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Research Report

Employees' experiences and perceptions of e-learning for training and development in a South African Bank

Submitted by

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Dedication

I dedicate this dissertation to my late grandmother, Faniswa Mguqulwa, whom I never had the opportunity to meet. Though I did not know you personally, your memory lives on through the stories we share and the impact you left behind. It would have been an honour to meet you, to understand your journey, and to learn from the choices you made. I hope that, wherever you are, you are proud to see your granddaughter carrying your name forward and contributing to your legacy.

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This dissertation would not have been possible without the support and encouragement of many individuals, to whom I am deeply grateful.

First, I thank the Lord Almighty for blessing me with the vision to pursue my master's degree and granting me the strength and resilience to see it through.

To my supervisor, Dr Suzanne. I am grateful for the chance to learn from you. Your guidance and encouragement throughout this process were truly a blessing. You not only reassured me during moments of doubt but also provided emotional support and patience, for which I am deeply appreciative.

To my daughter, Lilitha. May this work serve as a testament that no matter what challenges life presents, you should always reach for the stars. Never let anything or anyone steer you away from your dreams and purpose. With faith in God and the support of your loved ones, anything is possible.

To my mother, Nomonde Mguqulwa. Your unwavering support has been my foundation. Even in moments when I doubted myself, your words of encouragement kept me going. Thank you for the sacrifices you made, for the countless days and nights you spent caring for Lilitha so that I could study. This achievement is as much yours as it is mine.

To my sister, Lindy. Thank you for your constant support and understanding. Your determination to build a better future has inspired me to do the same. I promise to always stand by your side, just as you have stood by mine, supporting you always.

To the employees who participated in this study. Thank you for taking time out of your busy schedules to engage with me. Your willingness to share your insights and experiences was invaluable, and I hope that this research contributes meaningfully to training and development in the banking industry.

ABSTRACT

Technological advancements have transformed corporate learning, with e-learning playing a key role in training and development, especially in the banking sector. While existing research highlights general benefits such as accessibility, cost-effectiveness, and flexibility, there remains limited understanding of employees' lived experiences with e-learning especially in the South African banking context. There remains a significant gap in understanding how employees' experiences and perceive e-learning used for training and development, especially within the context of a South African bank. Therefore, the purpose of this study is to explore employees' experience and perception of e-learning used for training and development in a South African bank. By focusing on employees' lived experiences and perceptions, this research seeks to provide understanding on how e-learning impacts employees knowledge, career growth and skills gap. The research uses Activity Theory (AT) as a conceptual framework, examining tools, rules, community, division of labour, object, and outcomes in the e-learning environment. A qualitative approach was applied, using semi-structured interviews with ten employees across junior, mid-level, and senior roles. Thematic analysis (TA) was used to interpret the data. Findings show that employees value both mandatory and voluntary e-learning. Interestingly, the employee level has an influence on the perceptions of mandatory training, with junior employees appreciating skills learnt, mid-level employees who find these sessions necessary but mundane, and senior employees who feel mandatory training lacks leadership content. Subsequently, higher level employees value voluntary training more due to the leadership e-learnings available despite challenges in time management, and junior employees gain confidence and become more self-reliant in their daily duties, from skills learnt from voluntary training, however there are challenges with management support and training prioritization. Key challenges of e-learning include time management, workload, and lack of prioritisation of learning. The study recommends policy adjustments to allocate dedicated training time and increase management involvement. This research contributes to the body of knowledge on e-learning in financial institutions and illustrates how AT can be applied to evaluate training in sector-specific contexts.

Keywords: e-learning, learning, training and development, technology, employees, banking, Activity Theory, Voluntary e-learning, Mandatory e-learning

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1 INTRODUCTION

Corporate Learning

According to Amalia (2023), Anderson and Shum (2022), and Ellis and Kuznia (2014), corporate learning is the process of teaching specialised knowledge to employees to help them gain new skills and abilities. An effectively implemented corporate learning strategy is beneficial to an organisation, as it leads to enhanced employee performance, which can potentially increase productivity by between 10% and 20% (Alerasoul, Afeltra, Hakala, Minelli & Strozzi, 2022). Ultimately, Thoms, Patel, and Shaw (2022) state that this provides organisations with a competitive advantage in their specific markets.

Corporate Learning in the South African Banking Sector

According to Van Zyl (2018), in the South African financial sector—and particularly within banking institutions—corporate training has become a strategic priority. Banks are increasingly providing training to employees at different levels—junior, mid-level, and senior management (Madden & Govender, 2020)—to enable continuous learning and skills development (Josh, 2019). Valente and Correia (2016) and Jung and Huh (2019) state that these training programs incorporate various aspects of banking, including financial products and risk management (Hirsch, 2022), compliance, and customer service (Ghelani, Hua & Koduru, 2022), so employees remain up to date with compliance regulations, industry trends, and emerging technologies (Hodge & McDonald, 2020). For example, Eksteen, Humbani (2021), and Coetzee (2018) state that policies such as the Financial Sector Regulation Act (FSRA) and FAIS Fit and Proper Requirements necessitate frequent and up-to-date staff training. As such, banks must continually invest in efficient, scalable, and policy-aligned learning platforms to meet institutional and regulatory standards (Louw & Nieuwenhuizen, 2020).

The Shift to Technology-Driven Learning

Due to the rules and regulations set, and the pressure to remain compliant, banks have transitioned from traditional classroom-based corporate training (Coetzee, 2018; Bersin, 2018) to more modern, technology-driven methods. This includes blended learning—a combination of in-person and online modules—and fully digital e-learning systems (Bozkurt, Akgün-Özbek & Zawacki-Richter, 2017). According to Valavan

(2023), this shift is not only a response to rapid technological advancements, but also to the need for continuous upskilling and compliance alignment across the workforce.

Understanding E-learning in the Banking Sector

Mejbri et al. (2022) and Kim et al. (2023) define e-learning as the use of digital technologies, particularly the internet, to deliver educational content and training to learners (Artino & Stephens, 2021). It facilitates uninterrupted learning (Chang, 2016) regardless of time or place (Maheshwari, 2021), and empowers employees to access interactive content for ongoing development (Chitra & Umamaheswari, 2018). Research shows that e-learning enables employees to expand their skills (Argote, 2019), gain certifications (Al Rawashdeh et al., 2021), and remain current with industry developments (Lee & Choi, 2021; Lantu, 2023). While the technological shift toward e-learning in South African banking is evident, not much is known about how employees at different levels perceive and experience e-learning used for training and development.

1.1 Context and background

According to Anderson and Shum (2022), Schoop (2023), Arockiaraj (2022) and Siemens and Baker (2012), technological developments and the growing introduction of online education providers have fuelled the rapid expansion of e-learning for training and development (Jacob & Boyter,2020 ; Allen & Rawi, 2021). Furthermore, the globalisation of businesses, the increasing prevalence of remote working, and the recent COVID-19 pandemic significantly increased the adoption of e-learning as a training and development method, as it ensures continuity of education and skills development, even when staff work remotely (Chen & Xu , 2021). Consequently, multiple industries are utilising e-learning to train employees in various sectors (Belando-Montoro, Carrasco-Temiño & Naranjo-Crespo, 2022; Akhter, 2021).

In the South African banking industry, e-learning has gained traction as a prominent and preferred method of employee training (Chen & Jones, 2019; Chen & Jang, 2010) due to advantages such as reduced costs (Kumar, Wotto & Bélanger, 2018); accessibility at any time and from anywhere (Bower, 2019; Khan, 2021), and increased information retention (Le Roux et al., 2022; Shahzad, 2021). Although traditional classroom-based training is still used in some instances (Chen & Jones, 2019; Chen & Jang, 2010), banks are increasing using e-learning tools and platforms to create,

deliver, and manage learning experiences, assessments, discussions and other interactive learning activities to all employees regardless of their employment levels (Ayres et al., 2020; Orr, Weller & Farrow, 2018).

1.2 Problem statement

Companies are making significant investments in e-learning due to increasing adoption of technology worldwide (Strohmeier,2020) with a predicted growth of more than $31 billion in revenue by 2027 (Hakimi, Katebzadah, & Fazil, 2024) and a Compound Annual Growth Rate (CAGR) of more than 11% (Bagdi, Pothabathula,Sharma & Bulsara,2023), with large corporations employing remote workers, relying almost solely on e-learning as the main training and development method (Deloitte, 2021). Particularly, in the financial sector, banks are increasingly investing in e-learning infrastructure and programmes (Li, Lu, Hou, Cui & Darbandi ,2021) and employees are required to enrol and utilise e-learning (Gulliver, 2020; Datta, 2022) to fulfil obligatory training requirements for regulatory adherence or engage in voluntary training for professional advancement (Miller & Katz, 2002; Gulliver, 2020). For example, many banking institutions expect all employees (junior employees, mid-level employees and senior management) to complete e-learning modules to comply with risk and compliance training to meet regulatory requirements (Gulliver, 2020; Datta, 2022). While mandatory learning modules such as workplace safety, data privacy, diversity training, and product knowledge (CIPD (2021), Akinbowale, Klingelhöfer and Zerihun (2022) and Zhu, He, Jiang and Hu (2023) are required, , most banks also encourage voluntary adoption of e-learning among their employees to promote continuous learning (Chen et al., 2020; Miller & Katz, 2002). Botha and van der Merwe (2025) state that these programmes are often linked to performance evaluations and career advancement opportunities to motivate employees as they can achieve certifications or qualifications recognised within the banking industry (Govender, 2020).

Gulliver (2020) and Datta (2022) state that since organisations invest large amounts of money in these programmes, it is crucial that their investment is worthwhile and results in return on investment (ROI) (Sitzmann & Ely (2020) . Furthermore, as with all technology use, challenges exist, such as a lack of involvement and motivation (Cheng, 2014; Akhter, 2021), power inconsistency issues (Van Staden & Lotz-Sisitka,

2022; Khan, 2017), limited social interaction opportunities (Hrastinski, 2019), ineffective learning outcomes (Verma, 2022; Lee & Hammer, 2019), and content quality and relevance (Lee & Park, 2019). Therefore, it is important to understand whether companies and employees are reaping the benefits of e-learning so that the return on investments being made are being realised (Govender, 2020).

1.3 Research objectives

The objective of this research study is to Firstly, explore the current landscape of e-learning in the banking sector for employee training and development, specifically to understand whether e-learning effectively meets the training and development demands of the highly regulated and technology-driven banking industry. Understanding e-learning's effectiveness is important in ensuring that training programs align with industry demands, especially in banking where continuous training is crucial (Bozkurt, Akgün-Özbek, & Zawacki-Richter, 2017; Madden & Govender, 2020; Louw & Nieuwenhuizen, 2020). E-learning has become a vital tool for workforce development, offering flexible, scalable, and cost-effective training solutions (Lee & Choi, 2021; Al Rawashdeh et al., 2021).

Secondly, the study will explore how employees at different levels junior, mid-level, and senior perceive and experience e-learning. These three levels of employees have been selected as they often have distinct responsibilities, learning needs, and expectations from training programs (Cheng, Wang, Moormann, Ogechukwu, & Chen, 2019; Payal & Kanwar, 2024). For example, junior employees may rely on e-learning for foundational skill-building (Moon & Kwon, 2021), mid-level staff may seek applied knowledge for operational efficiency (Alsuraihi et al., 2022), and senior employees may prioritize leadership development and strategic thinking (Jayasinghe & Gunawardena, 2022). Understanding these differences is essential to tailor e-learning strategies that effectively engage each group and support their professional growth (Shang et al., 2024).

Thirdly, the study will identify and evaluate how e-learning used for training and development contributes to both individual development and organizational success. Well-designed e-learning initiatives have been shown to enhance employee competencies and motivation, contributing to broader organisational goals such as performance, innovation, and compliance (Alerasoul, Afeltra, Hakala, Minelli, &

Strozzi, 2022; Argote, 2019). This will guide the refinement of e-learning strategies to ensure they meet the diverse needs of staff across all levels, ultimately contributing to both individual career development and overall organizational effectiveness (Kim et al., 2023; Artino & Stephens, 2021; Hirsch, 2022).

1.4 Research questions

As this study aims to understand employees' experience and perception of e-learning used for training and development in the South African banking industry, the main research question posed is: *How do employees at different levels perceive and experience e-learning for training and development in a South African Bank?* The following sub-questions were formulated to assist in answering the main Research Question:

1. What e-learning is currently utilised to train and develop employees at various levels in the bank?
2. How do different levels of employees at the bank believe e-learning assists in developing skills and knowledge?
3. What are the benefits of e-learning for employees at different levels in the bank?
4. What are the challenges of e-learning for employees at different levels in the bank?

1.5 Significance of the study

The researcher envisages several practical and theoretical contributions from this study. First, theoretically the study aims to contribute to the academic body of knowledge on e-learning within the banking sector by providing empirical understanding into how e-learning is experienced and perceived by employees at different organizational levels. It also aims to demonstrate how Activity Theory can be applied as a framework for exploring workplace learning environments.

Practically, the study aims to offer practitioners in the South African banking industry insights into how e-learning is currently implemented and experienced. These findings can then be used to support more informed decision-making regarding the selection, design, and delivery of e-learning systems that are better aligned with employees' needs and organizational objectives.

Finally, by comparing how junior, mid-level, and senior employees experience knowledge transfer through e-learning, the study can reveal potential gaps or inefficiencies in training outcomes. This can be used to support the development of more inclusive and targeted training strategies that ensure all employees, regardless of role or level, are equipped with the skills needed for effective performance.

1.6 Delimitations

The study focuses on a South African bank that offers a variety of e-learning courses based on factors such as employee level, job title, in-house training, external training, and mandatory and voluntary training. The researcher selected the specific bank as it has an aggressive digital strategy that values cost-effective digital solutions, and all bank employees are required to complete various e-learning courses. Furthermore, the study only explored the factors identified in the literature and thus does not discuss any additional factors.

1.7 Conclusion

The introduction provided a brief overview of the background and context of e-learning within the South African banking sector. It outlined the problem statement, research questions, research objectives, significance of the study, and delimitations. The next section, the literature review, will examine existing literature on the use of technology in corporate environments, with a specific focus on e-learning. It will explore the different types of e-learning available, as well as the associated benefits and challenges.

2 LITERATURE REVIEW

As this study aims to explore employees' experiences and perceptions of e-learning for training and development in banking, in order to gain a better understanding of e-learning within corporate contexts, literature relevant to technology use, banking and e-learning has been reviewed. First, literature on technology use, particularly in corporate settings, is presented. Second, e-learning literature is discussed, followed by an overview of different e-learning types and approaches. Next, the study examines e-learning in the South African context. Then, the benefits and challenges of e-learning and employees' perceptions and experiences are identified.

2.1 Technology

According to Artino and Stephens (2021), Tiwari (2023) and Setiawati (2022), over the past decade technology has revolutionised the world. For example, in the healthcare field, the use of AI and machine learning enables faster and more accurate diagnosis (Kandeel, 2024), drug discovery, and personalised treatment, resulting in improved patient care and more accessible healthcare (Tiwari, 2023; Setiawati, 2022). Similarly, in the energy sector, renewable energy technologies like solar and wind power have become pervasive (Dutta, El-kenawy, Guma, 2023) and together with IoT devices are being used to monitor energy consumption and optimise usage in homes and industries (Mishra, 2022; Deloitte, 2021). In the retail space, e-commerce and mobile shopping have transformed the retail landscape, leading to the rise of online marketplaces with AI-driven recommendations and chatbots to enhance customer experiences (Mishra, 2022; Deloitte, 2021). In the banking sector, Chigada and Hirschfelder (2017), Ajibade and Mutula (2020) report growth in digital payment systems, mobile banking, and online banking with many banks providing advanced smartphone apps so that their customers can manage their accounts and access banking services on the go. Furthermore, Borowski-Beszta, and Jakubowska (2019) note that Near Field Communication (NFC) and Quick Response code (QR code) payments, digital wallets and payment gateways for e-commerce and electronic financial transfers are becoming standard practice within in South Africa and allow secure, touchless, seamless transactions at point-of-sale terminals and online (Coetzee, 2018; Thusi & Maduku, 2020).

2.1.1 Technology in corporations

According to Xie and Wang (2023), McAfee and Brynjolfsson (2017) and Gartner (2022), the digital transformation of corporations has led to the widespread adoption of digital tools, thereby enabling automation and fostering data-driven decision-making processes. This transformation has made organisations more agile, customer-centric, and efficient (Xie & Wang, 2023; Davenport, 2018). The IoT is a significant aspect of digital transformation as it enables organisations to connect, monitor, and control devices, systems, and machinery remotely (Alrefai, Elbanna, Al Ghaddaf, & Abu-Alsondos, 2023). In addition, integration with cloud services facilitate automated processes which can run with minimal or no human intervention (He, Huang, Choi & Bilgihan, 2022). According to Xie and Wang (2023) and Davenport (2018) technology advancements are also changing HR policies to include flexible working hours, remote or hybrid work arrangements, and evolving employee duties. Furthermore, technology is facilitating virtual collaboration among globally distributed teams (Peggy et al., 2022; Xie & Wang, 2023) thus enabling organisations to enter international markets and remain competitive (Peggy et al., 2022; Sharma & Jaiswal, 2018; McKinsey & Company, 2021).

Louw and Nieuwenhuizen (2020), Coetzee (2018), Slazus and Bick (2022), and Eksteen and Humbani (2021) claim that technological advancements have significantly revolutionized the South African banking sector, making it one of the most advanced and sophisticated in Africa. These advancements have not only transformed banking processes, but are reshaping training and development methods, with a growing reliance on e-learning platforms (Bennett & Obalade, 2023). Consequently, Akinbowale et al. (2022) and Jaback (2023) note that banks have invested heavily in learning and development programs, providing training on topics such as cybersecurity awareness (Mishi & Mushonga, 2023), anti-money laundering (AML), Know Your Customer (KYC), and compliance training (Louw & Nieuwenhuizen, 2020). These efforts ensure employees remain compliant, acquire essential knowledge, grow within their roles, and contribute to the organization's competitive advantage (Deshpande, Raut, Gupta, Mittal, Raheja, Ekbote & Kaul, 2023). To encourage employee engagement, banks track training completion rates and tie successful completion to performance evaluations (Valente & Correia, 2016), ensuring employees engage with available training and development opportunities (Bennett &

Obalade, 2023). Thus, Akinbowale et al. (2022), Valente and Correia (2016) contend that integrating e-learning with career development ensures compliance while fostering professional growth.

As this research is interested in understanding more about employees' perceptions and experiences of e-learning for corporate training and development, literature on e-learning technology is presented next.

2.2 E-learning

Mejbri et al. (2022) and Artino and Stephens (2021) define e-learning as a system in which one can leverage electronic technology, particularly the internet, to deliver educational content and training to learners. This mode of learning has become increasingly popular across schools, colleges, professional training programs, and lifelong learning initiatives because of its effectiveness and adaptability (Mahmoudi & Amini, 2019) and has become a vital component of professional development strategies (Mejbri et al., 2022). For example, Maheshwari (2021) and Steger (2023) state that employees can select online courses and resources aligned with their career progression goals, enabling them to expand their knowledge base, gain certifications, and demonstrate a commitment to ongoing learning and professional growth (Lee & Choi, 2021; Roberts, 2020). Shaw (2018) and Argote (2019) claim that e-learning programs incorporate interactive features, such as quizzes, exercises, and multimedia content, fostering collaboration and engagement among learners (Ahmed & Asiksoy, 2021), which result in an immersive and dynamic educational experience (Steger, 2023; Vonderwell & Turner, 2019) characterised by online discussions, prompt feedback, and enhanced learner involvement. Various e-learning types exist based on delivery methods, interactivity, and learner engagement, catering to different educational needs and organizational goals (Artino and Stephens, 2021)

2.2.1 Types

While e-learning is an umbrella term used for learning that is delivered through electronic means, such as online courses, virtual classrooms, and digital educational materials (Khazanchi, Bernsteiner, Dilger, Groth, Mirski, Ploder, SpieB, 2022), different types of e-learning exist, these include: Gamification, M-learning and LMS (Almaiah & Alyoussef, 2019; Almaiah, Al-Khasawneh & Althunibat, 2020; Naveed et al. 2017; Al-Samarraie, Teng, Alzahrani, & Alalwan, 2018).

