



THE IMPACT OF E-LEARNING IN DEVELOPING EMPLOYEES PERFORMANCE AT JORDANIAN COMMERCIAL BANKS

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Abstract

This study aimed to investigate the impact of E-learning in developing employees' performance at Jordanian commercial banks. A descriptive analytical approach was used. The study population covered all Jordanian commercial banks. A comprehensive survey method was used for the study sample and the data collected from of all employees appointed in all departments in the head quarter offices with an overall (411) respondents working at (13) Jordanian commercial banks. Statistical Analysis Program (SPSS) which aim of treating data by statistical tests to achieve the purposes of the study. The researcher used the questionnaire as a tool for collecting primary data. The result of the study shows that there is a positive statistically significant impact of E-learning with all its sub-variables (E-training, E-workshop, E-seminar and presentation, E-work applications) on developing the employee's performance in all its sub-variables (work knowledge, work skills, work competencies, work capabilities) at Jordanian commercial banks. The researcher recommends that the Jordanian commercial banks administration required to set a periodical schedule for as part of its investment policies by human capital to ensure employees learning by using E. learning component by different electronic techniques and to give the opportunities employees to participate actively to gain a new knowledge, skills, and ideas to meet financial work requirements and challenges.

Keywords: E-learning, Employees Performance, developing employees performance, Jordanian commercial banks

INTRODUCTION

In recent years, with the increasing competition, the dynamic customer-oriented environment, and business survival pressure, any bank needs to focus on its strengths to achieve a competitive advantage over its competitors. One of the most prominent resources of any bank is its human assets. To attain bank goals, the bank needs to evolve the knowledge, competencies, and skills of the human resources available. Consequently, with E-Learning interventions, the banks respond rapidly to continuous learning and develop their employee's performance.

The adoption of E-learning in the training process for bank employees has many advantages as reducing resources cost needed for the preparing process of training materials, the trainee can attend training anywhere without having to travel, and the effect of E-learning on workflow is less than traditional education (Kattoua, et al., 2016). Horton (2011) defines E-learning as "a set of instructions delivered via all electronic media such as the internet, intranets, and extranets". E-learning allows the trainer to use all forms of file presentation (Word, PDF, PowerPoint, Videos, Pictures), in addition to, allowing the trainee to communicate via e-mail or using an application that provides the ability to interact, whether by speaking or writing.

Human resource development is a continuous process directed to promote employees' performance and satisfaction, therefore improving bank execution (Afroz, 2018). Afshan, et al., (2012) define performance as "the achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost, and speed".

Subsequently with the E-learning system especially at Jordanian Commercial Banks respond to continuous learning and change in the traditional learning system, to enhance employee's performance and meet the bank's objectives.

Research Problem

The importance of E-learning is rising day by day, because of its positive impact on the organization's performance particularly in banks. Studies results assured that there are growing needs for organizational learning, training to educate and improve employee's knowledge, skills, and capabilities to match work requirements proficiently. This study seeks to investigate the impact of E-learning on developing employees' performance at Jordanian commercial banks. Based on the study problem; this study seeks to answer the following main question:

-Is there an impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and Presentation, E-work applications) in developing employees' performance by its dimensions (work knowledge, work skills, work competencies, work capabilities) at Jordanian Commercial Banks?

The sub-questions will be as follows:

1. Is there an impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) in work knowledge at Jordanian Commercial Banks?
2. Is there a significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) in work skills at Jordanian Commercial Banks?
3. Is there a significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) in work competencies at Jordanian Commercial Banks?
4. Is there a significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) in work capabilities at Jordanian Commercial Banks?

Research Hypothesis

The above questions will be answered by testing the following hypothesis:

Ho: There is no statistically significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) at the level of ($\alpha= 0.05$) in developing employees' performance by its dimensions (work knowledge, work skills, work competencies, work capabilities) at Jordanian Commercial Banks.

The sub hypotheses as follows:

Ho1: There is no statistically significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) at the level of ($\alpha= 0.05$) in work knowledge at Jordanian Commercial Banks.

