Employees Attitude towards E-Learning in Banking Sector

-An Empirical Study of Shivamogga District,

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Abstract:
E-learning has become a global phenomenon and it is the central theme of many industries and organizations for the additional method of training which can complement traditional methods of learning. The practices of E-learning and Learning management system (LMS) in the banking sector make the drastic changes in the employee performance and their knowledge regarding job in the modern banking structure. This study provides a comprehensive body of knowledge about LMS and e-learning, in general, within the public and private bank in India. The main objective of this paper to understand and analyze the attitude of employees towards E-learning practices in banking sector in Shivamogga district. The data was analyzed by using exploratory factor analysis, based on the responses received from a random sample of 50 bank employees working in the private sector banks. In this paper is based on both primary and secondary data, primary data were collected through structured questionnaires were distributed to 50 employees irrespective of level of employee in private sector banks in Shivamogga district. The findings of the study have shown that the factors of training have positive impact on employee performance of banks of shivamogga

Keywords: E-learning, learning management system (LMS), e-learning in banking and attitude of bank employees toward E-learning
1. Introduction

Organizations are implementing E-learning as another method of training that complements and blends with the traditional methods of learning. E-Learning can be defined as providing training and development to employees via any electronic medium such as the internet, satellite TV, video or compact discs (Gamble, 2009; Edmunson 2004). Cross, a founder of Internet Time Group and global consultant, introduced the term e-learning in 1998 suggested a comprehensive training method via any technology-based medium. Several terms are used to refer to e-learning such as computer-based training (CBT), online learning (OL), virtual learning (VL), Internet-based training (IBT) among several other (Cross, 2006; Bhattacharya and Sharma, 2007). E-learning has become very important in today's workplace because of emphasis on a knowledge economy, dependence on technology, and increased globalization or digitalization (Gamble, 2009).

E-learning further can be classified into two methods Synchronous and asynchronous methods. Asynchronous methods furnish enormous flexibility to the learners allowing them to learn online sources at their own convenience and pace. In this e-learning method, the learner and the trainer may not be communicating with each other face to face online at the same time. On the other hand, synchronous methods allow for simultaneous discussion among learners and trainer through technological capabilities such as video conference and live chats providing a very social learning environment (Gamble, 2009; Hrastinski, 2008).

Organizations have identified several advantages of e-learning methods. As learning styles greatly vary from individual to individual, online learning (OL) allows employees to progress at their own pace and in professional achievement. Virtual learning (VL) programs tend to be more standardized a strict format of location and time, therefore, e-learning provides to employees undeniable flexibility in learning. Employees can increase their professional development on any subject matter from a variety of experts. Further, e-learning is very conducive to businesses that want to provide learning and development to a multitude of employees in geographically dispersed locations. As the world is becoming a
global marketplace, e-learning allows for an international learning platform (Allison, 2007⁶; Bhattacharya and Sharma, 2007⁷).

2. E-Learning in Banking Sector

Due to the rapid evolution of information technology, banks do not find enough time for training on employees regarding the predicting utilization of technology. Therefore, e-learning is used as a mechanism in terms of development in the personal sector. Information and communication technologies (ITC) have led to revolutionary changes in both in company and intercompany in today’s increasingly global competitive environment. An important part of the business is visibly increasing investment in information technology day by day. Using IT systems enterprises enabled the teams of managers of functional units to be interconnected via network regardless of geographic location (Tekin et al, 2005)⁷. In the competitive structure it is one of the important competitive tools that the banks can use. At the beginning of the use of the internet on the web, bank began their products to promote internet banking to customers via internet bank (Ileri&leri, 2011)⁸ though there is on limitation of time and space, they perform training services through the web in order to work with more qualified personnel thus, using speed tracking technology banks have made a profit in terms of time and cost. Therefore, since investments have proved the way to develop e-learning in the field of education, numerous companies are carrying out their training in the virtual environment. In order to carry out economic training in the workplace, it should maximize the ratio between income and investment. The business investment includes a financial contribution for training software, learning management systems, training hours, for the workplace to the costs allocated to the workers (Moon et al, 2005)⁹. While e-learning is workplace learning, job performance is a development tool (Bersin, 2000)⁹ by increasing human resources knowledge is increased and contributes to an employee’s career development, the frequent use of the virtual environment in employees work routines, e-learning and the ability it repeats the information presented, individuals increase performance forms the ease of access to information which can be taken from what you find as soon as the possibility of applying.
3. Learning Management System (LMS)

A Learning Management system (LMS) is a software-based platform that facilitates the management, delivery, and measurement of organizations' corporate E-learning programs. The LMS has become a very powerful tool for organizations looking to improve the performance and retention of its workforce. Most learning management systems are cloud-based software solutions that companies use as the foundation of their corporate training programs. Similar to sales teams depend on CRM software, or HR teams use HRIS software, the LMS is an organization's core technology used by its learning and development (L&D) department.