Gamification refers to using game mechanics and aspects in non-game environments to engage and inspire people to complete tasks or acquire new knowledge (Haryanto, Setiawan & Djajadikerta, 2023; Deterding et al., 2011; Alonso-Fernandez et al., 2019; Thomas et al., 2022). According to Le Roux et al. (2022), gamification makes e-learning engaging and enjoyable for employees and improves engagement and skills development (Shafique & Abbad, 2019). Leader boards, badges, and awards for completing courses or reaching milestones could be introduced to keep employees engaged and motivated while completing the e-learning course (Hamari et al., 2019; Chen et al., 2021). Next, *Mobile learning* (m-learning) utilises smartphones, tablets, and IoT to deliver educational content (Basak, Wotto,Belanger, 2018; Castillo-Velazquez & Silva-Lopez, 2022; Nadi et al., 2023) to enable seamless communication and data sharing (Lee et al., 2020; Xie et al., 2019). These mobile applications include relatively short or small learning modules, quizzes, and performance support tools to help employees learn at their convenience (Driscoll, 2017; Nadi et al., 2023). Lastly, *Learning Management Systems* (LMS) consist of software that is used to create, deliver, manage and track educational and training content (Sabharwal et al., 2023; Danvy, Le & Pole, 2023; Khobokoane et al., 2019; Van der Westhuizen et al., 2021) to promote teaching and learning (Al-Sharhan, Al-Hunaiyyan, Alhajri & Al-Huwail, 2020).

In addition to different e-learning types, various approaches exist for presenting e-learning modules depending on learning content, location of the employees, and location of the instructor (Fadhilah, Sutrisna, Muslimah & Ihsan, 2021).

2.2.2 Approaches

As different stakeholders enrol in e-learning programmes, there are different modes in which e-learning programmes can be presented to meet the objective of each organisation. Discrete organisations would need to select the model best-suited to them or use the best-suited model for each situation (Fadhilah et al., 2021; Elneel, Kahtan, Fakharudin, Abdulhak, Al-Ahmad & Alzoubi, 2023).

First, *asynchronous* e-learning, according to Chen and Jones (2019) and Elneel et al. (2023), allows students to learn at their own pace, time, and place, promoting learner autonomy by enabling them to set personal goals, manage time, and self-regulate their learning (Elneel et al., 2023). It is particularly suitable for busy professionals who can

access materials, assignments, and communicate with peers or instructors at their convenience without disrupting work (Alzahrani, 2019; Lowenthal et al., 2020). This approach supports those who need extra time to absorb material, reflect on progress, and track outcomes (Fadhilah et al., 2021; Hrastinski, 2019). Second, *synchronous* e-learning, which offers real-time interactions such as video conferences, allowing for collaborative discussions, problem-solving, and immediate feedback (Bowers et al., 2022; Phelps & Vlachopoulos, 2020), is ideal for in-depth discussions and practical training, where students can practice skills under instructor guidance (Li et al., 2022). However, Moller and Huett (2012) claim, this approach can cause anxiety for some students due to the pressure of real-time participation, and scheduled sessions may not be accessible for those with conflicting obligations or time zone differences. Lastly, *Blended* learning is a teaching method that combines both synchronous and asynchronous learning (Rasheed, Kamsin & Abdullah, 2020), incorporating in-person classroom sessions with online components such as video lectures, discussion forums, and interactive exercises (Graham & Halverson, 2023). In this approach, students may attend physical classes for certain sessions and use online materials like quizzes and multimedia content for others (Schoop, 2023; Ashraf, Tsegay & Meijia, 2021). The goal is to leverage the benefits of face-to-face interactions, such as instant feedback and group discussions, with the advantages of online learning, such as self-paced study and access to diverse resources (Ashraf et al., 2021). Blended learning facilitates theory learning through asynchronous resources while allowing practical skills to be developed in synchronous sessions, making it particularly effective in hybrid classrooms (Rasheed et al., 2020).

In addition to the various approaches of e-learning that exist there are various benefits that come with the use of e-learning for employees.

2.2.3 Benefits

Benefits of e-learning identified in the literature are accessibility (Martin, 2021; Khan, 2021), real-time feedback (Cheng, 2022), better information retention (Shahzad, 2021), collaborative online learning (Jung & Huh, 2019), and cost-effectiveness (Harviainen & Kupiainen, 2019; Hamza & Tóvölgyi, 2023).

2.2.3.1 Accessibility

A major benefit of e-learning, as noted by Martin (2021), Khan (2017), and Harviainen and Kupiainen (2019), is that it breaks down geographical barriers, contributing to the democratization of education and making content and instruction accessible to a wider audience. For individuals balancing multiple responsibilities such as school, work, and family, Hoang, Nguyen, and Nguyen (2023) state that e-learning's flexibility is especially beneficial as it allows them to study at their own convenience and access pre-recorded lectures and downloadable resources with fewer interruptions (Singh & Thurman, 2019; Wu, 2021).

2.2.3.2 Real-time feedback

Gao (2022) and Cheng (2022) claim that e-learning enables rapid modifications to the instructional materials by providing real-time feedback on employee performance. Furthermore, Haryanto, Setiawan and Djajadikerta (2023) mention that the e-learning system allows immediate delivery of scores and detailed feedback on responses when employees complete assessments, quizzes or interactive activities. This function enables students to discover their strengths and weaknesses promptly, and focus on areas of improvement (Alam, 2023; Li, 2022). According to Katsaris and Vidakis (2021) and Gao (2022), some e-learning systems with adaptive algorithms adjust content based on learners' performance, ensuring appropriate challenge levels, and that learners are neither bored nor overwhelmed. These adaptive systems personalize learning experiences, improving engagement and knowledge retention by tailoring materials to individual needs. (Katsaris & Vidakis, 2021).

2.2.3.3 Better information retention

E-learning has demonstrated a beneficial effect on employee knowledge retention, thus contributing to improved learning outcomes and long-term assimilation of knowledge (Manrique-Vallier, 2019; Hamza & Tóvolgyi, 2023). According to Li (2022) and Shahzad (2021), e-learning can raise information retention rates by as much as 60 percent, which, in turn, leads to increased performance and productivity. This effect is due to personalised learning experiences and content relevance, which improves employees’ knowledge retention significantly (Hong et al., 2019).

2.2.3.4 Cost-Effectiveness

As stated by Harviainen and Kupiainen (2019) and Hamza and Tóvolgyi (2023), e-learning is a cost-effective alternative to traditional classrooms, as it eliminates printed materials and travel expenses Additionally, automated as e-learning systems can manage enrolment processes, administrative costs can of enrolment, monitoring, and reporting can be reduced (Gao, 2022; Pandey & Pandey, 2019) as less people are needed to perform these tasks (Gurban & Almogren, 2022). Furthermore, e-learning platforms can accommodate multiple learners at once, and content can be reused across various training sessions, reducing the need for new materials (Kats & Gerasimenko, 2019; Ortega-Tudela et al., 2019).

While there are multiple benefits to e-learning, as with any other technology being implemented, e-learning is not without challenges, as presented next.

2.2.4 Challenges

Challenges include a lack of employee involvement (Cheng, 2014; Akhter, 2021), electricity supply or constraints (Van Staden & Lotz-Sisitka, 2022; Khan, 2017), limited social interaction (Verma, 2022; Lee & Hammer, 2019), ineffective learning outcomes (Hoang et al., 2023), and relevance and content quality (Lee & Park, 2019).

2.2.4.1 Lack of employee involvement

Cheng (2014) and Akhter (2021) claim that employees could avoid involvement and lack of motivation because the content might be perceived as irrelevant to their job roles or career aspirations, leading to disengagement. Therefore, organisations must ensure that training material aligns with employees' needs and responsibilities (Buabeng-Andoh, 2019; Hoang et al., 2023). In addition, employees need the freedom to choose their learning paths and resources since this could enhance motivation (Downey & Yildirim, 2019; Akhter, 2021). Chen (2014) states that although employee rewards play a role in motivation and involvement (Rienties et al., 2019), certificates or grades might not sustain their engagement as a balance between intrinsic and extrinsic motivation is required.

2.2.4.2 Electricity supply or constraint

Gehringer, Rode and Schomaker (2018), Van Staden and Lotz-Sisitka (2022) and Khan (2017) reiterate that the inability of Eskom (the sole South African power supplier) to meet power demands resulted in the parastatal implementing load-

shedding. Van Staden and Lotz-Sisitka (2022) and Khan (2017) define load-shedding as switching off parts of the South African electrical grid in a planned and controlled manner, due to insufficient capacity or to avoid a countrywide blackout (Van Staden & Lotz-Sisitka , 2022). Load-shedding impairs the internet connections and power supply (Muposhi, 2019) resulting in learners losing access to learning resources, live lectures or interactive sessions as they often struggle to maintain a stable internet connection (Van Staden & Lotz-Sisitka, 2022; Muposhi, 2019). According to Sharma and Dabas (2020), some companies have opted to purchase generators or uninterruptible power supply (UPS) systems to mitigate the negative effects of load reduction. However, even with backup systems, there could be limitations to using the system continuously during extended load-shedding or when the employee works remotely (Sharma & Dabas, 2020).

2.2.4.3 Limited social interaction

Verma (2022) and Sotiriou, Lazoudis and Bogner (2020) contend that the lack of in-person contact with e-learning causes a sense of isolation and lowers learner motivation and engagement. In addition, Hoang et al. (2023) mention that the absence of an instructor interaction can lead to feelings of isolation and disengagement, especially when learners have questions or encounter obstacles and do not have access to sufficient resources, assistance or guidance (Verma, 2022; Sotiriou et al., 2020). Lastly, a restricted peer-to-peer learning component makes it difficult to share ideas, gain insight from others' views, create a community of learners, and restrict networking opportunities (Sotiriou et al., 2020), increasing the difficulty of forging key business contacts (Hoang et al., 2023).

2.2.4.4 Relevance, quality of content and ineffective learning outcomes

Valverde-Berrocoso, Garrido-Arroyo, Burgos-Videla and Morales-Cevallos (2020) state that the design and quality of e-learning programs impact employees' experiences significantly; consequently, well-designed e-learning modules with interactive elements, visuals, and engaging content are likely to increase motivation and knowledge retention. The relevance, clarity, and practical applicability of the content contribute to the perceived value of e-learning among employees (Smith & Johnson, 2018). The accuracy and dependability of online content can be difficult to determine, as students must distinguish between credible sources and potentially misleading or obsolete information (Sotiriou et al., 2020). Localised and culturally

relevant e-learning content available in South African languages is limited (Valverde-Berrocoso et al., 2020). Accordingly, the lack of diverse educational materials hinders inclusivity and the ability to meet each learner's unique requirements and interests (Valverde-Berrocoso et al., 2020).

According to Hoang et al. (2023), Huang and Sun (2022) and Caporarello, Manzoni and Bigi (2018), the design of e-learning software is crucial. If the implemented e-learning is not correctly designed and used, it will lead to ineffective learning outcomes. Therefore, designing e-learning must be balanced (Papamitsiou & Economides, 2019). If the content is too passive, relying solely on reading text or watching videos without interactive elements like quizzes, discussions or assignments, learners might not engage with it (Huang & Sun, 2022). Conversely, if the content is too overwhelming, with too much information presented at once or in a disorganised manner, it could overwhelm learners, hinder comprehension, and not produce the desired outcome (Papamitsiou & Economides, 2019; Hoang et al., 2023). Huang and Sun (2022) and Caporarello et al. (2018) state that organisations must ensure their e-learning content is designed following best practices for instructional design, such as using multimedia, interactivity, and assessments to enhance learning outcomes (Caporarello et al., 2018).

E-learning is widely used and applied worldwide; similarly, in South Africa, it is tailored to specific contexts to address the unique needs and demands of the South African workforce (Singh, 2018).

2.2.5 E-learning in South Africa

Within South Africa, since the National Qualifications Framework (NQF) laid the foundation for e-learning in 1995 (Singh, 2018), organisations within the country have increasingly adopted e-learning for skills development and training (Nkosi, 2021). Govender (2020) and Masenya (2020) assert that e-learning is helping South African organisations close the skills gap and improve worker performance by providing increased access to training and development. In addition, Govender and Madden (2020) claim that e-learning enables organisations to reach more people while enhancing efficiency and cost-effectiveness.

According to Moeng (2019) and Govender (2020), the success of e-learning initiatives depends on a supportive corporate culture, leadership commitment, infrastructure investment, and a culture of digital inclusivity (Letseka, 2018). Furthermore, Olugbara (2018) and Van Zyl (2021) point out that employee attitudes and motivation are critical in determining the success of e-learning programs. In addition, issues such as limited internet access and inadequate digital literacy skills continue to hinder the effective adoption of e-learning in South Africa (Kavi, 2018; Abilities Development Agency, 2022) and existing educational inequalities in the country exacerbates existing challenges (Herman, 2020).

2.3 Employees perceptions and experience

Employees' perceptions and experiences are central to understanding how e-learning functions as a training tool in corporate environments. Perception refers to how employees interpret and make sense of e-learning based on prior knowledge, expectations, and contextual factors (Shang et al., 2024), while experience relates to their actual engagement with the e-learning process—including usability, system interaction, content relevance, and learning outcomes (Moon & Kwon, 2021). Together, these constructs significantly influence the adoption, effectiveness, and overall success of e-learning in organisations (Alsuraihi et al., 2022).

2.3.1 Self-Efficacy and Motivation

Self-efficacy, or an employee's belief in their ability to succeed in e-learning, is a major influence on perception. Employees with low self-confidence in their digital learning abilities may feel overwhelmed or disengaged, especially when facing time constraints. Jayasinghe and Gunawardena (2022) found that low self-efficacy and competing work demands led to poor participation rates, with fewer than 10% of employees fully engaging in available e-learning programs. This highlights the importance of building learner confidence through support and orientation.

2.3.2 Platform Design and User Experience

The design of an e-learning platform strongly shapes how employees perceive its usefulness and relevance. A user-friendly interface, clear content structure, and interactive features contribute to more positive experiences. Agrawal et al. (2017) emphasise that well-designed navigation, engaging visuals, and multimedia content enhance satisfaction and motivation. Similarly, Payal and Kanwa (2024) found that

interactive design and clear communication were critical for employees transitioning from face-to-face to online learning environments.

2.3.4 Service Quality and Responsiveness

Beyond content, the perceived quality of support and responsiveness within the e-learning environment plays a crucial role in shaping perception. Factors such as timely feedback, technical support, and system reliability are core to the learner experience. When service levels are poor, e.g., delays in response or system errors employees may become disengaged regardless of content quality (Agrawal et al., 2017).

2.3.5 Perceived Value and Relevance to Work

Employees are more likely to engage in e-learning when they see direct benefits to their roles and professional growth. Syed and Abdul (2023) note that employees valued the flexibility of e-learning and its alignment with their workplace goals. When e-learning contributes to job performance, employees are more likely to perceive it positively and stay motivated throughout the training.

2.3.6 Contextual Factors in Regulated Industries

In sectors such as banking, continuous professional development is mandatory. Van Zyl (2018) highlights that in these contexts, perceptions of e-learning are influenced by the extent to which training aligns with regulatory requirements. If there is a disconnect between training content, compliance expectations, and the learning experience, the outcomes may be diminished (Madden & Govender, 2020). Thus, understanding employee perceptions is especially critical in these environments to ensure both compliance and engagement.

2.4 Conclusion

The literature section first reviewed technology and its advancements over time and how technology is used in corporates then reviewed literature on employee perceptions and experiences. Following that, an e-learning review was provided, including the different types and approaches of e-learning. Next, the benefits and challenges of e-learning were discussed. The section concluded with a review of e-learning in South Africa.

Based on the literature review it is evident that e-learning systems plays a vital role in providing training and development for employees, therefore it is to understand

employees' experience and perception of e-learning used for training and development in a South African bank. In the next section the conceptual frameworks considered for this research study are discussed and subsequently the selected conceptual framework is presented and applied to the research questions posed.

3 CONCEPTUAL FRAMEWORK

A conceptual framework according to Grant and Osanloo (2015) and Creswell (2014), is a theoretical structure that helps researchers organise their ideas, analyse complex phenomena, and link their study to existing theories (Miles & Huberman, 1994). It is essential in research as it clarifies research questions, informs methodological choices, and provides a structured way to interpret findings (Grant & Osanloo, 2015).

As this research aimed to explore employees' perceptions and experiences with e-learning for training and development in a South African bank, a framework that considers individual learning goals, attitudes and beliefs, technology, technology competency, and environment was required in order to guide the research. This section provides an overview of commonly used frameworks for understanding individual technology experiences, use, and perspectives, i.e., the Technology Acceptance Model (TAM) (Davis, 1989), Task Technology Fit (TTF) (Goodhue & Thompson, 1995), and Activity Theory (AT) (Vygotsky & Leont'ev, 1920). Each framework is outlined, followed by an overview of previous studies in which each one has been used, and then presents reasons for non-selection or selection. Lastly, the section presents the application of the chosen conceptual framework for this study in relation to the research questions.

3.1 Technology Acceptance Model (TAM)

Toraman (2022) and Fussell and Truong (2021) describe the Technology Acceptance Model (TAM) as a framework for understanding and predicting user acceptance and adoption of information technology (IT) systems. According to Davis (1989), TAM is built on two key constructs: perceived usefulness (PU) and perceived ease of use (PEOU), both of which significantly influence an individual’s decision to adopt and utilize a technology (Park & Kang, 2021; Bryan & Zuva, 2021).

PU refers to the degree to which a user believes that using a specific technology will enhance their job performance, lead to better outcomes, or increase efficiency (Kurdi, 2020; Bryan & Zuva, 2021; Amalia, 2023). PEOU represents the extent to which a user perceives a technology as easy to use, intuitive, and accessible meaning that minimal effort is required to learn and operate it effectively (Kurdi, 2020; Bryan & Zuva, 2021). The interaction between PU and PEOU ultimately determines whether users accept or reject a given technology (Davis & Marangunić, 2023). Bryan and Zuva

(2021) claim that if technology is simple to use and comprehend, users are more likely to employ it i.e., technology use is influenced by an intention to use it and other factors such as social influence and enabling conditions (Bryan & Zuva, 2021).

3.1.1 Use of TAM

The Technology Acceptance Model (TAM) has been widely applied to understand technology adoption in various contexts, including e-learning. Research by Park and Kang (2021) and Toraman (2022) highlights TAM's relevance in assessing user acceptance of e-learning platforms, particularly in higher education. Similarly, Cheng et al. (2020) conducted research on employees in a corporate setting and applied TAM to understand their perceptions of a corporate e-learning platform. Furthermore, Salloum, Qasim, Al-Emran, Abdel, and Shaalan (2019) explored the adoption of e-learning platforms within organizations by extending TAM with additional factors such as organizational support and social influence to understand employees' perceptions of, ease of use and usefulness influenced their engagement with e-learning platforms. In addition, Amulla (2021) and Buchanan (2021) claim that using TAM in combination with other learning theories, such as Task Fit Framework (TFF) and the Theory of Planned Behaviour (TPB), is beneficial as it assists researchers in gaining a better understanding of technology adoption. These studies reinforce the versatility of TAM in evaluating technology acceptance across different domains, demonstrating its applicability in examining the adoption of learning management systems (LMS).

3.1.2 Reasons for non-selection

TAM (Technology Acceptance Model) has not been selected for this study for several reasons. First, TAM does not adequately address key elements relevant to this research, such as content quality, instructional design, interpersonal interactions, institutional support, and the evaluation of learning outcomes (Buchanan, 2021). These dimensions are critical for understanding employees' experiences and perceptions of e-learning in a corporate context. Second, as TAM is based on the assumption that individuals make entirely rational decisions, primarily influenced by perceived usefulness and ease of use (Fussell & Truong, 2021), it is not suitable for this study which is grounded in the understanding that human decision-making is not always logical and can be shaped by prior experiences, habits, and social or organizational contexts (ref, date). Third, TAM is primarily designed to predict the adoption (Fussell & Truong, 2021) and use of new technologies (Brandon-Jones &

Kauppi, 2018) and thus is it not suitable for this study which seeks to explore the explore the qualitative aspects of employees' experiences and perceptions of e-learning in a South African bank.

