

Individual and Organisational Differences Affecting Employees' Satisfaction with Training Programs in Financial Services Triad

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Abstract

The financial sector plays a major role in the economy of the Kingdom of Bahrain. This study aimed at examining the relationship between individual and organisational factors in the financial services triad and the level of satisfaction with training programs. Using an online survey, 538 responses were collected from employees in the banking and finance, investment, and insurance sectors in Bahrain. The analysis showed that there was a significant correlation between employees' satisfaction with training and their age, gender, who selected the program and the mode of delivery, while there was no correlation between their satisfaction with training and their speciality or length of work experience. The participants expressed interest in personalising the training plan to their own needs and goals; receiving more advanced training that is linked to personal and organisational strategic plans; receiving more interaction during the programs; and having problem-based cases and topics introduced into the training.

Keywords: financial sector, employees' satisfaction, training programs

1. Introduction

1.1 Training in the Financial Sector in Bahrain

The financial includes banks, insurance companies, brokers, and real estate firms. This sector plays a major role in the economy of the Kingdom of Bahrain. It contributed 17.9% of Bahrain's GDP in 2021 (EDB Bahrain 2023). According to the Central Bank of Bahrain (CBB), with a total of 376 financial sector institutions including banks, insurance companies, investment companies and specialised licensees, the assets of this sector exceeded US\$212 billion in July 2020, which was more than five times the GDP of Bahrain (Central Bank of Bahrain 2023a). The workforce in this sector in Bahrain in 2020 exceeded 14,000, 68% of whom were Bahraini nationals (EDB Bahrain 2023).

The *CBB Rulebook* (Training and Competency Module: TC-1: Requirements for Controlled Functions) states that "A conventional bank licensee must take reasonable steps to ensure that individuals holding controlled functions are sufficiently knowledgeable about their respective fields of work to be able to guide and supervise operations that fall under their responsibilities" (Central Bank of Bahrain 2015: 6). According to TC-1.2, "all individuals holding controlled functions in a conventional bank licensee must undergo a minimum of 15 hours of CPD per annum" (Central Bank of Bahrain 2015: 9).

Training and development is "the process to obtain or transfer knowledge, skills and abilities needed to carry out a specific activity or task" (Niazi 2011: 43). Training and development programs aim to meet the current and future challenges of an organisation in order to develop, enrich and expand the effectiveness of individuals, groups and the whole organisation (Niazi 2011). Human Resource (HR) planning is "the process of systematically forecasting the future demand and supply for employees and deployment of their skills within the strategic objectives of the organization" (Bratton & Gold 2007: 197).

One of the training institutions in the Kingdom of Bahrain that is affiliated with CBB is the Bahrain Institute of Banking and Finance (BIBF), which is a semi-governmental institution established in 1981 (Central Bank of Bahrain 2023b). The BIBF is particularly focused on the areas of "Accounting and Finance, Academic Studies, Executive Development, Banking, Leadership and Management, Insurance, Islamic Finance and Information Technology; resulting in a complete business solution" (BIPA 2023a). An official Gazette was issued for the resolution regarding BIBF fees (Issue No. 3321, 6th July 2017, states "the annual fee payable by licensees to the Bahrain Institute of Banking and Finance (BIBF) for services offered by the BIBF is 1% of the total basic salaries of all the licensees' employees for the financial year." This has made BIBF a regular choice for training the employees in the financial sector.

A large number of training programs that benefit the sectors of banking and finance, investment, and insurance are supported by Tamkeen. Tamkeen is a semi-governmental organisation in Bahrain that aims to serve the economic vision of the country in the private sector (Tamkeen 2023a). One of its tools that serves individuals and companies in the private sector is the provision of "financial grants for 100% of training costs (up to the approved and

allocated program cap) contingent on the successful completion of [the client's] training and employment at an enterprise or organization" (Tamkeen 2023b). The program covers employability skills, professional qualifications, emerging skills and technical training (Tamkeen 2023b).

There has been growing interest in continuing professional development (CPD) in both private and government institutions in Bahrain. A large number of employers prefer that the training is delivered by a CPD-accredited training provider, which requires that the training programs and material are submitted to the CPD Certification Service for review and accreditation (CPD Certification Service 2020a). In addition, the service provides an online tool to help trainees track their ongoing CPD. CPD certifications cover training courses, workshops, seminars, e-learning, conferences and events (CPD Certification Service 2020b).

