YANGON UNIVERSITY OF ECONOMICS

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MBF PROGRAMME

EMPLOYEE PERCEPTION TOWARDS E-LEARNING PRACTICES OF KBZ BANK

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ABSTRACT

E-learning has been an essential tool in not only education setting but also working environment as a result of the advances in information and communication technology. Especially organizational effectiveness can be achieved by training and skill development of employees with effective learning and development tool. Implementing training and skill development programs in banks helps in running banking business effectively, and makes the banks prepared to cope up with changes and developments. The research adopted a quantitative approach to examine all the employees in KBZ Bank who have studied e-learning courses with different features of contents. A total of 460 respondents were interviewed by using the structured questionnaires. The results revealed that there are four sets of factors which influence the success of E-Learning in KBZ bank. These are: employees' characteristics (computers skills; motivation and attitudes); technology (quality of technology and effectiveness of infrastructure) and design and content (perceived ease of use and quality of content) and management support. In addition, the findings show that there are some differences in perceptions amongst employees according to gender, age, educational background, working experience and positions in the work. The main contribution of this research is that it addresses how employee perceives the e-learning practices.

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LIST OF ABBREVIATIONS

ADDIE	Analysis, Design, Development, Implementation, and Evaluation.
WBT	Web based training
CAGR	Compound annual growth rate
OECD	Organization for Economic Co-operation and Development
VET	vocational education and training
IBM	International Business Machines Corporation
KBZ	Kanbawza Bank Ltd.,
VC	Value Centre
CEO	Chief Executive Officer
ICT	Information, Communication & Technology
BOD	Board of Director
SWIFT	Society for Worldwide Interbank Financial Telecommunication
ATM	Automatic Teller Machine
L & D	Learning & Development
CSV	Comma-separated values

Chapter I
Introduction

Employing training in the organization is to obtain an advantage of improving skills. Nowadays, organizations have started finding ways to make initiative in learn by doing as working hours are very precious. Therefore, IT is a key for making substantial changes in organizations. By using IT, there are alternative methods for learning and the demand is increasing today. Many corporations have electronic learning (e-learning) for employee training and learning to create a collaborative learning environment as employees are an investment that should be taken care of and they have an impact on the company's reputation, profitability, quality of products and services, and customer service (Elnaga& Imran, 2012).

The term "E-learning" has been existed since 1999, when the world was utilized at a CBT (Computer based training program) systems seminar. In the late 20th century, there is expanding in e-learning tools and delivery methods with more and more sophisticated computer and internet. Therefore businesses started using e-learning to train their employees. New and experienced workers now have the opportunity to improve upon their industry knowledge base and expand their skill sets.

There are multiple reasons that e-learning is important in organization especially in banking. One favor thing of E-learning in most industries is cost because e-learning cost is less to deploy compared to traditional learning. In the world of finance, working hours is the norm and classroom based learning and training makes the rigid schedules. E-learning allows employees to learn themselves at their own pace when work is done or when bank is closed and any time anywhere. There is an issue of controlling financial training material to use and make sure not to be outside of the company. With e-learning we can make tightly controlled over the employees behind our company's firewall and tracking the report and employee's scorecards will be easy. As financial industry is the most dynamic sector, a lot of learning material has to change frequently. As web based e-learning, it is easily to make updating learning material quick and available updated content with painless. Moreover, employee orientation or on boarding, the task of hiring new employee to work and giving them new information, operation procedures, policies, restrictions, compliance, regulations and guidelines with e-learning is another great fit. Because of those

advantages, banking industries are using different types of e-learning nowadays. Moreover, e-learning in banking sector should be measured whether those training are successful or not. In this study, e-learning using in KBZ Bank is measured by analyzing of employee perception.

1.1 Rationale of the Study

Although class room training is seen as practical, it is unable to give coverage to huge employees in a short period of time. Class room training is more costly and it has great difficulty for assembly of bank employees during the office hours. Therefore, E-learning is becoming a leading delivery method across the organizations of various sectors and of various sizes especially banking industry.

E - Learning is the use of electronic technology to deliver education and training applications, monitor learner's performance and report learners' progress. It is used as an innovative approach for delivering electronically mediated well-designed learner centred and interactive learning environments to anyone, anyplace, anytime by utilizing the internet and digital technologies in concern with instructional design principles. E-learning encompasses courses offered online, courses face-to face and online access to course materials and courses provided access to online discussion forums, notes, and other course materials. It is all about learning with the use of computers and mobile phone and others. Learning with the use of computer is simply online ways of acquiring knowledge through the internet or through the offline CD-ROM. The online involves the use of internet Explorer/Navigator. It may be in form of Audio, Visual and or Audio Visual. The applications and process of e-learning include computer-based learning, web-based learning, virtual classroom and digital collaboration where contents is delivered via the internet, intra net/extranet, audio and or video tapes satellite TV and CD-ROM. E - Learning is suited to distant learning and independent study, but can also be used in conjunction with face to face teaching which is referred to as "blended learning".

The importance of e-learning is growing in global organization. Key advantages of e-learning are flexibility convenience and the ability to work at any place where an Internet connection is available and at one's own pace. E-learning is a viable option for those with commitments or conditions such as family or work, or who cannot participate easily for reasons including disability. The time and cost of

commuting to and from campus are eliminated. The urge to embark on e-learning is still a dream to some institutions of higher learning because of their poor state of ICT facilities. As of today, nearly half of the most profitable world-known companies use eLearning tools for e-learning. In 2006 Shell decided to ensure quality of their services and modify training for its contracting and procurement staff. They wanted to increase the company's profit by improving staff performance. Besides, they have to support employees speaking in multiple languages and adapt learning to the standards of the Shell Open University. Toyota Motor Europe has been using eLearning to train over 18.000 motor technicians and engineers since 2005. The company upgraded to the latest version of its LMS in 2013 to provide continuous training without having to be re-certified. The platform offers learning materials for dozens of distributors and hundreds of retail outlets in over 50 countries.

In Myanmar, most of the companies have started using E-learning and the employee perceptions are needed to be measured in order to make more efficient usage of E-learning. The banking sector is rising in importance in the current business scenario. It is a vertical market in which adoption of the latest technology is crucial to growth. E-learning -based learning is helpful for the development of the banking sector. In order to track compliance, banks can use software for learning management system and e-training, which support e-learning. E-learning facilitates the easy adaptation of content and transfers it to the learner. This can be done anytime or anywhere. This is the most crucial advantage of using this in the sector of banking. The learning approach is an important factor to be considered during active production. A daily dose of training can be given so that employees hone their skills up to a professional level. Banks can use e-learning to train employees in order to fulfill their designated objectives. Employees of banks can enhance their administrative qualities. E-learning can help to improve communication skill and quality of interaction with client. Sufficient opportunities are given to apply the concepts they have learned on a daily basis. Moreover, banking sector becomes an important role in economic system of Myanmar nowadays and it is needed skillful employees with effective training and learning. In the other way of being effective training and learning is measuring the employee perception. Therefore in this study, E-learning program currently used in KBZ Bank determine how employee adopt E-learning and how e-learning act as effective training tool by identifying employee perception of KBZ Bank.

1.2 Objective of the Study

This study is focused specially on achieving the following objective.

- To identify the employees' perceptions towards E-learning practices of KBZ Bank.

1.3 Research Method of the Study

Descriptive statistics method is used to analysis in the study and concerned both of primary and secondary data. Primary data is collected by the survey forms giving to the selected senior level staffs and other staffs (Questionnaires). Mostly use in primary data by survey. Secondary data was Learning & Development Training Reports, websites, previous researches and other reports from Internet. In this study, it is developed to measure employee perception towards e-learning in KBZ Bank. There are total of 2000 employees are sent randomly the survey form via e-learning platform. 460 respondents answered the questions. Therefore, 23 % of respondents answer the questions. The study attempts to investigate the perceptions of employees after introducing E-learning in banking sectors with the case study of KBZ Bank. To develop this survey, researcher review all available research on E-learning to look for attributes related to E-learning and employee ease of use and usefulness of e-learning. To examine the impact of E-learning on employee perception, research study will be conducted on the employees working at a bank in Myanmar. This research will be employed the quantitative research approach through the use of a structured questionnaire to induce information from the targeted respondents from branches and departments. The questionnaire was developed using a Likert type scale ranging from strongly disagree to strongly agree. Those data will be analyzed with SPSS software version 22.

1.4 Organization of the Study

This study is organized into five chapters. Chapter (1) is the introduction which includes rationale of the study, objectives of the study and method of the study and organization of the study. Chapter (2) presents theoretical background which consists of definition of E-learning, process of E-learning, Employee training with e-learning establishing specific objectives and selecting training methods. Chapter (3)

describes history of KBZ, corporate objectives, visions, missions and value, organizational structure, the position and number of employees, expansion of bank branches and training and development program practices of KBZ Bank especially the E-learning process in KBZ Bank. Chapter (4) analyzes the data of respondents relating employee's perception towards E-learning practices. Chapter (5) is conclusion with findings, suggestions and recommendations, limitations and needs for further research.

Chapter II
Theoretical Background of the Study

Chapter (2) presents theoretical background which consists of E-Learning overview, process of E-learning, Employee training with e-learning establishing specific objectives and selecting training methods.

2.1 Introduction

E-learning has been integrated and used into many organizations to retrieve the benefits of improving learning experience and learner performance. Although E-Learning has been successfully implemented in many educational settings, the implementation of E-Learning projects can face slow progress (Liaw, 2008; Neyland, 2011; Frimpon, 2012). The rate of adoption of E-learning in organization and significant usage has been made in E-learning since last couple of decades (Levy 2007). The percentage of dropouts from course units provided within an E-Learning environment ranges between 20% and 40% (Rostaminezhad al., 2013; Kim and Park, 2011; Park and Choi, 2009; Sun et al., 2008; Ibrahim et al., 2007; Levy, 2007).