3.2 Task-technology Fit (TTF)

The Task-Technology Fit (TTF) model, developed by Goodhue and Thompson (1995), is widely used to assess how well a technology aligns with users' tasks and requirements. According to Spies, Grobbelaar, and Botha (2020), TTF provides a framework for measuring the effectiveness of technology by evaluating the connection between the technology and the tasks it is designed to support. The model asserts that the characteristics of both the task and the technology influence their alignment, which ultimately impacts users' performance and technology utilization (Goodhue & Thompson, 1995).

TTF identifies three key factors: task characteristics, referring to task complexity and suitability for technological support (Goodhue, 1998; Goodhue, Klein & March, 2000); technology characteristics, which include the hardware and software used for task execution (Goodhue & Thompson, 1995; Spies et al., 2020); and task-technology fit, the extent to which a technology meets task requirements (Goodhue & Thompson, 1995). Consequently, within this model when technology effectively supports tasks, it follows that user performance is enhanced (Goodhue et al., 2000).

3.2.1 Use of TTF

The Task-Technology Fit (TTF) model has also been widely applied to understand technology utilization in e-learning contexts. Studies by Spies, Grobbelaar, and Botha (2020) and Wan, Xie, and Shu (2020) emphasize the relevance of TTF in assessing how well e-learning technologies align with specific learning tasks, impacting user performance and technology adoption. Similarly, a study by Hanafizadeh, Taherianfar, and Alami Neisi (2023) explored the use of TTF in corporate e-learning environments, highlighting how task-technology alignment influences the success of e-learning initiatives. Furthermore, Muchenje and Seppänen (2023) examined TTF in corporate training programs, finding that a good fit between technology and learning tasks leads to higher user satisfaction and improved learning outcomes. In addition, Jeyaraj (2022) and Goodhue et al. (2000) suggest that combining TTF with other adoption frameworks, such as the Technology Acceptance Model (TAM), can provide a more

comprehensive understanding of e-learning technology utilization. These studies illustrate the versatility of TTF in evaluating technology adoption and its impact on learning effectiveness.

3.2.2 Reasons for non-selection

The Task-Technology Fit (TTF) model has not been selected for this study for several reasons. First, while TTF primarily focuses on the alignment between task requirements and technology capabilities, assessing how this fit influences performance (Hanafizadeh et al., 2023), it does not account for critical factors such as organisational policies, system quality, information quality, and team dynamics, which are essential for understanding employees' experiences and perceptions of e-learning (Muchenje & Seppänen, 2023). Second, TTF is typically applied in quantitative studies that measure the effectiveness of technology use based on performance outcomes rather than exploring users' perceptions and lived experiences (Jeyaraj, 2022; Muchenje & Seppänen, 2023). Third, TTF is designed to evaluate organisational performance when implementing specific technologies, rather than focusing on employees' experiences and perceptions of e-learning used for training and development in a South African bank (Jeyaraj, 2022) which is the focus of this study. Lastly, TTF overlooks factors, such as cultural dimensions and societal norms (Tarhini et al., 2016), which are important when considering how e-learning technologies are experienced and perceived by employees for training and development in a South African bank.

3.3 Activity Theory (AT)

Activity Theory (AT), which originates from Vygotsky's cultural-historical psychology studies (Cong-Lem, 2022), provides a framework for analysing how individuals use tools within a social and cultural context to achieve specific goals (Dolata, Katsiuba, Wellnhammer & Schwabe, 2023). According to Camargo-Henríquez and Silva (2022), this theory is particularly relevant for understanding e-learning adoption because it goes beyond just the interaction between users and technology, also considering the broader social structures that influence learning. The first generation of AT, introduced by Vygotsky, emphasizes mediated action, where tools play a crucial role in shaping human activity and helping individuals achieve their goals (Blayone, 2019). Engeström's second generation of AT builds upon this foundation by incorporating additional elements like community, rules, and division of labour, highlighting that

learning and work happen within a social system (Camargo-Henríquez & Silva, 2022). The third generation further extends AT by examining the interactions between multiple activity systems, recognizing that contradictions and tensions between different stakeholders can drive change and innovation (Blayone, 2019; Engeström & Glăveanu, 2012).

Given its emphasis on the dynamic relationship between individuals, tools, and social structures (Dolata et al., 2023), AT provides a comprehensive lens for analysing how employees engage with e-learning in corporate environments. It allows for an exploration of not only how technology supports learning but also how organizational norms, workplace roles, and interactions influence the adoption and effectiveness of e-learning (Camargo-Henríquez & Silva, 2022). A graphical representation of AT is shown in Figure 1, Activity theory.

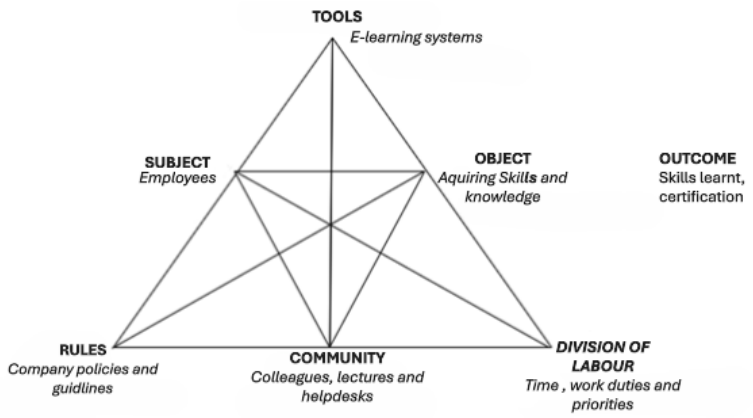


Figure 1: Activity Theory

3.3.1 Use of AT

Recent studies have demonstrated the value of Activity Theory (AT) in enhancing e-learning initiatives. Yusoff and Zin (2012) applied AT to guide the instructional design of online collaborative learning, emphasizing its role in promoting knowledge sharing and collaboration among corporate learners. Similarly, Collis and Margaryan (2004) used AT to explore computer-supported collaborative learning and work-based activities in corporate environments, showcasing its effectiveness in understanding complex learning dynamics. Gogus (2023) also utilized the AT framework to design impactful online learning experiences, focusing on integrating cognitive, teaching, and social presences to foster deeper engagement and understanding among learners. Additionally, Uden and Ching (2024) proposed an AT-based ecosystem for Artificial

Intelligence in Education (AIED), highlighting the importance of considering the dynamic relationships between learners, educators, and technological tools to create sustainable and effective e-learning environments. Lastly, Gedera et al. (2023) used AT to analyse the challenges university students faced during the pandemic, offering valuable insights into the difficulties of online learning. These studies illustrate the relevance of AT in shaping e-learning strategies, ensuring that learning activities align with organizational goals and adapt to the changing needs of learners.

3.3.2 Reasons for selection of AT

Activity Theory (AT) was chosen for this study for several reasons.First, First, as AT offers a comprehensive lens for understanding technology use within the broader socio-cultural and organizational context in which the activity occurs (Orth, Piller & Rothlauf, 2023), it is a suitable model for exploring employees' experiences with e-learning in the banking sector, where factors such as industry standards, institutional priorities, and employee roles influence how training is delivered, perceived, and applied.

Second, AT emphasizes the role of tools and technologies in shaping human activity, while also recognizing the influence of social and organizational structures on learning and performance (Blayone, 2019). As this study explores employees' experience and perceptions of e-learning used for development in a South African bank, AT helps analyse how system design, accessibility, and job role expectations and learning regulations influence engagement and professional growth.

Third, as learning in a corporate setting is often shaped by interactions with colleagues, supervisors, and organizational policies (Camargo-Henríquez & Silva, 2022), Engeström's second generation of AT (Engeström's, 2001) which expands the original model to include the components of community, rules, and division of labour AT provides a suitable framework to explore learning as a social process rather than a purely individual activity.

In addition to its analytical utility, the use of Activity Theory can be used to illustrate how this model can be applied to exploring corporate e-learning contexts in the South African banking sector. By examining employee experiences through AT's six core elements, Subject, Object, Tools, Rules, Community, and Division of Labour, the study can demonstrate how these interconnected components shape learners' engagement,

challenges, and outcomes. This in turn not only strengthens the study's conceptual foundation but also extends AT's theoretical reach into organisational learning environments.

3.3.3 Application of AT

In this study, Activity Theory (AT) has been applied as follows.

(1) The *Subject (S)* refers to the individuals or groups engaged in the activity, whose actions are aimed at achieving the object (Engeström & Sannino, 2023). In this study, the subject is the employees participating in corporate e-learning, with diverse backgrounds, job roles, and learning styles.

(2) The *Object (O)* is the goal or purpose that drives the subject's actions (Kaptelinin & Nardi, 2022). For this study, the object is the set of skills, knowledge, or behaviours that employees need to acquire through e-learning (Cong-Lem, 2022).

(3) The *Tools (T)* are the resources or instruments that enable the subject to interact with the object and achieve their goals (Engeström, 2021). In corporate e-learning, these tools include platforms, courses, LMS, and digital resources like videos and quizzes (Cong-Lem, 2022).

(4) The *Rules (R)* represent the formal and informal guidelines that govern activities within a system, such as policies, regulations, and social norms (Orth, Piller & Rothlauf, 2023). For this study, rules include compliance, commercial, and ethical policies that govern e-learning and ensure employees understand their responsibilities (Engeström & Sannino, 2023).

(5) The *Community (C)* consists of individuals who share common goals and collaborate within the activity system (Engeström & Glăveanu, 2012). In this study, the community includes employees, facilitators, management, and other stakeholders involved in collaborative e-learning platforms, such as discussion boards and study groups (Cong-Lem, 2022).

(6) The *Division of Labor (D)* defines how tasks and responsibilities are allocated within the activity system (Engeström & Sannino, 2023). In corporate e-learning, this refers to how employees' learning time and tasks are structured alongside their daily work duties (Gogus, 2023). Lastly,

(7) The *Outcome (O)* is the result or transformation achieved through the activity (Engeström, 2021). In this context, the outcome refers to the improved skills, knowledge, or performance that align with organizational goals (Cong-Lem, 2022).Figure2 Application of AT, presents a graphical representation of the application of AT in this study.

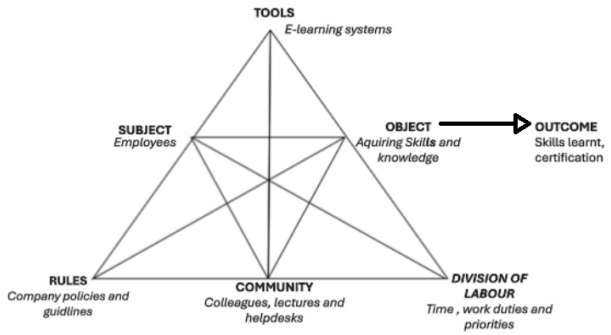


Figure 2: Application of Activity Theory

3.4 Conclusion

The conceptual framework section first reviewed the Technology Acceptance Model (TAM), its application in e-learning, and reasons for non-selection from this study. Next, the Task-Technology Fit (TTF) model with a discussion on the framework, including its use in e-learning and reasons for non- selection. Finally, Activity Theory (AT) was presented, outlining its application in e-learning and the reasoning for its selection and application in this study.

In the next section, the research methodology is discussed, focusing on the research paradigm, approach, case study approach, data collection, data analysis, and quality criteria.

4 RESEARCH METHODOLOGY

According to Saunders, Lewis and Thornhill (2023), Sileyew (2019) and Sosa-Díaz and Valverde-Berrocoso (2022), a research methodology refers to the systematic, structured approach researchers utilise to plan, conduct, and analyse research studies. Creswell and Creswell (2018) claim a well-defined research methodology is essential to ensure the validity, reliability, and credibility of the research results (Saunders et al., 2023; Sileyew, 2019).The methodology includes the methods, procedures, and instruments for investigating and resolving research questions or hypotheses (Sosa-Díaz & Valverde-Berrocoso, 2022).

This section begins with outlining the research paradigm and approach selected for this study. Thereafter, the research design which includes the case study approach, population, sampling methodology, and chosen bank is presented. Next, the data collection process, type of interview used, and data analysis process are detailed. Lastly, quality criteria and ethical consideration for the study are presented.

4.1 Research Paradigm

A research paradigm is a set of beliefs, values, and assumptions that guide the researcher's approach to conducting and interpreting research (Rangel, Young & Varpio, 2023; Hokroh, 2022) which provides a framework for understanding the nature of a study, the researcher’s role, and the data collection and analysis methods (Kekeya, 2019). Research paradigms influence how research questions are formulated, data are collected, and findings are interpreted. (Kekeya, 2019; Hokroh, 2022).

The main research paradigms are positivism and interpretivism, each offering distinct approaches to understanding reality and knowledge construction (Collis & Hussey, 2021). According to Junjie and Yingxin (2020), Alharahsheh and Pius (2020) and Jayasuriya (2023), the *positivist* paradigm (Positivism) is based on the idea that objective knowledge can be obtained through empirical observation and measurement. As Positivist researchers pursue objectivity and examine phenomena without regard to their own subjective perspectives (Junjie & Yingxin, 2020; Alharahsheh & Pius, 2020), the paradigm emphasises the application of quantitative techniques to establish causal relationships and the generalisation of findings to a larger sample(Saunders, Lewis, & Thornhill, 2019). On the other hand, the

interpretivist paradigm (Interpretivism) focuses on understanding and interpreting human experiences from the perspective of the participants (Nickerson, 2022; Alharahsheh & Pius, 2020) and thus frequently employs qualitative methods, such as interviews, observations, and textual analysis, and emphasises context, meaning, and the subjective nature of reality (Jayasuriya, 2023).

As the study aims to understand employees' perceptions and experiences using e-learning for training and development in South African banks, interpretivism was chosen as the paradigm to provide rich insights and interpretations (Nickerson, 2022; Alharahsheh & Pius, 2020)

4.2 Research Method

A research approach, which describes the overall framework and methodologies used to collect, analyse, and interpret data (Creswell & Creswell, 2018), is a methodical plan or technique that provides structure and guidance from problem conceptualisation to final findings reporting (Mehrad & Zangeneh, 2019; Opie, 2019; Taherdoost, 2022).The most common used research methods are quantitative, qualitative, and mixed methods research (Mehrad & Zangeneh, 2019; Harrison, Reilly & Creswell, 2020).

Q*uantitative* research uses numerical data to find relationships, patterns, and trends with typical tasks being hypothesis testing, prediction, and cause-and-effect relationships (Opie, 2019; Taherdoost, 2022). *Qualitative research* strives to understand complex phenomena in depth and participants' meanings, motives, and experiences through narratives, interviews, observations, and records (Opie, 2019; Taherdoost, 2022). *Mixed Methods Research* uses quantitative and qualitative methods to understand a topic. Researchers triangulate and corroborate information to achieve their objectives using the latter strategy (Harrison et al, 2020).

As this study aims to understand employees' experiences and perceptions of using e-learning for training and development. A qualitative approach was selected as it allows for a deeper exploration of the meanings, motivations, and experiences of employees, capturing descriptive data to explore multiple perspectives and diverse voices (Denzin & Lincoln, 2018)).

4.3 Research Approach

Research design is the systematic process of collecting, analyzing, interpreting, and reporting data (Yin, 2012). It provides structure for formulating research questions, developing instruments, selecting participants, and addressing quality concerns (Keutel, Michalik, & Richter, 2014). According to Saunders et al. (2018), achieving data saturation is a key element to ensure thoroughness in qualitative research.

Gregor (2006) explains that research approaches can be deductive, starting from theory to guide data collection, or inductive, developing theory from data. Keutel et al. (2014) emphasize that qualitative case studies benefit from mindful design choices aligning theory and method.

Exploratory research aims to investigate poorly understood phenomena and generate insights, often using qualitative methods (Saunders et al., 2018). In contrast, explanatory research seeks to uncover causal relationships by explaining why and how events occur (Gregor, 2006; Yin, 2012).

This study adopted a deductive exploratory design to examine employees' experiences of e-learning in a South African bank. Guided by existing theory, it validated known factors while seeking contextual insights. Data collection continued until thematic saturation was reached, ensuring comprehensive coverage (Saunders et al., 2018; Yin, 2012).

4.4. Case Study Approach

A case study approach investigates a phenomenon within its real-world context by analyzing and interpreting the uniqueness of individuals, teams, or communities through accessible events (Ramanadhan et al., 2021; Verleye, 2019; De Vries, 2020; Gustafsson, 2017). It is particularly suitable for addressing "how" and "why" questions, allowing researchers to capture detailed insights into complex dynamics (Stoecker & Avila, 2021; De Vries, 2020). Cohen, Manion, and Morrison (2007) emphasize that case studies exemplify and analyze real-life situations, making them ideal for understanding intricate social interactions.

As this study explores employees' experiences and perceptions of e-learning for training and development in a bank, a case study approach was selected. This method allows for a comprehensive analysis of engagement with e-learning systems and

workplace dynamics, particularly for addressing "how" and "why" questions (Ramanadhan et al., 2021; Verleye, 2019; De Vries, 2020).

4.4.1 Case Study Site

The case study site is a specific location, organisation, community or entity which serves as the subject of the study (Ramanadhan et al., 2021, Yin, 2018). Therefore, the selection of the site needs to carefully consider the goals and objectives of the main study to enable the researcher to select the best location for data collection and answer the research questions (Creswell & Poth, 2018). In addition, Merriam and Tisdell (2015) claims that the researcher should consider how accessible the chosen population is since this is where the data collection would take place to address the research questions (De Vries, 2020).

As this study aims to understand e-learning experiences among employees in a South African Bank, the researcher only considered banks actively using e-learning. Within South Africa, there are three main banks which operate digitally. After reviewing these banks, a well-ranked data-driven bank in South Africa, that consistently employs e-learning for training and development was selected as the case study site. While the researcher is an employee of the selected bank, the choice was primarily motivated by the bank’s unique innovation strategy for which their employees need continuous training and development.

4.4.2 Selected Bank

The bank has over 14,000 employees who are deployed across the country in branches, call centres and head offices at different employment levels (junior employees, mid-level employees, and senior managers). All employees at the bank are enrolled in some form of mandatory training as this part of the bank's strategy to ensure employees understand operation methods, rules and procedures, regulations, and standard practices. Currently, the bank offers a variety of e-learning training, both in-house and outsourced, for all employee levels. As employees have different working arrangements, i.e., working from home, at an office or in a hybrid arrangement, the bank relies heavily on e-learning platforms for training and developing employees to ensure everyone receives the same standard of training and development required. In addition to mandatory training, the bank also offers and funds employees voluntary, self-paced training which can be used to obtain certifications. Employees are usually

encouraged to enrol in the voluntary training for career and self-development, rewards and recognition often offered to employees who complete voluntary training. This therefore encourages employees to enrol resulting in most of the employees enrolling for voluntary e-learning courses.

4.4.3 Population

In research, a population refers to the entire group of individuals, objects, or events that meet specific criteria and are of interest to the researcher (Kanaki & Kalogiannakis, 2023; Berndt, 2020). The population serves as the research target, and the findings and conclusions are often intended to apply to or describe this population (Berndt, 2020). According to Kanaki and Kalogiannakis (2023) and Berndt (2020), qualitative research designs involving human subjects must specify the study population to evaluate the eligibility of persons participating in a study. The identified group then serves as the foundation for applying the study findings to other related populations.

As this study aims to understand e-learning experiences and perceptions of employees in a South African Bank, the selected population who were part of the study are employees of the selected bank who are based in the head office in the city which predominantly houses the IT department, the employees were part of the proposed study population, as everyone at the bank is required to undergo e-learning. This study focuses on understanding the e-learning experiences and perceptions of employees within a South African bank. The target population for this research comprises employees located at the bank's head office, which primarily accommodates the IT department. These employees were chosen because e-learning is a mandatory requirement for all staff members across the bank and the employees are also encouraged to enrol in voluntary e-learning for personal and career growth.

4.4.4 Sampling

Sampling involves selecting a representative subset of the research population to enhance accuracy and cost-effectiveness (Showkat & Parveen, 2017). Implementing a sampling strategy ensures that participants are chosen in a way that reflects the broader population (Alvi, 2016) . Since studying an entire population is impractical, researchers use sampling techniques to ensure meaningful and efficient data

collection (Kanaki & Kalogiannakis, 2023; Etikan & Babtope, 2019). Showkat and Parveen (2017) classify sampling into probability and non-probability methods.