Ho2: There is no statistically significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) at the level of ($\alpha= 0.05$) in work skills at Jordanian Commercial Banks.

Ho3: There is no statistically significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) at the level of ($\alpha= 0.05$) in work competencies at Jordanian Commercial Banks.

Ho4: There is no statistically significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) at the level of ($\alpha= 0.05$) in work capabilities at Jordanian Commercial Banks.

Research Model

This study involves E-learning as an independent variable by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) in developing Employees'

Performance by its dimensions (work knowledge, work skills, work competencies, work capabilities) at Jordanian Commercial Banks. The relationship of the variable for this study is referred to in the following figure:

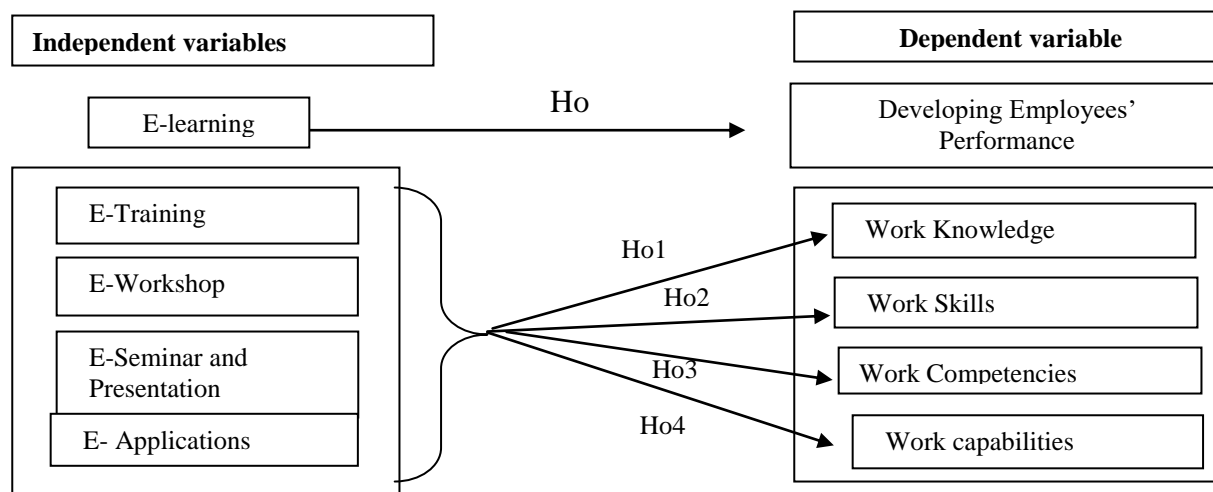


Figure 1 Proposed model

Study Objectives

The study aims to achieve the following main objective: To know the actual practices of e. learning by its dimensions (E-training, E-workshop, E-seminar and Presentation, E-work applications) in developing employees' performance by Jordanian Commercial Banks; to know the most important e. learning techniques used by Jordanian Commercial Banks for developing employee's performance; to identify the impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and Presentation, E-work applications) in developing employees' performance by its dimensions (work knowledge, work skills, work competencies, work capabilities); to know the degree of employee's response and acceptance of e. learning techniques used by Jordanian Commercial Banks for the purpose of developing their work performance; to know the e. learning effectiveness of improving employee's work knowledge, work skills, work competencies, and work capabilities; to set- up a set of appropriate recommendations to the administration of Jordanian Commercial Banks on the bases of the study results to be adopted for the purpose of developing employees' performance.

Study Limitations

1. Scientific limitation: This study focused on E-learning (E-training, E-workshop, E-seminar and presentation, E-work applications) on developing Employees' Performance (work knowledge, work skills, work competencies, work capabilities).

2. Human limitation: This study was covering only all middle-level employees of different departments in the headquarters of the Jordanian commercial banks.
3. Place limitation: This study was conducted in the Jordanian commercial banks headquarters located in Amman - Jordan.
4. Time limitation: This study attempted within the year 2021.