1.2 Theoretical Framework

A large number of studies assess the relationships between training, performance and productivity (e.g., Apospori et al. 2008; Sal & Raja 2016; Karim et al. 2019; Nda & Fard 2013), and between training and employees' job satisfaction (Anwar & Shukur 2015; Rahman & Uddin 2022; Alam & Khan 2022). Furthermore, a large number of studies confirm the correlation between staff retention and training (Benson 2006; Alrazehi & Amirah 2020; Nguyen & Duong 2021; Fletcher et al. 2018).

Training and development programs have taken advantage of technological advances, and the traditional face-to-face mode of delivery is no longer the only option. Online training (which is conducted live and is normally interactive) and recorded online courses are now possible. The two latter delivery modes have developed extensively, and more features have constantly been added to them to increase their efficiency and attractiveness. As for the effectiveness of all three modes of training delivery, ample studies have been conducted in education, whether in schools or higher education, rather than on training at workplaces. Some hybrid (or blended) options, in which online and face-to-face learning are merged, have been introduced. Research sometimes measures the effectiveness and outcomes, but often focuses on preferences and attitude. Some studies have found that face-to-face learning is preferable (Buch & Bartley 2002; Rachmah 2020), while others assert that online and face-to-face learning are equally effective (Mullen 2019; Paul & Jefferson 2019; Thomson & McDowell 2019). A few studies have supported online training as a more effective mode of delivery (Carter & Youssef-Morgan 2022). Nevertheless, a growing number of researchers are supporting hybrid education (Bashir et al. 2021; Berga et al. 2021). The factors affecting the results included the age of the student, level of the course or subject, subject, nature of the subject's contents (theoretical or practical), facilities provided with each mode, and so on, which explains the wide range of research outcomes on the topic of mode of delivery. Although these research results could be transferable to the workplace to a certain extent, the requirements and characteristics of school education and work training environments are not identical, and differences would be expected if similar surveys or evaluations were conducted in workplaces.

In HR management, there are two approaches or models. Guest (1987) and Storey (1987) were

the first to propose the terms of a ‘hard approach’ and a ‘soft approach’. The former considers the employees as resources or tools to achieve the objectives of the organisation, while the latter views the employees more as valued assets who are capable of development (Tyson & Fell 1986). Although a combination of elements from both approaches is necessary to ensure the success of HR management, the modern leadership approaches – especially in the dynamic fields of banking, investment and insurance – tend to stress the soft approach, which should, in return, increase employees’ satisfaction and hence their retention. This would automatically reflect on the organisation’s growth, stability, and ability to acquire and maintain the best human assets in the market. This is why surveying employees’ opinions and obtaining their feedback about the training programs provided is a crucial part of assessing and planning the training. Often, the focus seems to be on the topics chosen, the trends, and the prominent and well-known names of training and certification providers.

1.3 Problem Statement

The authors of the current paper, who have direct involvement in training, have identified specific factors that seem to impact the satisfaction level individuals derive from their training. Some of these factors were individual, particularly age group, gender, nature of specialisation, total work experience, total work experience in the banking and finance sector, while a couple of the factors were organisational, namely who selects the training program and the mode of delivery. It is not definite if these factors do actually have an effect on the satisfaction of staff in the financial service triad with their training programs or not. If any of these factors do affect the satisfaction with the training program, it would be useful to know which have a stronger impact, and thus are more important to consider when designing and delivering training programs to the financial triad sector.

1.4 Scope of the Study

Although the financial sector consists of banks, insurance companies, brokers, and real estate firms, this study focused on employees in banking and finance, investment and insurance companies in the Kingdom of Bahrain.

1.5 Goal and Hypotheses

This study aims to explore to what extent individual and organisational differences affect the satisfaction of banking and insurance employees with the training programs provided by the employer.

The research was set to test the following main hypothesis:

H Individual and Organisational differences affect banking and finance, investment and insurance employees’ satisfaction with the training programs provided by the employer.

The sub-hypotheses were as follows:

H1 The age of the employee affects banking and finance, investment and insurance employees’ satisfaction with the training programs provided by the employer.

H2 The gender of the employee affects banking and finance, investment and insurance

employees' satisfaction with the training programs provided by the employer.