Probability sampling according to Denscombe (2017) involves selecting participants from a population where the researcher knows the exact number and location of its members, ensuring each has an equal chance of being chosen. This approach minimizes sampling bias (Denscombe, 2017) and enhances statistical accuracy (Mhungu & Mlitwa, 2018), making findings more generalizable (Alvi, 2016). *Non-probability* sampling relies on the researcher's judgment to select participants who are best suited to provide relevant insights (Showkat & Parveen, 2017). A common form of this approach is purposive sampling, where individuals are deliberately chosen based on predefined criteria that align with the research objectives (Alvi, 2016; Yin, 2018). This method is particularly useful in qualitative case studies, as it ensures data relevance and depth (Berndt, 2020; Kanaki & Kalogiannakis, 2023).

Creswell and Poth (2018) and Etikan & Babtope (2019) highlight that sample sizes in qualitative research should be large enough to develop a thorough understanding of the phenomenon but small enough to allow for detailed analysis. This balance ensures data saturation, where additional data no longer contribute new insights (Berndt, 2020).

As this study explores employees' perceptions and experience of e-learning used for development in a South African bank, non-probability, purposive sampling was used to select employees who have had direct experience using e-learning in a South African bank. Only employees from the IT department were approached to participate as it is this group of employees who most frequently engages with digital learning tools and platforms (Artino &Stephens 2021). Selection of participants was guided by the following criteria, participants had to be actively employed at the bank, have participated in both mandatory and voluntary e-learning initiatives, and be willing to reflect on their experiences. In addition, to ensure a diverse range of experiences and perspectives related to e-learning a mix of junior, mid-level, and senior employees was selected to ensure the inclusion of information-rich cases to address the study's research questions.

4.5 Data Collection

Data collection is a series of interconnected activities with the goal of gathering information to answer research questions (Mwita, 2022; Mkandawire, 2019; Couper, 2017). According to Couper (2017) data collection methods should be consistent with the research objectives, the nature of the case, and the available resources to ensure that data collected effectively addresses the research questions and provides valuable insights into the phenomenon being studied. (Heitner, 2020). Various data-gathering methods, such as interviews and observations, can be used in case study research (Archibald, Ambagtsheer, Casey & Lawless, 2019; Mkandawire, 2019).

Interviews, which are individual dialogues about participants' life experiences (Roberts, 2020; Natow, 2020; Pin, 2023) differ according to structure, and can be structured, unstructured, and semi-structured (Pandey & Pandey, 2019). Firstly, *Structured* interviews employ pre-planned questions with no opportunity for further exploration (Pandey & Pandey, 2019), while *unstructured* interviews have no structure and are not necessarily linked to the research questions or selected theory (Natow, 2020; Pin, 2023); and *Semi-structured* or in-depth interviews allow the interviewer to use pre-determined questions yet also allow deviation from such questions and further probing to seek greater understanding (Natow, 2020; Pin, 2023).*Observation* is a research method where researchers systematically observe behaviours in a particular setting, either in a natural environment or a controlled, set-up environment (Yin, 2018, Archibald, Ambagtsheer, Casey & Lawless, 2019). It can be divided into two types, participant observation, where the researcher actively engages with subjects, and non-participant observation, where the researcher observes without direct involvement (Yin, 2018).

The data collection process allowed for the generation of context-specific, experience-driven insights relevant to the study's research objectives (Natow, 2020). Semi-structured interviews were selected as the primary data collection method because they provide flexibility to explore participants' perceptions in depth, while still ensuring consistency across interviews. This method was particularly appropriate for a study guided by Activity Theory, as it allowed for targeted yet open-ended questions aligned to each of the six core elements of the framework (i.e., Subject, Object, Tools, Rules, Community, Division of Labour, and Outcome). This ensured both structure and adaptability in exploring complex experiences.

The interview protocol also included standard demographic questions to contextualise responses. Interviews were conducted virtually via Microsoft Teams, which allowed participants to join from locations convenient to them, thereby increasing participation and comfort without compromising data quality. Virtual interviews were chosen as the employees' work hybrid and may not be able to conduct face to face interviews.Each session lasted between 45 minutes and 1 hour, allowing sufficient time to probe deeply into participants' experiences.

All interviews were recorded with participant consent, transcribed verbatim , and securely stored for analysis (Pandey & Pandey, 2019). In line with qualitative research practice, data collection continued until informational redundancy began to occur, where additional interviews were no longer yielding significantly new perspectives relevant to the research questions (Fusch & Ness, 2015). Recurring patterns across all employment levels emerged with employees frequently mentioning time constraints, management concerns, using the skills learnt daily especially from mandatory e-learning form courses as POPI and FICA. While the tenth interview did not produce new conceptual information, with the same patterns reoccurring, it served to confirm and consolidate themes identified in earlier interviews.

A total of ten employees from junior, mid-level, and senior roles within the IT department were purposely selected and interviewed. This purposive sampling ensured that participants had direct experience with e-learning in the bank and could provide rich, relevant insights based on their roles. This approach was aligned with the study’s aim to understand how e-learning is perceived and experienced across organisational levels.

4.6 Data Analysis

In qualitative research, data analysis involves organizing, coding, and interpreting data to uncover patterns, themes, or insights that address the research questions (Pandey & Pandey, 2019). The process typically includes transcribing data, labelling key segments with codes, and identifying emerging themes through methods like thematic or content analysis (Pandey & Pandey, 2019). The goal is to provide a deeper understanding of the phenomenon, with results presented in figures, tables, or discussions (Pandey & Pandey, 2019; Joffe & Staerkle, 2007). Two methods are commonly used for data analysis content analysis (CA) and Thematic analysis (TA)

Content Analysis (CA) systematically evaluates the content of a document by identifying significant features such as what was stated, by whom, and with what effect, using coding techniques to interpret and quantify the data (Lindgren, Lundman, & Graneheim, 2020). However, content analysis can be time-consuming and error-prone, especially when handling large datasets, as it relies heavily on predefined categories (Lindgren et al., 2020). *Thematic analysis (TA)*, identifies, analyses, and reports patterns or themes within data, which could be textual or visual (Castleberry & Nolen, 2018; Kiger & Varpio, 2020). This approach is particularly useful in exploratory research, as it allows for the categorization of data based on themes that emerge naturally from the dataset without being confined to pre-existing theories, it is a highly interpretative method in which the researcher's subjectivity might influence the inquiry (Souza, 2019; Lochmiller, 2021). As Castleberry and Nolen (2018) note, TA strives to make sense of large amounts of data by identifying recurring patterns that provide meaning. The flexibility of thematic analysis makes it a valuable tool for first-time researchers, enabling a deep exploration of participants' meanings, experiences, and realities (Wiltshire & Ronkainen, 2021).

Thematic analysis (TA) was chosen for this study to understand the perceptions and experiences of employees as it offers a flexible and interpretive approach to analysing qualitative data, enabling the identification and exploration of key themes and patterns in participants' experiences (Castleberry & Nolen, 2018; Kiger & Varpio, 2020). Thus, providing a richer understanding of the data by categorizing it into meaningful themes, allowing for deeper insights into the perceptions and experiences of employees (Souza, 2019; Wiltshire & Ronkainen, 2021). Figure 3 Thematic Approach based on Radiker and Kuchartz (2020) presents a graphical representation of the steps in the thematic approach process

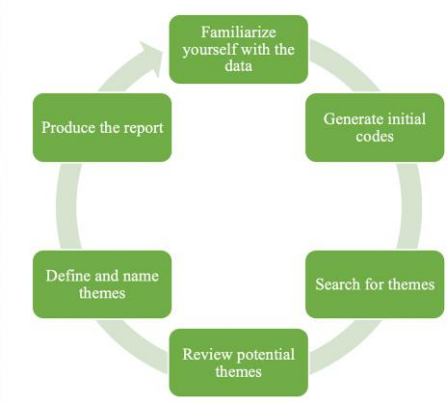


Figure 3: Thematic Approach

Kiger and Varpio (2020) and Lochmiller (2021) propose the following steps to follow in a thematic approach: Open coding, which involves labelling data segments with initial codes or labels. These codes are usually short sentences or words that summarise the material.

First, the researcher needs to familiarise themselves with the data to grasp the content by reading and rereading data (Lochmiller,2021) to fully grasp the content, nuances, and context (Kiger & Varpio 2020). This was achieved by reading the verbatim transcripts thoroughly several times (Wiltshire & Ronkainen, 2021). Second, descriptive manual coding was applied to relevant words, phrases, and passages (Castleberry & Nolen, 2018). Codes such as time constraints were created from repeated mentions of “deadlines,” “no time,” and “busy schedules.” This inductive process supported early theme formation (Lindgren, Lundman, & Graneheim, 2020). Third, related codes were grouped into potential themes by identifying shared meanings across participants (Braun & Clarke, 2006). For instance, codes on “independent learning,” “exploration,” and “career goals” were grouped into the theme voluntary learning as development (Radiker & Kuckartz, 2020). Fourth, themes were reviewed for clarity and consistency. Overlapping ideas were merged (e.g., double-checking work and being cautious became benefits of mandatory learning), while vague themes were refined or discarded to improve focus (Nowell et al., 2017). Fifth, themes were mapped against Activity Theory elements such as tools (e-learning platforms), rules (policies), and division of labour (employee roles) to explore how context shaped experiences (Engeström, 1987; Souza, 2019). Sixth, final themes were written up using rich descriptions and participant quotes. These narratives explained the meaning of each theme within broader organisational and learning contexts (Clarke & Braun, 2014; Kiger & Varpio, 2020). Seventh, the researcher documented the full process, detailing coding, theme refinement, and how the findings linked to the research questions and theoretical framework, ensuring transparency and trustworthiness (Nowell et al., 2017; Morrow, 2005). Lastly, the researcher compiled a detailed analysis report that documented each step of the thematic process. This included rationale for merging or refining themes, alignment with the research questions, and clear mapping onto the Activity Theory framework. In addition, transparent reporting strengthened the confirmability of the study and supported

transferability by providing sufficient contextual detail (Nowell et al., 2017; Morrow, 2005).

Accordingly, this study utilised thematic analysis to scrutinise the data collected through the interviews with participants in the case study. Because thematic analysis is a flexible and widely used approach in various fields, enabling researchers to map out the participants' meanings, reality, and experiences (Kiger & Varpio, 2020), it was deemed the most suitable data analysis method for this study.

4.7 Quality Criteria

In qualitative research, researcher involvement in data collection and analysis can introduce bias (Galdas, 2017; Miles & Huberman, 1994). Stenfors, Kajamaa, and Bennett (2020) , Yadav (2022) highlight that the researcher's personal beliefs and interests can influence the study, potentially leading to their voice dominating the research. To mitigate this, Chowdhury (2015) asserts that measures ensuring trustworthiness must be implemented. Indicators of trustworthiness in qualitative research include credibility, transferability, dependability, and confirmability (Stenfors, Kajamaa, & Bennett, 2020; Yadav, 2022).

4.7.1 Credibility

Credibility in qualitative research ensures the trustworthiness and believability of findings by aligning the researcher's representation with participants' views (Tobin & Begley, 2004; Teasdale et al., 2023). Lincoln and Guba (1985) emphasize the importance of techniques such as regular observations, triangulation, peer debriefing, and member checking to enhance credibility. Semistructured interviews, which allow participants to freely express their views, are also recommended to facilitate credibility (Patton, 1999; Bang, 2024). Morrow (2005) further asserts that providing detailed descriptions of the data source and assessing data saturation are crucial for ensuring credibility. Peer debriefing and member checking verify findings through external checks and participant feedback (Self, 2014), while maintaining transparency in research decisions and feedback helps ensure the reliability and validity of the results (Creswell, 2018; Stenfors et al., 2020; Yadav, 2022).

For this study to understand employees' perceptions and experience of e-learning for training and development in a bank, Credibility was established by ensuring that data collection accurately captured participants' experiences and perspectives. This was

achieved through prolonged engagement with the data and member checking (Teasdale et al., 2023). Semi-structured interviews allowed for in-depth exploration (Morrow, 2005) and participants were given the opportunity to review and clarify their responses after transcription. Themes were validated through constant comparison during coding, and findings were reviewed in relation to the Activity Theory framework to ensure theoretical alignment and interpretation accuracy.

4.7.2 Dependability

Dependability refers to the consistency and stability of the research results over time and across differing researchers or conditions, i.e., the ability to reproduce the same results to the extent that if the research were redone within the same context, using the same participants and methods (Teasdale et al., 2023; Stenfors et al., 2020). Furthermore, Morrow (2005) proposes researchers keep an audit trail to ensure that processes are explicit and that they can be repeated by another researcher if they desire.

Dependability was enhanced by applying a consistent and replicable process for data collection and analysis (Teasdale et al., 2023). An interview guide was used to maintain structure across interviews, while allowing flexibility for probing. Detailed records of the research design, sampling criteria, and analysis procedures were kept, enabling future researchers to understand and potentially replicate the methodology (Stenfors et al., 2020). Peer debriefing was also conducted with a research supervisor to review and challenge coding patterns and interpretations.

4.7.3 Transferability

Costello, Brunton, Bolger, Soverin and Juillerac (2023) state that transferability in qualitative research doesn't involve generalizing findings but instead focuses on transferring insights from one case to another. According to Morrow (2005), researchers can enhance transferability by providing detailed descriptions of the research setting, participant characteristics, and data collection procedures. Similarly, Zhang and Wildemuth (2009) emphasise the importance of outlining the researcher-participant relationship and the underlying assumptions that shape the study.

Transferability was addressed through descriptions of the research context (Zhang and Wildemuth, 2009). Detailed accounts of the banking organisation, participant roles (junior, mid-level, senior), and the nature of e-learning initiatives were provided. The

purposive sampling strategy (specifically expert sampling) ensured participants had direct, relevant experience with the subject matter (Morrow,2005).

4.7.4 Confirmability

Stenfors et al. (2020) define confirmability as the extent to which the findings of a study are grounded in the data and are unaffected by the researcher's biases or perspectives. Confirmability establishes whether conclusions, interpretations, and findings have been appropriately derived from the research data and do not stem from researcher bias. Morrow (2005) states that since research can never be entirely objective, the credibility of the findings should be rooted in the data itself, rather than the researcher's personal beliefs and perspectives. Williams (2023) and Atenas et al. (2023), Guba and Lincoln (1985) state that confirmability can only be achieved when credibility, transferability, and dependability criteria are met.

To ensure confirmability, a clear audit trail was maintained throughout the research process. This included documentation of the interviews conducted (Stenfors et al., 2020), with transcripts that were taken down, decisions made during data collection were also documented, coding was done to identify the themes that arose during the interview from the employees, and analysis. Manual coding logs (Williams ,2023) were used to transparently code and categorise the data, and linking them to the AT theory selected as the framework

4.8 Ethical Considerations

Ethical considerations are vital to safeguarding the rights, well-being, and dignity of participants, as well as ensuring that the findings are distributed fairly (Atenas et al., 2023). Regardless of the research approach, obtaining informed consent from the study site, relevant government bodies, and participants is essential, alongside addressing ethical considerations throughout the research process (Creswell, 2007). Ethical clearance was obtained from the relevant ethics review board before data collection commenced (Creswell, 2007). To ensure dignity as per Atenas et al. (2023) participants were fully informed about the nature and purpose of the study and were required to sign informed consent forms. Voluntary participation was emphasised, and participants could withdraw at any time without consequence. Interviews were recorded with permission, and data was stored securely on a password-protected device. Anonymity and confidentiality were maintained throughout the reporting of

findings, with all identifying details being removed or pseudonyms used (Creswell, 2007).

4.8.1 Formal Participant Consent

All research participants must be fully informed about the study's goals, methodology, benefits, risks, and the use of its findings, and they must provide written consent (Creswell, 2007; Oates, 2020). To ensure participants were aware of the study's objectives and their involvement, the researcher communicated these clearly in the participation information letter (see Appendix A-1). Additionally, a consent form was signed by each participant before the interview began (see Appendix A-2).

4.8.2 Confidentiality and Anonymity

Bhattacherjee (2012) and Wiles ,Crow ,Heath, and Charles (2008) emphasize that anonymity and confidentiality are crucial in protecting participants' privacy. While anonymity is typically maintained in quantitative studies, qualitative studies only assure confidentiality (Coffelt, 2017). As this study utilized interviews, anonymity could not be guaranteed. However, confidentiality was ensured by keeping participant identities confidential, with only the researcher and supervisor aware of their details. Pseudonyms were used in the final report to present the findings. The data collected for this study will not be used for any other purpose, and interview transcriptions are securely stored in a password-protected folder for three years before being discarded.

4.8.3 Permission

Permission to conduct the study must be explicitly granted (Manandhar & Joshi, 2020). Since this study involved employees from a South African bank, permission was obtained from the bank (see Appendix A-3). Data collection began only after obtaining both institutional ethical clearance and the necessary permission (see Appendix A-4).

4.9 Conclusion

This chapter provided an overview of the research methodology employed in this study, detailing the research paradigm, approach, design, and strategy. It began with a discussion on research philosophies, explaining the selection of an interpretivist paradigm. This was followed by an outline of research methods, explaining the reasoning for adopting a qualitative approach. The research design was then presented, with a focus on the case study strategy and the justification for its use in

this study. The chapter further described the data collection process, including the selection of participants and access to the research site within the South African banking sector. The primary data collection method, semi-structured interviews was explained, along methods followed in ensuring credibility. The data analysis process was then outlined, followed by a discussion on quality criteria to establish trustworthiness, focusing on credibility, dependability, confirmability, and transferability. Finally, ethical considerations, including informed consent, confidentiality, and institutional approvals, were addressed to ensure adherence to research ethics and integrity.

5 FINDINGS AND DISCUSSION

The main research question is: *How do different levels of employees perceive and experience e-learning for training and development in a South African Bank?* in alignment with the study's exploration of employees' perceptions and experiences with e-learning in a South African Bank. The study employed AT to guide its conceptualisation, data collection, and analysis. Section 5 provides a description of the case study site and participants and presents the findings in relation to each sub-question by using AT constructs, i.e., *subject*, *object*, *tools*, *community*, *rules*, and *outcome*.

5.1 Description of case study site

The selected bank has over 14 000 employees deployed across branches, call centres, and the head office, with employees at different levels in all locations. All employees are required to enroll in mandatory training to ensure they understand how the bank operates, its rules and procedures, banking regulations, and standard practices. In addition, employees can voluntarily register for self-paced e-learning courses to gain industry certifications; the bank funds the examinations and licencing of such training. Because bank employees work either from home or the office, the bank relies heavily on e-learning platforms for such training and development. Currently, the bank offers various in-house and outsourced e-learning opportunities for all employee levels.

5.2 Overview of participants

The researcher requested permission from the bank to interview its employees to gain a detailed understanding of *employees' perceptions and experiences of e-learning for training and development* (Appendix A-3, Permission Letter). Thereafter, the study utilises purposive sampling, a technique that deliberately selects specific employees to ensure the inclusion of individuals possessing specific qualities or information about the research subject (Berndt, 2020; Creswell, 2007) by identifying which bank employees to contact. The researcher sent an overview letter explaining the research objectives and inviting employees to participate in the interviews to the selected employees (Appendix A-1, Participation Information Sheet and A-2, Consent Form). Selection is based on seniority levels, job roles, and e-learning experience. Since

many employees work outside the office in a hybrid format, the in-depth interviews were conducted virtually via *MS Teams* between April 2024 and May 2024.

In line with qualitative research practice, data collection continued until informational redundancy began to occur, where additional interviews were no longer yielding significantly new perspectives relevant to the research questions (Fusch & Ness, 2015). Recurring patterns across all employment levels emerged with employees frequently mentioning time constraints, management concerns, using the skills learnt daily especially from mandatory e-learning form courses as POPI and FICA. While the tenth interview did not produce new conceptual information, with the same patterns reoccurring, it served to confirm and consolidate themes identified in earlier interviews. Rather than claiming absolute saturation, this study acknowledges that data sufficiency as defined by Saunders et al. (2023) as having collected enough data to meaningfully address the research objectives was reached . In qualitative, inductive research, saturation is not necessarily about completeness but about reaching a point where further data does not substantially change the emergent themes or interpretations.