LITERATURE REVIEW

Organizational Learning

Organizational learning is a process that occurs across at various levels of an organization, such as the individual, group, or organizational level, through intuition, interpretation, integration, and institutionalization, as it is a purposeful, sustainable and well-designed process facilitated by good leadership. An organization is capable of transforming organizational learning into a knowledge creation engine with the goal of increasing the competitive advantage of an educational organization (Bratianu, 2015). Organizational learning is distinguished by a number of characteristics, including the fact that it is complicated, where the communication process is the driving axis of this process and is affected by a number of personal factors as well as other internal and external factors, unplanned, where this process differs from the education process, purposeful, dynamic and interaction, continuous, growing and evolving. Finally, it is influenced by the people's culture and knowledge sources (Easterby & Lyles, 2011).

E-learning

The term E-learning includes much more than online learning, virtual learning, or networked or web-based learning because the letter "E" in E-learning refers to the word "electronic" and thus it includes all educational activities carried out by groups or individuals working over the Internet or without an Internet connection, and asynchronously or synchronously via computers independent of the network or connected or any other electronic devices (Shank, 2021). Definitions of E-learning differed, four general characteristics were shared by all definitions: uses technology to provide learning and training programs, works to provide an educational, training, or educational program through electronic means, facilitates learning through the use of digital tools and content that includes some form of interaction, Finally, information and communication technologies are used to help apprentices improve their knowledge, which may include online interaction between the learner and his or her instructors or colleagues (Corbeil & Corbeil, 2015).

E-training is defined as the trainer's use of technology with the aim of providing specific knowledge to trainees via a medium such as the Internet. Video conferencing and web-based

training are two of the most popular types of E-learning (Renner, 2015). The significance of E-training can be found in the following: The integration of the learning process and modern digital technology with a number of innovations, as well the rapid development of their application; E-training allows a greater number of trainees from all job levels and locations to participate in trainings; E-training reduces the training the cost while also saving time and effort; E-training serves as an interactive medium between the trainees and the trainers; E-training works to develop and improve the capabilities of the trainee to use computers and benefit from the Internet advantages; Provide an online training base that you can return to when needed. (Alkhater, 2010)

E-workshops can be defined as the use of technology and digital technologies with the goal of exchanging knowledge, experiences and skills (Pappas, 2021). While the workshop is defined as “a short-term learning experience that encourages active, experiential learning and employs a variety of learning activities to meet the needs of diverse ‘learners’.

E. seminars and presentations must involve the trainees in order to achieve the training’s goal, which can be accomplished by using emails and online discussion boards, responding promptly to discussion questions, encouraging trainees to share their backgrounds and work experiences, and conducting group projects. Good online trainers are those who possess the knowledge and skills on how to use and adapt to the updated and available online technologies (Abdel Fattah, 2013). Seminar and presentation benefits to trainer can provide the training material after preparing it on the Internet for the benefit of others, thus increasing participants ‘knowledge of the results of others’ research and create an intellectual atmosphere in the workplace. Seminars also improve communication, management and presentation skills by preparing and attending seminars (Dessler & Al Ariss, 2012).

E. applications are technological services made available by the Internet. Interactive Internet applications are appealing and simple to use, in addition to being easy to access and operate by users, as they provide direct visual and audio communication between the trainer and trainees, and the trainer can display the training material through these applications (DeCenzo, et.al., 2016). E-applications are available on mobile smartphones, computers, and tablets, and can be downloaded for free with Internet access and used in the training and developing process, as they provide an interactive medium for discussion and dialogue between the trainer and the trainees (Jiang & Long 2019).

Developing Employee’s Performance

Employee performance is defined as “the verification of results that have been generated in a specific job activity or job during a specific period of time linked to organizational goals”

(Alqaryouti, 2010). Whereas, performance includes results resulting from the procedures and processes carried out by employees based on their experience and skills (Awad, 2013). Development is defined as “any activity that is not related to current needs and is more concerned with job growth than immediate performance,” (Salah, 2016). Altarawneh, (2011). Defined developing performance as a directing improvement of organization’s performance and achieving its strategic goals. DeCenzo, et al.(2016). Defined that developing employees is a chances of acquiring more new knowledge and skills, as well as competence. Therefore, they will be more able to perform the tasks effectively and with better quality.