H3 The field of speciality of the employee affects banking and insurance employees' satisfaction with the training programs provided by the employer.

H4 The length of work experience affects banking and finance, investment and insurance employees' satisfaction with the training programs provided by the employer.

H5 Who normally selects the training programs the participant attends affects banking and finance, investment and insurance employees' satisfaction with the training programs provided by the employer.

H6 The mode of delivery of the course attended affects banking and finance, investment and insurance employees' satisfaction with the training programs provided by the employer.

The dependent variable was employees' satisfaction with the training program. Following Smidt (2006), the employees' satisfaction with a training program was divided into three variables, each of which was measured by four items as follows:

- Satisfaction with training
 - Training meets needs
 - Amount of training is satisfactory
 - Ability to use training content on the job
 - Training applicability to the job
- Employee's feelings about training
 - Seeks out learning opportunities
 - Views job training as a continuous endeavour
 - Proactive in seeking ways to improve
 - Learning goals established for present and future positions
- Organisational support for training
 - Learning is planned and purposeful
 - Department provides training opportunities
 - Interest in personal and professional development
 - Training is encouraged and rewarded.

1.6 Conceptual Framework of Research

The study proposed that there were two types of factors affecting employees' satisfaction with training programs. The first group was based on individual differences, which consisted of four variables: the employee's age, gender, area of speciality, and length of work

experience. The second group was organisational factors, which consisted of two variables: the person selecting the training program and the mode of delivery (online, recorded or face-to-face).

These factors were expected to affect the satisfaction with a training program, which was divided into three groups, each consisting of four items (based on the division provided by Smidt (2006) as mentioned earlier). Figure 1 illustrates the conceptual framework of the study.

