hands-on experience in banking centers), conference call (lecture that offered remotely) and self-learning.

Activities of the program: Week 1 focuses on the foundation for:

1. Understanding expectation for the Financial Service Representative role
2. Embracing the client-centric culture
3. Understanding how this applies to client conversations

Starting with an in-depth overview of the role itself, the trainee learns about the expectations from various perspectives as an ABC Bank employee, as a participant in this program, as a financial service representative and as a leader. In addition, the trainee learns about ABC Bank

products and the basic banking transactions that a financial service representative perform. Through the exposure activities, the trainees are introduced to the various roles in the banking center, and observes financial service representative banking transactions and outbound calling. They hear about a day in the life of a financial service representative as well as proven financial service representative best practices.

Starting this week, they are also introduced to some of the many specialists who support the frontline and will support their learning journey- including asset, lending, insurance, and risk. These specialists are the invaluable resources to the trainees when they are in the banking center. For any e-learning, self-study materials or resources listed in the itinerary, the trainees can select the applicable links to complete them. They can also find the activities they will be completing in the learning units: financial service representative role, client experience, advice and cash management. For each day, there is a prescribed learning time and learning method for each topic. For example, week 1 day 4, there is a topic for one of the specific account type learning, it is a 30-minutes e-learning course for the trainee. The trainees are expected to learn it in 30 minutes including the introduction and the test. If the trainee passes the test, he or she is considered to have completed this topic.

This is how the financial service representative development training program at the ABC Bank works for the trainee, the Human Resources team and the colleagues in the bank. It provides employees who are working towards being financial service representatives with understanding about the new roles and helps the trainees be qualified for the new job.

Case Study Methodology

A qualitative methodology is used for this study, which is appropriate given the focus on understanding the trainees' perspectives of a bank training program. Also, since the training

program research in financial industry is mainly quantitative, the qualitative research method offers appropriate ways to explore this area in a different way to gain a better understanding of it. Qualitative research emphasizes description of specific social or instructional settings and contexts or peoples' thinking and experiences in such settings or contexts (Creswell, 2013; Slavin, 2007). Specific to this study, the focus is on a qualitative case study.

According to Yin (2014), case studies are useful to explain, describe or explore events or phenomena in the everyday contexts in which they occur; they lend themselves well to capturing information on more explanatory 'how', 'what' and 'why' questions, such as "how is the intervention being implemented and received on the ground?". They are also useful to improve understanding of the case being studied, focus on experiential knowledge, context and activities of the case, and gain credibility by triangulating the description and interpretation (Stake, 2005). Stake emphasized that statistical generalization cannot be the primary aim of case studies but rather the opportunity to learn from them since "the real business of case study is particularization, not generalization" (p. 8). The focus on exploring the trainees' perspectives of a bank training program is consistent with these ideas of the usefulness of case study and understanding of the particular situation.

According to Merriam, a case might consist of a single person, a group of people, or a specific setting. In this study, the case is a group of trainees of one training program of one bank. There are different perspectives of a case study, but some common features are that it involves an in-depth description of the case, a real-life context, a bounded system, and multiple methods of data collection (Merriam, 2009; Stake, 2005; Yin, 2014). Case studies are also classified by types. For example, Merriam (2009) defined them based on the intent of the researcher as: descriptive, interpretive and evaluative. In a descriptive case study, the intent of the study is to

describe. It is not to generate theories, hypotheses or generalities. It is useful when exploring a hitherto minimally researched area. In interpretive or analytical case studies, the researcher also describes the case, but the intent is to then interpret, analyze, and theorize about those descriptions within a theoretical framework. An evaluative case study is also descriptive, but the intent is to explain and judge. In addition, Merriam (2010) and Stake (1995) characterized case studies as: intrinsic, instrumental and collective or multiple. An intrinsic case study is typically undertaken to learn about a unique phenomenon or situation the researcher is interested in exploring. The (single) instrumental case study uses a particular case (some of which may be better than others) to gain a broader appreciation of an issue or phenomenon within a bounded system that enables the researcher to study the issue or concern. The collective case study involves studying two or more cases simultaneously or sequentially so that multiple perspectives may be considered about a single phenomenon, issue, or concern in an attempt to generate a still broader appreciation of a particular issue. This study fits the descriptive case study (Merriam) and the instrumental case study (Stake) since it focuses on description of a particular case (a bank training program) in a way not previously investigated to get a broader understanding of it through the experiences of the trainees. While a narrative method (Merriam) could also be relevant to a case study to capture participants' experiences, in this study the focus was more on the trainees' thinking, so a more conventional approach was used for data collection through a semi-structure interview and a thematic analysis of the data.

Participants

Merriam (2010) noted that cases and their approach are selected in a purposeful manner to ensure that the information obtained from those involved will address the study's purpose.

Thus, for this study, participants were selected in a purposeful way from the bank training program.

I started to recruit prospective participants after the training program ended and obtained permission from their people managers and Human Resources department. I explained my study to the Human Resources department and people managers who provided training resources to my study. Participants who were interested in participating and responded back to me were given further explanation of my research.

There was a total of 20 employees who took part in the development training program. The training program is held every three months in a year in order to train these employees to be qualified for the new positions. The 14-week training program was designed by the Human Resources department. I sent out a formal invitation to all the trainees with a cover letter and of those who replied, I selected the three who were interested in my research, willing to be interviewed, and satisfied my selection criteria of little or no working experience and educational background regarding the content covered in the training program.