4. Need for LMS in Banks

Easier to training: LMS in the bank makes training for the employees easier than ever before. LMS not only streamlines the training but make sure the enjoyed training, Audit Results: ALMS is an easy simplified way to monitor and track trainee's progress. This helps in tracking the performance of the banking employees and helps them for better performance, Better Customization: With an LMS in training can be customized according to the needs of the banking company. This helps in giving the customers exactly what want and how they want.

5. Literature Review

Rao (2011) studied the role of the national cultural Dimensions on e-learning practices in India, a conceptual paper, the study identified as the most topical theoretical framework on culture. The national cultural scores are used to develop hypotheses for specific cultural dimensions. Examples from the literature are also used to strengthen the proposed hypotheses. And study contributed strategic inference for multinationals with a guide sheet identifying the role of the various cultural dimensions on e-learning. Saroh (2013) examined the difference in attitudes among three age-groups (Young, Middle-aged, and Elderly) of people of Indian society towards E-learning, study is based on the primary data, it was collected through per structured questionnaire among this three age group such as Young, Middle and Elderly with sample size is 30(10 from each respectively). The final outcome of
the study from a total of 30 respondents of all three groups, 19 respondents (63.33%) demonstrated a positive attitude towards e-learning while 10 respondents (33.33%) demonstrated a negative attitude. Only one respondent (3.33%) showed a neutral attitude.

Aydo, & Karaaslan, (2013) explored whether the effects of e-learning increase the performance of professional and career development bank employees. The scope of the study was conducted in Aegean region employees of a foreign-owned bank. The quota sampling method was used to collect the data among the 100 bank employee. Different type of statistical tools and techniques was used for the analysis of attitude and satisfaction level of the employee toward e-learning, by this evident study was concluded that banking and finance industry where technology is effectively used, e-learning is becoming increasingly widespread.

Amirkhanpour et.ai (2014) observed a holistic view on e-learning and level of application are existing in open sources learning management system in the public and private universities of Cyprus. Quantitative research was conducted in this study through an online questionnaire distributed to all the public and private universities in Cyprus and This study furnishes a comprehensive body of knowledge regarding LMS and E-learning and the outcome of the study noticed that the tendency of the participants toward a social learning environment which was considerably high in using social networks and other collaboration platforms.

Arkorful&Abaidoo (2014) investigated the effectiveness of using e-learning in teaching in tertiary institutions and identified the advantages and disadvantages of e-learning, the study used survey and another observation method for the collection of information, and study was concluded that the advantages and disadvantages of e-learning and given suggestions to need for implementation of e-learning to faculty, administrators and students in higher education, and mention to enjoy the full benefits that come with its adoption and implementation.

Songkram (2015) explored the e-learning system in the virtual learning environment to develop creative thinking for learners in higher education, for intend the study was used the statistical tools used for analyzed quantitative data were mean standard deviation and t-test. Quantitative data were collected by the
attitude questionnaire and end with inference the improved system was approved by the groups of the e-learning system and creative thinking skills experts.

Pande et.al (2016) described the current scenario e-learning in India and its future, this is the comparative study of e-learning in India and other developed countries, and study ended with the result that e-learning has a potential in India but the adoption of this is very slow, so anticipation of the e-learning growth, the governments, business companies, and professional associations have to be started focusing on the applications and effective and efficient implementation of e-learning.

Hironaka et.al (2017) established to ascertain the type of relationship that exists between E-learning and performance of the selected Commercial Banks, the study was a collection of the primary data through structured questionnaire which was designed to elicit answers from the 384 respondents, and Z-score formula used for determined the sample size. Analysis of the data was done by using ,and concluded that coefficient of correlation (r) the relationship that exists between electronic learning and performance of selected Banks in Awka Metropolis. The work was anchored on the Technology Acceptance Model (TAM).