However, the misconception regarding the implementation process of and use of E-Learning has caused many these projects to fail by not reaching the full potential of E-Learning, or to witness halted progress in the educational process (Sela and Sivan, 2009; Frimpon, 2012). According to a Hackett Group report, E-Learning projects fail at an alarming rate of 30% and the percentage of dropouts from course units provided within an E-Learning environment ranges between 20 and 40% (Levy 2007; Sela and Sivan, 2009; Frimpon, 2012). Additionally, a study conducted by (Al-Shboul and Al-Smadi, 2010) about the adoption of E-Learning in Jordan indicated that the expectations in using E-Learning in higher education institutions are still below the international level. The high failure rate shows that, like many other technical systems, E-Learning is not an out-of-the-box solution and must be carefully planned prior to deployment to consider all major components to enhance strengths while identifying weaknesses to eliminate obstacles.

The challenges facing E-Learning range between technological, administrative, organizational and human aspects of E-Learning. These challenges and their variables must be identified and controlled to eliminate undesired results and

hindrances. Therefore, there is a need to identify critical elements that impact E-Learning to create a conceptual framework that includes major components and drivers of E-Learning, in order to plan a comprehensive solution to the challenges that face online learning environments.

2.2 E-learning Overview

E-learning is supported by web-enabled technology; it enables people to learn at their own time and at a place convenient to them – both online as well as offline. A computer or any other mobile device is used to deliver at least a part of an eLearning program. The objective of an e-learning course is to help learners learn by themselves, while at the same time allowing them to collaborate and interact with their peers for a social learning experience. So while eLearning is built on a variety of technologies, the main focus of eLearning is on the learning itself.

2.2.1 Types of E-learning

Generally, e-learning can be separated into two parts. At First, Technology based learning include the Internet, intranets, extranets, satellite broadcast, audio/video tape, interactive TV, and CD-ROM. Secondly, Web-based learning is a part of technology-based learning and describes learning via Internet, intranet, and extranet. A basic online learning program includes the text and graphics of the course, exercises, testing, and record keeping, such as test scores and bookmarks. A sophisticated online learning program includes animations, simulations, audio and video sequences, peer and expert discussion groups, online mentoring, links to material on a corporate intranet or the web, and communications with corporate education records. Synchronous learning stands for a real-time, instructor-led online learning event, in which all participants are logged on at the same time and communicate directly with each other. Examples include virtual classrooms, audio/video conferencing, Internet telephony, and two-way live satellite broadcasts of lectures to students in a classroom.

Asynchronous learning describes a learning event in which people cannot communicate without time delay. Examples are self-paced courses taken via Internet or CD-ROM, videotaped classes, streamed audio/video web presentations, Q&A mentoring, online chats and discussion groups, and e-mail.

2.2.2 E-learning statistic and trends

The market size of the global corporate E-learning market is predicted to reach close to USD 31 billion in revenue by the end of 2020 (Research, 2016). The global e-learning market will grow at a CAGR of 17.81% during the period 2016-2020 (Markets, 2016). U.S. organizations spent 5 percent of their budget or $602,306 in 2015 (vs. $254,256 in 2014) on learning tools and technologies (Staff, 2016). 74% companies used an LMS in 2014 and 41% of non-users said they intended to purchase an LMS in 2015 (2014 Training Industry Report, 2014). 25 percent of companies said they are using social learning to some extent (Staff, 2016). Large and mid-size US companies appeared to be focusing on online or computer-based methods (29 percent vs. 20.8 percent for small and mid-size companies) (Staff, 2016). 1.8 percent of training hours were delivered via mobile devices in the US, in 2015 (Staff, 2016). 31.9 percent of hours were delivered with blended learning techniques, up from 29.1 percent in 2014, in the US (Staff, 2016). Technology use was higher overall in 2015 than the previous year, with Learning Management Systems accounting for 73% (Staff, 2016).

2.2.3 E-learning impact on Business

E-learning impacts business and plays a very vital role in the growth of businesses, aids their competitiveness, productivity, and profitability – and increases value. In 2012, over 41.7 percent of Fortune 500 companies used technology during formal learning hours (Global E-learning Sometimes Faster than U.S., 2013). E-learning allows administrators to provide employees up-to-date knowledge and lets them learn at their own pace and master skills related to their jobs quicker. Employees stay up-to-date on industry knowledge at all times. Employees can be trained on new products, quickly and efficiently; they can also be updated on new features of existing products, as they come on stream. True competitive advantage comes from performing new functions in a timely manner at a competitive price. Reduced time to competence is linked to business goals such as: faster launch of products, speedy deployment of business processes, immediate compliance with regulations and regulatory bodies, quick ‘job readinesses of new hires and increased productivity. Courses are quicker to create, develop and rollout. With a wider reach, it can be used to train a geographically-dispersed workforce, uniformly and concurrently. E-learning

saves valuable production time as employees learn anytime and anywhere, without having to miss hours off work. After implementing an eLearning program, IBM found that learners learnt nearly 5 times more content without any increase in the training time (Corporation, 2014).With good training and increased knowledge on what they are selling/manufacturing/using, employees are enthusiastic about the work they do for the organization, thereby increasing brand loyalty. Higher brand loyalty leads to better performance on a variety of dimensions. 37% organizations show greater employee productivity (Ferriman, 2014) Organizations are 17% more likely to be market share leaders (Bersin, 2012). 26% of organizations show greater ability to deliver quality products (Ferriman, 2014). 34% organizations note an increase in customer care with eLearning (Ferriman, 2014). 58% of organizations are more prepared to meet future demands (Bersin, 2012). 72% companies keep up-to-date with the changes in the market through eLearning (2014 Training Industry Report, 2014). Early adopters of eLearning note a 60% reduction in training time (Guttierrez, 2016). 46% of organizations are more likely to be first in the market (Bersin, 2012)

2.2.4 E-learning Process Flow

Synchronous learning is just like classroom learning except that the instructor and all the learners could each be in an entirely different location. Even though they are separated by distance, they can communicate with each other via chats and real-time video. Synchronous eLearning is suitable for concept-based training, training of very complex concepts, and sometimes training for learners who require the presence of a trainer.

2.2.5 Advantages of E-learning

Learning happens in real time and participants can share their ideas during the training session. Employees from various geographies can interact and share ideas with each other continuous and immediate correction is possible Trainers can personalize training. Synchronous eLearning is gaining popularity because of improved technology and Internet bandwidth capabilities. With asynchronous learning, the course material is made available to learners, who then access it at their own time and pace. In fact, learners prefer asynchronous to synchronous learning as it does not affect their daily commitments. Learners and the instructor are not connected

in real time, nor do they access the course material simultaneously. Emails, blogs, discussion forums, eBook CDs and DVDs are used. Generic training that has a long shelf life and does not pertain to a particular group of people such as soft skills training, management training and financial training can be conducted via asynchronous eLearning. Process-based training is well conducted this way. The advantage of this type of learning is that: Learning happens at the learner's convenience, Learners gain in-depth subject knowledge as they have more time to learn, Learning is available just-in-time, for instant access to knowledge, Training reaches all learners, simultaneously .There is uniform learning across the organization – at no extra cost Blended learning is a mix of synchronous and asynchronous learning and is by far the most popular. The proportion of each of the blended ingredients will depend on the audience, the amount of independence and guidance required during the training/learning process, and the organization's available finance and infrastructure. Organizations can improve training and learning effectiveness, very efficiently There is an extended reach Development cost and time can be optimized Business results are optimized.

2.2.6 Challenges of E-learning

While E-Learning provides several benefits to educational settings which enhance the quality of education and develop the learning environments, conversely there remain many challenges which hinder the exploration and utilization of its opportunities (Abdelraheem, 2006; Mapuva, 2009; Kwofie and Henten, 2011; Bhuasiri et al., 2012; Alkharang and Ghinea, 2013). The multidimensionality of E-Learning projects denotes the existence of an extensive multiplicity of challenges that hinder implementation and development (Andersson, 2008). For example, as reported by Kwofie and Henten (2011) E-Learning is costly, involves conflict priorities, and requires technical and academic confidence, social support and motivation, technical skill and competency, and a stable technical infrastructure. Implementing E-Learning necessitates the examination of the following crucial factors: cost, time, technology, attitudes, management awareness and support and language (Alkharang and Ghinea, 2013). Furthermore, inherent issues of E-Learning include: ICT infrastructure, accessibility issues, quality and efficiency of E-Learning, usefulness of technology, and pedagogical consideration (Mapuva, 2009). Additionally, Bhuasiri et al. (2012)

highlighted that the crucial factors of E-Learning include: learners' characteristics and motivation, instructors' characteristics, E-Learning environment, institution and service quality, infrastructure and system quality, and course and information quality.

The literature indicates that there are various challenges to E-Learning initiatives and projects. These can be categorized into the following groupings: human (individuals), technological, institutional and organizational, environmental, managerial and pedagogical, and ethical (Khan, 2005; Andersson and Gronlund, 2009). For example, Alkharang and Ghinea (2013) put forward their work on E-Learning barriers and challenges and grouped them into three categories: management (management awareness and support), technical (bandwidth, Internet speed technology infrastructure, computer and network security, privacy and data confidentiality) and language issues. Abdelraheem (2006) highlighted the challenges facing the implementation of E-Learning in the Arab Countries as follows: ICT infrastructure, culture, leadership and E-Learning strategy, local content, copyright issues and instructors and learners.

Literature indicates that there are various challenges to E-Learning initiatives and projects in general and in the Arab region in particular. Al-Adwan and Smedley (2012) support some of the previously mentioned challenges defined by Abdelraheem (2006) as they pointed out the following barriers to E-Learning implementation: lack of appropriate infrastructure for ICT development, culture, lack of support, lack of technical skills, and motivation. Other evidence supporting previous challenges and barriers is found in the work of Rhema and Miliszewska (2010) as follows: cultural differences and sensitivities of E-Learning users, language barriers, attitudes towards E-Learning, awareness and motivation which affect students' satisfaction and capacity, technological challenges, and lack of management support, and curriculum development. Al-Tameem (2013) pointed out the challenges facing E-Learning as follows: lack of adequate ICT infrastructure, security of the system, lack of efficient support and lack of efficient access.