Knowledge management is defined as a management system that helps enable institutions to increase the knowledge, they possess by facilitating the flow and movement of information between individuals, with regard to the banking sector, knowledge management is specifically defined as the process through which the banking institution finds, collects, acquires and uses knowledge to support and improve its performance (Jashapara, 2011). Knowledge management is also defined as “managing the corporation’s knowledge through a systematically and organizationally specified process for acquiring, organizing, sustaining, applying, sharing and renewing both the tacit and explicit knowledge of employees to enhance organizational performance and create value” (Hammoud, 2010).

Work skills are an important factor for success and as such they directly affect the increase in productivity, as employees who possess work skills are more able than others to adopt new techniques and methods of work, a skill has been defined as “the ability or capacity of an individual to act appropriately in a given situation” (Siekman & Fowler, 2017). Skills are classified into two types: soft skills and hard skills. Soft skills are also known as people skills, interpersonal skills or transferable skills, soft skills defined as “personal attributes that enhance an individual’s interactions, job performance and career prospects”, also is defined as “the subtle behaviors and communication styles that help make a work environment or interaction with another person easier to manage” (OECD/ILO, 2017).

Competency is defined as “an individual's capability or ability”, another definition for competency was referred to as "a set of characteristics of knowledge, skills, attitudes, intellect and view of one's own interests to carry out their duties efficiently and effectively", competency also defined as "basic personal characteristic that is a determining factor for acting successfully in a job or situation" (Kuruba, 2019). Three types of competencies, which are as follows: Personal competencies, which are human capabilities and include the ability to learn, the ability to create, deal with change, the ability to manage stress, the ability to develop oneself, the willingness to start work, and the display of self-confidence; Professional competencies are defined as "the knowledge and skills necessary for employees to perform their jobs

successfully", as it depends on the employee's tasks and roles and varies with organizational goals and job roles; Social competencies are "any cognitive function or overt behavior in which an individual engages while interacting with another person". (Al-Lawzi, 2012)

Work capability is a prerequisite for sustainable organizational productivity, as it enables a company to identify and assimilate knowledge from both external and internal sources in order to compete in an ever-changing marketplace, where integrative capability defined as a "kind of systematic capability to collect, configure, and reconfigure all of the resources that can provide competitive advantages", and can be divided into four capabilities: (1) scanning capability; (2) gathering capability; (3) organization capability; and (4) innovation capability (Dessler, 2013), work capacities also defined as "the measures of sensitivity to changes in the environment, the ability to adapt to changes in the environment, the ability to solve problems in the workplace (e.g., workplace innovation), and the ability for continuous personal development" (Abbas & Ali, 2012).

Katua, (2015), study results showed that there is a significant positive impact on the performance of commercial banks due to the training and development strategies of employees. Ldama & Bazza, (2015), study results concluded that the application of training and development for employees in banks as motivational strategies lead to retaining employees because retaining employees who have experience and skill is costly and allowing them to leave is more costly. Muhammad, (2016), study showed that the training process in banks leads to raising the employee's performance level. The respondents also emphasized that the training they receive helps them to carry out the tasks and responsibilities assigned to them. Muhammad, (2017, study results showed that the training process contributes to the employee's development productivity and performance, and the development of high-quality training programs leads to the achievement of the training objectives. Madanat & Khasawneh, (2018), Study result showed that a well-organized training and development program gives employees continuous knowledge and experience.

Sanyal & Hisam, (2018), study results showed that the training and development process has a positive impact on the performance of employees and the development of their skills, knowledge and abilities. Makonjio, et al., (2019), study found that the e-learning program has an impact on the performance of Kenyan bank employees. Soubjaki & Kamaledine, (2020), study results showed trainees' dissatisfaction with the level of general training in Lebanon, both in terms of the trainer's standards and the quality of the training program. Shrouf, et al., (2020), study found that human resources positively affect productivity and strategic performance. The results also confirmed that training enhances skills and future career paths for bank employees.