E-learning is as an advanced learning and training technique used by education and business organization and its more beneficial to the young generation for updating the vast information in routine active in the life cycle. On the topic of E-learning, many studies were done in the past years, but most of the studies concentrated on the education sector, originations and baking sector with evidently mentioned above the review of literature such as role of e-learning in national culture dimensions in India, attitude of people towards E-learning among the three age group (young –middle and elderly ), effectiveness and advantages and disadvantages of E-learning uses of E-learning can develop creative thinking for learner in the higher education, current sensoria of E-learning in India and e-learning and level of application are existing in open sources learning management system in the public and private universities of Cyprus. Further, only a few number of studies were done in the banking sector in different aspect such as E-learning increase the performance of professional and career development bank.
employees Etc, with the reference of the all the above evidence of the research studies, researcher has come to conclude that on one of the study are done in topic of attitude of employee towards E-learning among the banking, so the study was taken in to the objective of the gap of area for conducting the study and analyses the data with standard statistical tools for explored the result of the study. The study may serve to the banking organization to implementation and improvements in E-Learning training methods and making the policy relating to the issue.

6. Objectives

- To understand E-learning practices in the banking sector.
- To identify the advantage of E-learning practices on the professional development of employees.
- To examine and analyze the attitude of employees towards E-learning practices in the banking sector.

7. Methodology

This study is an empirical study to identify and how e-learning practices are accepted by the employees and their attitudes towards virtual learning in the banking sector. And in what way practices are helpful in achieving professional goals. As this paper is based on both primary and secondary data, primary data were collected through per structures questionnaires are administered to 50 employees the with in bank in working different level of employee in private sector banks in Shivamogga district. And questions of e-learning environments factors affecting the success in creating such as a special use of computer applications, to understand the benefit, satisfaction towards using e-learning Banking sector, were asked to apply a Likert five-point scale (agree, strongly agree, disagree, strongly disagree' neither agree nor disagree) to indicate their level of agreement with various attitudinal statements. The categories in the rating scales have been collapsed to facilitate statistical analysis. And the Simple random sampling
method was used to select the sample so the total size of the sample was 50 employees working in the banking. However Secondary data were collected by published and unpublished data relating to the study.

8. Hypothesis

In order to justify the above objectives, the following alternative hypothesis was framed to test the statistical significance and validity.

H1: There exists a strong relationship between E-learning Practices in the banking sector and employee performance and satisfaction.

<table>
<thead>
<tr>
<th>Table 1. Profile of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>SL. NO</td>
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<tr>
<td>1</td>
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<td>2</td>
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</tbody>
</table>

Source: Primary data

Demography was 82 per cent Male and 18 per cent Female, reflecting the higher proportion of males in the organization that indicates that male employees are recruited then more female private sector bank. The composition is ascending
order of representation was 34 per cent of employees in the Less than 25 years old range, 56 per cent in the 26-35 years range of category, as it shows the private bank prefer young generation. So for that very fewer respondents are fall in the category of age group above 36-45-year-olds and more. The respondents were well qualified with 34 per cent of respondents are Graduate and 66 per cent are Postgraduate, that indicates banks are more preferred to the highly qualified employees for flexibility and more efficient performance on the job in spite nobody falls in the Diploma or Professional Qualification or any other Qualification category as given in the questionnaire. As far as work position is concerned Manager cadre 46 percent, Specialist/General Officers cadre 32 percent, and POs/Clerical Cadre staff cadre 22 percent.

In terms of job level, the majority were managers or Specialist/General Officers. Further in work experience 54 per cent in less than 5 years’ experience, 30 per cent were in 5-10 years’ experience, 12 per cent were in 10-20 year experience and 4 per cent were in, more than 20 years (Table No 2)

**Table 2. Usage of E-learning**

<table>
<thead>
<tr>
<th>SL.No</th>
<th>Does your organization make use of e-learning</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>47</td>
<td>94</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>Not sure</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

Source: Primary data

Survey: 94 per cent of those surveyed were aware of e-learning implementation in the organization at all, and only 4 per cent were not aware. And very less i.e. 2 per cent were not sure, it is shown that banks have given more importance to E-learning training and interest to increase and update the knowledge of the employee’s and by through E-learning implementation will help efficient and effective performance in the dynamic banking environment.
Table 3. E-Learning and Professional Accomplishments

<table>
<thead>
<tr>
<th>SL. NO</th>
<th>Particular</th>
<th>Agree</th>
<th>Strongly agree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
<th>Neither agree nor disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>the e-learning system is compatible with all aspects of the job</td>
<td>58</td>
<td>38</td>
<td>0</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>e-learning system fits well with the requirement of the job</td>
<td>50</td>
<td>48</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>e-learning system fits into work style</td>
<td>60</td>
<td>40</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>e-learning system is appropriate for learning style</td>
<td>66</td>
<td>34</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: Primary data