2.2.7 Overview of E-learning Design and Development Process

Successful eLearning organizations use the ADDIE process of developing an eLearning course. The acronym stands for Analysis, Design, Development, Implementation and Evaluation. Analysis stage involves understanding your

organization's training requirements, timelines, and the needs of the target audience; it also involves assessing your available content and the best way to present it in the program. In design stage, a design document consisting of the recommendations of the learning management team is prepared after evaluating your requirements, learning objectives, assessment needs and design challenges. A clear-cut learning strategy is defined at this stage based on the instructional, visual and audio strategy. Based on the inputs in the design phase, the content, visuals and assessments are developed through storyboard, page layout and multimedia development in developing stage. In implementation stage, E-Learning programs are categorized as Asynchronous (CBT or WBT courses) and Synchronous (Virtual Classrooms, Webinars, etc.). Whatever be your requirements, the eLearning program is packaged as per the industry standards and then deployed to you. As evaluation, this is the most important step that ensures quality in the eLearning development program. The program is reviewed at various stages by editors, instructional designers, Subject Matter Experts and finally by Quality Control managers.

2.2.8 Evaluation of E-learning Course

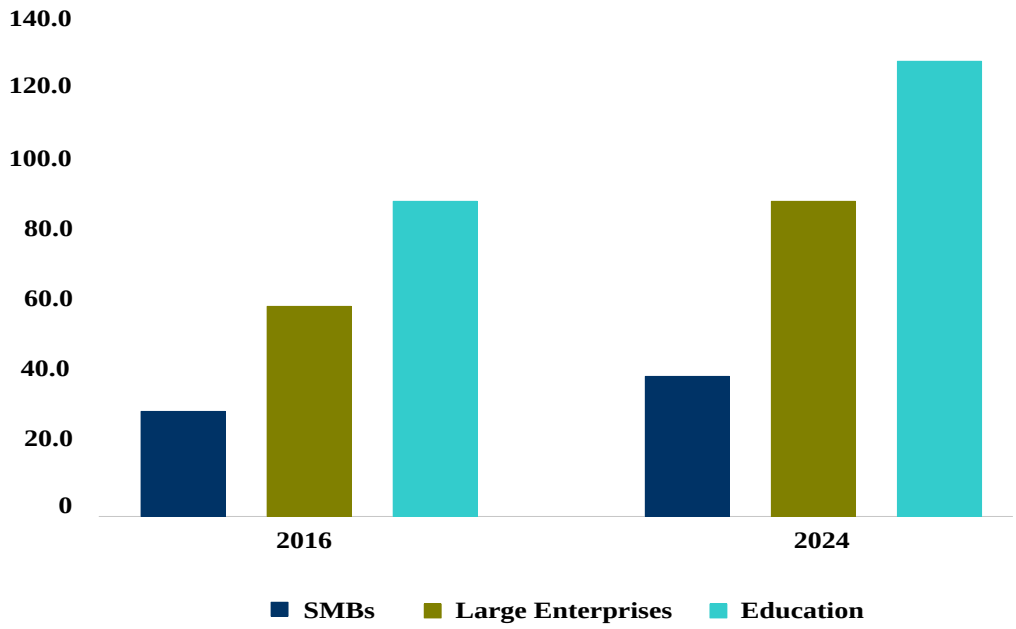
This is an ongoing process. The course is evaluated at each stage to make sure that the course meets all the learning needs and objectives at each stage. Evaluation at the reaction level as well as at the learning level takes place here. Learners are tested at the end of the course to make sure that knowledge has been transferred. If the eLearning course fails to meet its objectives and there is no sign of transfer of knowledge to learners, the course must be revised. A learner's reaction to learning, how much learning occurred, change in performance due to learning and whether the training met the organization's need are all evaluated during the evaluation process. At the end of the day, the goals and objectives that were outlined at the very beginning must be clearly met. Last year, the average training budget per learner decreased from US $976 in 2014 to US $702 (Staff, 2016). Today, organizations must do more on a smaller budget – this trend will continue for a while. ELearning has proved to have immense business benefits – helping organizations to do more, with less. Any organization that wants to stay at the forefront can make use of technology-enabled learning to give both the organization as well as its employees a competitive advantage. Technological advancement has changed the way we learn. There is a

trend toward learning that is social, interactive, dynamic and fun - with fewer limitations and better opportunities for engagement and active participation that will transform the organization.

2.3 E-learning in various organizations

Effective e-learning is playing significant role in improvement in job performance of employees (Dr. Mohammad MajidMahmoodBagram, 2009). Therefore, organizations started using this sophisticated e-learning in order to make improvement of employee's job performance. According to industry experts, the future of education in India will depend on online courses. As of 2015, India is already the second largest market for e-learning after the United States. In China, more people are willing to pay for professional exam preparation and testing principally because China's population is growing and there is increasing competition for reliable jobs. The online education market is growing at a fast rate to meet the increasing demand. According to OECD (Organization for Economic Co-operation and Development), 68% of universities report e-learning has benefitted people living in rural areas, 53% report benefits to women, 50% to low-income groups, and 38% to people with disabilities.

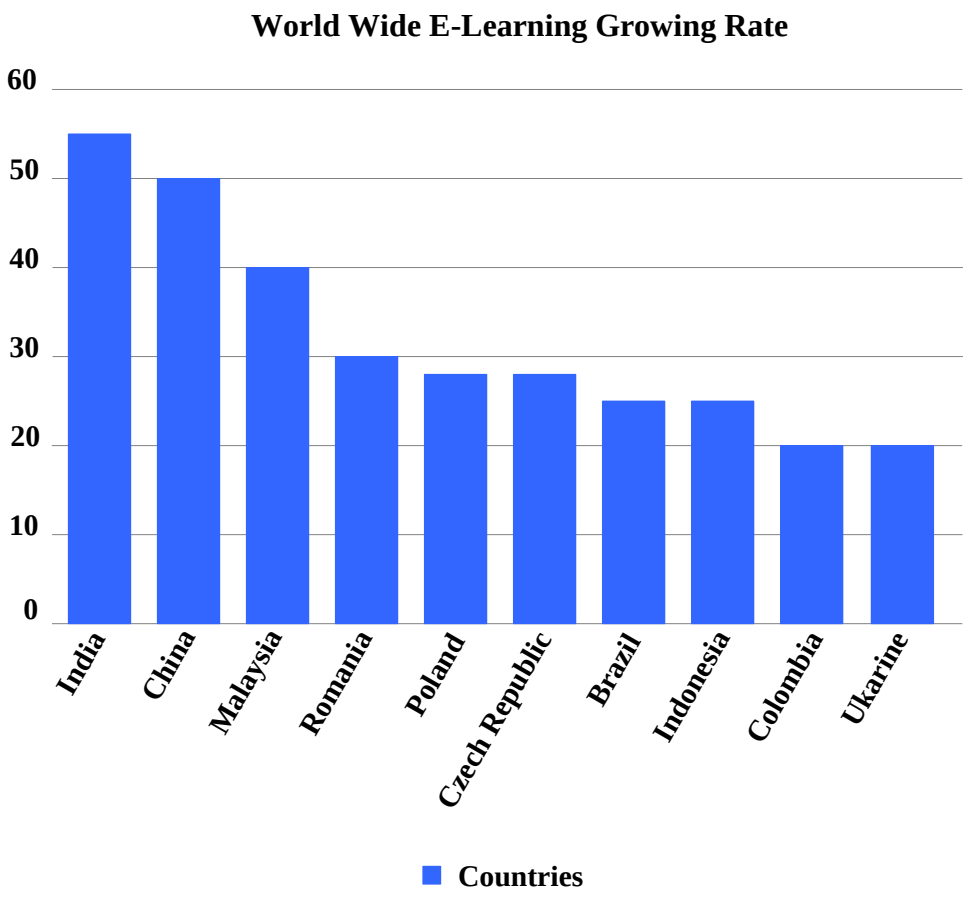
Figure: 2.1 - Global E-learning Market Size



Source: Global E-learning Report

According to e-learning services in vocational education and training (VET) in Australia, 65-70% students said that e-learning increased their confidence and computer skill levels.73% of students thought that e-learning would help them to get a better job, a promotion, or more responsibility in their job. 80% of students said that e-learning gave them flexibility in where and when they studied. 60% of employers said that e-learning were convenient for gathering information about improving their knowledge skills. 74% of students and 58% of employers would recommend e-learning to their peers. 84% of teachers and trainers believe that teaching and learning outcomes have improved through having increased access to e-learning resources.

Figure: 2.2 - World Wide E-learning Growing Rate

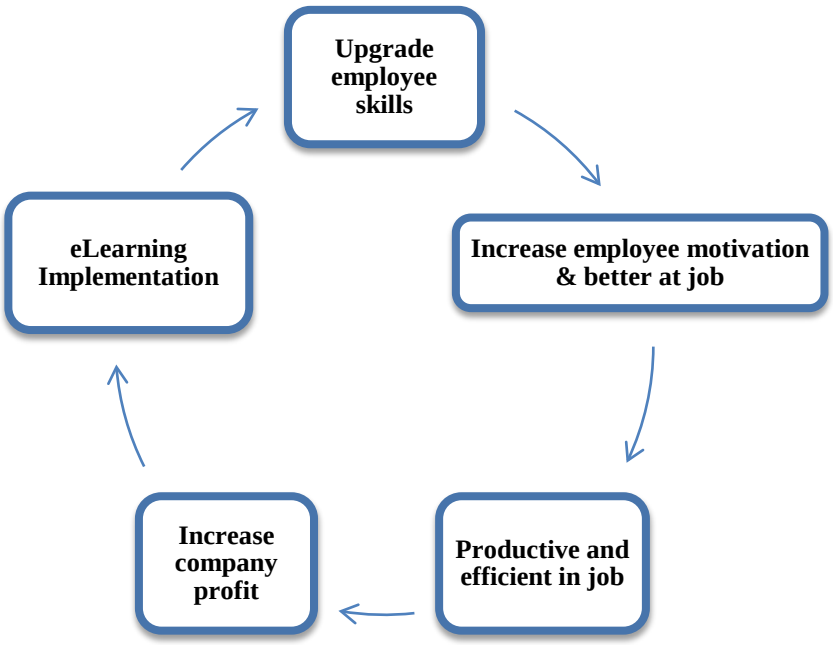


Source: Global E-learning Report (2016)

Skilled employees can handle the critical situation in a well-organized manner. Training defined as an “efficient process of getting knowledge, abilities, skills and the behavior to meet the requirements of the job” (Gomez-Mejia 2007). E-learning training helps employees to meet their existing job requirements or helps employees to increase their motivation. Employee’s motivation can enhance employee

performance (Ramlall, 2008).Figure 2.3 shows how e-learning improve the productivity of an organization.