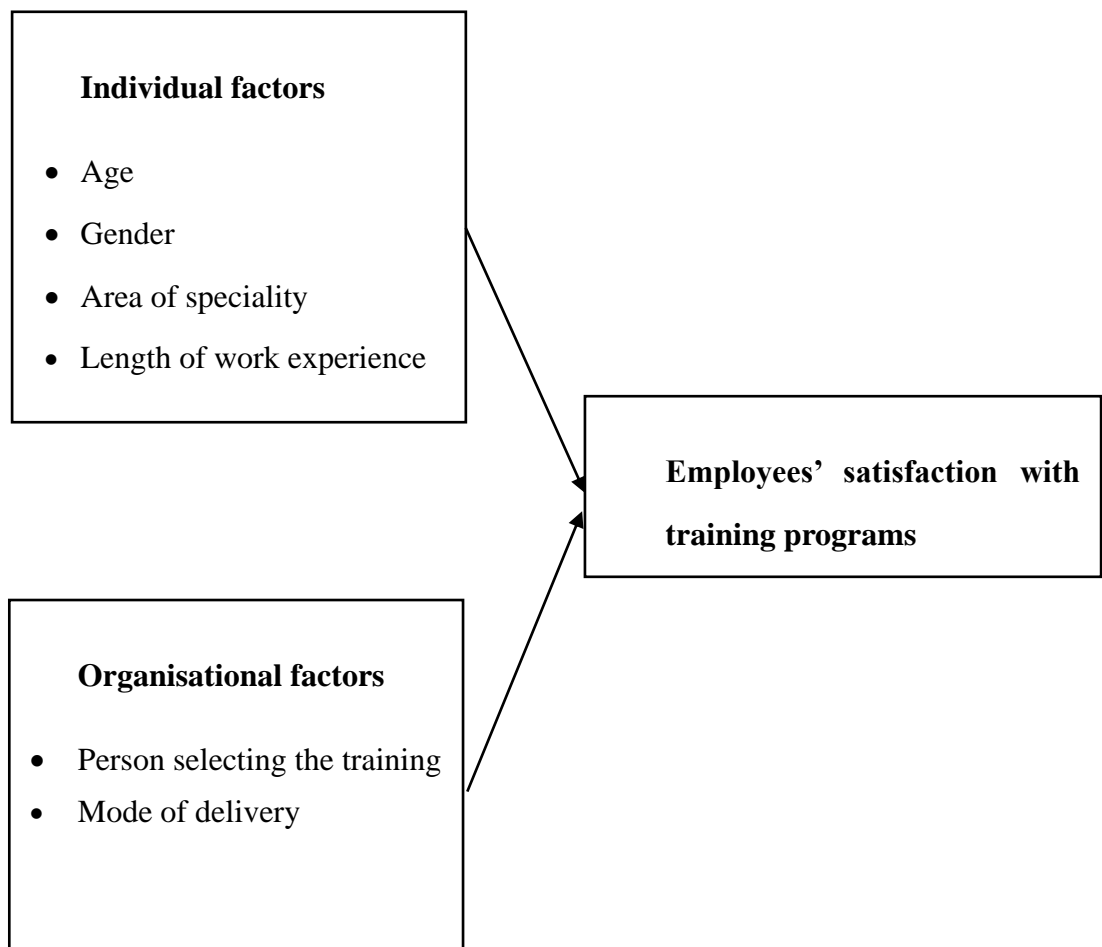


Figure 1. The conceptual framework of the study

2. Method

To test the research hypotheses, the study employed a quantitative method using Analysis of Variance (ANOVA) statistics, which is particularly useful when there is a need to conduct audience segmentation. This segmentation serves to test the hypotheses.

2.1 Sample

The sample consisted of 538 participants from three different sectors: banking and finance

(450), investment (20), and insurance (68). The ages of the participants ranged from 18 to 65 years old, as shown in Table 1. They come from a variety of specialities, such as retail banking, corporate banking, finance, risk management, operations, HR, IT and compliance. Their work experience ranged from less than 2 years to more than 20 years.

Table 1. Gender and age of participants

<i>Age * Gender</i>	Gender		Total
	Male	Female	
18–25	23	26	49
26–35	152	102	254
36–45	98	97	195
46–55	20	16	36
56–65	3	1	4
Total	296	242	538

The age groups and genders of the participants are displayed in Table 1. The representations of males and females were very similar, with 296 (55%) males and 242 (45%) females. The vast majority of the participants (83%) were between the ages of 26 and 45. Most of the participants (344, i.e., 64%) had between 5 and 20 years of work experience.

2.2 Instrument

To find which variables affect employees' satisfaction with training, an online survey was designed to collect responses from employees working in the banking and finance sector in the Kingdom of Bahrain. The survey was designed using Google Forms, and it consisted of 21 items in total, all but one of which were multiple-choice questions. After a short introduction, there were four sections as follows:

- **Personal information section.** This consisted of six items, namely age group, gender, work sector (used as a filter in case anyone not from the banking and finance sector responded to the survey), job specialisation, total work experience (number of years), and total work experience in the banking and finance sector (number of years). This was the first group of independent variables tested in the research.
- **Training experience section.** This consisted of the three training-related individual factors that the researchers had observed during their training careers. This section collected information about who normally selects the training programs that the participant attends, the reason why the participant attends training programs (this was the only checkbox question, where the participant could choose more than one option)

and the mode of delivery of most of the courses attended in the past two years. These items were the second group of variables of this research.

- **Evaluating the training experience section.** This consisted of 12 Likert-scale items. These items were extracted from a job-training questionnaire used by Smidth (2007). The items measured three constructs, each of which consisted of four variables as mentioned in the previous section.
- **An optional open-ended question for further input.** Here, the participants were given an option to add their input about any changes that, in their opinion, would make training programs more appealing to them. The reason for making this question optional is that, as Knapp and Heidingsfelder (2001) observed based on a number of surveys, drop-out rates increase with open-ended questions.

The participants were asked to rank the statements on a forced-choice scale of 4 (4 strongly agree, 3 agree, 2 disagree, 1 strongly disagree). The forced-choice scale was chosen because it has been proven to be less susceptible to faking (Cao & Drasgow 2019).

A hyperlink was generated to the online survey. To test the validity of the survey before its distribution, the researchers used content validity, which is the degree to which elements of an instrument are representative of the targeted construct being assessed (Cook & Beckman 2006). This was achieved by sharing the link to the survey with three experts (two current HR managers at different banks in Bahrain and one bank employee). Adjustments were made to the survey as per their comments.

Once the survey was validated, the hyperlink to it was distributed. The study employed accidental sampling, which is a non-probability sampling method. This is because the researchers did not have direct access to the population and had to use the part of the population that they could reach by email. By using accidental sampling, the researchers could contact those who met certain criteria to be included in the study (Etikan et al. 2016); in this study, that meant being available and accessible.