Participants were selected using purposive sampling to ensure the study captured a range of perspectives based on job level and length of service. The sample included three junior employees (with fewer than five years of experience), three mid-level employees (with seven to 14 years), and four senior managers (with 15 to 30 years of experience). All participants were deliberately chosen because they had completed both mandatory and voluntary e-learning courses offered by the bank. This enabled the study to explore not only how perceptions and experiences of e-learning differ across hierarchical levels, but also to allow for comparison between the two types of e-learning. Including employees with varying levels of responsibility and organisational exposure strengthened the study's ability to examine how each type of e-learning is understood, valued, and experienced within the organisational context. To protect the anonymity of participants, pseudonyms were used (King & Horrocks, 2019). Table 1 provides a summary of the employees' work experience and job descriptions.

Table 1: Summary of Employees Interviewed

Pseudonym	Gender	Working Experience	Job Description
Junior Employees			
Precious	Female	1 year	Graduate Trainee
May	Female	1 year	Graduate Trainee
Lerato	Female	4 years	Junior Front-End Developer
Mid-level employees			
Olwethu	Female	7 years	Business Analyst
Yaya	Male	8 years	Data engineer
Sipho	Male	13 years	Business Analyst
Senior Management			
Amy	Female	15 years	Senior Data Modeller
Lawren	Female	19 years	Risk Manager
Abongwe	Male	20 years	Senior Front-end Engineer
Dazzy	Female	30 years	Data Team Manager

Junior employees interviewed included **Precious,** who found e-learning positive, motivating, and engaging described herself as a curious individual and is rotating through various teams in software and data engineering; **May,** who appreciated e-learning as an effective method for training and development, described herself as enthusiastic and adaptable, and works as a graduate trainee rotating through different data teams; and **Lerato**, who found e-learning a valuable and effective method for learning, was a dedicated front-end engineer and enjoys creating valuable insights.

Mid-level employees included **Olwethu**, an insightful and driven business analyst who believes e-learning had significantly impacted her career, offering multiple free learning opportunities that enhanced her skills; **Yaya,** an innovative data engineer who values both mandatory and voluntary e-learning courses and shared that these courses have introduced him to new and improved ways to perform his tasks, boosting his productivity; **Sipho**, a senior Business Analyst and front-end developer enjoys

working on challenging tasks and found that e-learning improved his adherence to workplace regulations and provided diverse ideas and techniques.

Senior employees included **Amy,** a versatile data modeller and business analyst who said that e-learning helps her expand her skill set, contributed positively to her professional development and enabled her to stay current with industry trends; **Lawren**, a meticulous risk manager, understands the importance of e-learning in her role and attended mandatory courses like Anti-Money Laundering (AML) to enhance her ability to identify and mitigate risks effectively; **Abongwe,** a proactive senior frontend engineer and business intelligence (BI) analyst, who expresses that e-learning has enhanced her ability to apply new skills related to her job and increased her vigilance in handling client data; **Dazzy**, the manager for the data and analytics team, has become more aware of the importance of fraud prevention and compliance through e-learning, which positively influences her role and responsibilities in the team.

5.3 Tools

According to Gauthier, Porayska-Pomsta, Mayer, Dumontheil, Farran and Bell (2022) and Farran and Bell (2022) *Tools* as the mediating artefacts, instruments or means used by the subject to accomplish the activity and reach the object The following questions were posed to explore how employees engage with e-learning tools: *(q1) Please explain the different e-learning systems available at the bank for mandatory and voluntary e-learning; (q2) please describe all types of e-learning systems you have used for training and development at the bank.*

5.3.1 Mandatory e-learning

According to Pappas (2022), mandatory e-learning courses offer employees a wide range of skills development opportunities, supporting both hard and soft skill acquisition in various industries. This concurs with the findings as employees report **Success Factors** offers a wide range of skills development, "*can learn all sorts of things from leadership to soft and technical skills"* (Lerato, middle), *"receive training around 4IR, POPI, work desk policies, banking laws…training on a lot of things… in one place" (*Sipho, middle), *"…. different topics available on SuccessFactors …like, Leadership, IT and Technical"* (Yaya, middle), *"SuccessFactors gives you all mandatory training…. on phishing, sexual harassment, POPI, AML"* (Dazzy, middle).

Regarding mandatory e-learning tools, Johnson et al. (2021) and Alshaikhi and Madini (2020) claim that a **single Learning Management System (LMS)** ensures consistent training, tracking of progress and integration with other organizational systems. Findings concur as employees at the Bank report they are aware of, and extensively use, the single mandatory e-learning system available within the bank i.e., **Success Factors**, *"for mandatory training… Success Factors"* (Precious, junior*); "mandatory… mostly on Success Factor"* (May, junior); *"Success Factors for mandatory courses"* (Amy, senior); and *"Success Factors…for the mandatory ones"* (Dazzy, senior). In addition to a single system, Wang et al. (2021) and Alshaikhi and Madini (2020) contend that **user-friendly interfaces** and **integration with other work systems** are critical for e-learning adoption. Findings align as employees describe Success Factors as **easy to use** and **user friendly** *"it is straightforward"* (Precious, junior); *"quite easy"* (Abongwe, senior); and *"instructions are understandable"* (Lawren, senior). In addition, employees report Success Factors **integrates with other systems**, such as HR and email, *"Success Factors is linked to HR and triggers training based on your role"* (Lawren, senior); *"sends you emails on learning… been uploaded by the organization"*(Sipho, middle); *"everything is just compact, no need to search Google"* (Precious, junior).

To ensure completion and accountability, corporate e-learning systems must include reminders and escalation protocols (Smith, 2019; Johnson, 2020; Brown, 2021). Employees at the bank confirm that SuccessFactors is **monitored closely**, and non-compliance is flagged and escalated to management; *"it's usually escalated if it's past the due date to your manager"* (Dazzy, senior); *"sends you emails on learning that's been uploaded, when it is due, how far you are*" (Sipho, middle); *"manger gets email that you have not completed training"* (Abongwe , senior); "e*scalated to your manager if you haven't done training*" (Yaya, middle); *"manager gets a notification* (Olwethu , middle); *"message your manager because you're in some list that says you're training is incomplete"* (Amy , senior); "*get escalated to management and the HR"* (Lawren, middle); *"you get escalated to your line manager"* (Precious , junior). Furthermore, Kay and Knaack (2009) who state that requiring people to achieve a certain percentage to pass significantly influence learner engagement and learning outcomes in e-learning environments. Employees concur as they report an **80% pass mark is required** to proceed and successfully complete the mandatory e-learnings "*if you get about 80%*

you have completed, otherwise you repeat" (Precious, junior); and "*you need to get 80% to proceed*" (Olwethu, middle), "*you need to learn….and get the required pass mark*" (Lawren-senior). Additionally, employees indicate that failure to complete training may impact their **performance reviews** *"possibly affects performance review"* (May, junior) and *"reflects badly in your performance reviews"* (Lerato, junior), *"…has implications to your performance review…and could lead to dismissal in severe cases"* (Yaya, middle). This concurs with Salas, Tannenbaum, Kraiger, and Smith-Jentsch (2020) who explain that linking training completion to performance reviews is a common practice to ensure compliance and engagement in skill development, further noting that failure to complete training may impact performance assessments negatively (Chao & Chiu, 2004).

5.3.2 Voluntary e-learning

Regarding In regard to voluntary e-learning systems, Agarwal and Goel (2021) note that due to the growing demand for digital competencies in financial services, banks are now upskilling their employees through e-learning in programming languages and data analytics. This is in keeping with the findings as employees report voluntary e-learnings facilitate learning various hard technology skills, including *"Python, JavaScript, programming language"* (Precious, junior); *"Power BI and SQL"* (Olwethu, middle); *"Reliability engineering, DevOps, Python"* (Yaya, middle); *"Business Analytics and Data Analytics"* (Sipho, middle); *"Business Analyst course and Fundamentals of Data Warehousing"* (Amy, senior); *"IT training, Card Fraud"* (Lawren, senior); *"Data Fundamentals"* (Abongwe, senior); and *"Microsoft SQL, business informatics"* (Dazzy, senior). According to Patel and Patel (2021), Band and Lee (2020) organizations often provide access to specific, endorsed e-learning platforms to streamline learning initiatives and ensure alignment with organizational training objectives. In keeping with the literature, findings indicate that employees within the Bank are required to make extensive use of the **three main voluntary e-learning systems** endorsed by the bank: Udemy, Kubicle, and AWS Skills Builder, *"for voluntary, AWS Cloud Guru and Udemy"* (Precious, junior); *"Kubicle, Udemy"* (Lerato, middle); *"…Udemy"* (Olwethu, middle); *"Voluntary is Udemy"* (Sipho, middle); *"Kubicle, AWS, and Udemy… for voluntary"* (Abongwe, middle); and *"…AWS, Udemy, and Kubicle"* (Dazzy, senior). Such tools are mostly provided by **third parties** (Zwickel & Shaw, 2021) as evident in the findings where employees report they use; *"AWS Skills Builder is web-based, and*

you can save the links in Explorer" (Amy, senior); and *"third-party applications, also affiliated with the bank"* (Abongwe, senior).

Regarding motivation for doing voluntary e-learning courses, Furthermore, Kyndt et al. (2021) and Hodge et al. (2020) claim that employees value certifications as proof of competency as this enhances career prospects and upward mobility within organizations. This concurs with the findings, as employees report that e-learnings provide them with opportunities to **gain diplomas** and **certifications;** *"I wrote the certification for AWS"* (Precious, junior); *"I got a BA certification"* (Amy, senior); *"can get certification"* (May, junior); *"can book for certification tests"* (Olwethu, middle); *"book and write examinations… for AWS"* (Yaya, middle); *"recently completed Quick Sites training and got a certificate"* (Sipho, middle); *"Microsoft SQL certificate, diploma in business informatics"* (Dazzy, senior); *"I received a Data Fundamentals diploma"* (Abongwe, senior); *"can get certification"* (May, senior); and *"write formal tests…and get certified "* (Lawren, senior).

5.3.3 Summary of tools

The Bank uses a dual-system approach for e-learning, SuccessFactors for mandatory e-learning and Third-party external platforms (Udemy, Kubicle, AWS Skills Builder) for voluntary e-learning. For mandatory e-learning, SuccessFactors, as mentioned by the employees, is used for compliance and regulatory training ensuring employees remain up to date with regulatory training SuccessFactors is a user-friendly, integrated system that is monitored with escalation protocols (emails to manager for non-completion affecting team statistics on training) in place for non-compliance. The voluntary platforms like Udemy focus on professional skill development, offering courses on technical topics like Python, Power BI, and SQL. These platforms are self-directed, with no monitoring or tracking. While mandatory training ensures accountability and compliance, voluntary e-learning enables employees to enhance technical skills and grow professionally. Table 2 below provides a summary of the findings on tools.

Table 2: Summary of Tools

Mandatory e-learning	Voluntary e-learning
Bank uses a single e-learning platform, i.e., *SuccessFactors*	Multiple external e-learning platforms, i.e., *Udemy*, *Kubicle*, *AWS Skills Builder*
Used for compliance and regulatory training	Used for professional skills development training
User-friendly and integrated single systems	Three bank-recommended systems with similar functionalities and are easy to use.
Systems are regulated and monitored, including escalation protocols for non-compliance.	Self-directed learning tools that are not monitored or tracked.
Focuses on compliance and accountability	Encompass technical skills like *Python*, *Power BI*, and *SQL*

5.4 Division of labour

Division of Labour focuses on how roles and responsibilities are distributed among individuals or groups within the activity system and often involves collaboration and coordination among multiple participants (Dolata et al., 2023). To understand this, the following questions were asked: (q3) *Please explain whether you are given additional time or can move deadlines around when a mandatory e-learning course is due;* (q4) *Please describe how you find the time to complete voluntary e-learning courses;* (q5) *Please describe how you complete mandatory and voluntary e-learning successfully, especially when both are due at the same time.*

5.4.1 Time management

According to Park and Wentling (2020) and Cheng et al. (2021), in many corporate environments, e-learning is often treated as a secondary task that employees must complete alongside their regular duties which results in conflicts between work tasks and learning activities. Findings concur as most employees indicate they are expected to **allocate** and **manage their own time** for mandatory e-learnings *"I set my own time in the morning…no, we not allowed during workhours"* (Lerato); *"we need to set our own time to do training"* (Olwethu), and *"you need to manage your own time"* (Lawren, senior) as they **not given additional time** to complete e-learnings, nor can they

adjust work duties to accommodate learning; *"no, we cannot"* (Olwethu, middle); *"…no, you can't"* (Yaya, middle); *"no,… there's no consideration for training"* (Amy, middle), *"no, you need to complete work first…"* (Lawren, senior); and *"don't personally think that I can adjust work duties for training"* (Dazzy, senior). In addition to having to complete mandatory e-learnings on their own time, Ellis and Kuznia's (2021) claim that insufficient in-work time leads to rushing through the e-learning content. Findings concur as employees report because they **struggle to prioritize their e-learning** *"e-learning seems not to be a priority over work that we have"* (Sipho, middle), *"I'm struggling…I need to learn to allocate time"* (Yaya, middle), and *"it's difficult… to allocate time"* (Dazzy, senior) they have to rush through the e-learning content "*I can skim through quickly…"*(May, junior), *"…go through it quickly"* (Amy, senior), *"short videos, go through it quickly not the long quizzes with theory*"(Olwethu, middle), *"…prefer the short videos …the theoretical stuff doesn't work out great*" (Dazzy, senior) ,

Regarding **managerial support**, Salas et al. (2020) claim that this support is crucial for effective e-learning as it improves employee engagement and learning outcomes, as inconsistent managerial support creates uneven opportunities across teams (Martin & Noe, 2022). While a few employees report their **managers allow them time for e-learning** *"recently you can allocate time to do learning"* (Abongwe, senior), *"I'm allowed that flexibility to create time for learning during sprint planning"* (May, junior); *"I can add it to my sprint planning"* (Precious, junior), most employees report voluntary e-learnings are completed **outside of regular working hours** *"mostly extra time at home"* (Precious, junior), *"after work hours"* (May, junior), *"before working hours or after working hours"* (Abongwe, senior), with some completing e-learnings during lunch breaks *"during my lunch break"* (Lerato, junior), *"during lunch break"* (Lawren, senior), and on **weekends** *"I do training on weekends…"* (Amy, senior). According to Kyndt and Baert (2021) and Lai and Hwang (2016). Many employees struggle with allocating time to engage with these e-learning opportunities , the findings concur as employees report *"…I still haven't yet completed because I just need to find the time to get it done"* (Dazzy, senior*), "I need to learn how to allocate time…"* (Yaya, senior), *"allocating time can be tricky…especially if I need to complete an assessment"* (Amy, senior).

5.4.2 Prioritisation

Regarding prioritisation, Kirkpatrick and Kirkpatrick (2020) contend that fears of repercussions often drive employees to prioritize mandatory training over voluntary learning. For mandatory e-learning this is reflected in the findings as employees report they need to **complete mandatory e-learnings first** "*obviously the priority becomes the mandatory stuff"* (Sipho, middle), *"always do the mandatory"* (Amy, senior), *"start with the mandatory courses"* (Lawren, senior), *"mandatory first and then voluntary"* (Olwethu, middle) as there are consequences for non-completion *"avoid being in trouble"* (Olwethu, middle), *"don't want to get into trouble"* (Amy, senior), *"you get flagged"* (Lawren, senior; May, junior), *"it shows up in the team stats"* (Dazzy, senior), and *"reflects badly in your performance reviews"* (Lerato, junior).

Consequently, for voluntary e-learning some employees believe it is **neglected** by the organization; *"the organizations are not working with us in terms of voluntary e-learning"* (Yaya, middle), *"voluntary e-learning seems not to be a priority over work that we have"* (Sipho, middle), and *"there's no consideration for voluntary training"* (Amy, senior). This is in keeping with Rosenberg (2020), Meyers and Van Woerkom (2020) who state that even though voluntary e-learning can enhance career progression and professional development, it remains undervalued due to employees **struggling to find time** "*if I find time somewhere I'll do voluntary*…." (Amy, senior), "*I haven't completed any voluntary training…there just no time" (*Dazzy , senior*), "that's the one I struggle with*…*I just need more time to get it done*" (Lawren , senior) *"tricky on my side…I'm struggling with time for voluntary e-learning"* (Yaya, middle).

5.4.3 Summary of Division of Labour

The findings indicate that there is a clear difference between mandatory and voluntary e-learning in terms of both engagement and institutional support. For mandatory courses, e-learning is typically completed during regular working hours and is integrated into the bank's systems, with strict compliance and escalation protocols for non-completion. As a result, employees prioritize mandatory e-learning to avoid repercussions like poor performance reviews or managerial escalation. However, this often leads to surface-level engagement, as employees are required to complete the training to meet regulatory standards rather than for personal growth. On the other hand, for voluntary e-learning, employees often engage with the voluntary courses out

of intrinsic motivation, choosing to complete the training outside of working hours. Findings indicate the stresses can negatively impact work-life balance, as time has not been allocated during regular working hours and often leads to employees not completing the courses.

Despite this challenge, voluntary e-learning encourages deeper engagement, as employees are typically driven by a genuine interest in enhancing their skills for personal and professional development, requiring greater self-discipline and time management.The study found that team coordination significantly affects e-learning engagement. Mandatory e-learning is typically completed by teams around the same time with everyone aware of which training is being completed thus encouraging a shared understanding, while voluntary learning is usually treated as an individual responsibility without such support and individuals upskill on their own.These findings emphasize that beyond individual motivation, team dynamics and coordination are key factors influencing e-learning participation. Table 3 provides a summary of the division of labour findings.

Table 3: Summary of Division of labour

Mandatory e-Learning	**Voluntary e-Learning**
Limited institutional support	No institutional support, often self-motivation and self-driven
Must be completed during regular working hours without additional time provided	Often completed outside working hours, impacting work–life balance
Prioritised due to potential consequences	Not prioritised and requires self-discipline to prioritise
Surface-level engagement due to being required to complete the training	Deeper engagement emanating from passion and a need for development
Shared understanding when all complete same training	Individual learning; upskilling left to the individual
Teams are aware and often courses due at the same time	Teams unaware and training completed at own time

5.5 Object

The Object is the goal or outcome towards which an activity is directed, i.e., what one is trying to achieve through the activity (Gauthier et al., 2022). The following questions were posed to explore the object: *(q6) Please explain why you engage with voluntary e-learning in the bank; (q7) Please explain whether you believe voluntary e-learning completed has played a role in the development of your career; (q8) Please explain how you have integrated the skills learnt from the mandatory e-learning course with your daily duties.*

5.5.1 Mandatory e-learning

According to Noe and Kodwani (2020), Anderson and Shum (2022), ongoing e-learning is essential to upskill and alter employee's awareness and behaviour on data protection, fraud detection, and compliance. Liao et al. (2023) and Tambosi, Gomes & Amal, (2020) also notes that this is particularly relevant in highly regulated industries like finance, where compliance-related skills are critical and contribute to shared best practices across an organization, ultimately reducing the risk of security breaches within organizations (Rainer and Hall; 2017). Findings concur as employees report they have **integrated compliance skills learned** from mandatory e-learning courses and apply them daily in their jobs *"I have especially as a new joiner"* (Precious, junior); *"I apply it daily, since I'm in the financial space"* (Yaya, middle); *"I have, especially POPI Act because I work in data"* (May, junior); *"yes, I'm more cautious in how I handle certain data and my workspace"* (Lerato, junior); *"yes, if I share data, I password protect it and don't share data with everyone"* (Olwethu, middle); *"yes, I follow the clean desk policy daily, which was taught through e-learning"* (Sipho, middle); *"yes, when ingesting data or modelling data, I have to specify if there are columns that are personal, card details, and classify the data accordingly"* (Amy, senior); *"yes, due to constant training I am able to identify clients who may be fraudsters"* (Lawren, senior); *"mainly with client sensitive data, I ask security questions"* (Abongwe, senior); *"I'm more conscious with my work"* (Dazzy, senior). Employees have report an **improved their awareness and adherence to security protocols**; *"I now know what suspicious activity to look out for, lock my laptop, and how to create a password"* (Precious, junior); *"know not to leave my PC open when I'm going to the bathroom or somewhere…"* (Lerato, junior); "*I know what to look out for in terms of scammers, card fraud*" (Lawren, senior) *,"I now know to lock my laptop…understand how to handle*

customer data more" (May, junior); **compliance regulations** *"I am more aware, even when searching the internet"* (Olwethu, middle); *"follow the correct processes like request approval…I understand why we should do that now"* (Yaya, middle); *"with e-learning I now know the ACTS and I work within the laws of the bank"* (Sipho, middle); and **data handling practices** *"especially when it comes to thinking about data security when working with data"* (Amy, senior); *"I know what to look out for….handling customer data protection"* (Lawren, senior); *"more aware of how to handle data, POPI, and FICA"* (Abongwe, senior); *"it's definitely showed me how to be more alert about phishing emails"* (Dazzy, senior), *"… protecting people's personal information"* (Lerato, junior).