Figure: 2.3 - How E-Learning Improve Productivity



Source: KBZ Bank E-learning Report (2017)

2.4 Review of E-Learning Critical Factors in Developed Countries

Numerous studies on the implementation of E-Learning and critical success factors have been conducted in the context of developed western societies. For example, Salmon (2005) in Australia proposed a four-quadrant model as a framework for an E-Learning strategy in Universities. Firstly, implementing technologies in an E-Learning environment requires careful planning, development and support in staff and teachers, and excellent provision of ICT within university systems. They also require insightful planning mission, objectives, student requirements and the resources for the support and development of the technology. Secondly, many new technologies are appropriate for off-campus use for dynamic delivery of content and the support of distance learning. Therefore, new understanding of the use of knowledge creation, sharing and sources that can be deployed and developing appropriate E-Learning pedagogy through evaluation, feedback and research. Staff development and new systems and processes will be necessary for successful deployment of E-Learning.

Thirdly, according to the study, every student, regardless of location or mode of learning, should receive equivalent services and learning experiences. Fourthly, universities should allow new strategies to emerge to support an assessment of effective directions and the associated challenges.

Alsabawy et al (2013) have studied the role of IT infrastructure services that influence the success of E-Learning systems in the context of an Australian university. The study proposed a model to evaluate the success of E-Learning systems. According to the study, the factors that were essential elements of successful for E-Learning system implementation were as follows: infrastructure services, perceived usefulness, user satisfaction, customer value and organizational value. In addition, the research highlighted the infrastructure services construct, which was a foundation to achieve the success of E-Learning systems via its impact on the usefulness, user satisfaction, and enhancing customer value. Moreover, the study pointed out the value from using E-Learning systems to academic staff was inadequate. Academic staff sometimes are not able to use some functions of the E-Learning systems and do not fully understand the purpose of these functions.

Therefore, the shortfalls in experiences of using all the functions of E-Learning systems can affect both the quantity and quality of the benefits achieved by staff from use of this system. As a solution for this issue, the research proposed training courses to provide academic staff with experiences of using E-Learning systems that could be useful in educating them on the benefits. Additionally, more attention should be paid to the role of IT infrastructure services in supporting students in different directions. For instance, consider the students' evaluation and feedback about ICT division performance, adapting more channels to enable students to contact with ICT staff such as using chat, and provide students with some online courses or educational videos and lectures about using the E-Learning systems and the main functions in these systems.

In their study on the evaluation of E-Learning systems in the UK, Ozkan and Koseler (2009) developed a comprehensive E-Learning assessment model. The study proposed a hexagonal E-Learning assessment model (HELAM) suggesting a multi-dimensional approach for learning management systems evaluation. According to the study, the factors influencing learners' satisfaction were: system quality, service quality, content quality, learner perspective, instructor attitudes, and supportive issues. Additionally, the research highlighted the role of the model played as a guidance tool

to better understand e-learner's perceived satisfaction and increased improved of the use of learning management systems.

In another UK study conducted by Abu-Al-Aish and Love (2013) the factors influencing university students' acceptance of m-learning were investigated. The study proposed a model based on the unified theory of acceptance and use of technology (UTAUT) to identify the factors that influence the acceptance of m-learning in higher education and to investigate if prior experience of mobile devices affects the acceptance of m-learning. According to the study the factors that were significant affect behavioral intention to use m-learning were: performance expectancy, effort expectancy, influence of faculties, quality of service, and personal innovativeness. In addition, it has been found that prior experience of mobile devices was also found to moderate the effect of these constructs on behavioral intention. Moreover, the study suggested that higher education institutes need to develop strategic plans and provide guidelines considering students' acceptance in order to include all critical success factors for the sustainable deployment of m-learning in higher education.

In another study, McGill et al (2014) reviewed 74 studies (64 projects) all from developed countries (USA, Australia, Greece, Spain and UK) to understand the continuation of E-Learning in universities. According to the review, the factors that impact the sustainability of E-Learning system implementation were: the availability of ongoing financial support, maturity, appropriately and stability of technology, skills and sufficient training to teachers. Moreover, the study highlighted the importance for participants in local level E-Learning initiatives in developing an initiative that meets the needs of teachers and learners. In addition, plans for continuation need to include plans for financial and technological sustainability. Overall, there are many common factors for the development and implementation of E-Learning in developed countries. Primarily, quality of service, quality of content, effectiveness of technology and user satisfaction are key factors for the successful implementation of E- Learning and can be considered in the context of related work in developing countries, discussed next.

2.5 Review of E-Learning Critical Factors Studies in Developing Countries (Asian Region)

According to industry experts, the future of education in India will depend on online courses. Currently half of the population is actually under 25 years of age and India is expected to be facing a shortage of 250 million skilled workers by 2022. As of 2015, India is already the second largest market for eLearning after the United States.

However, in terms of revenue India is ranked fourth by Ambient Insight in the top seventeen eLearning buying countries in 2016. The sector is expect3 ed to reach $1.29 billion by 2018, growing at 17% CAGR. (Trade & Investment Queensland) This can be attributed to increasing regulatory initiatives such as government-funded literacy development projects in small villages and rural areas. This measure is forecast to drive the industry demand in the region. Corporate training market is disproportionately small, with estimated spends of only 1-2% of employee costs and a total outlay of less than $1 billion. Given the inadequacies in India's current education system that does not adequately provide for vocational and employment-ready skills, a significant portion of organizational training budgets, even at leading IT services companies, goes towards entry-level skill building. Infosys, for example, has vast resources and an entire campus in Mysore, dedicated to training 25,000+ fresh recruits for 3-6 months every year.

Even the government's skilling initiatives are entirely focused on imparting employability-related skills for millions of working-age youth. There is an ambitious initiative underway to impart job skills to 500 million people by 2022 under the Skill India Mission. India internet users are expected to reach 500 million by 2017, of which nearly 2/3rds are expected to be on mobile. Mobile learning is going to have a massive impact on the training industry in India. According to Ambient Insight, by 2019 India will be the third top-buying country for mobile learning. China According to Tech Node, more people are willing to pay for professional exam preparation and testing principally because China's population is growing and there is increasing competition for reliable jobs. The online education market is growing at a fast rate to meet the increasing demand. In 2016 China was ranked 2nd by Ambient Insight between the top-buying countries for

Self-paced eLearning. Three developing Asian countries – China, India, and Malaysia – present enormous potential for eLearning solutions. Each has its own story and can benefit greatly from eLearning localization.

(a) China

Forty-three percent of China's population (602 million people) lives in rural areas where universities are generally not easily accessible. Historically, distance education in China through courses conducted by radio and TV has benefited the rural Chinese. Despite limited Internet access in rural China (37% of rural Chinese do not own smartphones), China is becoming a leader in online education. Currently, there are over 60 online universities and more than 100 million eLearning users in China – these figures are expected to rise in the coming years as the wave of Internet access and mobile technology continues to flow into rural areas. Additionally, China's learning technology companies have seen rapid growth due to their huge success in selling self-paced eLearning solutions. Driving factors to this growth include pervasive technology distribution and content digitization in schools, increased emphasis on English learning, and greater demand for online test preparation tools, early childhood eLearning, and online education. All of these factors contribute to meeting the greater demand for skilled Chinese labor, both in China and in the global workforce.

An estimated 1.2 billion Chinese (86% of the population) cannot speak English, making eLearning localization in Simplified Chinese an important step for eLearning companies aiming to penetrate the Chinese market. Localization of eLearning content in Simplified Chinese must take into account China's diverse ethnic groups and their respective sub-cultures, dialects, and political stances.

(b) India

India has a remarkably young population (66% of Indians are under age 35), over 1 million schools, and around 18,000 institutions for higher education – a goldmine for eLearning. Eight hundred seventy-one million Indians (67% of the population) live in rural areas, and 129 million (10% of the population and 25% of India's workforce) make up India's "urban mass" – low income workers earning an average income of US$3,200. Rural Indians and India's urban mass are potentially important target groups for eLearning. Schools and universities can be difficult to access because of poor roads and transportation systems. Even when access is

possible, attending these traditional educational institutions can be unaffordable or too much of a time commitment for many working Indians in these two demographic groups. India's eLearning market (worth US$2 billion) is the second largest in the world, next only to that of the United States. India's government is a huge advocate of eLearning as a means to "level the academic playing field." The government aims to provide Internet connectivity to 250,000 rural villages by 2019 and to expand Wi-Fi connectivity in schools through its Digital India program. It is also making low-cost mobile technology more available so low-income earners can leverage eLearning solutions. The Indian eLearning train is expected to continue at full speed ahead through the next decade. Eighty percent of India's populations (1.04 billion Indians) are not English literate, making eLearning localization in Indian languages a no-brainer for expanding eLearning companies. Localization of eLearning content in Indian languages may be tricky, as India has 22 official languages (excluding English). With 325 million speakers, Hindi is the most spoken Indian language and is a safe starting point for eLearning localization. Determining the best languages for eLearning localization in India depends largely on where the target demographic resides, the extent of Internet penetration there, and the availability and affordability of mobile technology there.

(c) Malaysia

Although Malaysia's population of 31 million is much smaller than China's and India's, it shows great promise for eLearning and online education. Malaysia has an estimated 21 million people (68% of the population) with Internet access, and an estimated 19.9 million smartphone users (64% of the population) – indicating strong Internet infrastructure and mobile penetration. While Malaysia's pre-university education enrollment rate is around 98%, access to higher education is still a challenge for many Malaysians in rural, remote, and underdeveloped areas. As a response, Malaysian government is investing heavily in eLearning delivery and management systems in higher education institutions, notably the digitization of textbooks and provision of laptops and tablets to students. Around 450 MOOCs (Massive Open Online Courses) are now offered by Malaysian higher education institutions, with students enrolling from over 150 countries. Forty-five percent of Malaysians are under age 25. This younger generation is very accepting of eLearning solutions and online education, allowing Malaysia's eLearning market to flourish.