The hyperlink was sent via the WhatsApp application and email to acquaintances of the authors with a message stressing that it was addressed to employees in the banking and finance, investment, and insurance sectors. A total of 567 responses were received and saved on an Excel spreadsheet. Using the filter question about the work sector, 29 responses were excluded for being submitted by participants from other sectors than the three targeted in this study. The remaining 538 responses were then analysed.

For all the questions except the last one, the responses were coded and then investigated using Analysis of Variance (ANOVA) with least significant difference (LSD) post-hoc analyses, which is a statistical approach commonly used to examine differences between

multiple groups (Tabachnick & Fidell 2013). ANOVA was used in this study to examine the association between the independent variables (personal information and training experience items) and the dependent variable (satisfaction with the training programs).

For the last question, i.e. the open-ended question, thematic analysis was applied. This can be described as “a method for identifying, analysing and reporting patterns (themes) within data” (Braun & Clarke 2006: 79). The responses were analysed inductively, following Saldhana’s (2015) iterative process: coding, categorising and theme-building.

3. Findings

The total number of responses analysed was 538 (4% margin of error at the 95% confidence level.) The responses to the three sections of the survey were as follows.

3.1 Descriptive Analysis

3.1.1 Training Experience

When asked who normally chose the training program for them, the participants replied as follows:

- themselves (73%, 394)
- their first-line manager (20%, 109)
- higher manager (6%, 35)

When asked for the reason for attending the training, participants could choose more than one option. To this question, the replies were as follows:

- attending in order to gain a new skill or qualification (82%, 440)
- refreshing knowledge (57%, 304)
- completing the required yearly training hours (53%, 285)
- networking and meeting new people (38%, 204)
- having time off (24%, 131)

As for the most common mode of delivery, the responses were as follows:

- face-to-face off campus (44%, 237)
- live online training (29%, 155)
- face-to-face on campus (13%, 70)
- recorded training (12%, 64)
- others (2%, 12)

3.1.2 Evaluating the Training Experience

Satisfaction with Training

In the three divisions under this section, the majority agreed with the items. However, as Table 2 shows, most participants had positive feelings about training, specifically the belief that they should always have on-the-job training (90% agreed) and that they were interested in seeking new ways to improve (over 89%). On the other hand, the participants' opinions of the organisational support they received were lower.

The three statements that were least agreed with were as follows:

- Their organisation encouraged and rewarded training (about 64% agreed)
- Their learning opportunities are planned and purposeful (almost 65% agreed)
- The amount of training they get is satisfactory (66% agreed)

Table 2. Responses evaluating the training experience of the participants

Constructs and variables measuring satisfaction	Agree		Disagree	
	Frequency	Percent	Frequency	Percent

Satisfaction with training

The training courses meet my needs	423	78.6	115	21.4
The amount of training I get is satisfactory	356	66.2	182	33.8
I am able to use the training content in my job	413	76.8	125	23.2
The training I get is applicable to my job	431	80.1	107	19.9

Feelings about training

The training opens new learning opportunities for me	439	81.6	99	18.4
I should always have on-the-job training	485	90.1	53	9.9
I am interested in seeking new ways to improve	529	98.3	9	1.7

The training meets my learning goals for my present and future positions	412	76.6	126	23.4
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Organisational support received

My learning opportunities are planned and purposeful	349	64.9	189	35.1
My department provides training opportunities	369	68.6	169	31.4
My organisation is interested in providing me with personal and professional development	377	70.1	161	29.9
My organisation encourages and rewards training	344	63.9	194	36.1

3.1.3 Further Input to Improve Training

A total of 171 participants (30%) responded to the open-ended optional question. Some of the responses contained more than one theme. Table 3 illustrates the results of coding the responses collected from the open-ended question and their frequency. The themes appeared to fall under two major categories. The first is the structuring and planning category (i.e. *how* the training programs could be better delivered), which is the role of the employer providing the training, and it consisted of 11 themes. The second category is the course design (i.e. *what* could be improved about the content and method of training), which is the role of the training providers (the institute and the trainer), and it consisted of 6 themes.

Table 3. Themes of the responses to the open-ended question: “What change would make a training program more appealing?”