5.5.2 Voluntary e-learning

According to McCauley and Hezlett (2020), self-directed learning, especially through voluntary e-learning, is often motivated by a desire to upskill, stay current with industry trends. Findings concur as most employees indicate they choose to engage in voluntary e-learnings for **personal** and **professional growth**; *"personal development, to build up more knowledge"* (Precious, junior); *"I want to build myself up"* (Mbali, junior); *"just to better myself"* (Lerato, junior); *"to upskill myself"* (Olwethu, middle); *"to upskill"* (Yaya, middle); *"upskill, get material that teaches you on whatever is new"* (Sipho, middle); *"for growth"* (Lawren, senior); *"if you want to grow, it's wise to do e-learning…to build your skill set"* (Dazzy, senior), this then allows employees to remain **relevant and self-sufficient** as stated by Kyndt and Baert (2021), Band and Lee (2020) *"to upskill myself without having to constantly trouble people"* (Olwethu, middle); *"I want to build myself up to be able to work more independently"* (Mbali, junior); *"always a new tool...just a new way of doing things...I don't want to be left behind"* (Lerato, junior); *"things are forever evolving and it's nice to constantly be updated"* (Sipho, middle). In addition, Maurer and Lippstreu (2020) claim targeted e-learning courses are crucial for career advancement**.** Findings concur as employees report they take voluntary e-learning courses to **advance their careers**; *"to prepare for future roles"* (Yaya, middle); *"for career opportunities"* (Lawren, senior); *"for growth in your career"* (Dazzy, senior); *"played a role in my career development"* (Abongwe, senior); *"100% they have given me more work skills"* (Lerato, junior); *"I add my voluntary e-learning certificates to my LinkedIn and CV"* (Precious, junior), gain additional skills to **change roles** *"I studied electrical engineering and now… I'm in data*

due to most of the e-learning that I have done" (Yaya, middle); *"….I got my current role based on a certification I did"* (Olwethu, middle); *"through my own voluntary learning… I was able to get a job in the bank"* (Sipho, middle); *"when I joined, I didn't know any programming and now I can program"* (Mbali, junior); *"I have learned more technical information and now I am working closely with the IT teams"* (Lawren, senior).

5.5.3 Summary of Object

The findings indicate that mandatory e-learning and voluntary e-learning each have their own objects thus having different outcomes.

Mandatory e-learning focuses on compliance and regulatory training, enabling employees to apply this knowledge daily in their work -tasks such as data protection and fraud detection. Mandatory e-learning plays a crucial role in promoting compliance to best practices and increasing awareness, ensuring employees remain aware and comply with industry standards and regulations that govern the banking industry.

Voluntary e-learning supports employees' career growth and personal development by ensuring they learn specialized knowledge, such as programming and obtain certifications for the skills learnt. Voluntary e-learning encourages employees to upskill, stay current with industry trends, and remain competitive, especially when transitioning into new teams or roles.

The two e-learning systems meet different objectives, mandatory e-learning ensures compliance and regulatory adherence is maintained within the bank and employees can be held to the same standard. While, voluntary e-learning fosters career growth, skill enhancement, and keeps employees competitive in an evolving industry. Table 4 below provides a summary of the findings on the object component.

Table 4: Summary of Object

Mandatory E-Learning	Voluntary E-Learning
Used to enhance compliance and regulatory skills	Supports career growth and personal development
Applied daily in tasks like data protection and fraud detection	Builds specialised knowledge like programming and gaining certifications
Promotes adherence to best practices	Upskill and remain current with industry trends
Increases awareness and caution in teams	Transition into new teams and remain competitive

5.6 Community

The Community component is the social context in which the activity takes place and includes other individuals or groups who share the same activity system and might influence or be influenced by the *subject*'s actions (Stahl, 2023; Bower, 2019). The following questions were posed to explore Community: (q*9) Please describe methods available within the system which allow you to communicate (ask questions, talk to other students) with other learners enrolled in mandatory e-learning; (q10) Please describe methods available within the system which allow you to communicate (ask questions, talk to other students) with other learners enrolled in voluntary e-learning; (q11) Please describe how you have formed networks through participating in mandatory e-learning; and (q12) Please describe how you have formed networks through participating in voluntary e-learning*.

5.6.1 Mandatory e-learning

Alavi and Leidner (2021) consider interactive elements such as discussion forums and chat functions critical for communication as they foster knowledge sharing and idea exchange among learners; however, Huang and Yuen (2023) claim that communication methods are often limited in mandatory e-learning. This limitation is reflected in the findings, even though a few employees report **chatbots** *"they often have either a chatbot or a chat button"* (Sipho, middle) and **comment sections** *"comment section at the end"* (May, junior) are available in their mandatory e-learnings, most employees feel mandatory e-learning systems **lack sufficient communication tools** ; *"mandatory ones don't have any"* (Precious, junior); *"none*

available" (Lerato, junior); *"no, I haven't seen any"* (Olwethu, junior); *"no methods available"* (Yaya, middle); *"no, I've never seen that"* (Amy, senior); *"no method of communication"* (Lawren, senior); *"I haven't seen any feature available"* (Abongwe, senior); *"I don't think there's any"* (Dazzy, senior). This lack of peer interaction or support hinders learning outcomes and diminishes understanding and engagement and results in training being less effective (Sitzmann & Ely, 2020; Noe & Tews, 2024). Findings concur as most employees report there is **little opportunity for networking** with their peers during mandatory e-learnings *"no, not really"* (Precious, junior); *"no"* (May, junior); *"no, I have not"* (Lerato, junior); *"no, I have not"* (Olwethu, middle); *"no"* (Yaya, middle); *"No, I have not"* (Amy, senior); *"no"* (Lawren, senior); *"no"* (Abongwe, senior); *"no"* (Dazzy, senior).

5.6.2 Voluntary e-learning

In contrast to mandatory e-learnings, employees indicate that voluntary e-learning platforms seem to offer **more communication features**. According to Zainuddin et al. (2020), Wang et al. (2022), Patel and Patel (2021), voluntary e-learning tools usually provide learners with **enhanced engagement opportunities**, allowing them to interact directly with instructors and peers, thereby fostering a collaborative learning environment. Findings concur as employees report in voluntary e-learnings there are various communication tools , which include **questions and answers (Q&A)** *"there are Q&A sections and the comment section"* (Precious, junior); *"through comments sections under Udemy videos"* (Olwethu, middle); *"on Udemy under the course you can post questions to the person who created the content/lecturer"* (Amy, senior); **emails**; *"teachers leave their contact details sometimes and some people may share email addresses"* (May, junior); c**hat functions** *"chat functionalities… usually even on social media you can follow the instructors"* (Yaya, middle); *"chat functionality where you can communicate with other people"* (Sipho, middle); *"there usually is a chat available to post questions"* (Lawren, senior); and **social media** *"create a WhatsApp group to communicate"* (Abongwe, senior); *"there's a group online, you can reach out to people and ask questions"* (Dazzy, senior).

According to Johnson et al. (2021), the availability of communication tools within a e-learning context fosters a collaborative learning environment which then promotes knowledge sharing and deepens participants' understanding. Findings concur as most

employees believe voluntary e-learnings facilitate **better networking opportunities** with colleagues and other professionals through study **groups and discussions**; *"Yes, with the study groups and WhatsApp groups"* (Abongwe, senior); *"through a lot of group discussions"* (Dazzy, senior); and **face to face connections** *"course recommendations with someone who has that particular skill they usually tell me which training to enrol in and I can ask them questions"* (Precious, junior); *"indirectly with colleagues who suggest a course"* (May, junior); *"other employees who said hey, this is what I'm using, try it"* (Lerato, middle); *"once you have gone through a course together, it's easy to recommend more courses to each other and form that network"* (Yaya, middle); *"I have met other BIBAs and BAs via the voluntary training I did"* (Amy, senior); *"have met other female leaders through the voluntary e-learning course we did"* (Lawren, senior).

5.6.3 Summary of Community

The findings suggest that mandatory and voluntary e-learning systems within the bank differ significantly in terms of communication and networking methods available. For mandatory e-learning, SuccessFactors offers limited opportunities for interaction, resulting in a reduction in peer engagement and collaboration, hindering the employee's ability to network with one another. Voluntary e-learning platforms like Udemy in contrast, provide extensive communication features, such as Q&A sections, chat functions, and social media interactions, encouraging more discussion and communication amongst the employees. Fostering greater interaction, collaboration, and a sense of community among learners. The difference in communication methods is clear between the two training methods, thus highlighting how mandatory e-learning can seem as isolating while voluntary e-learning enables more opportunities for connection. Table 5 below provides a summary of the findings on community.

Table 5: Summary of Community

Mandatory E-Learning	Voluntary E-Learning
Limited communication features with minimal peer interaction, networking, and knowledge sharing	Extensive communication features for peer interaction and networking,
Inactive chat functions or no communication function available	Q&A sections, chat functions, study groups, and social media interactions
Hinders engagement and collaboration	Encourages engagement and collaboration
Focused on individual completion of courses	Builds a sense of community among learners

5.7 Rules

In exploring the Rules component, comprising the norms, regulations, and guidelines governing the activity (Makonjio, Odera & Warentho, 2019; Cong-Lem, 2022), the following questions were posed: *(q13) Please describe the specific rules, guidelines, or policies that influence the way you engage with the voluntary e-learning content and apply it in your work; (q14) Please describe the rules set by the organisation for completing mandatory e-learning; (q15) Please describe the consequences at the bank if mandatory e-learning is not completed; (q16) Please describe the rules set by the organisation for enrolling and completing voluntary e-learning; (q17) Please describe the additional permission required to enrol in voluntary e-learning*

5.7.1 Mandatory e-learning

According to Salas et al. (2020) and Pappas (2022), mandatory e-learning is characterized by strict rules such as completing modules within set timelines, achieving minimum performance scores, and independently completing assessments. While this approach can reduce intrinsic motivation and limit the depth of learning, as employees may perceive mandatory e-learning as a checkbox exercise rather than an opportunity for professional development with a focus on meeting minimum requirements (Salas et al., 2020; Johnson et al., 2021), it ensures adherence to mandatory training protocols, which ultimately reduce organizational risk and makes sure employees meet regulatory compliance (Noe & Tews, 2024). Findings concur as

most employees report there are **specific rules that need to be followed** when completing mandatory e-learnings "*yes there are rules in place"* (Precious , junior); "*yes*" (May , junior); "*I am aware of rules*" (Olwethu , middle); *"yes I do know of some rules"* (Amy , senior); "*yes*" (Abongwe – senior); "*a few rules*" (Lawren , senior); "*yes*" (Lerato , junior); *"I know some rules*" (Yaya , middle). Rules include **completing quizzes independently** "*the quizzes you have to complete it on your own*" (Precious , junior), *"we need to learn, read and answer honestly"* (Lawren , senior); **watching e-learning videos in their entirety** "*you have to watch the videos till the end*" (May , junior), **completing courses** "*complete the training on your own*" (Olwethu , middle); "*every employee needs to complete the training*" (Yaya , middle); within **given timelines** "*completed within the given time*" (Lerato , junior); *"you have to do it before the due date*" (Amy , senior); and **achieving required performance level** *"have to get 80% to pass*" (Olwethu , middle).

In addition, Salas et al. (2020) claim that corporate e-learning programs often tie mandatory training completion to performance evaluations and system access to ensure compliance. This concurs with findings as employees state there are **explicit repercussions** for **non-completion**, the most common being **escalation to management** "*you get escalated to your line manager*" (Precious, junior), "*Manager gets a notification*." (Olwethu, middle), "*escalated to your manager*" (Yaya , middle), "*a message from your manager because you're in some list*" (Amy , senior), "*get escalated to management*" (Lawren , senior), "*manger gets email that you have not completed training"* (Abongwe , senior). Other consequences include **negative impacts** on **performance reviews** *"it reflects badly in your performance reviews*" (Lerato, junior); *"could possibly affect performance review*." (May , junior), "*it shows up in the team stats"* (Dazzy , senior) and **limited system access** *"locks you out of the system"* (name); *"you get flagged"* (May , junior).

5.7.2 Voluntary e-learning

For voluntary e-learning, Anderson, and Fontana (2021) contend that organizations place gatekeeping methods, such as access permissions (Noe & Tews, 2024), to ensure that voluntary learning aligns with organizational objectives and meets quality standards. This concurs with findings as employees report they **need** approval to do voluntary e-learning courses *"you need to get access to certain accounts"* (Precious,

junior), "*only have visibility of the courses that are kind of approved by the organization*" (Amy, senior). Furthermore, Anderson and Fontana (2021), Patel and Patel (2021) state that **access to the voluntary e-learning systems** are managed by organisations to maintain a controlled learning environment and ensure the content upholds quality and relevance to the employees' roles and aligns to organizational objectives. Findings concur as employees report that they **require access** to specific platforms "*voluntary systems can be accessed only through internal career development website*" (Lawren, senior); "*voluntary…we've been given access to certain training in the organization*." (Sipho , middle); "*You are given a specific user account*" (May , junior), "*Use Udemy or Kubicle, with the license provided by the bank*" "*there are specific platforms you must use*" (Abongwe , senior) , (Olwethu , middle), " *use I-Academy, which gives you access to AWS, Udemy and Kubicle*" (Dazzy , senior), "*Access the one platform and you get the different learnings from there*" (Yaya , middle) before enrolling or engaging with voluntary e-learning.

Furthermore, Pappas (2022) claims that unlike mandatory e-learning, voluntary courses offer greater autonomy and encourage a more self-directed approach as employees choose how and when they engage with content. In addition, voluntary courses have **fewer rules** to comply with and thus they foster a more intrinsically motivated learning experience (Anderson & Fontana, 2021). Findings concur as most employees report they **are unaware of the rules** when engaging with voluntary e-learning, *"no not aware of rules…*" (Olwethu, middle), "…*no, not aware of rules placed*" (May, junior), "*no rules*" (Abongwe), "*there are no restriction*" (Lawren, senior), "*no, no rules*" (Dazzy, senior).

Johnson et al. (2021), Cross (2020), and Pappas (2022) emphasize that to maximize the effectiveness of voluntary e-learning, organizations must balance flexibility with clear expectations and accountability. While voluntary e-learning does not carry the compliance-driven urgency of mandatory training, the structured processes reflect a need for accountability (Johnson et al., 2021). This aligns with employee feedback, which highlights the structured processes required to access and benefit from voluntary e-learning opportunities.

Accessing voluntary e-learning often requires employees to use company-provided licenses, as noted by employees: "*need a company license*" (Abongwe, senior), "*use*

the license provided" (Olwethu, middle), and "*you need a license for your course*" (Dazzy, senior). Furthermore, employees must integrate these courses into their personal development plans to align with organizational goals and secure necessary approvals: "*you're required to add it to your personal development plan*" (Sipho, middle), and "*include in the personal development plan*" (May, junior).The certification process involves additional steps, such as applying for vouchers to book exams and obtaining final approval from management or HR. Employees report: "*apply for vouchers*" (May, junior), "*get a voucher to book for tests*" (Olwethu, middle), and "*contact HR/Learning team*" (Yaya, middle). Management approval is also critical, with mentions of "*maybe budget approval*" (Amy, senior) and "*apply through your manager*" (May, junior).

5.7.3 Summary of Rules

The rules set up for mandatory and voluntary training are seemingly distinct, with mandatory having stricter rules and voluntary e-learning having guidelines in place. Mandatory e-learning requires employees to adhere to strict compliance-focused rules and deadlines, with a structured approach and fixed timelines, ensuring employees meet organizational requirements. Participation is mandatory, and training is assigned, with completion tracked (minimum pass mark required) on the bank's platform. Voluntary e-learning offers flexibility, allowing employees to choose courses aligned with their personal and professional goals. Access to these courses is through approved external platforms, and participation is driven by self-motivation, employees do need personal development plans and licensing to enrol in voluntary e-learning courses.

While mandatory e-learning ensures compliance, voluntary e-learning encourages professional growth, fostering a more personalized and flexible learning experience. Table 6 below provides a summary of the findings on the rule's component.

Table 6: Summary of Rules

Mandatory E-Learning	Voluntary E-Learning
Employees must strictly adhere to compliance-focused rules and deadlines.	Employees have flexibility in selecting courses based on their interests and career goals.
Access is provided exclusively through the bank's e-learning platform.	Access requires specific licenses and is limited to approved platforms.
Employees are well-informed about rules and expectations.	Employees may have limited awareness of the rules and processes.
Training must be completed independently, with a requisite minimum pass score.	Voluntary courses must be added to personal development plans, and licenses are required for enrolment.
Courses follow structured guidelines and fixed timelines.	Learners can set their own pace and complete courses on flexible schedules.
Participation is mandatory and assigned by the organisation.	Participation is voluntary, driven by personal motivation and professional growth aspirations.

5.8 Outcome

The outcome component is the effect or consequence of an activity, with either intentional or unexpected repercussions, contradictions and tensions within and between the elements of an activity system (Gogus, 2023; Engeström & Glăveanu, 2012). The following questions were posed to explore these aspects: *(q18) Please describe whether your participation in mandatory e-learning has influenced your approach to work tasks. Please provide specific example; (q19) Please describe whether your participation in voluntary e-learning has influenced your approach to work tasks. Please provide specific examples; (q20) Please describe how you have been able to apply the knowledge gained through mandatory e-learning in your work; (q21) Please describe how you have been able to apply the knowledge gained through voluntary e-learning in your work.*

5.8.1 Mandatory e-learning Mandatory e-learning

According to Salas et al. (2020), Sitzmann and Ely (2020), mandatory e-learning courses that focus on compliance and regulatory issues are effective in altering

employee behaviour and ensuring adherence to legal and organizational standards. Findings concur as most employees report that mandatory e-learnings positively impacts their approach to work, especially in areas like **data handling,** "*how I handle customer data, you can't be careless*" (May - junior), "*especially around data, client privacy and safety as a worker*" (Precious - junior), "*I'm more cautious in how I handle certain data*" (Lerato - junior), "*I am more cautious and don't just share data*" (Olwethu - middle), "*when you work in data there rules and regulations*" (Amy - senior), "*since we work with sensitive data it has had an influence on my work*" (Abongwe - senior), *"teaches you to keep personal information safe"* (Sipho - middle), **safeguarding sensitive information**; *"since we work with sensitive data, it has had an influence on my work*" (Abongwe, senior); "*teaches you to keep personal information safe*" (Sipho, middle), adhering to the **Protection of Personal Information Act (POPI)** and **identification of fraud and risk** "*POPI act with how I handle customer data*" (May - junior), "*especially regarding and the POPI Act*" (Amy - senior), "*POPI, I think with that understanding I've been able to work within the laws of the bank*." (Sipho - middle), "*ask more questions when sharing data due to FICA, POPI training"* (Abongwe - senior), *"I don't share data with everyone due to POPI*" (Olwethu - middle), "e*specially the compliance training, around data, client privacy and safety as a worker*" (Precious - junior); "*I am able to identify fraudsters based on the constant training*" (Lawren - senior), and vigilance regarding **phishing attacks**; *"I look more carefully at emails for phishing"* (Dazzy, senior); *"I'm more careful, especially with emails—they send us test emails"* (Yaya, middle). Furthermore, Salas et al. (2020) contend that practical security measures learned through training, such as **locking devices** are essential as they can change employee behaviour in critical areas. Findings concur as employees report that due to mandatory e-learnings they now **lock their laptops** *"lock my laptop at work and just being careful with company things"* (May, junior); *"lock your laptop always"* (Sipho, middle); *"I'm more cautious in how I handle my workspace"* (Lerato, junior).