RESEARCH METHODOLOGY

Descriptive analytical approach was used to be applied to test hypotheses and examine the relationship between variables. The population of the study was covered all Jordanian commercial banks with an overall of (13) Banks. A survey method was used, the study sample was covered only all employees that are appointed at a middle level as far as department managers, head departments and employees in the headquarters offices of Jordanian Commercial Banks with an overall of (411) respondent were classified as (46) managers, (66) head of departments, and (299) employees of all departments in the headquarters of the Jordanian Commercial Banks. (Source: Human Resources Department of the Jordanian commercial banks, 2020).

The researchers developed a set of questionnaires covering all the study variables to distribute it to the study sample. The Likert scale was followed to obtain the answers of the study sample. Statistical analysis program (SPSS) to process the data obtained through the questionnaire and test hypotheses according to the tests that achieve the study objectives. Correlation coefficient (Pearson) used to calculate between the score for each axis and the overall score of the questionnaire. Cronbach's alpha validity test used to ensure that the questionnaire is valid.

Table 1 Cronbach's alpha

Indep. & Dep. Variables	Cronbach's alpha coefficient result
1. E. Learning	0.940
-E. Training	0.857
-E. Seminars and Presentation	0.874
-E. Workshop	0.865
-E. Applications	0.874
2. Developing employee's performance	0.964
-Work Knowledge	0.913
-Work Skills	0.917
-Work Competences	0.887
-Work Capabilities	0.871

Table(1), shows that the parts of the questionnaire are fixed, meaning that if they were distributed to the same people again under the same conditions, the same results will appear because the results are equal to or higher than 0.7 (Taber, 2017).

ANALYSIS AND FINDINGS

Descriptive Statistics

Independent Variables Descriptive Tests: E. Learning

The arithmetic means and standard deviations were extracted for E. Learning, and the table below illustrates this.

Table 2 The arithmetic means averages and the standard deviations of E. Learning dimensions

Rank	No.	Sub-Variable	Mean	S.D.	Degree
2	1	-E. Training	3.68	0.84	High
3	2	-E. Workshop	3.61	0.812	Medium
4	3	-E. Seminars and Presentation	3.60	0.798	Medium
1	4	-E. Applications	3.72	0.788	High
-	-	Overall Mean	3.65	0.81	Medium

Table (2) shows that the highest mean is for E-applications (3.72), it is followed by E-training with a mean of (3.68), and is located within the high level as well, while E-workshops (3.61), and E-seminars and presentation (3.60), are at the medium level. Thus, the overall mean is (3.65) , and it was within the medium level.

Dependent Variable: Developing Employees Performance

The arithmetic means and standard deviations were extracted for developing employee's performance, and the table below illustrates this.

Table 3 The arithmetic averages and the standard deviations of developing employee's performance in their dimensions

Rank	No.	Sub.Variable	Mean	S.D.	Degree
2	1	-Work Knowledge	3.97	0.752	High
1	2	-Work Skills	3.98	0.65	High
3	3	-Work Competencies	3.96	0.541	High
4	4	-Work Capabilities	3.91	0.622	High
-	-	Overall Mean	3.96	0.64	High

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Table (3) shows that the highest mean is for work skills (3.98) with a standard deviation equal to (0.65), it is followed by work knowledge with a mean of (3.97) ,and is located within the

high level as well, while work competencies (3.91), and work capabilities (3.91), are at the medium level. Thus, the overall mean is (3.96) and it was within the medium level.

Hypotheses Tests

Ho: There is no statistically significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) at the level of ($\alpha = 0.05$) in developing employees' performance by its dimensions (work knowledge, work skills, work competencies, work capabilities) at Jordanian Commercial Banks. Simple linear Regression used to test the impact of the independent variable (E-learning) in the dependent variable (developing employees' performance).