The three participants are two females and one male. Their ages are within the range of 25-30 years. Two of them have a Bachelor's degree in business and one of them has a diploma in business. They had an average of three years of full-time work experience in the financial industry at different institutions. Participant 1 was a senior staff in customer service in a bank for which she previously worked. She did the teller job and also trained the new employees – working as a senior teller and working as an assistant to the manager in the previous branch. Participants 2 and 3 also had previous experience in the banking industry in customer service. However, the role of financial service representative was new for them, which is why they were required to take the training program to qualify for this role in their current job/bank. They

participated in the training program at the same time and successfully completed it in the time required.

Data Collection

Common sources of data in case studies include interviews, observations, and documents (Merriam, 2001; Stake, 1995; Yin, 2014). In this study, the focus was only on interviews because the goal was to obtain the participants' perspective of the training program.

Interviews

The purpose of the interview is to obtain a more naturalistic understanding of the participants' experience and feedback (Stake, 1995). Interviews are suited to investigations where a researcher wants to know what cannot be observed, such as why a participant acted a certain way or how a participant understands some matter (Hendricks, 2016). This is consistent with the purpose of this study, which is to find out the employee's perspectives of their experience and learning in a training program in the banking industry. I used a semi-structured interview approach (Brown,2009) to allow for flexibility to follow-up on the participants' responses and to encourage them to respond in any way that made sense to them.

The interview questions. The interview questions were developed based on the three research questions. Specifically, they focused on three themes involving the participants' perspectives about the training program, their perspectives of the impact of the training program for them, and their perspectives of their learning experience in the program. The questions were structured to allow participants to respond in the way that represented their perspectives. Table 3.1 provides the main interview questions organized by the three themes. In addition to the main questions, I asked probing questions to encourage the participants to clarify what they were saying and to prompt them to elaborate on their ideas (Berg, 2009). I also prepared an initial

question to serve the purpose of an icebreaker, to relax the interviewees and motivate them to talk and a final question to give them the opportunity to talk about anything else they could add and to ask questions.

Table 3.1. Main interview questions

Perspective of the training program
A1: Tell me about how you liked the training program. Would you change anything to better meet your learning needs?
A2: What's your belief of training program? What do you think about the guideline or structure of the program for your learning?
A3: What do you think the training program should look like?
A4: What's your background before attending this training program? How was it connected or not to the program?
Impact of the training program
B1: Does the training program effect your working or not?
B2: What's your most take away from the training program? What did you learn?
B3: What is the difference before and after this training program for you? Did it change your beliefs about anything?
B4: Does this experience make you want to attend other development training programs?
Learning experience in the training program
C1: The way you learn in the training program is same as the way when you learn at school?
C2: How do you prefer to learn the materials? Making note? Reading? Looking for other resources and talking with other people in the program? Did the program support your way of learning?

C3: Do you have an idea of the basis on which the training program was developed? What was the theory behind how it was developed? Was it connected to adult learning?
C4: Was this training program successful for you as an adult learner?
C5: What could be done differently to improve this training program?
C6: Was there any impact on your personal learning method?

Conducting the interviews. Using the one-on-one interviewing method, I interviewed the three participants about their perspectives on their thinking and experience with the development training program. The interviews took place from October 1, 2017 to December 31, 2017 with the permission of participants, their people managers and training facilitators. For their convenience, the interviews took place in the participants' offices or the meeting rooms of the bank branches. I conducted the three interviews in their closed office to try to ensure a safe and private environment to allow them to share their thinking freely and openly. Each interview lasted from 30 to 40 minutes. I took handwritten notes during each interview, which enabled me to track key points to return to later in the interview or to highlight ideas of particular interest or importance. I audio recorded the interviews with the participant's approval. After the interviews, the audio recordings were transcribed into written documents. To ensure transcription accuracy, I reviewed each transcript while listening to the audiotapes.

At the beginning of interview, I had a brief informal conversation with the participant to allow him or her to relax and feel comfortable with the process. I then gave a brief presentation about the study, which included the rationale of this research, procedures for conducting the research and participants' rights during the research process. I answered any initial questions they had about their participation. Then they signed the consent form before we proceeded with

the interview. At the end of interviews, participants had an opportunity to ask me any further questions regarding the study.

Data Analysis

Creswell (2013) outlined a general spiral process for qualitative data analysis, which included organizing the data and describing, classifying and interpreting data into codes and themes. Creswell (2007) also noted that the thematic analysis provides an organized presentation of the data in addition to a more cohesive understanding of the narratives. Specifically, for a qualitative case study, Stake (1995) envisioned the analysis as a process of classifying and interpreting the data to make the unfamiliar familiar by revisiting the data until the meaning becomes clear. Agar (1980) suggested you "read the transcripts in their entirety several times [and] immerse yourself in the details, trying to get a sense of the interview as a whole before breaking it into parts" (p.103). This is followed by coding, which is the process of segmenting and labeling text to form descriptions and broad themes in the data (Creswell 2007). Codes can address many different topics, such as perspectives held by participants (Bogdan & Biklen, 1998). In this study, the focus was on coding the data to establish patterns or themes regarding the participants' perspective of the bank training program they experienced.