5.8.2 Voluntary e-learning

Voluntary e-learning programs are associated with higher levels of engagement and intrinsic motivation, as they allow employees to pursue topics of personal interest and relevance to their roles (Kyndt & Baert, 2021) and tailor learning to their individual needs and career goals, which ultimately leads to increased job satisfaction and retention (Noe & Tews, 2024). This is in keeping with the findings as employees

believe voluntary e-learnings have positively influenced their work tasks, in regard to **motivation** *"it's motivating, and encouraging to keep working as I gain more understanding"* (Precious, junior), **expanding their knowledge** "*definitely, I'm expanding skills*" (Amy, senior); "*Yes, I understand more*" (Lawren, senior); "*Yes, I have more skills*" (Abongwe, senior), and **improving their technical capabilities** *"the programming languages I'm actually using*" (Precious, junior); "*with Cubicle, I have successfully been able to work as a BI analyst*" (Olwethu, middle); "*with the BA course, it taught me how to navigate engaging with stakeholders*" (Amy, senior), "*I am now able to understand what the IT teams talk about, the jargon*" (Lawren, senior). In addition, Cross (2020) states that voluntary e-learning allows employees to **explore new ideas** and **expand their skill sets**, resulting in improved task efficiency and work productivity. Findings concur as some employees report *"I've found newer and better ways to do my work"* (Yaya, middle), *"It has influenced my approach, given me different ideas"* (Sipho, middle).

5.8.3 Summary of Outcome

The findings indicate that while mandatory and voluntary e-learning systems serve distinct purposes, both are essential to employee development. Mandatory e-learning primarily focuses on ensuring compliance, adherence to security practices, and vigilance in handling sensitive information, particularly regarding data protection and privacy laws. It equips employees to work within the regulations of the banking industry. On the other hand, voluntary e-learning aims to expand technical knowledge and skills, enhance work efficiency, and support career progression. Offering flexibility, it allows employees to pursue professional growth, improve stakeholder engagement, and develop practical skills, motivating them to stay competitive and evolve in their careers. Table 7 below provides a summary of the findings on the outcome component.

Table 7: Summary of Outcome

Mandatory e-learning	Voluntary e-learning
Improves compliance and vigilance	Expands knowledge and technical skills
Enhances adherence to security practices	Improves efficiency and work practices
Focuses on data protection and privacy laws	Supports stakeholder engagement and practical skills
Encourages cautious handling of sensitive information	Fosters motivation, professional relevance, and career development

5.9 Conclusion of Findings and Discussions

5.9.1 Subject

The subjects of the activity system were the employees at junior, mid, and senior levels within the bank. Employees at different levels report experiencing e-learning differently based on their roles i.e., Junior staff valued e-learning for developing foundational skills and gaining confidence, while mid-level staff felt overwhelmed by work duties, leading to disengagement from voluntary training, and senior staff require leadership and strategic content, which they found lacking in mandatory modules but available in selected voluntary options.

5.9.2 Object

The object of the activity system was employee development through e-learning. Mandatory training was focused on ensuring compliance and standardisation across the organisation, while voluntary training shifted toward career advancement, skills acquisition and staying competitive in a tech-driven industry. Employees experienced these objectives differently depending on their engagement; mandatory training fulfilled the compliance requirement but was often seen as a task to complete, whereas voluntary training was valued as an opportunity for personal growth and skill enhancement.

5.9.3 Tools

The tools of the activity system were the e-learning platforms used to deliver training. Mandatory training was conducted primarily through SuccessFactors, an all-in-one platform that employees found easy to navigate and useful for searching past courses when needed. Voluntary training was delivered via third-party platforms such as Udemy, Kubicle, and Skills Builder. Employees found the voluntary e-learning platforms easy to use and valued the skills they gained, which helped them advance their careers or improve efficiency in daily work tasks.

5.9.4 Rules

The rules of the activity system were defined by organisational policies that required mandatory training to be completed within set deadlines, while voluntary training was encouraged but not formally supported. Employees experienced the rigid deadlines around mandatory training as limiting their engagement, often completing courses just to meet requirements rather than for learning. The lack of dedicated time and formal support for voluntary training led to inconsistent participation, especially among mid-level staff.

5.9.5 Community

The object of the activity system was employee development through e-learning. Mandatory training was focused on ensuring compliance and standardisation across the organisation, while voluntary training shifted toward career advancement, skills acquisition and staying competitive in a tech-driven industry. Employees experienced these objectives differently depending on their engagement; mandatory training fulfilled the compliance requirement but was often seen as a task to complete, whereas voluntary training was valued as an opportunity for personal growth and skill enhancement.

5.9.6 Division of Labour

The division of labour shaped how employees engaged with e-learning across different roles. Junior employees were generally more flexible and actively engaged with e-learning opportunities. Mid-level employees faced operational pressures that constrained their participation, leading to lower engagement with voluntary training.

Senior staff had greater autonomy in managing their learning but expected content that focused more on strategic leadership development.

5.9.7 Outcome

The outcomes of e-learning varied depending on employees' roles and the level of organisational support. Positive outcomes included increased confidence, upskilling, and compliance with mandatory training requirements. Negative outcomes included incomplete voluntary courses, and underutilisation of available resources, often due to organisational barriers such as workload and lack of formal recognition

The following Activity Theory diagrams illustrate the key components and dynamics of mandatory and voluntary e-learning within the organisation, highlighting how different elements interact to influence employee engagement and learning outcomes.

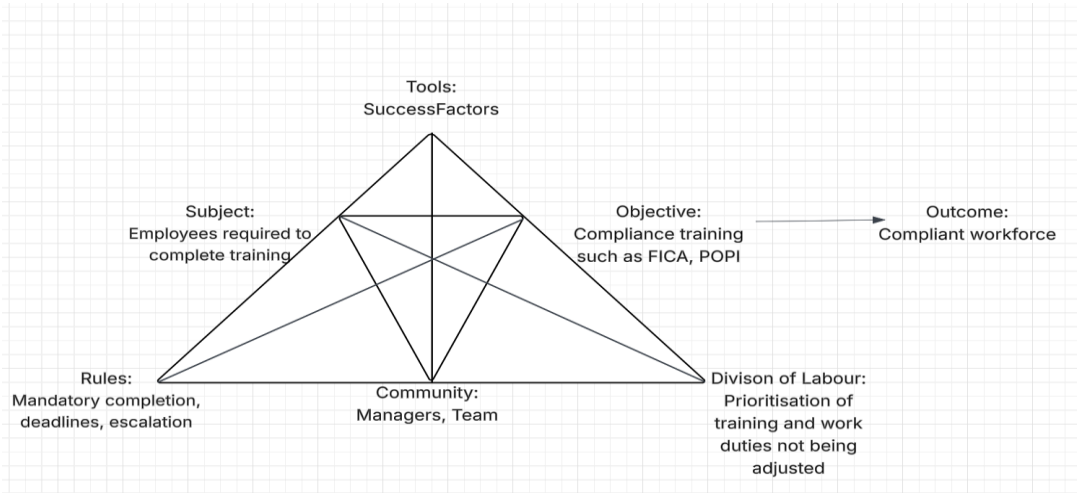


Figure 4: Mandatory Training Activity Theory

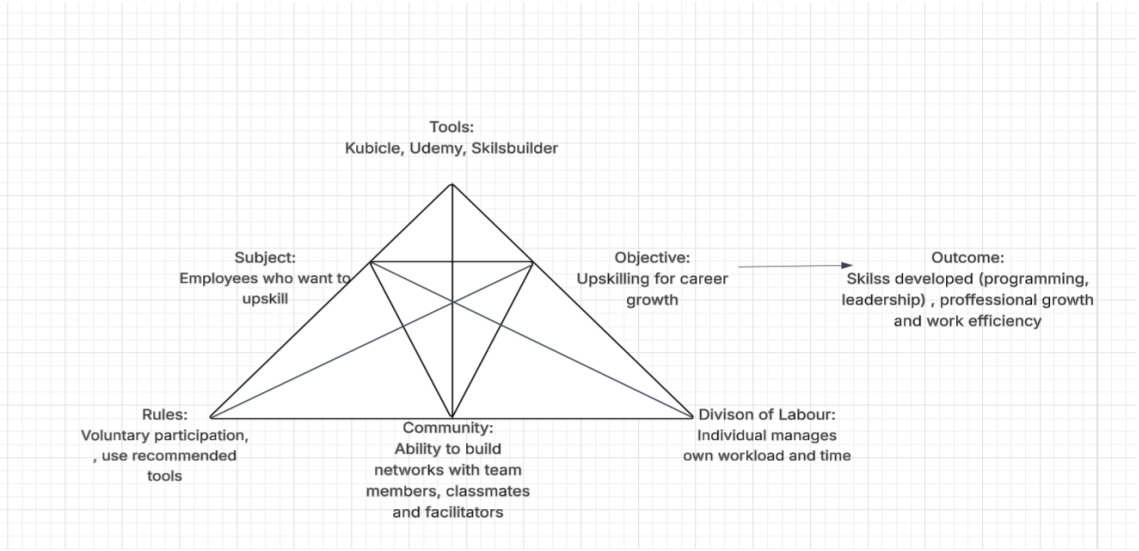


Figure 5: Voluntary Training Activity Theory

6 CONCLUSION

The rapid advancements in technology and globalisation, the COVID-19 pandemic, and the shift to remote and hybrid work models have driven a significant increase in e-learning for employee training and development adoption. This trend is particularly apparent in the banking sector, where strict regulatory requirements, data security concerns, and the fast-paced nature of the industry require continuous skills development and compliance training. Consequently, banks are investing heavily in e-learning platforms, course development, and infrastructure.

While the benefits of e-learning, such as accessibility, cost-effectiveness, and enhanced knowledge retention, are well-documented; there is limited research on employees' lived experiences and perceptions of e-learning within corporate contexts. Understanding these experiences is critical to evaluating whether these investments truly align with organisational goals and employee needs. Therefore, this study explored employees' perceptions and experiences of e-learning within the South African banking sector, answering the main research question: *How do employees at different levels perceive and experience e-learning as a method of learning and development within a South African bank?* The banking sector was chosen for this research due to its advanced technological infrastructure, strict compliance regulations, and significant investment in employee development, making it an ideal setting to examine the effectiveness and impact of e-learning across different employee levels.

The study adopted the AT framework, which provided a lens for examining the interactions between employees, organisational goals, and e-learning activities and how this, in turn, affected the intended outcome of e-learning in the organisation. The research employed an interpretivist paradigm, using a single case study design within a South African bank. Data was collected through semi-structured interviews with employees across various levels (senior, middle, and junior) to capture diverse perspectives on the effectiveness and relevance of e-learning across different hierarchical levels. This multi-level approach was essential to understand how employees' roles and responsibilities influenced their engagement with e-learning and whether enhanced effectiveness in highly regulated, technology-driven industries occurs.

The researcher conducted a thematic analysis identifying key themes and subsequently, extracting insights into how e-learning impacts employee satisfaction, skills development, and organisational outcomes. Findings provide more understanding of the dual approach of mandatory which focuses on regulatory training such as POPI, anti-money laundering, FICA and voluntary e-learning which allows employees to develop hard skills like JAVAScript, Python and building PowerBI dashboards, therefore highlights opportunities for improving engagement, aligning training with employee aspirations, and maximising organisational benefits.

6.1 Reflection on findings

This study followed a deductive approach, guided by Activity Theory, to explore employees' experiences and perceptions of e-learning in a South African bank. The findings align with existing literature, reinforcing known challenges and benefits of corporate e-learning such as time constraints, lack of management support, and varying engagement across employee levels barriers that appear common across sectors. However, the study also revealed important new insights specific to the South African banking context. This dual contribution not only strengthens the validity of prior studies by replicating their insights in a new, under-researched environment, but also expands understanding by highlighting unique factors related to regulatory requirements and digital transformation in this industry.

An important finding emerged regarding mandatory training, employees valued mandatory e-learning for the essential reminders and knowledge it provides on key regulatory areas such as data protection (POPI), the Financial Intelligence Centre Act (FICA), and anti-money laundering requirements. This training equips employees with the confidence and knowledge needed to perform their roles within strict regulatory frameworks. Although often perceived as time-consuming and repetitive, mandatory e-learning is not merely a burden on their time but a critical component for ensuring compliance and managing risk in this highly regulated industry.

Voluntary learning where employees complete training on courses such as Python, PowerBI and SQL, emerged as a vital avenue for personalised professional growth and engagement. Employees who actively participated in voluntary e-learning reported greater motivation and satisfaction, viewing it as an opportunity to acquire

skills aligned with their career aspirations and to explore topics beyond mandatory requirements. However, voluntary learning often faced challenges such as a lack of formal recognition and limited time allocation, which negatively impacted consistent participation.

Applying Activity Theory as a conceptual lens provides a structured way to understand these dynamics by linking employees (subject), roles (division of labour), policies (rules), learning platforms (tools), and the working environment (community) with training outcomes within a cohesive framework. This approach adds depth to the literature by illustrating how these components interact in practice, particularly within a highly regulated and digital workplace such as banking.

Therefore, while much of the findings align with established research, this study offers valuable contextual validation and fresh perspectives specific to the South African banking sector. This reinforces the broad applicability of previous insights while encouraging practitioners to address both documented and emerging e-learning challenges.

6.2 Summary of the Findings

This section presents a summary of the research findings in relation to each of the sub-questions posed for this study. It provides valuable insights into the perceptions and experiences of different levels of bank employees about e-learning for training and development.

6.2.1 What e-learning courses are currently used to train and develop different levels of employees?

The bank provides both mandatory and voluntary e-learning for employee training and development, following a dual-system approach. Mandatory e-learning is delivered through a centralized, monitored system, *SuccessFactors*, while voluntary e-learning is accessible via bank-approved third-party platforms like Udemy, Kubicle, and Skills Builder.

Mandatory e-learning primarily focuses on compliance, regulations, and organizational culture, ensuring that all employees receive standardized training which is crucial for highly regulated industries like banking, as this structured training keeps employees

up to date on policies and regulations while maintaining a uniform standard of knowledge and accountability across all levels. On the other hand, voluntary e-learning supports employees' professional and personal growth by offering training on hard skills such as programming, analytics, and data analysis, alongside soft skills like management and public speaking. Platforms such as Udemy, Kubicle, and Skills Builder provide employees with a diverse range of courses tailored to their individual learning goals.

It is evident that the bank's dual-system e-learning approach ensures a structured yet flexible learning experience, balancing compliance-driven training with opportunities for continuous development, with SuccessFactors guaranteeing compliance and essential banking knowledge is received by the employees, and voluntary platforms like Udemy foster ongoing learning and career progression. This approach enhances employee satisfaction and equips them with the necessary skills to adapt to the evolving demands of the banking industry (Buchanan & Huczynski, 2019).

6.2.2 How do different levels of employees at the bank believe e-learning assists them in developing skills and knowledge?

While all bank employees believe that e-learning is the foundation of knowledge and skill development needed to be a successful worker who consistently meets job requirements and stays current with new regulations and skills in the banking sector and technology, there are differences in how different levels of employees believe e-learning assists.

First, junior employees view e-learning as a bridge between university level education and the corporate world, providing essential training on organizational knowledge and regulations. Mandatory courses in risk management, data privacy, fraud prevention, and workplace etiquette equip juniors with a foundational understanding. However, employees find these courses repetitive and lacking interactivity. Voluntary e-learning, on the other hand, fosters independence and confidence, particularly in technical skills like Python, SQL, and data warehousing, reducing reliance on senior colleagues. Second, middle-level employees see e-learning as key to career growth, enabling skill development for senior or specialized roles. Mandatory e-learning fosters accountability by reinforcing institutional norms through continuous training, boosting confidence and ensuring compliance. While mid-level employees find that voluntary e-

learning is a tool that enhances performance by developing technical and strategic skills that support long-term career advancement. Lastly, senior employees use e-learning to enhance strategic thinking and leadership skills. While mandatory training provides strategic guidance, they note a lack of leadership-focused content. However, voluntary e-learning offers leadership training, enabling them to stay competitive by broadening perspectives and strengthening skill sets.

Employees across all levels recognize e-learning as essential for job performance and regulatory adherence. It enables them to develop new skills, enhance their work, and adapt to the evolving banking sector. By offering both mandatory and voluntary training, the bank empowers employees to take charge of their learning—mandatory courses establish necessary guidelines, while voluntary training supports continuous growth and skill development.

6.2.3 What are the benefits of e-learning for different levels of employees at the bank?

While all bank employees benefit from mandatory and voluntary e-learning, its flexible, visual methods support self-paced learning, compliance, and skill development, enhancing efficiency and effectiveness.. However, the advantages vary across employee levels.

First, for junior employees, voluntary e-learning fosters mentorship and professional growth by connecting them with senior colleagues through course recommendations, while SuccessFactors allows them to revisit training content as needed. Second, for mid-level employees, mandatory e-learning enhances risk assessment, compliance awareness, and best practices in data privacy and cybersecurity, while voluntary e-learning supports career growth through interactive features like WhatsApp or Teams for networking. Finally, senior employees value the flexibility of mobile-friendly platforms like Udemy for continuous learning while recognizing mandatory training's role in maintaining compliance, retaining critical knowledge, and ensuring organizational adherence to regulations.

6.2.4 What are the challenges of e-learning for different levels of employees at the bank?

Employees at all levels face challenges with both mandatory and voluntary e-learning, primarily time management, which often leads to sacrificing personal time, prioritization of mandatory courses over voluntary learning and a lack of management support further reduce engagement and completion rates. However, employees at different levels face varying challenges.

First, junior employees, express frustration with the lack of interactive features such as chat functions or Q&A sections in mandatory e-learning, making the training feel repetitive and unengaging, often leading to employees rushing through courses to meet compliance requirements. Second, mid-level and senior employees, on the other hand, are dissatisfied with the lack of diverse content on leadership principles in mandatory courses. The one-size-fits-all approach fails to meet their needs for specialized training aligned with strategic and leadership development. As a result, these employees often feel disengaged, perceiving the training as lacking relevance to their responsibilities.

Overall, time management, prioritization, and lack of management support are the biggest challenges employees face, compounded by issues with content relevance and engagement features.

6.2.5 How do employees at different levels perceive and experience e-learning as a tool for training and development within a South African bank?

In a dynamic and regulated industry like banking, e-learning seems to be a crucial tool for employee training and development with both mandatory and voluntary programs supporting compliance and career advancement.

Employees at all levels value e-learning for its flexibility and diverse skill offerings, enabling them to perform their duties with confidence. Mandatory courses reinforce compliance knowledge on topics like POPIA, Data Privacy, and Phishing, are often repetitive and non-interactive. SuccessFactors, the centralized LMS, provides access to archived training materials, but with mandatory training being tracked and escalated if incomplete, employees prioritize compliance over genuine learning, leaving little time for voluntary courses. Voluntary platforms like Udemy, Kubicle, and Skills Builder offer

technical skills, networking, and certifications, supporting career growth and autonomy.

Different employee levels also have varying e-learning experiences. First, junior employees find it bridges the knowledge gap between university and industry, helping them gain confidence and independence. Second, mid-level employees struggle to prioritize training due to busy schedules and a lack of management support but still value the knowledge gained especially from the mandatory e-learning. Lastly, senior employees face similar time constraints and appreciate mobile learning apps, especially voluntary platforms like Udemy, which provide leadership training missing from mandatory courses.

Overall, employees recognize e-learning as a valuable tool for professional growth. Despite its challenges, they acknowledge its role in continuous learning, skill development, and career progression.

6.3 Study contributions

6.3.1 Theoretical contributions

First, as the study collected empirical data on employees' perceptions and experiences of mandatory and voluntary e-learning programmes within a banking context, the findings contribute important insights to the existing body of knowledge on e-learning usage for training and development in financial organisations. Second, using the AT model as the theoretical framework provides other researchers with an empirical base on how to apply the model to studies focused on exploring e-learning use within specific sectors.