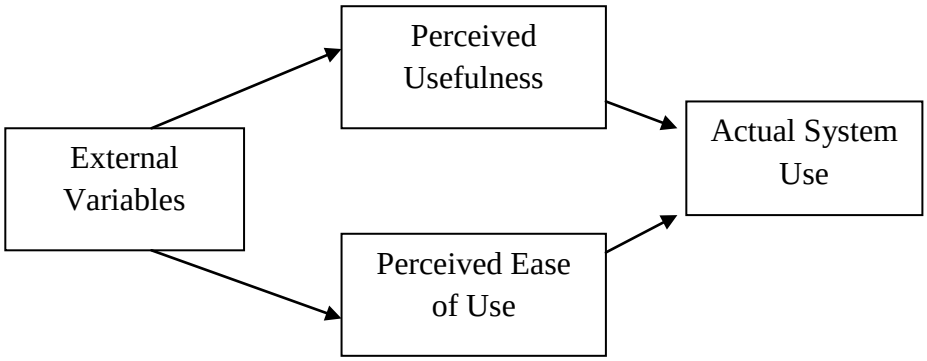
Thirty-eight percent of Malaysians (11.8 million people) do not speak English. Although in numerical terms this is significantly lower than China and India, this market segment is much easier for eLearning companies to engage with, thanks to the strong mobile and Internet penetration in Malaysia. ELearning localization in Malay will likely be simpler as well, as Malaysia is far smaller and less ethnically and linguistically diverse than China and India. With Malaysia at the forefront of eLearning in Asia, localization of eLearning content in Malay could be a smart move.

2.6 E-learning in Various Industry

According to Nisar (2002, 260), sectors such as agriculture, metal goods (including engineering), construction, mineral products and transport are likely to suffer from a shortage of skilled employees, and thus, the need for e-learning is observed in these particular areas.' Young (2002), for example, suggests that IT/Telecomms and Financial services, followed by education, were where the highest sectors with the highest usage of e-learning. Manufacturing, industrial and retail and government sectors lagged behind. Once again, respondents who had received training in the four weeks prior to the survey specified how they received that training — including via e-learning (in this case via the Internet and CD-ROMs). Banking and finance stand out as a key sector in which e-learning is used — for 17 per cent of those receiving training this entailed at least some e-learning. This is reflected in the many articles in trade journals detailing the introduction of eLearning in banking and finance in the UK and abroad (for example Dodds and Verest, 2002; Anon, 2002b; Lawton, 2003; Allen, 2003). Interestingly, according to this data, and counter to Young (2002), Public Administration workers are the group second most likely to receive e-learning as part of their training. This apparent contradiction with Young (2002) may, however, partly be down to a later adoption of e-learning in the public sector. Indeed, more recent literature charts the widespread use of e-learning government departments.

2.7 Technology Acceptance Model

Figure 2.4 The Technology Acceptance Model (TAM)



Source: Internet (http://edutechwiki.unige.ch/en/Technology_acceptance_model)

Figure 2.4 shows The Technology Acceptance Model (TAM), version 1 proposed by Davis, Bagozzi & Warshaw (1989). The technology acceptance model (TAM) is an information system theory that models how users come to accept and use a technology. The model suggests that when users are presented with a new technology, a number of factors influence their decision about how and when they will use it**.** This theory places the intention of humans as the basis for the behavior by Ajzen (1985). It explains individuals' acceptance of information technology with reference to determinants of computer acceptance by Davis (1986). Moreover Triandis (1979) explains that this model is the form of a framework that describes behavior occurrence process and the variables that influence the human behavior. In this study, perceived usefulness is defined as the degree to which an employee believes that use of E-learning will improve his or her perception towards E-learning. Moreover, employees' use of E-learning is perceived as easy or difficult is defined by using structured questionnaires in order to identify their perception towards E-learning.

Chapter III
E-learning Practices of KBZ Bank

This chapter aims to present starts with historical background of KBZ Bank Limited, organization structure, product and service, mission, vision, corporate value, the position and numbers of employees, expansion of the bank branches, training and development courses of KBZ Bank and E-learning in KBZ Bank.

3.1 Historical Background of KBZ Bank

The denomination Kanbawza is a traditional name for Shan State, an ethnic minority state of the Republic of the Cumulating of Myanmar. Kanbawza Bank (KBZ Bank) was established on the 1st of July 1994 in Taunggyi, located in the southern part of Shan State. U Aung Ko Win who took over as the bank chairman and preformed banking operations under guidance of Central Bank of Myanmar. Initially, the bank catered the local population in Taunggyi. In November 1999, our present management acquired the organization and oversaw its development into one of the most sizably voluminous private commercial banks in Myanmar. In April 2000, KBZ headquarters was relocated to Yangon, the business capital of Myanmar. At present, KBZ Bank has more than 500 branches across the country. Starting with an initial capital of MMK 477 million in 1999, KBZ Bank has expanded the capital to MMK 113 billion in the year 2014. In November 2011, the Central Bank of Myanmar granted an Authorized Dealer License (ADL) to KBZ Bank as the first step to operate foreign banking business. KBZ Bank will maintain a continuous growth in financial industry along with the development of Myanmar.

Vision, Mission and Core Values

KBZ Bank's vision is to become Myanmar's premier bank with a wide variety of products and services for commercial and private customers. Our missions are to ensure the highest level of customer satisfaction and trust by providing excellent banking services. To continuously improve quality of our financial services through innovative thinking, investment in new technology and enhancement of human capital, to offer rewarding career opportunities and promote staff accountability at all levels and to act as a responsible corporate citizen by combining commercial pursuits

with ethical business practices and socially responsible behavior. Moreover, KBZ Bank is guided by a belief and a culture that runs throughout the entire organization: being good to people and doing the right thing. That is why we are driven by our three values – Metta, Thet Ti, Virya – loving kindness, perseverance and courage. KBZ Bank is moving forward by handling the Motto named "Strength of Myanmar".

3.2 Organizational Structure

There are many departments and branches in KBZ Bank. Each department has Head of that department and each branch has branch manager. KBZ Bank limited is established board of director and senior management teams. According to the new organization structure, U AungKo Win is announced as Chairman Emeritus. In senior management structure, U MyaThan is new Chairman of KBZ Bank Ltd. There are two Vice Chairmen, one independent director, one non-executive director and one executive director in KBZ Bank Board of Directors. The new board of directors assumed their roles and functional responsibilities starting from April 1st 2018.

There are seventeen value centers and eleven functions under KBZ Bank organization structure. Except Smart Branches (Kamayut), Smart Branches (Emerging 600) and Smart Branches (Big 28), other value center and functions are departments of KBZ Bank. They are Corporate/FI Loans, Deposits/Wealth, SME/Agent Banking, Unsecured Consumer, Smart Branches (Kamayut), Commercial Real Estate, Virtual Branch, Trade Finance, Payroll, Transactional Banking, Smart Branches (Big 28), Secured Consumer , Treasury, Cash, Special Assets, Smart Branches (Emerging 600) and Domestic Remittance. Moreover, there are eleven functions which are Finance, Risk, Credit, Legal & Compliance, Audit, Technology, Marketing, Corporate Affairs, Sales, Human Resources and Shared Services. Three Deputy CEOs make management of their respective VCs and Function.

Learning & Development is function of Human Resource Department. Learning & Development has the responsibility to make learning and development of the staffs around the bank. There are three sessions in learning and development. They are Learning Design, Learning Administration and Learning Technology. Learning Design session has to make, arrange the curriculum for the trainees. Learning Admin session has to arrange accommodation and hotel and other student' matter. In E-learning system maintenance, Technology Department handles backend

and frontend Issues of E-learning. Moreover, ICT Service desk Team answers the customer complaints that are raised from the E-learning trainees.

All Internal Departments which are the providers of the training contents. Learning and Development Technology Team prepares and arrange the training materials which are provided from the Departments. For Example, if legal and compliance department want to make the e-learning course; they have to provide the training material to Learning and development. With the help of Leaning Design and Leaning Technology, Training contents are prepared and designed. Then e-learning course that have already been design and prepared are launched to the whole bank network over internet.

Training staffs will be from all departments. Sometime, they have to accomplished separate courses depending on their assigned course. E-learning courses are also used to polished bank staff's product knowledge. Overview of KBZ Bank Organization structure is shown in Appendix I.

3.3 Training and Development Program of KBZ Bank

There are two categories of training program. One is regular training courses and latter is adhoc training courses according to the requirements of the employees. Both training programs are organized and arranged outside companies or internal departments. Table 3.1 shows some training courses of KBZ Bank.

Table 3.1 Training Courses of KBZ Bank

Course Name	Position of Trainees	Number of Trainees
Basic Banking Course	Junior Level	100
Supervisor Course	Senior Level	60
Passing Officer Course	Senior Level	30
E-learning Training Course	Multi Level	1000
Banking Process Flow Training	Multi Level	30
Customer First Training	Multi Level	30
English Language Proficiency Training	Multi Level	300
Problem Solving Training	Multi Level	30

Source: KBZ Bank Learning & Development Report (2017)

In order to reduce time consumption and cost, KBZ Learning & Development started approached from traditional training courses to digital E-learning course. Learning & Development selected suitable training courses for its staff. L&D department mainly provides three courses on the job in-service training for junior assistant level, on the job in-service training for supervisor level and on the job in-service training for passing officer level. All position of trainees has to learn these courses, the training durations and lectures notes are varied depending on the position of trainees. These training courses include both theoretical and practical lesson for training subjects.

Training courses conducted by Myanmar Institute of Banking are off the job training for General Banking Course, Diploma in Banking Course, Certificate Level English for Banking, and Certificate for Documentary Credit Specialist, Certificate in International Trade and Finance and Seminar on Management Development. In addition, training courses conducted by international trainers for Directors, Train the Trainer programs for new trainers and sales training programs. SMBC provides training programs every year with training schedule prepared for the whole year.

3.4 E-learning Training Courses in KBZ Bank

KBZ Learning & Development is seeking to build competency development by expanding the learning experience of our employees. Although class room training is seen as practical, it is unable to give coverage to huge employees in a short time. This initiative would offer learners to become self-driven in their learning. Moreover, this implementation of learner-centered and self-paced learning program will be just in time learning. KBZ is using web based E-learning system and it was launched in April, 2017 with customized features.