The general approach I used in analyzing the data involved focusing on one research question at a time, reading through the transcripts for each participant and conducting open coding by highlighting anything that seemed to be related to the research questions. For example, for research question 1, I looked for how they described their experience with the training program. For research question 2, I looked for what they said about how the training program impacted their thinking and knowledge of banking. For research question 3, I looked for what they said about how the training program supported or not support their learning as adult

learners. I then organized the open-coded information into categories for each participant, then compared them for the three participants to identify common themes. I then re-read the data sources a few times to check again that the themes I established were supported by the evidence. Several themes regarding the participants' perspectives of the usefulness and limitations of the program and its impact on their knowledge and thinking were identified and are described in the findings in the next chapter.

In addition to the open-coding, I conducted another level of coding based on the adult learning constructs defined in the theoretical perspectives section of Chapter 2 and summarized in Table 1.1. These constructs, regarding the nature of the program or the way it engaged the participants, are: relevant, engaged, active, learner-centered, self-management, self-monitoring, and motivation. I used these constructs as codes and went through the transcripts to identify what the participants said that suggested something about them. The coded information was summarized and compared among the three participants to identify their perspective of each construct in relation to their experience with the training program.

Ethical Considerations

For my research, an ethics review was approved by the Conjoint Faculties Research Ethics Board, University of Calgary, before conducting the research. People were only accepted as participants if they signed the consent form. Participants were all volunteers, with no pressure from the researcher, which means that participants' current work and duties were not effected and no other bonus points were earned as a result of their participation. Participants were allowed to withdraw from the study at any time, but data collected before withdrawal was kept. Research data were also collected anonymously (randomly labelled Participant 1, Participant 2, and

Participant 3) and kept confidential in a locked cabinet. Only me and my professor had access to the data, which will be destroyed after the completion of my masters program.

Summary

This chapter presented a brief outline of key aspects of the bank training program being investigated. It then outlined the qualitative case study methodology and how it was used in this study to investigate the case of one bank training program through the perspective of a small group of trainees. These trainees and employees of the banks were the three participants who volunteered for the study. They were interviewed to get their perspective of the program regarding their learning experience and the relationship to adult learning theory. The research questions and the theoretical constructs of adult learning provided the basis to analyze the data and resulted in themes that became the findings of the study. These findings are discussed in the next chapter.

Chapter 4 - Findings

This chapter describes the findings of the study. It is organized in terms of three categories based on the three research questions, respectively: *participants' perspectives of the training program, impact of training program on participants* and *relationship between training program and adult learning theories*. Each category is discussed based on the themes that emerged from the data for it.

Participants' Perspectives of the Training Program

Presented in this section are the findings for research question 1: *What are the employees' perspectives of their bank training program and how they experienced the instructional/learning strategies of the training program?* Two main categories of the participants' thinking were identified to address this question: (1) usefulness of the training program consisting of two themes – job preparation and access to help and (2) limitations of the training program consisting of four themes – basic knowledge, face-to-face versus digital learning, hands-on learning, and employees input. Each is described next.

Usefulness of the Training Program

All of the participants expressed that they liked the training program and found it to be useful regarding job preparation and getting help to support learning.

Job preparation. The participants viewed the training program as necessary for job preparation, in particular, for the new positions they were about to take on. They felt it made them more qualified for the positions even though it did not cover everything they needed to know because it was limited in some ways (discussed in the next section). But they all valued the program, were appreciative of what it offered them and were motivated to attend future training programs. As they noted:

> I really like the development training program because I feel that it gives you the opportunity to get exposed to the task that you are going to face in work. Even though it might not cover everything. But at least it gives you the idea how your job is going to look like and what kind of things that you are going to do on a daily basis. So I really like it. (Participant 1)
>
> I like the development training program because it does help me to develop some hands-on experience. (…) I found it is a great experience because you have the training for what you are learning and what your requirement is to do instead of just putting you in the working area and [you] get a little bit confused. So it is a great experience before doing this role. And we know how to do our jobs after this. (Participant 2)
>
> It is important and I like it a lot. (…) It is really amazing. It helps people who are going to training to build people's capability and to basically perform their day to day operations of their job that they are going to be in. (…) The training program gives me the opportunities to experience the situation that I am going to face with the client. (Participant 3)

Thus, from the participants' perspective, the training program was meaningful and useful preparation and they would recommend it to others. It inspired them to want to take future training courses.

Access to people to support learning. The participants also viewed the training program as useful in enabling them to know where and how to get help as needed to support their ongoing learning during and after the program. They valued the opportunity to have access to the facilitators, peers, and the internal bank websites. In particular, they liked the personal access to facilitators/managers and colleagues to ask questions to support their learning. They explained:

> I got huge and good support from my people manager and the colleagues in the banking center, which enabled me to get and absorb the knowledge in a smooth way. (Participant 1)
>
> [It] let me know if I need help, there is always a place that I can find help from. (…) So one really important thing I do take away from it is I know there is a place I can go ask for help. If I need help I can call national support service, credit planning. If I need help regarding investment I can go to other departments back office. (Participant 1)
>
> If I have any questions in the class and concerns I will follow my facilitator to get the answer right away. And we do have internal website that we can search for specific knowledge. And also we do have the national support line that covers a lot of questions. (Participant 2)
>
> If you want to understand further and more, you can look for other resource by talking with other people. (Participant 3)

Thus, the participants considered access to people to support their learning to be a meaningful way in which the program was useful to them.

Limitations of the Training Program

While the participants viewed the training program as very useful, they also indicated limitations of it regarding what it did not offer them or what they wanted to see more of. The following four themes of limitations were evident in their thinking: basic level of content, face-to-face versus digital learning, hands-on learning, and employees' input.