Table 4 Model Summary of the impact of the independent in dependent variables

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.372 ^a	.138	.136	12.10518
a. Predictors: (Constant), independent				

Table(4), the Pearson correlation coefficient between the independent variable and the dependent variable appears, as it reached an average value of (0.372) with the value of the coefficient of determination (0.138) and the value of the modified coefficient of determination (0.136), meaning that the independent variables explain (13.8%) of the variance in the dependent variable, developing employee's performance.

Table (5) represents the results of the ANOVA analysis of the significance of the regression model:

Table 5 ANOVA analysis of the impact of the independent in dependent variables

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9599.202	1	9599.202	65.508	.000 ^b
	Residual	59932.971	409	146.535		
	Total	69532.174	410			
a. Dependent Variable: dependent						
b. Predictors: (Constant), independent						

Table (5) shows the results of the ANOVA analysis of the significance regression test, and sig. value is (0.000) which is less than (0.05) and therefore the null hypothesis is rejected and the alternative hypothesis is accepted which means that the regression is significant and therefore there is an impact of the independent variable (e-learning) by its dimensions on dependent variable (developing employees' performance) by its dimensions. Thus, the dependent variable can be predicted through the independent variable. Table (6) shows the values of the regression coefficients for the estimators and their statistical tests, as shown below:

Table 6 Impact of the independent variable on Developing Employees Performances

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	84.561	3.646		23.190	.000
	E. Training	0.994	0.160	0.294	6.220	.000
	E. Workshop	1.954	0.214	0.411	9.117	.000
	E. Seminars & Presentations	1.449	0.221	0.308	6.549	.000
	E.Applications	1.173	0.227	0.248	5.174	.000

Dept. Variable: Developing Employees Performances

Table (6) shows the results of coefficients for the impact of the "E. Learning" with its sub-variables on the dependent variable (Developing Employee Performance) combined, where the table shows the t values calculated for each of (E. training, E. workshop, E. seminars and presentations, E. applications), where it reached (6.220, 9.117, 6.549, 5.175) respectively, at significant level of t. values (0.00, 0.00, 0.00, 0.00), respectively.

Accordingly, the null hypothesis was rejected of the E. Learning by its dimensions (E. training, E. workshop, E. seminars and presentations, E. applications) in the sense that there is a positive impact of statistical significance on developing employees' performance by its dimensions (work knowledge, work skills, work competencies, work capabilities). Which means the result shows that the result is less than (0.05). Therefore, the alternative hypotheses (Ha) were accepted.

Ho1: There is no statistically significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) at the level of ($\alpha = 0.05$) in work knowledge at Jordanian Commercial Banks.

Table (7) shows the values of the regression coefficients for the estimators and their statistical tests, as shown below:

Table 7 Impact of the independent variables on work knowledge

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.120	1.043		16.411	.000
	E. Training	0.325	0.046	0.331	7.102	.000
	E. Workshop	0.603	0.061	0.437	9.830	.000
	E. Seminars & Presentations	0.480	0.063	0.352	7.609	.000
	E. Applications	0.394	0.065	0.287	6.069	.000

Dept. Variable: Work Knowledge

Table (7) shows the results of coefficients for the impact of the “E. Learning” with its sub-variables on the sub-dependent variable (work knowledge) combined, where the table shows the t values calculated for each of (E. training, E. workshop, E. seminars and presentations, E. applications), where it reached (7.102, 9.830, 7.609, 6.069) respectively, at the significant level of t. values (0.000, 0.000, 0.000, 0.000), respectively. Accordingly, the null hypothesis was rejected of the E. Learning by its dimensions (E. training, E. workshop, E. seminars and presentations, E. applications) in the sense that there is a positive impact of statistical significance on (work knowledge). Which means the result shows that the result is less than (0.05). Therefore, the alternative hypotheses (H_a) were accepted.

Ho2: There is no statistically significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) at the level of ($\alpha= 0.05$) in work skills at Jordanian Commercial Banks.