Category	Theme	Frequency
Structuring and planning	Personalising the training plan to an individual’s needs and goals	48
	Offering more advanced levels	36
	Linking to strategic plans (of the individual staff member, department and employer)	34
	Allowing the participant to choose the courses and topics	16
	Offering rewards for the completion of training and for applying the knowledge (associating training to promotion and/or increments)	16
	Flexibility in timing and mode of delivery	13
	Offering a wider range of providers (training institutions and trainers)	10
	Offering highly specialised training within the participant’s narrow	10

	specialisation	
	Offering a wider variety of courses (topics)	5
	Including all staff in training opportunities	4
	Providing mentorship or coaching to help set a training plan	3
Course design	Increasing the interaction in the programs (discussion and exercises)	23
	Including problem-based cases and topics	23
	Linking contents to up-to-date, real case and work-related issues	17
	Allowing the trainee to choose the courses and topics	16
	Integrating technology (e.g., AI, blended learning, new apps and technologies in training)	5
	Assessing acquired skills (a test, task or project to apply what has been learned)	4
	Improving the materials being used	4

Figure 2 below shows the same 17 themes sorted in order of frequency. From the graph, the following observations can be noted:

- The three most recurring themes were: the need for a personalised training plan that is designed to match an individual's needs and career goals; the need for advanced levels of the same topics being offered to contribute to career development and promotions; and the need for linking the training plans to the strategic plans of the trainee, the department and employer. This reflects an urgent need for a roadmap upon which the implementation of training should be based.
- Although only 3 participants requested mentorship or coaching to help them set their training program to match their career development requirements, this factor directly and effectively contributes to the three most recurring themes. This may reflect a lack of understanding about career and leadership coaching among employees in this sector.
- There is an interest in and readiness to take the topics and contents to a more challenging and specialised level. The participants asked for more specialised courses, highlighted the need for a problem-based learning environment, requested linking the contents to real cases and issues, and asked for more interaction between the trainers and the trainees during the programs. There is much interest in interactive learning, instead of being passive learners or simply receivers of information.



Figure 2. Themes of the responses to the open-end question: “What change would make a training program more appealing?” (in order of frequency)

3.2 Inferential Statistics Analysis

The research was set to test the following hypothesis:

H Individual and Organisational differences affect banking and insurance employees' satisfaction with the training programs provided by the employer.

The seven sub-hypotheses were tested, and the results were as follows.

The Relationship Between Age and Satisfaction

To find out if the age of the employee affects their satisfaction with training programs provided by their employer, ANOVA statistics were used. The results indicate that there is a statistically significant difference between the age groups in terms of satisfaction with training, F -value (3.366) and p -value of 0.010. The post-hoc tests show the results of multiple comparisons for satisfaction with training across different age groups using the LSD method for comparing the means of different age groups. Comparing the 18–25 age group with the 26–35 age group, the mean difference in satisfaction with training is 0.933. This means that, on average, participants in the 26–35 age group had greater satisfaction with training compared to those in the 18–25 age group. There is also a significant difference between the 26–35 age group and the 36–45 and 46–55 age groups, in favour of the 26–35 age group.

The Relationship Between Gender and Satisfaction

The results show that the gender of the employee affects their satisfaction with training programs provided by the employer ($F_{(1, 536)} = 5.238, p = 0.022$). It was found that females were more satisfied with training programs than males.

The Relationship Between Speciality and Satisfaction

No significant relationship was found between the speciality of the employee and their satisfaction with training programs provided by the employer ($F_{(16, 520)} = 1.471, p = 0.105$).

The Relationship Between Length of Work Experience and Satisfaction

No significant correlation was found between the employee's length of work experience in the field of banking and finance and their level of satisfaction with training programs ($F_{(5, 1.532)} = 1.965, p = 0.082$).

The Relationship Between Who Normally Chooses the Training and Satisfaction

The results also assert that there is a relationship between who normally selects the training programs for the employee and their satisfaction with them ($F_{(2, 535)} = 3.712, p = 0.025$). Employees for whom their first-line manager selected the training program were more satisfied than those who selected the training themselves.

The Relationship Between Mode of Delivery and Satisfaction

Finally, when assessing the relationship between the mode of delivery of the courses and employees' satisfaction with the training programs, a significant relationship was found ($F_{(4, 533)} = 5.477, p = 0.000$). Employees who attended face-to-face on-campus training were more satisfied than those who used the recorded courses. However, those who used the recorded courses were more satisfied than those who attended face-to-face off campus.