Basic level of content. The participants considered the training program to be at a very basic level and provided them with content that was limited or introductory. While the program offered them lots of ideas and helped them to learn a lot, they were expecting information that

was more in depth. For example, they indicated: “It might not cover everything (…) we know it does not cover everything” (Participant 1). “It gave me the general idea about what I will do in the new role and new position” (Participants 2). “It opens the door for me to understand” (Participant 3). Participant 1 further explained:

> [T]he training program itself does not teach you everything. It just gave you the hint of the thing that you are going to be exposed to. So it tells you that you are going to do this and do that in the new job. (Participant 1)
>
> I feel the training program itself gives me only the idea of everything but regarding the actual case, when I actually meet with a client, when I actually am going to be like doing an application, for example, mortgage, investment, like technically, everything that we learned through the training program was not useful. (Participant1)

Participant 1 gave an example of how the program was not useful to deal with some situations. She explained that she was trying to process an application for a personal line of credit for a client. During the meeting with the client, she continuously encountered questions she did not know how to answer, which did not allow her to proceed and finish the application in the system. It was not a good experience when she kept leaving the client alone to ask someone else for help. She found that more detailed knowledge was needed to handle some things especially when she met with clients in a real situation. So, as she added, “Even though we know that the training program usually does not cover everything, when you are actually doing your job, it does not always help that much.”

Thus, while the program provided them with most of the basic knowledge they needed in the future role as financial services representatives, the participants were expecting more

knowledge with more depth for them to understand the meaning and the procedure of different situations they were likely to encounter.

Face-to-face versus digital learning. The training program included both face-to-face and digital learning experiences, but the participants expressed preference for the face-to-face component over the digital learning. For them, face-to-face meant having the opportunity to learn with peers and a facilitator/lecturer in a classroom environment. This environment would allow them to learn through lectures, interact with peers, and ask questions whenever they wanted to obtain clarification or further information. Digital learning, on the other hand, meant learning through online self-learning activities, remote conference calls and self-learning by searching for resources through internal and external websites. All three participants felt that both should be in the program, but they considered the face-to-face approach to be more meaningful to support their learning and should have more emphasis. As they explained:

> Training should be more face-to-face training. (…) Training should be more face-to-face and plus the combination of internet and telephone training. (…) There should be more face-to-face training instead of nowadays (…) through the phone and the internet which is not what I believe it should be. (Participant 1)
>
> I believe we need more face-to-face training than digital. (…) The program should be in-class training more than digital. (…) It should have more in-class and hands-on training without so much digital. (Participant 2).
>
> It should be more in-class and hands-on practice and training. (…) It should give us more opportunity to perform more face-to-face situation. (Participant 3)

They further explained why they preferred and wanted more face-to-face learning. For example,

> When you are doing more group training, with face-to-face you develop with your classmates. You got people who are in the same stage as you are. (…) When you have face-to-face training you have more people like you in the same level and when you have questions you are more open to ask and then also you are feeling more confident when you are growing yourself with your classmates. (Participant 1)
>
> With the digital what happened is that we get distracted and sometimes not able to concentrate in the course. (…) In-class training has the opportunity for you to focus on work, because if it's on your own, you kind of side track, right? On top of that, you have someone who is with your same level, someone that you can struggle with and some questions you can have the answers right away. (Participant 2)
>
> Doing face-to-face training you are forcing yourself to concentrate more even though like you feel bored or something but subconsciously you are still learning than while you are doing a telephone training like internet call or like some courses stuff. Unconsciously, using that, you can look at your phone and nobody is going to know it, that the way of thinking is to pretend, like kind of block you being more concentrated into the training itself. (Participant 3)

The participants' thinking suggest that digital learning does not provide a learning community of peers or engagement to maintain focus, however, as participant 1 pointed out, it is "much faster and more flexible for people if the program was done through the phone and the internet." Thus, for these participants, the training program did not fully support their preferred way of learning.

Hands-on learning. Similar to the face-to-face learning situation, the participants valued the hands-on learning situations and wanted to have more of it in the training program. For them, hands-on situations involved engaging in real problems or situations in which they are likely to

encounter in their future role as a financial service representative. For example, a hands-on situation could be that they meet in the banking center with a walk-in client who is interested in setting up a new bank account. This will allow them to experience how to launch the system and follow step-by-step procedure to finish the account opening task. It will also allow them to apply knowledge from class lectures to the real situation which will enable them to succeed in this type of task. As Participant 2 explained:

> We should have more … hands-on trainings. (…) They should give us more hands-on experience instead of just giving us books and some online courses. If we don't do it in the actual application, we will not know what we are doing once we are there.

Similarly, Participant 3 explained:

> It should be more hands-on practice and you know, like give us more opportunity to perform more face-to-face situations [with clients], in order to kind of get the idea of what real life situation will look like. It helps us to perform the job better. (…) There can be a lot more hands-on practice which can be provided to the trainees. Basically it could be more case study and experience that will come in the new role.

Participant 1 also emphasized the need for more hands-on practice through joint client meetings.

> The training program does help you develop the idea of how the job is but whether you are going to be successful or not is heavily based on the training you get from the local branch – from your manager and your colleagues. … For example, the way how I learn for most of the majority of the things is by doing joint meeting. For joint meeting, you just observe, watch, and then try to get one or two of your own clients and practice the way of how other people do it; the way how they speak and the way how they explain things and that is the way how you learn it. … That part I do feel if there is a better way

> of resolving this, like if somebody on the training program is there for the purpose of doing JCM(Joint client meeting).

