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# E-LEARNING ACCEPTANCE IN WORKPLACE TRAINING: THE CASE OF A GREEK BANK

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## Abstract

*This study presents particular issues concerning the acceptance of e-Learning in a major Greek bank. A generic unified analysis framework is developed based on dominating theories of individual information systems acceptance, integrating also the organizational and work-context dimensions. Concerning the organizational level, management of employees' development, training culture, and alignment with corporate strategy raise particular significance. On the work-social context dimension, Training Department, branch managers and corresponding supervisors, as well as colleagues, consider the main key stakeholders. Additionally, time resources and work overload appear as critical when designing this type of training interventions. Last, in the individual level, perceived usefulness and ease of use, personal innovativeness with information technology, computer anxiety, self-efficacy, and intrinsic motivation to learn affect in broad terms the attitudes employees formulates towards e-Learning in this organization. All these issues, in the various aforementioned levels, must be taken into account when designing and maintaining technology-supported training interventions, in order to mitigate resistance and maximize the potential benefits.*

*Keywords: e-Learning, information systems acceptance, case study, longitudinal data.*

# 1 INTRODUCTION

The advent of the knowledge economy and related technologies has created a wave of IT interventions in the area of human resource development (HRD). IN this novel information systems adoption context, critical adoption drivers shift from the pursuit of operational and/or managerial efficiency and effectiveness to the challenging areas of human capital development and employee motivation and engagement. As with other IT systems, the introduction and implementation of HRD systems into contemporary organizations agendas necessitates the recognition, acceptance and support from various stakeholders in order for them to provide the full benefits and functionalities they carry.

As Gartner (2008) says[1], in the reality of commoditized banking products and increasing global regulation, IT professionals and business leaders in the banking industry must invest in the right technologies to support growth, preserve margins and aid compliance of human capital with corporate objectives. Human resource systems contribute significantly in all these priorities, as they sustain the human capital improvement and effective utilization of personnel, reduce costs, and - especially the training programs - consider a valuable aid towards achieving competitive advantage.

Workplace training concerns a systematic approach towards learning and human resource development, in order to improve individual, team, or organizational effectiveness (Goldstein and Ford, 2001). Nowadays, this activity is supported by the various types of "technology-enabled learning" interventions, one of which is e-Learning. This training delivery mode exploits the power of web networking and capitalizes on corporate technology infrastructures in order to deliver instruction and achieve particular objectives (Rosenberg, 2000).

This study unfolded from a research project which intended to the total improvement of the development of employees working in a large Greek Bank, as well as to surface particular deficiencies of current training operations. The bank is a part of a large financial group, operates in the Greek market and has more than 650 branches worlwide, employing more than 7000 people. Its strategy focuses on becoming the leading bank in the wider region of South Eastern (SE) Europe, a rapidly developing and profitable market of 60 million people, with profound implications to human capital development. Generally speaking, the small size of the Greek market, the maturity levels it has approached, the fierce competition, mergers, acquisitions, and the last global economic deficiencies, have motivated several banks to expand to the SE Europe and Turkey. Those markets provide them particular opportunities for growth, for differentiating their sources of incomes and portfolios, and for increasing their size, which is relatively small to their competitors operating in the EU. All these conditions, as well as new products, services, business process reengineering projects towards establishing customer-oriented philosophies, and the compliance with National legislation and European Central Bank, create particular training needs for banks' geographical dispersed employees.

Although the primary objective of the project was to produce a training needs assessment methodology in the context of technology-supported learning, soon the interest of both researchers and the Bank was shifted to the wide human capital development practices generally, and to e-Learning specifically. To this end, the specific project protocol and the particular needs of the Bank, specified the goal of identifying the particular factors that affect e-Learning operation and adoption. To this end, a double research agenda unfolded. The first concerned the organizational acceptance of e-Learning, which had to do with the management of human capital development. The second concerned the acceptance of e-Learning from employees, who operated the same time as users of e-Learning courses and learners. The planning and implementation of the project spanned more than four years, from March 2003 to July 2007. However, at several junctures during the implementation, the evolution of the project was hindered by various internal management changes.