4. Discussion

The findings of the survey show that although the large majority of participants (73%) chose the training programs by themselves, those for whom their first-line manager chose the programs for them (only 20% of the participants) were more satisfied with the training than the rest. This might be because a first-line manager is likely to have a better understanding of the training requirements, which would better equip him or her to shape the training program with a vision of the employees' career path; this is when a first-line manager coaches their staff. The fact that the majority (73%) chose the training programs by themselves but were less satisfied explains why they had a low opinion of the organisational support for training that they received. Nevertheless, only three of the responses to the open question inviting participants to share their suggestions for improving training mentioned providing career coaching, which could reflect a lack of awareness of the importance of coaching, whether internal or external. Whether the coaching should be internal or external depends on various factors. For example, external coaching is more suitable for senior staff and for smaller organisation and one-off tasks, while internal coaching is more suitable for junior staff, larger organisations and when there are large processes to be accomplished (Schalk & Landeta 2016). While a large number of researchers believe that coaching helps organisational performance, which results from behavioural change (Cox et al. 2010; Thompson et al. 2012) and maximising an employee's performance (Whitworth et al. 1998), Grant and Cavanagh (2011) believe that coaching has a greater effect on developing one's self-control abilities. Ultimately, coaching should aim at personalising the plan while also serving the career plan

of the employee, the goals of the department, and the strategic plan of the organisation – two points that were repeatedly referred to in the participants' suggestions for improving the training programs.

The fact that the major reason for attending training was to gain a new skill or qualification reflects a high interest in learning. This is also confirmed by the participants giving high scores to the two statements that they should always have on-the-job training (90% agreed) and that they were interested in seeking new ways to improve (over 89% agreed). This outcome links directly to the recurring suggestion (in response to the open-ended question) in which a number of participants expressed their interest in (a) a wider variety of courses; (b) more advanced courses; and (c) highly specialised training within their own narrow specialisation. Their suggestions regarding the course design were all for more sophisticated and advanced contents and delivery methods, which confirms their desire to gain a new skill or qualification. This asserts that the intrinsic motivation for learning is high.

The Self-Determination Theory (SDT), which was introduced by Deci and Ryan (1985), distinguishes between two different types of motivation based on reasons or goals. It describes intrinsic motivation as that which makes one do something because it is interesting and enjoyable, while extrinsic motivation is generated by a separable reason. The SDT asserts that intrinsic motivation is shaped by social and environmental factors. However, Cognitive Evaluation Theory (CET), which is a subdivision of SDT, stresses that interpersonal events and actions, such as promotion, reward and freedom, strengthen the feeling of competence, which is necessary for intrinsic motivation (Deci & Ryan 1985).

There was a correlation between the employee's age and satisfaction with the training program. This confirms the results of other studies that examined the correlation between age and motivation for training. For example, Ozkeser (2019) found that there was a significant relationship between the age of trainees and how training motivated them. However, Ozkeser (2019) did not identify where the difference lies. This study found that the employees in the age group 26-35 were most satisfied with training. However, the authors believe that the age group differences should be considered from two perspectives: different ages being different stages of the same individual's life. In this case, the difference, or rather the change, could be due to the fact that younger employees are more likely to be junior staff who are more focused on learning their relatively simple tasks and training could be a burden to them, while older employees need more specialised and job-specific training and do not find generic training as effective as they would hope. This conjecture, however, should be verified. The second perspective of age difference is the differences between generations. Each generation of employee went through a different learning experience, and thus, what they already know and what they need to know differs. In this case, the lower satisfaction of younger employees could be due to them finding the contents of the training programs at least partially repetitive of what they already learnt or acquired.

A significant difference was also found in the level of satisfaction with training between males and females. This is likely to be associated with socio-cultural factors and requires in-depth qualitative research to understand the context.