So for these participants more hands-on training and real-world practice are needed in this bank training program to better support there learning.

Employees input. Participant 1 pointed out that the program should have more employees input to better meet their needs as new employees. As she explained:

> Before they start the program they should really do a questionnaire, like about what, like for example, what new employees are looking for. Like some of the things they [designer of the program] might think like [based on] common sense maybe not the common sense for employees because they have no idea how to start [something], no idea about where they will get support. Everybody is saying they are here to support you but when you are actually at work it is going to be difficult and then you have a lot of questions.
>
> (…)
>
> They have to ask questions about new employee's expectations from the past experience and from survey. According to the new employee's need and then they develop the course according to that.

The other participants did not explicitly raise this issue. But the limitations they noted above implies that they are related to this issue of getting employees' input.

Impact of Training Program on Participants' Perspective and Knowledge of Banking

This section deals with the findings of the second research question: What impact did the training program have on the employees' perspectives and knowledge of banking? The participants indicated positive changes in their knowledge and thinking/perspective of their new role as a financial service representative and their ability to do it.

Development of New Knowledge

Although all of the participants had prior knowledge and/or experience in banking or financial knowledge from prior studies, they all developed new knowledge from the training program. After this training program, all three participants had a better idea about their new roles and new responsibilities as financial service representatives that includes knowledge of products, laws, regulations, and selling techniques. As they explained:

> It gives me the idea of what is the right way of doing everything. (…) It helps us to develop the skills and let us be able to qualify for the role. (Participant 1)
>
> There is a big difference before and after this training program. After the program, I know what am I doing and I know what is the procedure and the requirement as compared to before. On top of that, I am able to focus quicker and understand what the clients' needs are because I have the basic knowledge about what the products and the basic procedure to be provided. Before it is just a general idea and after this you have more in details about each category. (Participant 2)
>
> The training program developed your skills and I gained more skills than I thought before. (…) There is a lot of things that I didn't have the experience with and I did not know about so many things in my new job. But with this training program, it really opened the door for me and I learned a lot of about those things which was unknown knowledge. It helped me to build the capability to be successful in my job. (Participant 3)

Change in Perspective

The participants also experienced change in perspective regarding their new role as financial service representatives. This shift in thinking was associated with awareness of the level of complexity of the job and pressure of the role and their attitude to carry out the job.

Complexity of job. All three participants experienced shifts in their thinking regarding how they perceived the level of complexity of the job. After the training program, they thought that the job was not as difficult as they initially perceived. They explained:

> The job is not that difficult as I thought before. It is much easier after you take this training program. It is not that complicated any more. Before I had no idea about how to do a mortgage application, it sounds very complicated for me. But after the mortgage session given by the facilitator, I am more comfortable about doing that and I am not scared any more, basically you just follow step by step. (Participant 1)
>
> Through the training we believed this position is not as difficult as we thought before. (Participant 2)
>
> The job looks easier for me after this training program which made me more confident and being more successful. (Participant 3)

Pressure of role. Participant 1 talked about the shift in her thinking regarding the pressure associated with the role.

> There is a huge change on the way how you think because it [the program] gives you the pressure of sale of target. Then it gives you the ideal of selling. Before, you are thinking you are an order taker and after this program you know you are going to do something differently. If you want to be successful and to achieve your goal, you need to target yourself to reach certain things. And you have some pressure on that, you [have to] more push yourself to sell the financial advice and products. You have to force yourself to speak more and then think in a different perspective. That is the thing that I think make a huge difference.

The other two participants did not raise this point, but it is likely that they had a similar shift in their view of the expectations of the job.

Change in attitude. The program helped the participants to think differently about their attitude towards the program and towards themselves in being able to do the job. For example, Participant 1 explained, "When people finish this training program they know whether they like this job or not, whether they want to keep doing this job or not." They all indicated that the program helped them to be sure about wanting to take on this job, and in particular, to develop the confidence to do it. As Participant 3 stated:

> The training program gives me the opportunities to experience the situation that I am going to face with the client. Also it makes me confident and not be embarrassed in front of the clients and perform my job duties.
>
> This training program is to build my capability about different situations and different scenarios and hands-on practice on lot of things needed to be done. I now have that confidence and it is all about the confidence when it comes to the job.

Relationship between Training Program and Adult Learning Theories

This section deals with the findings for research question 3: How did the training program support or not support key aspects of adult learning theory? As summarized in Table 1.1, the seven key aspects of adult learning theories being considered are: relevant, engaged, active, learner-centered, self-management, self-monitor, and motivation.