With their username and password, employees can access their respective courses anytime and anywhere by using their own mobile devices and computers. This learning management system has many advantages in comparing with other system. Because of owned source code, e-learning platform can be modified with customized features and because of owned server and storage, it is more secure about the information in e-learning.

3.4.1 Features of KBZ E-learning System

There are many useful features during implementations of courses and assessments of courses. There are five different user roles in this system. These are administration who has high raking than other users because administrator has access right to manage the site not only designs but also any other features. Course creator is a person who has only access right to manage relating with courses and students. Maker who is can create the questions and assessments of the exam. Checker is a person who has permission to check the questions and assessments which are created by maker. Students are our employees and they can learn their assigned courses. Moreover, they can know their training records (scorecard and certificate). Guest is the person who interested our E-learning system and guest can learn any contents that are showed to public. The users who would like to sign up to E-learning need employee ID and phone number. There is SMS notification for any announcement in order to make reminder. Moreover, E-learning can be accessed at the mobiles (IOS, Android) and any computers when get connection with internet. By using E-learning Application, course users can easily connect with each other, grades and grading access from mobiles and can get certificate after requested, notes taken in course, can give feedback to teachers with a survey , can search list of course and take courses navigation and it is very easy to use with multi language – Zawgyi – English setting. The following features can be used in E-learning System.

(a) Announcements

It can make announcement in E-learning in order to make acknowledge about some highlighted information. Generally, announcement is automatically created whenever launching new course. By default, it is placed in the top of the central section and only course creator, maker and only users with appropriate permission can post in it. If there have permission to make discussion, all users can discuss in the announcement.

Whenever posting new announcement, email or notification is sent to the users who have assess right to view and make discussion.

(b) Calendar and Events

The calendar can display site, course, group, user and category events in addition to assignment and quiz deadlines, chat times and other course events. Events are described with different colors. According to setting that is assigned by authorized person, users will get email notification to the calendar events.

(c) Course Assessment

A course in E-learning is an area where the authorized person will add training resources and activities for their students to complete. It might be a simple page with downloadable documents or it might be a complex set of tests where learning progresses through interaction. Students can see the training contents and study by simply click. Course can be set the duration such as course starting date and course completion date. There also have the course completion status bar. Bar will show 100 % if student accomplished the entire course that is assigned to him.

(d) Quiz Assessment

The Quiz is a kind of activity that can meet many training and learning needs as it can make different types of questions such as multiple-choice knowledge tests, true/false, fill in the blank, matching, paragraph writing and so on. It can make not only simple, multiple-choice knowledge tests to complex, self-assessment tasks with detailed feedback. The Quiz is a very powerful activity that can meet many teaching needs, from simple, multiple-choice knowledge tests to complex, self-assessment tasks with detailed feedback. A quiz is made up of two parts: (1) a set up page or 'front cover' where you add the criteria for the quiz, such as grading and time limits, and (2) the questions themselves. The questions are stored separately in a course question bank. Then these questions can be reused in later. If there wants to allow students a limited amount of time from when they start until they must have finished, quiz can be set time limit. Moreover, if instead there wants students to finish by a certain date and time, it can be set the date in quiz close setting. After the quiz, it can allow immediate feedback for each question and make multiple trying to the quiz. Moreover, system can give students customized feedback according to what grade range they obtained.

(e) Certification

After students have already accomplished his assigned course, he can download certificate according to the certification design set by authorized person.

(f) E-learning Courses

Firstly, E-learning was used for exam purpose but after uploading into worldwide web, E-learning is using for not only for assessments but also for any time anywhere learning. With the cooperation of the departments, E-learning courses are created and enrolled to the respective employees. Currently, Banking courses, legal and compliance courses, agent banking courses, merchant business courses and English languages courses are designed and created in order to make enrolment to the respective employees.

Employees directly Impact Company's profitability, quality of products & services and company's reputation (Elnaga& Imran, 2012). Therefore, employees are an investment that should be taken care of. E-learning is an excellent method for employees to enhance their skills and gain knowledge. Moreover, training has been done on-site or off-site of the workplace without malfunction their day-to-day operations therefore e-learning can save training cost and significant amount of time. ELearning can be used as modern motivation tool for the employees to improve their career path and capacity building. Moreover, E-learning will handle the following challenges today.

1. Increasing costs of travel, accommodation, training material cost for each training event
2. Unable to reach huge staffs
3. Unable to accurately measure learning results and training feedbacks

E-learning is implemented because of the following advantages for KBZ.E-Learning is an important tool for learning & development to train the employees. Employees have opportunity to improve and expand their skill sets in anywhere and anytime by saving cost and time. Learning materials can be updated and upgraded very easily. If a company's instructions change or code of code that they can be updated and distributed immediately. This makes employees and customers able to stay updated with the possible changes. Training gaps between all states in Myanmar can be reduced. But there has many challenges in developing quality content and

instructional design, obtaining content resources, integration with other applications and secure data and records.

3.4.2 Users involved in E-learning System

There are four kinds of user roles to use e-learning system. They are administrator, course creator, maker, checker and students.

(a) Administrator

One administrator account is used by Learning and Development Technology. As admin, he can create, edit, delete, and make management over all the system users which might be course creators, makers, checkers and students. He can also change the platform design and user interface.

(b) Course Creator

Course creator account can be used for creating and building of course. His role is under the role of administrator. He can manage course permission assessment like who can make assessment to the courses. He can add a new course by clicking the Add a new course button on the front page or from the manage courses and categories link in the courses area of site administration. He can upload many courses in bulk via CSV file. Course creator can manage maker, checker and student role in the system.

(c) Maker

Maker is one user role into the E-learning. Maker role can only create the training materials and questions in the one of his assigned course. Moreover, he can have the permission to give access to the students.

(d) Checker

Checker is one of the user roles in E-learning. Checker can check the training materials and questions that are created by maker and make approval before launching into the platform. Then he treats the second In charge of the course that is assigned by course creator or administrator. Moreover, checker also makes correction of the

questions and assignments that have done by the students. If necessary, he can make the manual scoring in the course.

(e) Students

Students are the also the users of E-learning. Before learning, once they have user accounts, they need to be enrolled in courses. If administrator allows the students to make self-enrollment, students can make manual enrollment to the courses that they have allowed. Sometime, course creator or administrator or maker makes enrolment of the course. During learning, students can use all the activities that are training materials, assignments, exams and others in his assigned course. After learning, students can view his or her grading, accomplishment and finally he can download his accomplishment certificate according to the customized certificate design.

Chapter IV
Analysis of Employee Perceptions towards E-Learning Practices of KBZ Bank

The main objective of this chapter is to present the data and information obtained from KBZ Bank during the research process. The data was collected by making survey to the employees from various job level of KBZ Bank through the simple random sampling method.

This chapter analyzes employee perception of E-learning practices in terms of demographic of respondents, employee satisfaction experience, management support, their perceived usefulness and their ease of use in e-learning.

4.1 Research Design

This thesis is based on a quantitative research approach investigate the factors that influence E-Learning from the employees' perceptions. Therefore, the quantitative approach has been used for collecting valid data in order to help meet the main objectives of this study. The data can be gathered from different sources; primary and secondary sources. Descriptive statistics method is used to analysis in the study and concerned both of primary and secondary data. Primary data is collected by the survey questionnaires giving to the staffs who take the E-learning courses. In this research secondary data is collected and used via learning and development training reports, websites, pervious researches and other reports from Internet. In primary data, collection methods have multiple procedures such as documentation, interviews, observation and questionnaires.

The questionnaire survey is the main tool for collecting data and drawing conclusions in this study. The research study will be conducted on the employees working at a Bank in Myanmar especially KBZ Bank to examine the Employees' perception towards E-learning practices. This research will be employed the qualitative research approach through the use of a structured questionnaire to induce information from the targeted respondents. Data analysis is completed by SPSS software version 22.The survey as a whole is tackling employee perception regarding e-learning in different contexts and practices such as employee characteristics, technological skills; motivation, management supporting, technology (quality of

technology and effectiveness of infrastructure) and design and content (perceived ease of use and quality of content). In addition, the findings show that there are some differences in perceptions amongst employees according to gender, specialization, working experience, position and E-Learning experience.

Population and Sample Size of the Study

This study tests the conceptual framework with a sample. There are total of 2000 employees are sent randomly the survey form via e-learning platform. 460 respondents answered the questions. Therefore, 23 % of respondents answer the questions. The scale that was used in questionnaires was an interval scale. In particular, the respondents were asked to rate on a 5-point Likert scale their perceptions and opinions with aspect to the statements, with 1= strongly disagree, 2= disagree, 3= neutral, 4=agree and 5= strongly agree. Questionnaires designed in English are described in Appendix II.The study sample was selected randomly from HO and branches. The random sample was selected from the employees of those functions and value centers as illustrated in the following Table 4.1.

Table 4.1 Population and Sample Size of the Study

Staff	**Population**	**Sample Size**
Head Office	500	172
Branches	1,500	288
Total	2,000	460

Source: Survey Data 2018

Data Analysis

After the data had been collected, the descriptive statistics (percentages and tables) were conducted using SPSS (version 22). Therefore, this research study was employed and the frequency and percentage measures were used to analyze the numerical data that were obtained from the questionnaires. The mean scores and the standard deviation were calculated. This research uncovers employee perceptions of the factors of E-learning success by applying TAM (technological acceptance model). The demographic variables for employees which were investigated in this study were

gender, age, and educational background, position in organization, experience of using computer and experience of using smart phone.

4.2 Profiles of the Respondents

This section provides a description of the demographic profiles of the 460 respondents who participated in this study. As shown in table 4.2 a, In terms of gender, there were 177 (38.5 %) male while 282 (61.5%) were female. In term of age, most of the participants were age below 30 years old as there are more than 80%.