As the distribution of the attitudes of e-learning environments on the effects on employees' performance is analyzed in Table 3, the state of (Q1) using E-learning is very much compatible with all aspects of the workplace shows that 58 per cent of the personnel agree that they are able to respond and 38 per cent of respondents are strongly agreed and only 4 per cent were in the unclear respond neither agree nor disagree, (Q2) 50 per cent of the respondent the personnel agree that they are fit well with the requirement of job and 48 per cent of the personnel state that strongly agree and least of 2 per cent they have no idea on providing information fall in neither agree nor disagree. (Q3) 60 per cent respondents agree to e-learning is fit into their work style and 40 per cent of the respondents are strongly agreed, (Q4) 66 per cent of respondents are agreed, 34 per cent are strongly agreed to e-learning inappropriate for their learning style.

Table 4. Individual barriers of e-learning

<table>
<thead>
<tr>
<th>SL. No</th>
<th>Particular</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Work pressure</td>
<td>32</td>
<td>64</td>
</tr>
<tr>
<td>2</td>
<td>Difficulties in understanding</td>
<td>14</td>
<td>28</td>
</tr>
<tr>
<td>3</td>
<td>Insufficient time</td>
<td>41</td>
<td>82</td>
</tr>
<tr>
<td>4</td>
<td>Don’t know what’s/where it’s available</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>5</td>
<td>Can’t afford it</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>6</td>
<td>Don’t need to learn for job</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>7</td>
<td>Don’t enjoy learning</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: Primary data
Survey. 82 per cent of employees felt that they were too busy in their work that leads to insufficient time to using e-learning in the workplace, and 64 per cent respondent has felt the work pressures prevented them from participating in e-learning. Very few indicated that it was because they were Difficulties in understanding, don’t know, Can’t afford it, don’t need, don’t enjoy (table 4).

Table 5. Difficulties of e-learning practices in Organization

<table>
<thead>
<tr>
<th>SL. No</th>
<th>Particulars</th>
<th>Number of participants</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lack of computer skills</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Time-consuming</td>
<td>33</td>
<td>66</td>
</tr>
<tr>
<td>3</td>
<td>Non availability of internet/broadband connection</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>4</td>
<td>Lack of knowledge about e-learning, course choice etc.</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>Out of date and unreliable equipment</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>6</td>
<td>Negative attitudes toward learning</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>Lack of computer equipment experience</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: Primary data

Survey. 66 per cent of employees felt that E-learning consume more time to practices in the daily schedule and 20 per cent of the employees felt the difficulties in the choice of e-learning course that indicates lack of knowledge in employees about e-learning course which in available in the organization. Very few indicated that nonavailability of internet out of date and unreliable equipment, Negative attitudes to learning (table 5).

Table 6. Benefits of e-learning

<table>
<thead>
<tr>
<th>SL.No</th>
<th>Particulars</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Improving customer relationship management</td>
<td>44</td>
<td>93.62</td>
</tr>
<tr>
<td>2</td>
<td>Improving knowledge</td>
<td>34</td>
<td>72.34</td>
</tr>
<tr>
<td>3</td>
<td>Opportunity for growth</td>
<td>34</td>
<td>72.34</td>
</tr>
<tr>
<td>4</td>
<td>Making the job easy/effectively</td>
<td>20</td>
<td>42.55</td>
</tr>
<tr>
<td>5</td>
<td>Update knowledge for promotion</td>
<td>23</td>
<td>48.94</td>
</tr>
<tr>
<td>6</td>
<td>Consistency in performance</td>
<td>11</td>
<td>23.4</td>
</tr>
<tr>
<td>7</td>
<td>Collaboration of skills</td>
<td>13</td>
<td>27.66</td>
</tr>
</tbody>
</table>

Source: Primary data
Survey. 94 per cent of employees perceive that e-learning would help them in the professional development and continue their lifelong learning progress and aid them to access learning anytime. Respondents generally felt that e-learning would help to break through learning barriers because it was easier to access; it was self-paced and could be accessed anywhere and at any time. E-learning was more interactive than traditional learning modes and they could stop learning when they wanted to and go back. It was easier to do a refresher course when they were away from the office. They could still, therefore, check e-mails and messages. However, 8 per cent indicated that e-learning would not help them in this area. The top three motivators for using e-learning identified by respondents were the following.