Relevant

The participants experienced the training program as *relevant* from an adult learning perspective, that is, it was directly related to their intended experience or job and connected to the experience of the learner. As previously indicated regarding the usefulness of the program,

they all considered the program to be very good preparation for their new job. In addition, they noted, for example:

> It [the program] helps you develop the idea of what the job is, even though we know that the training program usually does not cover everything. (Participant 1)
>
> I found it is a great experience because you have the training for what you are learning and what your requirement to do instead of just putting you in the working area and you get a little bit confused. So it is a great hands-on experience before doing this role. And we know how to do our jobs after this. (Participant 2)
>
> [It] gives me the opportunities to experience the situation that I am going to face with the client. (Participant 3)

Engaged

As discussed in chapter 2, the adult learner retains knowledge and concepts more readily if he or she is *engaged* in the process of discovery and exploration rather than being the recipient of information. From this perspective, the participants did not find the program to be highly engaging in a way that helped them to retain the knowledge and know how to apply it. As they explained:

> Most of the time you are just learning it from the slides and learning from what people taught you. (…) When you are in telephone and internet, you do not interact that much. You are pretty much reading the slides and [then] the person on the phone just speaks very fast and go through the things very fast. There is not that much interactions. You are just reading the slides and that's why it is hard to remember things. (Participant 1)
>
> Most of the time you are listening and you are learning from the courses. And then there is not that much interactions. (Participant 2)

> I do not like remote conference call (training), it is a more passive training method which makes me feel isolated and not able to ask questions right away. I am not active in that type of training method. (Participant 3)

Participant 1 also explained that this passive way of learning was not helpful to remember the content when needed for the job. She noted:

> When you are actually doing your job, it [the program]does not help that much. You forget what you have learned before. (…)
>
> The way how I learn from the training program, actually I really made notes. But even though I made the notes through the program I did not go back to read it to be honest. I read it, it does help you understand something . But it does not help me to remember things I learned before.

The other two participants also talked about making notes as a way to learn. Participant 2 added, "The facilitator just read the book. Apparently we don't understand a lot of details inside." Participant 3 also noted, " If you have some questions, the material you are provided with only answer to certain extent. So if you want to understand further and more you need to look for other resources." So although the participants preferred face-to-face over digital learning, they wanted the face-to-face experience to not focus on delivering information to them but to engage them in a more meaningful way as discussed next for active learning.

Active

This aspect of adult learning described in chapter 2 requires that the learning process be *active*, and replicate as closely as possible the environment within which the skill or knowledge will be applied. Adults would retain and apply knowledge more effectively if they worked to discover the content, and then were able to practice its application in a simulation or scenario.

For the participants, this meant hands-on experience to better understand the content of the training program and to be able to recall and apply it meaningfully and effectively. This hands-on experience should include engaging them actively with clients to practice the content they were learning and opportunities for them to actively interact with knowledgeable others to discuss the content. As participant 1 pointed out, in the program, "You still have some [hands-on experience] but not that much." However, they all stressed the need for more active hands-on learning in the bank training program. They explained:

> But the more detailed things you are not going to remember it until you practice.
>
> (…)
>
> I feel the success [on the job] really does not depend on this program. The success mainly depends on the support from your colleagues and managers [during the job], it is not from the training program.
>
> (…)
>
> Talking with other people is definitely better than … reading and taking notes because when you discuss something with another person, you will remember it better. … But if I actually meet with my client, during the meeting, I present this to the client and I will have better memory about this and finally remember the knowledge. For example if I am doing the mortgage application, if I just read the slides, I am not going to remember everything. But if I am actually doing one, I definitely remember and learn more than the [passive] way before. This is the moment when I know this is needed and that is needed. So the stuff in real application will make you recall the knowledge you learned before from the books. (Participant 1)
>
> They should give us more hands-on experience instead of just giving us books and some

> online courses. If we don't do it in the actual application, we will not know what we are doing once we are there. (Participant 2)
>
> There can be a lot more hands on practice which can be provided to the trainees. Basically it could be more case study and experience that will come in the new role. I think that more practice is very important. (Participant 3)

Learner-centered

Learner-centered approaches involve opportunities for participants to match their learning intentions to training demands when they try to plan and structure their learning situations. While the bank training program itself did not include a lot of these opportunities as a requirement, the participants were able to engage in learner-centered activities by seeking out help directly related to their training and their job. As Participant 1 explained:

> Because I could not remember anything that I learned through the program, I actually had to grab the help from the colleagues and manager. They showed me how to do it and that is the way how I actually learned it. That is the way how I ended up doing it. It is helpful and it gives me the idea of what is the right way of doing everything.

Participant 1 also explained that opportunities consisting of "a case study that you will be able to finish with the teammates" and in which "everybody is discussing the stuff" give you "more impression on it and you are more passionate about it."

Self-management

Self-management includes any self-directed activities (individual or collaborative) that align with the learner's learning goals (Garrison, 1997). The bank training program included self-learning activities, specifically, the online and telephone learning activities which trainees had to learn on their on. However, this is not the same as self-directed activities which are

decided on and planned by the learner. But while the program did not include or require this type of self-directedness, the participants found it necessary to engage in such activities. They realized that they could benefit from being directly involved in the selection of their learning activities beyond the training program, and often sought help from others they saw as more knowledgeable when they approached new tasks. As they explained:

> Talking with other people is definitely better than reading and taking notes because when you discuss something with another person, you will remember it better. I found the most successful way of learning material is to practice and get help from my manager or colleagues. (Participant 1)
>
> Getting help from my managers and my colleagues was my learning method. … I learned stuff by searching the online resource or through reading personal notes and asking questions to someone who does have more experience. I used a lot of new technology like internet to answer my questions. There is a website for internal use which I can learn a lot from. (Participant 2)
>
> But me personally I learned by making notes, reading and you know looking for other resources. If you have some questions … if you want to understand further and more you need to look for other resource by talking with other people. Learning from their experience definitely leads to success. (Participant 3)

Self-monitoring

Self-monitoring includes taking responsibility for the learning process, for example, the learner chooses which new information to integrate into their existing knowledge structures through self-observation, self-judgment, self-reaction, and self-monitoring of the metacognitive processes (Garrison, 1997). The data did not provide much evidence regarding these ways of

self-monitoring. However, one way self-monitoring was evident for the participants was related to their awareness of what they were not able to recall from the training program when needed. As participant 1 emphasized, they could not remember a lot of the procedures from the training program when they had to apply them. This awareness enabled them to seek out other ways of knowing what they lacked, thus taking responsibility for their learning process.