Table 4.2a. Demographics of Respondents (Gender and Age)

Item	Number of Respondent	Percentage
Gender		
Male	177	38.5
Female	283	61.5
Total	460	100.0
Age		
Below 30 years old	370	80.43
30 to 39 years old	84	18.26
40 to 49 years old	6	1.30
Total	460	100.0

Source: Survey Data 2018

Table 4.2 b. Demographics of Respondents

Item	Number of Respondent	Percentage
Educational background		
Middle school	9	1.96
High school	49	10.65
Bachelor	372	80.87
Master	30	6.52
Total	460	100.0
Working Experience (Years)		
Below 1 year	2	0.43
1 to 3 years	143	31.09
3 to 5 years	136	29.57
5 to 7 years	85	18.48
7 to 10 years	62	13.48
Over 10 years	32	6.96
Total	460	100.00
Position		
Management Level	46	10.00
Senior staff	119	25.87
Junior staff	174	37.83
Others	121	26.30
Total	460	100.00

Source: Survey Data 2018

As shown in table 4.2 a and table 4.2 b, most of the participants who got bachelor with 372 (80.87%) involved in term of education level. Out of the respondents, who participated in this study, most staffs are junior and senior staffs according to the survey results. In terms of working experience, most of the respondents are 1 to 3 and 3-5 years working experience. There are few respondents that have 6.96% for over 10 years and 0.43% for below 1 year working experience.

4.3 IT Experience of Respondents

In the following sections, the researcher discusses and determines which of the analyzed factors are perceived to be crucial in E-learning of KBZ bank. The respondents were asked to indicate their opinions or perceptions on the employees' characteristics factor in E-learning (employees' characteristics, employees' experience, employees perceived usefulness, management support, technology and design and content). The respondents were asked to indicate their opinions or perceptions on the employees' characteristics factor in E-Learning.

Table 4.3 IT Experience of Respondents

Item	No. of respondent	Percentage
Experience of using computer (year)		
Nothing	44	9.57
Below 1 year	22	4.78
1 to 3 years	114	24.78
3 to 6 years	151	32.83
6 to 9 years	70	15.22
9 years and above	59	12.83
Total	460	100.00
Experience of using smart phone (year)		
Below 1 year	6	1.30
1 to 3 years	36	7.83
3 to 6 years	167	36.30
6 to 9 years	187	40.65
9 years and above	64	13.91
Total	460	100.00

Source: Survey Data 2018

The employees IT experiences are shown in Table 4.3, including their years of experience using computer and smart phones. In terms of years of experience using computer, there were 12.83% had 9 years and above years of using computers, 15.22

% had 3-9 years of experience, 32.83% had 3-6 years of experience. It was found that 24.78% of sampled employees had between 1-3 years of computer experience. In addition, based on other responses, 4.78% of respondents had below 1 year experience in using of computer while the rest 44 (9.57%) had no experience of using computer. As E-learning can be used not only with computer but also with smart phone, the research analyzed the prior experiences of smart phone usage among the respondents. In terms of years of experience using smart phone, it was shown also in Table 4.3, there were 13.91% had 9 years and above experience, 40.65% had 6-9 years experiences, 36.30% of total respondents were 3-6 years' experience while 7.83% had 1-3 years and the rest 1.30% had below 1 year experience. There was no one who does not use the smart phone among respondents.

4.4 Employee Perceived Usefulness of E-learning

Table 4.4a Employee perception on perceived usefulness (Prior Experience)

Categories	Items	Mean	Std. Deviation
Prior Experience in internet usage	I am comfortable using the Internet.	4.29	0.46
	I am comfortable saving and locating files.	4.26	0.43
	I enjoy using e-mail.	4.23	0.42

Source: Survey Data 2018

Table 4.5a shows that the mean values that the prior experience of the respondent in internet usage was clearly defined are 4.29, 4.26 and 4.23. This means that respondents demonstrated a high degree of perception that the prior experience of using computer were clearly defined and there is a little variation because standard deviation is 0.43.

Table 4.5 b Employee perception on perceived usefulness (Satisfaction and E-learning Experience)

Categories	Items	Mean	Std. Deviation
Satisfaction	The use of E-Learning is more encouraging than the traditional method	4.16	0.366
	The use of E-Learning facilitates learning more than the traditional method	4.17	0.376
	The use of E-Learning improves the learning performance	4.2	0.397
	The use of E-Learning is more enjoyable than the traditional method	4.19	0.39
	I am confident of using computer or smart phone for e-learning system: Even if I have never used such a system before.	4.17	0.376
	E-learning improve my learning skill	4.19	0.39
	Using the e-learning system will improve my knowledge	4.18	0.383
	I find e-learning to be useful	4.22	0.413
	E-learning training contents are simple and easy to access.	4.18	0.389
Employee Experience in E-learning	I understand the Objectives of eLearning which is described in eLearning home page well	4.18	0.389
	I am confident that I can overcome any obstacles when using the computer or mobile phone for e-learning system.	4.15	0.36
	I believe that I can use different e-learning course via computer or mobile phone	4.16	0.37
	I need assistance or training when using an E-Learning system for the first time	4.24	0.426

Source: Survey Data 2018

Table 4.5b shows that respondent satisfaction in E-learning, it has average mean score 4.18 with average standard deviation 0.46, 0.43 and 0.42. Therefore there

is no high difference among the sampled employees. In conclude that, the employees are motivated and satisfied to learn with E-learning for improving their skills and knowledge. Moreover, there is positive employee perception on E-learning of KBZ Bank according to higher mean values.

4.5 Employee Perceived Ease of Use in E-learning

Management support for E-learning users and design and contents of E-learning quality is one of the factors to identify how employee perceive E-learning and actual usage of E-learning.

(i) Management Support

The employee perception on management support is based on five statements which are shown in Table 4.6. There is highest mean score is 4.24 in support of data balance by comparing overall mean.

Table 4.5 Respondent's Result regarding management support to E-learning

Categories	Items	Mean	Std. Deviation
Management Support	My boss understands the benefits to be achieved by using e-learning system.	4.19	.390
	My boss explains the benefits of using e-learning system to support learning process	4.17	.374
	I am always supported and encouraged by my boss to e-learning system to perform my job.	4.17	.376
	In order to be used e-learning more, Data Balance is supported (E.g., Internet Data, Wi-Fi etc.)	4.24	.428
	Before applying e-learning system, step by step user manual is provided.	4.16	.368

Source: Survey Result 2018

According to table 4.6, it can be concluded that management strongly help the respondent to use E-learning by supporting data balance and Wi-Fi. Moreover, their boss have well understanding of the benefits of using E-learning according to mean score 4.19. Their boss explain well E-learning usage benefits to their employees and the respondents are getting encouragement from their boss to perform job well as both statements have 4.17 mean value respectively. Moreover, they are provided E-learning user manual to use E-learning as the mean score is 4.16.Therefore, it can be concluded that there is high employee perception on the management support of KBZ Bank.

(ii) Design and Content of E-learning

The employee perception on design and contents of E-learning is based on three statements which are shown in table 4.7. There is highest mean score is 4.21 in training contents such as videos, audios and documents are high quality by comparing overall mean.

Table 4.6 Respondent's Result Regarding Design and Contents in E-learning

Categories	Items	Mean	Std. Deviation
Design & Contents	E-learning training contents are simple and easy to access.	4.18	.389
	Training contents such as videos, audios and documents are high quality	4.21	.405
	The information in the course is simple and easily understandable.	4.17	.376

Source: Survey Result 2018

Table 4.7 shows that E-learning training contents are simple and easy to access has mean score 4.18 and the information in the course is simple and easily understandable has mean score 4.17. Therefore, it can be concluded that there is high employee perception on the E-learning design and contents of KBZ Bank.

4.6 Barriers of E-learning Usage

As shown in Table 4.8, 75% of total respondents have no barriers to use E-learning. 10% of respondents need to know how to use and what are available on the E-learning platform. 13.52 % has difficulty to use E-learning as they have personal difficulties to use E-learning at work. Therefore, it can be concluded that there is little barrier to use E-learning.

Table 4.8 Barriers to use E-learning

Barriers to use E-learning	No. of respondent	Percentage
No Barriers	349	75.83
Personal Difficulties	62	13.52
Don't Know What is Available	49	10.65
Total	460	100.00

Source: Survey Result 2018

Chapter V
Conclusion

This chapter presents the findings based on analysis on employees' perceptions towards E-learning practices of KBZ Bank Ltd. The suggestions based on finding and need for future research is explored. Section 5.1 presented key findings from the survey. The recommendations and implications of this research are presented in section 5.2 and section 5.3 presents the further research directions.

5.1 Findings

This section presents an overview of the research as well as the findings from the survey questionnaire. In order to investigate the factors that influence the implementation and development of E-Learning for one of the private banks in Myanmar, data was gathered from questionnaires. The study revealed the importance of the factors related to employees' characteristics, technology, and design and content as success factors of E-Learning from the perspective of the research sample. The study found that KBZ Bank started approaching digitize learning platform. As first step of it, banking courses are designed and provided into the platform. Nearly all of staffs accomplished those online courses. It can be seen that employees have positive perceptions on E-learning based on the findings presented in tables of Chapter 4. This discussion will then revolve around the two objectives presented earlier in this dissertation. In so doing, the objectives of the paper will be fulfilled and achieved.

This findings also showed that the employees' characteristics factor (employees' prior experience, current experience, employees' satisfaction and perceived usefulness), management supporting, technology factor (design and contents of E-learning, ease of using, quality of contents) are the most important factors that influence E-Learning (employees' perceptions). Based on these findings, it can be concluded that employees' characteristics, technology and design and content affected the success of E-Learning.

The findings also suggest that there are no barriers and difficulty to use E-learning as a few respondent has delay to use it because they do not know what is available in E-learning and their busy hours.

5.2 Suggestions and Recommendations

The research highlights some implications to build upon the success of E-Learning implementation and development. Based on the conceptual framework phases and the findings of this research, stakeholders (the decision makers, the educators and the practitioners) can improve E-Learning quality and provide employees with a suitable E-Learning experience by identifying and investigating some key factors that might assist the successful implementation of E-Learning. Stakeholders should take into consideration employees' needs, skills and capabilities to provide the appropriate preparation for navigation, interaction between employees and trainers, and among students, and facilitate access to resources effectively. It is important that the learning environments be usable to employees, that they are encouraged to use the E-Leaning environment frequently, and that theses environments enhance motivation and employees' attitudes to E-Learning and encourage them to learn. The educators should prioritize the development and design of the curricula to provide enrichment of E-materials and build and design E-content, develop learning and teaching methods and develop assessment approaches and tools based on students' and teachers' needs and demands. This will lead to the enhancement of employees' learning abilities, provide for the possibility of trainers' utilization of E-Learning effectively, and provide teacher time and decrease effort during the learning and teaching processes.