Note: analyses of the above data were considered only 47 respondents because 47 employees are aware of the usage of e-learning in an organization (as per table no 2) so rest of people were kept away due sure that are not aware of E-learning.

Table 7. Employee Satisfaction and E-Learning

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Mean</th>
<th>Median</th>
<th>Mode</th>
<th>Std. Deviation</th>
<th>coefficient of variance %</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>organization make use of e-learning</td>
<td>1.08</td>
<td>1</td>
<td>1</td>
<td>0.34</td>
<td>16.6</td>
<td>50</td>
</tr>
<tr>
<td>the e-learning system is compatible with all aspects of the job</td>
<td>1.54</td>
<td>1</td>
<td>1</td>
<td>0.862</td>
<td>74.32</td>
<td>50</td>
</tr>
<tr>
<td>e-learning system fits well with the requirement of the job</td>
<td>1.56</td>
<td>1.5</td>
<td>1</td>
<td>0.705</td>
<td>49.63</td>
<td>50</td>
</tr>
<tr>
<td>e-learning system fits into work style</td>
<td>1.4</td>
<td>1</td>
<td>1</td>
<td>0.495</td>
<td>24.48</td>
<td>50</td>
</tr>
<tr>
<td>e-learning system is appropriate for learning style</td>
<td>1.34</td>
<td>1</td>
<td>1</td>
<td>0.479</td>
<td>22.89</td>
<td>50</td>
</tr>
</tbody>
</table>

Source: Primary data

Table 8. Regression Analysis

<table>
<thead>
<tr>
<th>Regression</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. The error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.753a</td>
<td>.567</td>
<td>.529</td>
<td>.234</td>
</tr>
</tbody>
</table>

Source: Primary data
The Regression Analysis shows that there exists a moderate relationship between E-learning practices and employee performance. It shows that the E-learning practices explained 75.3% of the total variation in employee performance. Thus it indicates that there is a positive relationship between the two variables.

**Table 9. ANOVA Result**

| Source: Primary data |

The above table indicates the variance in the model of E-learning practices with employee performance at F-value 14.754 (p=0.000). It is further tested with regression coefficients for E-learning practices and employee performance.

**Table 10. Coefficient of Regression between E-learning Practices and Employee Performance**

| Source: Primary data |
The above table presents the coefficient of regression between E-learning practices and employee performance. It shows that regression results at a confidence interval level of 95% with unstandardized data coefficients of B value of 0.970. The Standard error is 0.147. The summation of the total value of is e-learning system is compatible with all aspects of the job, 0.077, e-learning system fits well with the requirement of the job 0.352, e-learning system fits into work style 0.211 and e-learning system is appropriate for learning style 0.019. Certainly the ‘t’ value indicated respectively as 1.977, 3.041, 7.180, 261 (p-value of 0.000), the ‘t’ total value was 6.588. Since the calculated value is greater than the critical value, the alternate hypothesis is accepted. That indicates E-learning practices have a strong influence on employee performance and personal development of employee in the Banking Industry.

9. Conclusion

The findings of this study of E-learning have a positive impact on employee performance of Banks. Despite that, this paper has provided precious information and knowledge to banks about the importance of E-learning in increasing employee performance. As a result, it can be concluded that the banks which provide E-learning Training method to their employees in a proper way can gain substantial improvement in performance and productivity and can deal the number of customers with satisfaction. Training is compulsory for employees to enhance knowledge, skills, and abilities that provide extensive support to increase the performance of banks. In this global age of technology, training has become very essential as the organizations introduce new and advanced technologies in their workplace. So it is compulsory for all the banks to provide advanced E-learning training to their employees for the betterment of their performance and the analysis revealed that employee in all level felt confident and enjoyed using E-learning, believed in the benefits of e-learning, and would be interested in studying courses that used e-learning. These findings demonstrate that there is a high awareness of e-learning in the organization within the survey respondents suggesting either that the organization is committed and/or has communicated effectively enough to employees. Many of these employees are operating at the manager level, so it is crucial that they know about the implementation of e-learning and how it will affect them. Given the demographic profile of the group, it is surprising that a large proportion of staff has a personal interest in pursuing
learning and development activities. Although, the survey indicated that the respondents’ managers were supportive or partially supportive of learning and development. A significant number of respondents indicated that their managers support their learning and development at all.

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