Motivation

Motivation consists of entering motivation (reason to enter an activity and initially engage in the learning goal) and task motivation (ability to stay on task over a period of time; persist with their learning; be active learner) (Garrison,1997). All of the participants had entering motivation since the training program was directly related to the job they were hired to do and they wanted to learn about how to do it well and to be able to progress in their career. However, task motivation was low regarding the content of the training program because of inappropriate level of engagement and active learning for the participants as explained above. One participant noted that the organization should find a better way to motivate employees to be more engaged in the program, for example, there "could be a reward system for those who successfully finish the program and achieve the sales targets." There was higher level of task motivation when the participants were able to practice and apply the concepts with help of managers and colleagues.

Summary

This chapter provided the findings for each of the research questions with evidence from interviews with the participants to represent their perspectives of the bank training program and their learning experiences. The findings suggest that the program was useful but have limitations, it provided the participants with new knowledge and attitude towards the job, and it offered some

opportunities to support adult learning theories but not others. The next chapter further discusses these findings and their implications for bank training.

Chapter 5 - Discussion and Conclusion

The purpose of this study was to explore and understand whether a training program for bank employees provides professional development that is meaningful for them to help them to grow in their perspectives and knowledge of banking and how this program can be enhanced by framing it in adult learning theory. Specifically, the study addressed these three research questions:

(1) As adult learners, what are the employees' perspectives of their bank training program and how they experienced the instructional/learning strategies of the training program?

(2) Adult learners, what impact did the training program have on the employees' perspectives and knowledge of banking?

(3) How did the training program support or not support key aspects of adult learning theory?

Chapter 4 provided the findings for each research question based on the evidence obtained from interviewing the participants. This chapter summarizes and discusses the findings for each research question, followed by implications and limitations of the study.

Usefulness and Limitations of the Training Program

Regarding research question 1, the participants' perspectives of how they experienced the training program as adult learners consisted of what they considered to be useful and what they considered to be limitations in supporting their learning. Usefulness consisted of two factors: job preparation and access to people (e.g., managers and colleagues) to support learning. All of the participants viewed the training program as necessary for preparation for the new roles they were about to take on and felt it made them more qualified for the position as financial service representatives. This perspective of the participants is not surprising given the program was

directly related to the position. However, less expected was the participants' perspective of usefulness as the program enabling them to know where and how to get help as needed to support their ongoing learning during and after the program, specifically access to facilitators, colleagues/peers, and internal bank websites when they had questions. The participants' view of the usefulness of the program is consistent with the goal of bank training programs described in Chapter 2. For example, these programs are intended to give employees support and resources they need to build their knowledge (TD Bank) and to complement on-the-job learning (RBC). From the participants' perspective, their bank training program was effective in these ways. The research literature also indicate that training is important because it aims to develop and improve skills of employees. Thus the finding in this study is also consistent with those of other studies on bank training programs that found them to be useful to increase the performance of their employees and enhance their knowledge and skills to satisfy customers (e.g., Jadhav, 2003; Journals, Athar & Shah, 2015; Bhat, 2013; Falola et al., 2014; Imran & Tanveer, 2015).

While the participants found the program to be useful, they also identified limitations that consisted of four factors. First, they considered the content of the program to be at a basic level. This could be because they had a business background and some banking experience. They also acknowledged that the program cannot cover everything they need to know. But their concern was that it was not at a level to deal with some of the actual situations they encountered with clients while in the job following the program. Second, they felt there was too much digital learning compared to face-to-face learning. They wanted to see more face-to-face, classroom-based instruction and discussion. This was a personal preference that seemed to match the way they learned in school. But they also saw it as providing better opportunity to work with and learn from peers and the facilitator. They considered the digital learning experience to be too

isolating and more challenging to maintain focus on the material. Third, they also felt there was not enough hands-on learning experiences. They wanted more practice with more real problems or situations that they are likely to encounter in their future role as a financial service representative. This would allow them to apply knowledge from class lectures to the real situation and enable them to succeed in this role. Fourth, one participant thought employees input was needed in developing the program. She felt the program will better meet the different needs of the employees/trainees if a survey is conducted to identify these needs. While these limitations were unique to these participants, they do draw attention to possible concerns that may need attention to strengthen the training program. As Antonacopoulou (1999) noted, the training does not necessarily imply learning because the expectations of the individual from the training are subordinated by the expectations of the bank.

Impact of Training Program

Regarding research question 2, based on the participants' perspectives, the training program had positive impact on their perspectives and knowledge of banking regarding their new roles. The participants developed new knowledge that gave them a better idea about their new roles and responsibilities as financial service representatives. This knowledge was important for them to understand their new roles. This finding is consistent with the research literature that indicates that training is important because it aims to develop and improve skills of employees. It enhance their knowledge and skills to enhance performance and satisfy customers (Jadhav, 2003; Journals, Athar & Shah, 2015; Imran & Tanveer, 2015).