Table 8 Impact of the independent variables on work skills

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.618	.903		20.609	.000
	E. Training	.261	.040	0.310	6.606	.000
	E. Workshop	.427	.055	0.361	7.820	.000

E. Seminars & Presentations	.345	.055	0.294	6.225	.000
E. Applications	.297	.056	0.252	5.271	.000

Table 8...

Dept. Variable: Work Skills.

Table (8) shows the results of coefficients for the impact of the “E. Learning” with its sub-variables on the sub-dependent variable (work skills) combined, where the table shows the t values calculated for each of (E. training, E. workshop, E. seminars and presentations, E. applications), where it reached (6.606, 7.820, 6.225, 5.271) respectively, at the significant level of t. values (0.000, 0.000, 0.000, 0.000), respectively. Accordingly, the null hypothesis was rejected of the E. Learning by its dimensions (E. training, E. workshop, E. seminars and presentations, E. applications) in the sense that there is a positive impact of statistical significance on (work skills). Which means the result shows that the result is less than (0.05). Therefore, the alternative hypotheses (Ha) were accepted.

Ho3: There is no statistically significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) at the level of ($\alpha= 0.05$) in work competencies at Jordanian Commercial Banks.

Table 9 Impact of the independent variables on work competencies

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	24.952	.9790		25.483	.0000
E. Training	.1410	.0430	.1610	3.289	.0010
E. Workshop	.4190	.0580	.3390	7.289	.0000
E. Seminars & Presentations	.2900	.0590	.2370	4.942	.0000
E. Applications	.2660	.0590	.2160	4.476	.0000

Dept. Variable: Work Competences.

Table (9) shows the results of coefficients for the impact of the “E. Learning” with its sub-variables on the sub-dependent variable (work competencies) combined, where the table shows the t values calculated for each of (E. training, E. workshop, E. seminars and presentations, E. applications), where it reached (3.289, 7.289, 4.942, 4.4716) respectively, at the significant level of t. values (0.001, 0.000, 0.000, 0.000), respectively.

Accordingly, the null hypothesis was rejected of the E. Learning by its dimensions (E. training, E. workshop, E. seminars and presentations, E. applications) in the sense that there is a positive impact of statistical significance on (work competencies). Which means the result shows that the result is less than (0.05). Therefore, the alternative hypotheses (Ha) were accepted.

Ho4: There is no statistically significant impact of E-learning by its dimensions (E-training, E-workshop, E-seminar and presentation, E-work applications) at the level of ($\alpha = 0.05$) in work capabilities at Jordanian Commercial Banks.

Table 10 Impact of the independent variables on work capabilities

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	16.685	.7400		22.562	.0000
	E. Training	.1530	.0320	.2280	4.736	.0000
	E. Workshop	.2830	.0450	.2990	6.338	.0000
	E. Seminars & Presentations	.1950	.0450	.2080	4.302	.0000
	E. Applications	.1280	.0460	.1360	2.777	.0060

Dept. Variable: Work Capabilities.

Table (10) shows the results of coefficients for the impact of the “E. Learning” with its sub-variables on the sub-dependent variable (work capabilities) combined, where the table shows the t values calculated for each of (E. training, E. workshop, E. seminars and presentations, E. applications), where it reached (4.736, 6.338, 4.302, 2.777) respectively, at the significant level of t. values (0.000, 0.000, 0.000, 0.006), respectively. Accordingly, the null hypothesis was rejected of the E. Learning by its dimensions (E. training, E. workshop, E. seminars and presentations, E. applications) in the sense that there is a positive impact of statistical significance on (work capabilities). Which means the result shows that the result is less than (0.05). Therefore, the alternative hypotheses (Ha) were accepted.

SUMMARY OF FINDINGS & CONCLUSIONS

-The study results showed that there is a statistically significant impact between e-learning with all its sub-variables on developing the performance of employees in all its sub-variables of commercial banks employees in the Jordanian capital, Amman. The results of this study are

consistent with Khasawneh (2015), where his result showed that self-efficacy and facilitating condition has positively impact in the behavioral intention to use information and communication technology. Sanyal & Hisam study, (2018) confirmed that the training and development process has a positive impact on the performance of employees and the development of their skills, knowledge and abilities. The results of this study were also similar to the study by Makonjio et al., (2019), which showed that the e-learning program has an impact on the performance of Kenyan bank employees.