The stakeholders should create an appropriate environment including the infrastructure, techniques, tools, and E-Library while considering the number of employees in the classroom to improve E-Learning quality. Finally, according to management supporting, the decision maker in KBZ Bank should provide adequate support to the employees to develop their performance and roles and the development of their attitudes towards the effective use of E-Learning.

5.3 Limitations of this Research

This study has some limitations that should be considered when interpreting its findings. Firstly, this study adopted a quantitative approach that included a survey strategy with questionnaires for employees to identify the critical success factors of E-Learning. However, the research could have more validity if this study adopted mixed methods of quantitative approach (questionnaires) and qualitative approach

(interviews) to define and reveal several important aspects of E-Learning. Secondly, the results are limited to one of the private banks. The applicability of private bank settings to other banks may be questionable. In order to pursue further investigations of the E-Learning framework, it would be appropriate to introduce more factors such as environmental factors, especially system support and social factors, if it will be adopted in other educational and training settings of other organizations.

5.4 Further Research of the Study

Further research that involves data collection in another educational setting is needed. It will be possible to conduct analyses on both educational and training settings of different industry.

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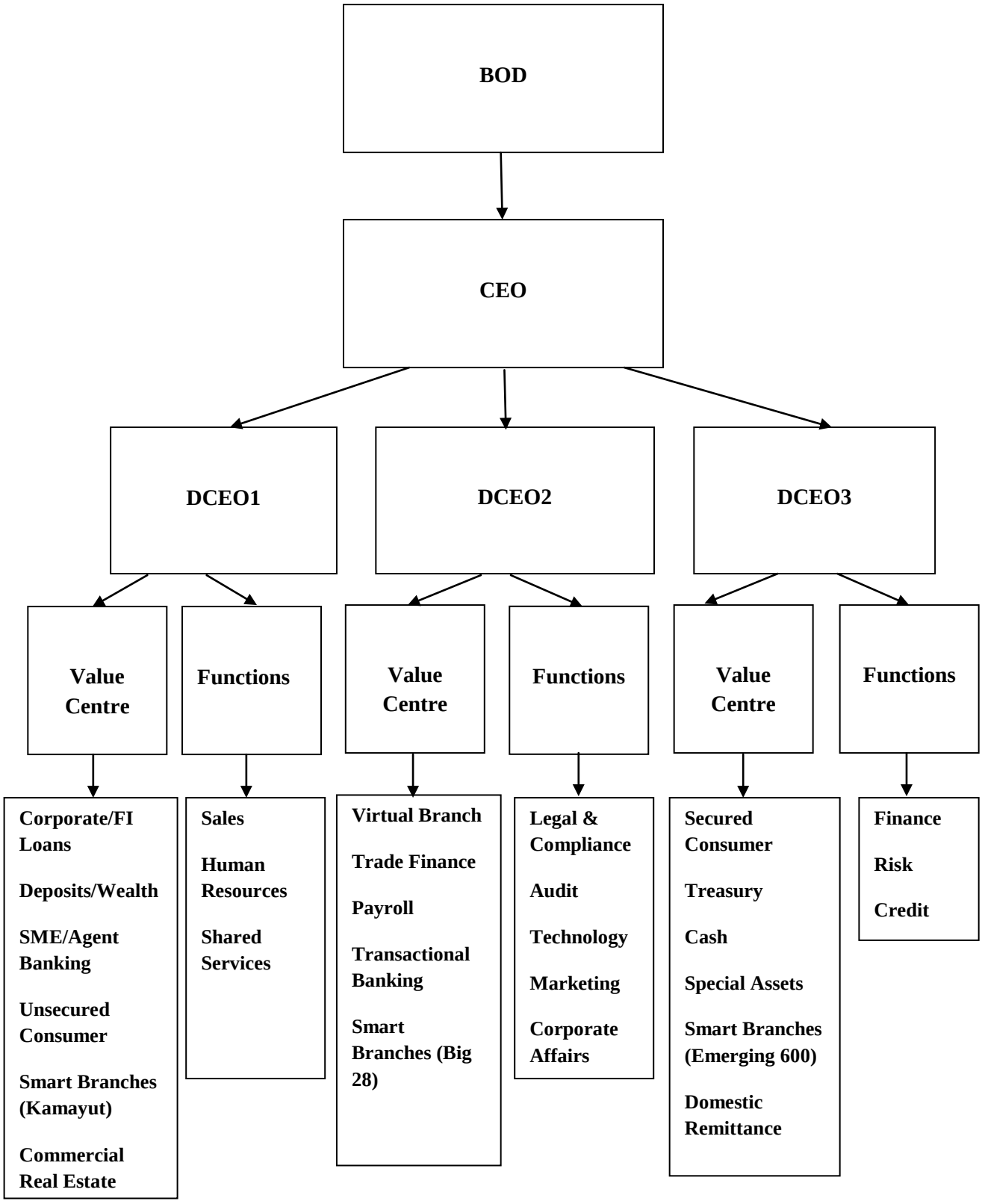
APPENDIX A

Organization Structure of Kanbawza Bank Limited



APPENDIX - B

Employees Perception Towards E-learning Practices Questions

I. Demographic

1. What is your Gender?
    a. Male ☐
    b. Female ☐
2. How old are you?
    a. Below 30 years old ☐
    b. 30 to 39 years old ☐
    c. 40 to 49 years old ☐
    d. Over 50 years old ☐
3. Your educational background?
    a. Middle school ☐
    b. High school ☐
    c. Bachelor ☐
    d. Master ☐
    e. Ph.D. ☐
4. Your years of working?
    a. Below 1 year ☐
    b. 1 to 3 years ☐
    c. 3 to 5 years ☐
    d. 5 to 7 years ☐
    e. 7 to 10 years ☐
    f. Over 10 years ☐
5. Your position in organization?
    a. Management Level ☐
    b. Senior staff ☐
    c. Junior staff ☐
    d. Others ☐
6. You're working department?
    a. Value Centre
        i. Smart Corporate/FI ☐
        ii. Smart Deposits/Wealth ☐

iii. Smart SME/Agent Banking ☐
iv. Smart Unsecured Consumer ☐
v. Smart Commercial Real Estate ☐
vi. Smart Branches (Kamaryut) ☐
vii. Smart Virtual Branch ☐
viii. Smart Trade Finance ☐
ix. Smart Transactional Banking ☐
x. Smart Branches (Big 28) ☐
xi. Smart Secured Consumer ☐
xii. Smart Treasury ☐
xiii. Smart Cash ☐
xiv. Smart Special Assets ☐
xv. Smart Branches (Emerging 600) ☐
xvi. Smart Domestic Remittance ☐

b. Function

i. Human Resources ☐
ii. Sales ☐
iii. Shared Services ☐
iv. Legal & Compliance ☐
v. Audit ☐
vi. Technology ☐
vii. Marketing ☐
viii. Corporate Affairs ☐
ix. Finance ☐
x. Risk ☐
xi. Credit ☐

c. Other

7. The years of experience that you use computers and smart phones?

a. Nothing ☐
b. Below 1 year ☐
c. 1 to 3 years ☐
d. 3 to 6 years ☐
e. 6 to 9 years ☐
f. 9 years and above ☐

II. Prior Experience

8. I enjoy using computers.
   a. Yes ☐
   b. No ☐
9. I enjoy using smart phone
   a. Yes ☐
   b. No ☐
10. I am comfortable using the Internet.
   a. Yes ☐
   b. No ☐
11. I am comfortable saving and locating files
   a. Yes ☐
   b. No ☐
12. I enjoy using e-mail.
   a. Yes ☐
   b. No ☐

III. Employees' Characteristics

The scale that was used in this item was an interval scale. In particular, the respondents were asked to rate on a 5-point Liker scale their perceptions and opinions with respect to the statements, with 1= strongly disagree and 5= strongly agree.

	Strongly Disagree	Disagree	Neutral	Strongly	Agree
13. The use of E-Learning is more encouraging than the traditional method					
14. The use of E-Learning is more exciting than the traditional method					
15. The use of E-Learning facilitates learning more than the traditional method					
16. The use of E-Learning enables students to complete tasks more easily than the traditional method					
17. The use of E-Learning improves the learning performance					
18. The use of E-Learning is more enjoyable than the traditional method					

IV. Employee's experience

	Strongly Disagree	Disagree	Neutral	Strongly	Agree
19. I am confident of using computer or smart phone for e-learning system: Even if I have never used such a system before.					
20. I understand the Objectives of eLearning which is described in eLearning home page well					
21. I am confident that I can overcome any obstacles when using the computer or mobile phone for e-learning system.					
22. I believe that I can use different e-learning course via computer or mobile phone					

V. Management support

	Strongly Disagree	Disagree	Neutral	Strongly	Agree
23. My boss understands the benefits to be achieved by using e-learning system.					
24. My boss explains the benefits of using eLearning system to support learning process					
25. I am always supported and encouraged by my boss to e-learning system to perform my job.					
26. In order to be used eLearning more, Data Balance is supported (E.g., Internet Data, Wi-Fietc.)					
27. Before applying eLearning system, step by step user manual is provided.					

VI. Perceived usefulness

	Strongly Disagree	Disagree	Neutral	Strongly	Agree
28. E-learning improve my learning skill					
29. Using the e-learning system is compatible with all aspects of my work.					
30. Using the e-learning system will improve my knowledge					
31. I find e-learning to be useful					

VII. Design and Content

Three items (No.1-3) were used to measure the perceived ease of use and one item (No. 4) was used to measure the quality of content.

	No.1	No.2	No.3	No.4
32. E-learning training contents are simple and easy to access.				
33. Training contents such as videos, audios and documents are high quality.				
34. The information in the course is simple and easily understandable.				

VIII. Obstacle in the use of E-learning

35. Their ability to use the E-learning
    a. Do other things ☐
    b. Not Interested ☐
    c. Family Pressure ☐
    d. Too busy ☐
    e. Don’t know what is available ☐
    f. Can’t afford it ☐
    g. Don’t need to learn for job ☐
    h. Don’t enjoy learning ☐
    i. Nothing ☐
36. I need assistance or training when using an E-Learning system for the first time
    a. Yes ☐
    b. No ☐
37. Other Suggestions