Unexpectedly, although the most common mode of delivery was face-to-face off campus, and both face-to-face on campus and recorded training were less common, the data shows that face-to-face on-campus training was correlated with more training satisfaction, followed by recorded training. Some previous studies have highlighted that face-to-face delivery had the advantage of contact with others, while online options had the advantage of flexibility (Misko 2000); however, the location being on campus or off campus was not assessed in such studies. The greater level of satisfaction with face-to-face on-campus training found in the present study might be because being close to the workplace made employees feel less pressured about pending duties and tasks – being able to go to the office before or after the training (or during a break) can be comforting and reassuring. It could also be associated with the empowered feeling that one gets while being in his or her workplace. This could apply the population of this study (i.e., banking and finance, investment, and insurance sector in Bahrain) and not to all training programs.

Implications of the Research

The findings of the research imply that satisfaction with training courses is not only dependent on the program's design and content and on the trainer's competence, two elements often focused on. Instead, there are individual and organisational factors that can affect the level of satisfaction, and they should constantly be observed, recorded and examined while designing and assessing training programs. Which factors are more significant than the others may differ from one sector to another, however.

Recommendations

Based on the findings of the research paper, the authors recommend the following:

Personalising training programs

- By personalising training programs based on psychometric analysis and employee goals, companies can improve employee engagement and performance.
- Tailoring programs to individual needs helps employees develop skills that align with the organization's strategic plan, promote a sense of purpose, and contribute to the organization's success.
- Involving employees in the planning process promotes transparency, trust, and ownership, increasing motivation and commitment to the training program.

On-campus training vs. off-campus training

- By offering further on-campus training in areas such as banking, finance, investments and insurance, employees benefit from a rich learning environment with access to specialized resources and industry experts.
- On-campus training fosters networking and collaboration among employees, facilitating knowledge sharing and building strong professional networks.

- Using recorded courses for short updates or specific skills allows employees to learn at their own pace, promoting flexibility and accommodating different learning styles.

Developing specialized and interactive training programs

- By designing specialized and rich training programs, your employees will gain in-depth knowledge and expertise in specific areas, increasing their value to your company.
- Emphasizing critical thinking and dialogue in training programs fosters problem-solving skills, creativity, and collaboration, enabling employees to effectively address complex challenges.
- Incorporating interactive elements such as group activities, case studies, and simulations into training programs can increase engagement and provide a hands-on learning experience.

Staying informed about education institutions

- Stay ahead of new trends, technologies and best practices in education by staying up to date on your school or university's performance.
- Avoiding repetition of content ensures that your organization's training programs are relevant, up-to-date, and aligned with the latest advances in science.
- Collaboration with educational institutions fosters partnerships that allow organizations to leverage academic expertise, access research, and leverage educational resources to improve training programs.

5. Conclusion

This study aimed to examine the relationship between individual and organisational factors and the level of employees' satisfaction with training programs. It employed an online survey to collect responses from 538 employees in the banking and finance, investment, and insurance sectors in the Kingdom of Bahrain. The study found that there were individual and organisational factors associated with employees' satisfaction with training programs provided in the banking and finance, investment, and insurance sectors in Bahrain.

The statistical tests in this study revealed several noteworthy relationships between employees' satisfaction with training programs and various factors. Firstly, the age of trainees played a significant role, with the 26-35 age group exhibiting the highest level of satisfaction, and this could be due to them being in a stage that they have potentials of career growth ahead. Additionally, gender was found to have an impact, as female trainees displayed significantly higher satisfaction levels. The selection of the training program and the mode of

delivery were also identified as influential factors. The ones whose direct managers chose the programs were more satisfied, something which is likely to be a result of the fact that direct managers are aware of the needs of their employees and of the strategic plan of the company. Unexpectedly, though, the participants who had more on-campus training were more satisfied with the training program, and this could be particularly relevant to the financial service triad, whose schedule is known to be packed and intense. Being on campus allows them to attend to their deadlines and pending tasks on the days of the training. However, no significant relationships were found between employees' satisfaction with training programs and factors such as the length of work experience in the field or the specialization of the employee.

When asked what would improve the training program at the level of structuring and planning, the participants mainly stressed the need for personalising the training plan to each individual's needs and goals, receiving more advanced training, and having the training plan linked to individual and organisational strategic plans. Only a few participants mentioned the need for coaching when planning the training program, despite this being directly linked to the structuring and planning level. In general, the participants were interested in specialised and advanced training programs that were more related to their career than those being offered. At the level of course design, the participants particularly stressed the need for more interaction during the programs and having problem-based cases and topics introduced into the training.

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