-The study results showed that there is a statistically significant impact of e-learning with all its sub-variables on work knowledge of Jordanian commercial banks employees. The results of this study are in agreement with the study of Madanat & Khasawneh, (2018), which showed that a well-organized training and development program gives employees continuous knowledge and experience. Sanyal & Hisam, (2018) study, which showed that the training and development process has a positive impact on the performance of employees and the development of their skills, knowledge and abilities. The results of Soubjaki & Kamaledine (2020) study also showed that the trainees are satisfied with the training process, which increases their knowledge that helps them in performing their work.

-The study results showed that there is a statistically significant impact of e-learning with all its sub-variables on the work skills in the Jordanian commercial banks employees. The results of this study are similar to the results of Ldama & Bazza (2015) which showed that the training and development process for bank employees as motivational strategies lead to employee retention because the training process increases and improves the employees' experience and skills. Muhammad's study (2017) also showed that the training process contributes to the employee's development productivity and skills. And the Sanyal & Hisam study, (2018) confirmed that the training and development process has a positive impact on the performance of employees and the development of their skills, knowledge and abilities. Also, Shrouf et al., (2020) showed that human resources management and the training process in particular raise the working skills of bank employees.

-The study results showed that there is a statistically significant impact of e-learning with all its sub-variables on the work competencies of commercial banks employees in the Jordanian capital, Amman. The results of this study are consistent with Katua (2015), which showed that there is a significant positive impact on the employees of commercial banks work competency due to the training and development strategies of employees. The results of Afroz (2018) confirm that there is a strong relationship exists between employee training and employees' competencies. The results of Sanyal and Hisam (2018) also showed that the training and

development process has a positive impact on the performance of employees and the development of their competencies.

-The results of the current study showed that there is a statistically significant impact of E-learning in all its sub-variables on the work capabilities of the commercial banks employees in the Jordanian capital, Amman. The current study results are consistent with Katua (2015), which showed that there is a significant positive impact on the commercial banks work capabilities due to the training and development strategies of employees. Muhammad, (2016) also confirmed the training process in banks leads to raising the employee's performance and capability level. The results of Muhammad's (2017) study also showed that the training process raised the employee's productivity and capabilities, and the development of high-quality training programs leads to the improve employees' capabilities. The Afroz study (2018) also showed that there is a strong relationship between employee training and employee capabilities, and the results revealed that the more training an employee gets, the more efficient of performance.

IMPLICATIONS

Based on the study results of the impact of E-learning in improving and developing the performance of employees, including knowledge, skills, competence and capabilities, the researcher recommends the following:

- Establishing a set of periodical schedule as part of its investment policies to improve human capital by ensuring employees learning by using E. learning component by different electronic techniques and to give the opportunities employees to participate actively to gain a new knowledge, skills, and ideas to meet financial work requirements and challenges by Jordanian commercial banks.
- Establishing training centers by assigning senior employees to properly handle and to follow up on the outcomes of training programs by Jordanian commercial banks.
- A periodical time table for follow up to employees' needs in terms of financial knowledge, skills, competencies, and capabilities through head department recommendations to classify and set up the most priority in terms of required training programs by Jordanian commercial banks.
- Implementing a score card to evaluate the outcomes of using E. learning and its effect on work quality and performance of employees at all levels in order to ensure the benefits and values in return to financial work process by Jordanian commercial banks.
- Understanding seriously employee's suggestions and initiatives seriously to be presented freely with further discussions about work processes and developments by Jordanian commercial banks.

- Use of e. applications to freely share information with bank employees that require rushing work transactions quickly; high standards of work quality, with less cost and time by Jordanian commercial banks.
- Sharing knowledge through e. learning channels with employee's to keep them aware of any current and future prospects on the context of self-mange work and team work by Jordanian commercial banks.

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