6.3.2 Practical contributions

Several practical contributions are evident from this study and are detailed as follows:

For decision-makers in the banking industry, i.e., people who decide whether financial investments should be made to procure and adapt e-learning systems. First, the study highlights that e-learning systems do not equally address the training needs of employees at different levels and thus decision-makers must first consider these varying needs when selecting training programs to ensure effective career progression

across all levels. Second, the study's insights into employees' experiences with mandatory and voluntary e-learning in banking institutions can be used to help decision-makers refine training strategies, address time management challenges, boost engagement, and tailor content to meet the needs of employees at different levels. Third, the study provides decision makers with an understanding of the various e-learning systems available for mandatory and voluntary e-learning and why having a centralized mandatory system and a third-party voluntary system is required. Lastly, the study draws attention to the importance of organisational support for employees to complete e-learning successfully; hence, decision-makers should ensure that support structures are in place for employees to prioritise e-learning during working hours without compromising their regular job responsibilities, ultimately enhancing engagement and the effectiveness of training programmes.

For e-learning vendors responsible for the design and usability of the product. First, the study highlights that the lack of features and functionalities for communication and networking in mandatory e-learning systems negatively impacts employees' experiences with these systems. Features that need to be included are (i) chat functionality, (ii) capacity to ask the course coordinator or lecturer questions, and (iii) opportunities to network with other employees through group activities. Second, as needs vary between employee levels, the study indicates that developers should consider tailoring course offerings to address the diverse needs of employees at different levels for voluntary e-learning. Such differentiation could include developing specialised content for middle- to senior-level staff, such as leadership development programs, strategic thinking workshops, and communication skills courses like public speaking.

For employees, those who engage with the e-learning systems. First, because banks are increasingly using e-learning for training and development, it is crucial that employees actively participate in e-learning to ensure they stay abreast of industry regulations and develop their skills. Second, with the challenges in regard to time management, prioritization and management support being highlighted, employees should collaborate with their managers to address any time management challenges, ensuring that both mandatory and voluntary training is prioritized effectively.

6.4 Limitations

As this study aimed to understand employees' perceptions and experience with e-learning at a specific South African bank, data is collected at a single bank.

Firstly, the study was conducted at a single South African bank, which may limit the generalisability of the findings to the broader banking sector or other industries. Secondly, rather than claiming absolute saturation, this study acknowledges that data sufficiency as having collected enough data to meaningfully address the research objectives was reached. In qualitative, inductive research, saturation is not necessarily about completeness but about reaching a point where further data does not substantially change the emergent themes or interpretations. Thirdly, although purposive sampling included participants across junior, mid, and senior levels, the study only involved ten individuals. Non-participating employees might have differing views and experiences especially since most participants were drawn from the IT department, potentially introducing selection bias. Fourthly, while thematic analysis was guided by Activity Theory, the absence of longitudinal or follow-up data limits insights into how employee perceptions may evolve over time, especially in response to changes in technology or training strategy. Fifthly, the study relied solely on semi-structured interviews for data collection. While this method provides in-depth personal insights, it does not offer triangulation with other sources such as document analysis, observations or usage analytics. The absence of multiple data sources limits the depth and robustness of the findings. Sixthly, explanatory designs typically aim to test cause-and-effect relationships using quantitative methods, which does not fully align with this study's focus on in-depth understanding of perceptions and experiences and thus may limit the theoretical generalisability of the findings. Lastly, as the data was self-reported during interviews, experiences and perceptions of e-learning may not be accurate as self-reported data can be influenced by the desire to present oneself in a favourable light or by inaccurate memory, which could affect the accuracy of the responses.

6.5 Future research

As the study only collected data at one bank, the findings might be specific to the culture of a particular bank. Therefore, future research should include other South African banks to provide a more holistic view of banking employees' perceptions and

experiences with using e-learning in South Africa. Secondly, expanding this research to other developing African countries could provide valuable comparative insights into e-learning adoption in banking, especially considering the advanced technological landscape in the South African banking sector. Thirdly, as banking is a highly regulated industry with constant change, thus, future studies could include organisations in other industries to offer more in-depth and varied views of e-learning systems in South African corporations enabling one to compare employees' experiences and perceptions of e-learning systems within regulated and unregulated industries. Lastly, since age and gender play a role in technology use, including a more varied demographic might provide more holistic insights into using e-learning systems.

AFTERWORD

When I first undertook this research, I primarily regarded mandatory e-learning as a rigid and somewhat burdensome requirement—a compliance necessity with limited relevance to personal or professional growth. I viewed it as an exercise to satisfy administrative requirements, lacking the flexibility and personalised approach offered by voluntary learning. My initial assumption was that mandatory e-learning was far less effective in fostering meaningful development than voluntary training, and employees would prefer voluntary e-learning over mandatory e-learning, as voluntary e-learning seemed better aligned with employees' unique interests and career aspirations.

However, as I immersed myself in the research, my perspective shifted. Through interviews and data analysis, I came to understand that mandatory e-learning is far more multifaceted than I had assumed. While it can feel repetitive or obligatory at times, the role of mandatory training in ensuring compliance, establishing consistency, and building foundational knowledge cannot be overstated. Mandatory e-learning equips employees—especially at junior levels—with essential skills and regulatory understanding to safeguard organisational integrity and operational effectiveness and ensure that middle and senior employees remain abreast of industry standards. Such training guarantees that all bank employees consistently have the same understanding of the rules and regulations within which to work. What I had once dismissed as mundane training emerged as a cornerstone of maintaining industry standards and fostering organisational stability.

In contrast, voluntary e-learning allows employees to explore tailored content that aligns with their professional goals yet poses unique challenges. Across all levels, employees highlighted the difficulty of balancing voluntary learning with their existing workloads, often citing time constraints as a significant barrier to completion. This finding revealed a recurring theme: although both systems have unique strengths and limitations, their contribution depends considerably on how they are supported and integrated into the workplace.

Reflecting on these insights, I now recognise the importance and value of mandatory e-learning—not only to the employees and organisation but also to the broader banking industry. The interplay between mandatory and voluntary e-learning is also essential. Together, they form a comprehensive approach to workforce development: mandatory e-learning provides a strong foundation and regulatory standards and voluntary e-learning fosters innovation and growth. My perspective has evolved to appreciate the critical balance between structured, compliance-focused training and flexible, self-directed development.

In encapsulating the essence of this research, I am reminded of a powerful statement from a junior employee: *"I have learnt a lot, especially as a new joiner, from password creation, work culture and what suspicious activity to look out for, it's all from mandatory e-learning"*.

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APPENDICES

Appendix A – Ethics Forms

Appendix A-1 Participant Information Sheet

Dear (name of potential participant),

I am currently studying towards a master's degree at The University of the Witwatersrand in the School of Business Sciences. With the rise in the adoption of e-learning in the South African banking sector for training and development and corporates investing more in e-learning platforms and technology, I am conducting research to gain insights and understand *Employees experiences and perceptions of e-learning for training and development in a South African bank*. The research aims to contribute academic knowledge and to these insights to develop guidelines that can be used by the banking sector to assist in successfully implementing e-learning and employees. The study holds no preconceived notions about employees' experiences and perceptions of e-learning for training and development in a South African bank but rather aims to explore the phenomenon and, therefore, your opinions and experiences are important.

As an employee working in a South African bank, you are invited to take part in this study to share your experiences about e-learning used for training and development in the banking industry. Your participation is entirely voluntary and involves no risk, penalty or loss of benefits whether or not you participate. If you agree to take part, you may refuse to answer any questions you feel uncomfortable answering during the interview. If you agree to participate in the interview, arrangements for the interview will be made at a time that is suitable for you. The interview is expected to last approximately one hour, and you may withdraw from the interview at any time.

With your permission, the interviews will be recorded, and notes will be taken. No one other than the researchers will have access to the recordings or notes taken. To ensure your confidentiality, your name and personal details will not be disclosed, with an alias being used to report findings. It will not be possible to trace responses back to any individuals. The recordings and notes will be kept until no longer needed for producing publications.

Thank you for considering participating in this research. Should you have any questions, or should you wish to obtain a copy of the results of the survey, please contact me at 083 704 2218 or email me at 742138@students.wits.ac.za or my supervisor, Dr Suzanne Sackstein, at 011 717 8158 or email suzanne.sackstein@wits.ac.za

Yours sincerely,

Nontsikelelo Harmse

Appendix A-2 Participant Consent Form

1. *Research information*

1.1 Title of the research project: **Employees' experiences and perceptions of e-learning for training and development in a South African Bank.**

1.2 *Researcher details*: Nontsikelelo Blessing Harmse, School of Business Sciences. Email: 742138@students.wits.ac.za, mobile phone: 083 704 2218

1.3 *Research study description*

i. This research aims to describe employee perceptions and experience with e-learning, to get insight on whether employees benefit from e-learning and can use the skills learnt in their daily duties, and whether the bank's investment in e-learning is worth it. The study further aims to understand the underlying reasons employees find certain e-learning features beneficial and others challenging.

ii. Respondents will be invited to take part in a face-to-face or virtual interview lasting approximately one hour in which questions relating to the study will be asked. The interview will be recorded with the consent of the respondent.

iii. There are no risks to respondents for participating in the research interviews as no names and personal details will be disclosed and no responses will be traceable back to individuals. Pseudonyms will be used.

2. *Informed consent*

2.1 I, (name of respondent) _____ hereby voluntarily grant my permission for participation in the research as explained by Nontsikelelo Harmse.

2.2 The nature and objective of the research have been explained to me and I understand them.

2.3 I understand my right to choose to participate in the research and the information I provide will be handled with confidentiality. I am aware that the results may be used for purposes of academic publication.

2.4 Upon signature *(sic)* of this consent form, the respondent will be provided with a copy.

Signed: _____ Date: _____

Researcher: _____ Date: _____

Appendix A-3 Permissions letter



Jan 2024

Dear Sir/Madam,

Re: Permission to conduct research at XXX Bank

My name is Nontsikelelo Harmse, and I am currently an employee at xxx Bank, working as a Business Analyst in the data and analytics team. I am studying for a master's in information systems in the School Business Sciences at the University of the Witwatersrand. I am seeking permission to do research at xxx Bank.

As e-learning has become the predominant method to deliver training and development, and employees are increasingly being required to attend mandatory e-learning courses or being incentivized to enrol in these courses, with significant rewards being offered, I intend to conduct research on e-learning for training and development in a South African Bank. The main research question for the study is Employees experiences and perceptions of e-learning for training and development in a South African Bank.

The research will entail collecting data from staff members ranging from junior staff, middle management, and senior staff. All staff will be invited individually to participate in the study. If they agree, staff will be asked to be interviewed for a maximum of 30mins. The interviews will be conducted on the xxx premises, preferably after working hours.

Participants will be asked to give their written or verbal consent before the research begins. Their responses will be treated confidentially, and identities (their names and the name of the organization will be anonymous unless otherwise expressly indicated. Individual privacy will be maintained in all published and written data resulting from the study. The results will be communicated in the final research paper.

Taking part in the research will not advantage or disadvantage any of the participants. Participants can withdraw from the interview at any time during this project, without any penalty. There are no foreseeable risks in participating in this study and participants will not be remunerated.

All research data will be securely stored with password protection on a laptop.

I therefore request permission in writing to conduct my research at xxx. The permission letter should be on your organization's headed paper, signed and dated, and specifically refer to me as the researcher and the title of my study.

Please let me know if you require any further information. I look forward to your response as soon as is convenient.

Yours sincerely,

Nontsikelelo Harmse (0837042218, 742138@students.wits.ac.za)

Suzanne Sackstein (011 717 8158, Suzanne.Sackstein@wits.ac.za)

Appendix A-4 Ethical Clearance Certificate

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

SCHOOL OF BUSINESS SCIENCES ETHICS COMMITTEE
CONSTITUTED UNDER THE UNIVERSITY HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)

CLEARANCE CERTIFICATE **PROTOCOL NUMBER: CBUSE2178**

PROJECT TITLE	Employees experiences and perceptions of e-learning for training and development in a South African Bank.
INVESTIGATOR	Nontsikelelo Harmse
SCHOOL/DEPARTMENT OF INVESTIGATOR	School of Business Sciences
DATE CONSIDERED	26 March 2024
DECISION OF THE COMMITTEE	Approved Unconditionally
RISK LEVEL	Minimal Risk
EXPIRY DATE	31 December 2027

ISSUE DATE OF CERTIFICATE 26 March 2024 **CHAIRPERSON** _____
(Neetu Ramsaroop)

cc: Supervisor: Suzanne Sackstein

DECLARATION OF INVESTIGATOR

To be completed in duplicate and **ONE COPY** returned to the Chairperson of the School/Department ethics committee.

I fully understand the conditions under which I am are authorized to carry out the abovementioned research and I guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee.

_____ 26 / 03 / 2024
Signature **Date**

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES

Appendix A-5 Bank Clearance Certificate

16 April 2024

RESEARCH ADMINISTRATION

UNIVERSITY OF WITWATERSRAND, JOHANNESBURG

Dear Suzanne Sackstein

APPROVAL TO CONDUCT RESEARCH UTILISING DATA FROM XXX Bank:

Qualification: Masters in Information Systems
Student Name: Nontsikelelo Harmse
Student Number: 742138@students.wits.ac.za

This letter serves as an approval for **Nontsikelelo Harmse** (researcher) to conduct the research with the topic**: Employees experiences and perceptions of e-learning for training and development in a South African Bank".**

Furthermore, this approval authorises the researcher to collect data using qualitative and quantitative data collection methods.

This approval is also subject to the results of this study remaining anonymous in terms of the organisation as well as individual participants. All data collected will be edited to non-identifiable information for use in the research and reporting of findings. This letter serves as confirmation that XXX requires the confidentiality of XXX-specific findings to continue beyond the prescribed three-year period (i.e. Degree of Confidentiality Code: C) and that any publications that may emerge based on the data will be subject to this arrangement.

We wish Nontsikelelo all the best in the completion of this study and trust that the provision of such data will enable improved workplace practices for XXX as well as the rest of the financial services industry.

Sincerely

HEAD: TALENT DEVELOPMENT • HUMAN RESOURCES

MANAGER: DATA AND ANALYTICS • DATA AND ANALYTICS

NTSIKI HARMSE

Appendix A-6 Declaration

5

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Faculty of Commerce, Law and Management

Candidate's Declaration

Name of Candidate:	Nontsikelelo Mguqulwa
Person Number:	742138
Degree:	Masters in commerce
Supervisor / Co-Supervisor:	Suzzane Sackstein
School:	Business Sciences
Title of Thesis/Dissertation/ Research Report:	How do different levels of employees perceive, and experience e-learning used for training and development in a South African Bank?

Candidate's Declaration:

i.

ii. I hereby submit my PhD Thesis/Masters dissertation for examination (circle applicable).

iii. I confirm that my signed declaration in terms of Rule G9.7 is included in each copy of the thesis/ dissertation.

iv. I have checked all copies of my thesis/ dissertation and declare that no pages are missing or poorly reproduced.

I hereby submit a CD/USB containing a PDF version of my submission for examination and _____ bound copies.

Candidate's Signature: ____ NMguqulwa ____ **Date:** _____19/02/2025_____

Appendix A-7 Turnitin

Employees' experiences and perceptions of e-learning for training and development in a South African Bank-1.docx

by Nontsikelelo Blessing Mguqulwa

Submission date: 21-Feb-2025 09:40AM (UTC+0200)
Submission ID: 2594539677
File name: Employees_E2_80_99_experiences_and_perceptions_of_e-learning_for_training_and_development_in_a_South_African_Bank.docx (1.06M)
Word count: 34212
Character count: 215584

Employees' experiences and perceptions of e-learning for training and development in a South African Bank-1.docx

ORIGINALITY REPORT

12%	9%	9%	5%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to University of Witwatersrand Student Paper	2%
2	wiredspace.wits.ac.za Internet Source	<1%
3	stmlportal.net Internet Source	<1%
4	Sackstein, Suzanne Lee. "Understanding Teachers' Beliefs, Professional Dispositions, Orientation Towards Technology and Technology Use in South African Secondary Schools: A Longitudinal Micro-, Meso- and Meta-Theory Perspective", University of Pretoria (South Africa), 2023 Publication	<1%
5	Lucía Morales, Bernadette Andreosso-O'Callaghan, Daniel Rajmil. "Geoeconomics of the Sustainable Development Goals", Routledge, 2025 Publication	<1%

Appendix B- Research Instrument

Demographics (D)

How long have you been employed at the bank?

Please provide a brief overview of your role and responsibilities within the bank.

Please list of the mandatory e-learning you are currently enrolled in.

Please list of the voluntary e-learning you are currently enrolled in.

Please list the mandatory e-learning you have completed in the past.

Please list the voluntary e-learning you have completed in the past.

Tools (T)

Tools refers to the mediating artefacts, instruments, or means used by the subject to accomplish the activity and reach the object (Engstrom & Glaveanu, 2012; Gauthier et al., 2022).

Please explain the different e-learning tools available at the bank for mandatory and voluntary e-learning (T-MA; T-VA).

Please describe the types of e-learning used for mandatory training and development at the bank (TMU).

Please describe the e-learning used for voluntary training and development at the bank (T-VU).

Please describe any voluntary e-learning tools that you have used which are provided / not provided by the bank (T-VU).

Division of Labor (D)

The way roles and responsibilities are distributed among individuals or groups within the activity system, often involve collaboration and coordination among multiple participants, each contributing to different aspects of the activity (Dolata et al., 2023; Camargo-Henríquez & Silva, 2022).

Please explain whether you feel that your responsibilities/work duties change when you are required to complete e-learning courses (D-RC).

Please describe how you manage to find the time to complete voluntary e-learning courses (D-TV).

Please explain how you manage your work deadlines when completing mandatory e-learning (D-DM).

Subject (S)

The individual or group of individuals engaging in an activity, carrying out the actions and interacts with the other elements of the activity system (Katsantonis, Kotini, Fouliras & Mavridis, 2019).

Please describe your general views on e-learning as a tool for training and development (S-GV).

Please describe your skill level in regard to the use of e-learning tools (S-SL).

Please explain what motivates or hinders your use of e-learning (S-MH).

Please describe a situation where you felt satisfied with using e-learning for a mandatory course (SSM).

Please describe a situation where you felt satisfied with using e-learning for a voluntary course (S-SV).

Object (O)

The goal or outcome towards which the subject's activity is directed. It is what the subject is trying to achieve through the activity (Gauthier et al., 2022).

Please explain why you engage with voluntary e-learning in the bank (O-EV).

Please explain whether you believe voluntary e-learning completed have played a role in the development of your career (O-VD).

Please explain how you have integrated the skills learnt from mandatory e-learning courses with your daily duties (O-MD).

Community (C)

The social context in which the activity takes place. It includes other individuals or groups who share the same activity system and may influence or be influenced by the subject's actions (Stahl, 2023; Bower, 2019).

Please describe how you interact (solve problems, share insights or discuss questions) with other employees also enrolled in the same e-learning when completing mandatory e-learning (C-IM).

Please describe how you interact (solve problems, share insights, or discuss questions) with other employees also enrolled in the same e-learning when completing voluntary e-learning (C-IV).

Please describe how you have formed networks through participating in mandatory e-learning (C-NM).

Please describe how you have formed networks through participating in voluntary e-learning (C-NV).

Rules (R)

The norms, regulations, and guidelines that govern the activity (Makonjio, Odera & Warentho, 2019; Cong-Lem, 2022).

Are there specific rules, guidelines, or policies that influence the way you engage with the voluntary e-learning content and apply it in your work? (R-RV).

What are the rules set by the organisation for completing mandatory e-learning? (R-SO).

Please describe the consequences at the bank if mandatory e-learnings are not completed. Repercussions (R-MR).

What are the rules set by the organisation for enrolling and completing voluntary e-learning? (R-EV).

Is there additional permission required to enrol in voluntary e-learning? (R-AP).

Outcome (O):

Activity's effect or consequence, it could have both intentional and unexpected repercussions, contradictions and tensions can arise within and between elements of the activity system (Gogus, 2023; Engstrom & Glaveanu, 2012).

Please explain whether your participation in mandatory e-learning has influenced your approach to work tasks. Please provide specific examples (O-PM).

Please explain whether your participation in voluntary e-learning has influenced your approach to work tasks. Please provide specific examples (O-PV).

Please describe how you have been able to apply the knowledge gained through mandatory e-learning in your work (O-AM).

Please describe how you have been able to apply the knowledge gained through voluntary e-learning in your work (O-AV).