The participants also experienced shifts in their perspectives of the roles in three ways. First, their view of the complexity of the job changed as they realized it was simpler than they initially thought. Second, one participant talked about realizing there was pressure they can

experience in the job regarding having to push themselves to sell the financial advice and products. They all experienced shifts in attitude regarding their level of confidence in doing the job. They became more confident as a result of the training and felt reassured that this was the job they wanted to do. Berry et al. (1992) also found that training builds confidence in employees.

Adult Learning Through the Training Program

Regarding research question 3, the training program supported some of the key aspects of adult learning and did not support others. The key aspects considered were *relevant, engaged, active, learner-centered, self-management, self-monitoring* and *entry and task motivation*. From the participants' perspective, the program directly addressed two of these factors. The program clearly supported the *relevant* factor since the program was directly related to the job for which the participants/trainees were preparing. This was supported by the participants who considered the program to be useful in helping them to learn about the job. The program also supported *entry motivation* because of the relevance of it to their future job and their desire to be successful in carrying out this job.

The other six factors had little to no presence in the program based on the participants' experience of it. The participants did not find the program to be *engaging* in a way that helped them to retain the knowledge they developed and know how to apply it. They felt a lot of their time was spent listening and reading and not much interacting with peers and engaging in hands-on practical experiences. Related to this, they did not engage in much *active* learning, in particular, there was not enough hands-on practical experiences with clients to practice the content they were learning and opportunities for them to interact with knowledgeable others to discuss the content and its application. There was also not much required *learner-centered*

opportunities in the program, but participants were able to seek out help directly related to their training and their job thus engaging in it on their own. Similarly, the program included self-learning activities, but did not include or require self-directed learning that required *self-management*, but participants did engage in it by when they were stuck by being directly involved in selecting their activities beyond the training program and often sought help from others. *Self-monitoring* was not required by the program and surfaced only in relation to participants being aware of what they could not recall from the program when it was needed in their job and they took steps to obtain information needed to fill the gap in knowledge. Finally, *tasks motivation* was low for the participants regarding the content of the training program because of inappropriate level of engagement and active learning.

In general, based on the participants' experiences, the program was not developed with a focus on adult learning theory based on, for example, Garrison (1997) and Knowles (1984). However, outside the boundary of the program, the participants found ways of engaging in aspects of self-directed learning, particularly in relation to seeking help from colleagues and supervisors to support their learning and learning through hands-on experience with actual clients. In fact, the participants felt that the training program by itself was not very successful in learning all that was required to do their job, and these self-directed activities were extremely important to supplement their learning and improve their job performance. They felt that such activities should be integrated into the program, which would make it more oriented towards adult learning. Their suggestion for more interaction with supervisors in real situations is consistent with suggestions of other studies such as Van Der Klink et al. (2001) who concluded that more supervisory support brings more effective outcomes through the training program and McConkey and Collins (2010) and Clement and Bigby (2009) who claimed that staff members

need on-going supervisory support to benefit from their training and to maintain their new skills in subsequent practice.

Conclusion

The findings indicate that while the bank training program was useful to the participants it also had limitations and lacked many of the elements of adult learning theory that restricted their learning. As Bhat (2013) noted, while training to a big extent leads to an improved employee's performance, it is still not the sole factor that leads to good performance, rather it is a combination of factors. This is supported by the findings of this study that suggest a combination of factors that include specific needs of the trainees and adult learning theory are important.

Implications

The findings of this study is consistent with findings of studies in the literature that indicate bank training programs are useful to prepare new employees or continuing employees to take on new roles/positions in the bank. Such findings suggest that the bank should continue with such programs to train their employees to develop new ideas to keep improving their performance. Specific to this study, the findings of the participants' perspective of the bank training program they engaged in indicated that they liked the program and found it to be useful and meaningful for them to help them to grow in their knowledge of banking and the role of a financial service representative. This implies that the bank should continue with the program.

However, the participants' perspective and experience with the program suggested concerns about the program that limits its potential to fully support their learning. The implication of this for the bank is that to better meet the needs of all trainees, who may have varying business backgrounds and preferred learning styles, as these three participants, the program can benefit in ways that take the limitations into consideration. For example, the

program could be enhanced with more face-to-face interactive sessions that allow for discussions and collaborative learning with peers and more hands-on practice related to the employees' daily work to be better prepared to deal with real-world situations. The program can also benefit from better attending to specific aspects of adult learning theory. In particular, more active engagement and learner-centered approaches framed in a self-directed learning perspective could be integrated into the program.

The study also has implication for future research given the under-representation of studies of bank programs in relation to adult learning theory. Future research could build on and extend this study not only in terms of number of participants, but also regarding different training programs within a bank and in different banks. Also researching the facilitators and developers of the program will allow us to have a better understand of how adult learning theory could be more consistently applied to bank programs.

Limitations of the Study

This is a case study of one bank and one training program, so it cannot be generalized to other banks or programs. There were also only 3 trainees of the program, so generalization of the program is also an issue. However, as a case study, the goal is not generalization, but to offer insights of the situation particularly if the situation has not previously been explored as with this study. But the findings of the study should still be considered with caution because the three participants may not be representative of the employees in the program. In addition, the interview did not probe their thinking with enough scope and depth based on the theoretical framework of adult learning or their performance on the job following the program. So the findings of the study should be considered as some initial ideas that require further research.

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