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[1] http://www.gartner.com/it/products/research/industries/industries.jsp#bank

The starting point of the changes that raised the interest of the research team was a huge Business Process Reengineering project, which was implemented in 2001. It generally included the business transformation from a process-oriented to a customer-oriented approach. Just after the reengineering, an innovation occurred to the training function of the bank. E-Learning was established as a mode of training in the form of blended learning (Trasler, 2002), covering the gaps of traditional, on-the-job, and self-training. A well known Learning Management System used to deliver the asynchronous self-based e-Learning courses was acquired. Off-the-self courses as well as other outsourced and custom developed for the specific needs of the bank were also acquired. As e-Learning adoption requires a lot of resources, willing, and careful design, various worries raised to the researchers forming the initial research questions, at least in broad terms (Mintzberg, 1979).

- o What issues were affecting the acceptance of the initiative both from the organization and the individuals?
- o Were there any particular context-specific characteristics that were facilitating or inhibiting the initiative?

These queries formed a priori the units of analysis, which were the organization and the employees, and the method of work, the case-based research approach. In the following section we specify potential important variables based on extant literature and the experience of the research team.

# 2 THEORETICAL FOUNDATIONS

## 2.1 Information systems acceptance

Information systems are introduced to an organization for various reasons: automate procedures, improve efficiency and effectiveness, and increase workforce performance. Some systems are adopted in order to establish a particular way of doing business, through making their use mandatory and inevitable. Other times, using the system is not obligatory and depends on the voluntary use of employees. To this end, people tend to use an application or not based on their beliefs whether it will enhance their job performance (Davis, 1989). Between these two border lines, there is a continuum characterized primarily by the level and the degree of actual effective and efficient use of the system. Thus, the case observed in practice is that, the more particular systems are used, the greater impact they can have (Trice and Treacy, 1988). As these systems usually demand significant resources to be implemented and maintained, organization have to employ aggressive tactics to encourage themselves and users to expand and take advantage of the installed technological systems (Jasperson et al., 2005).

Upon organization's decision to adopt a new technology, individuals' perceptions and attitudes affect the success of the initiative (Leonard-Burton and Deschamps, 1988). Generally speaking, people are sometimes unwilling to accept and use systems, even if they would improve their job performance or relieve them from demanding and time-consuming tasks (Mathieson, 1991). Literature indicates that people tend to resist to MIS because of their own internal factors (people-determined), because of poor system design (system-determined), and due to the interaction between specific system design characteristics and the related (organizational) context of use (Marcus, 1983). Focusing on the first of the aforementioned dimensions, as systems become useless when people do not use them "the right way", i.e. effectively an efficiently, it worth to examine how they decide whether they will use them or not ("the right way"). This is examined in the literature of information systems under the umbrella of *Information Systems Acceptance*. Moreover, the organizational context of use, motivate us to examine the particular work-related characteristics that may affect acceptance and use.

In this aim, Information Systems acceptance research has developed, empirically tested and shaped many alternative models to the research community and practitioners, focusing on the user / individual level. The main focus of various theories and models appear in the area consider the intention or actual usage as the dependent variable. The Theory of Reasoned Action (Fishbein and Ajzen, 1975), the

Theory of Planned Behaviour (Ajzen, 1991), and the Technology Acceptance Model (Davis, 1989) dominate in this area.

According to the Theory of Reasoned Action (TRA), Behavioural Intention is the primary determinant of an individual's behaviour. Moreover, his intention to adopt an innovation is influenced by a personal factor (Attitude) and a social influence factor (Subjective Norm). Attitude is an individual's positive or negative belief about performing a specific behaviour. Subjective Norm is the perceived influence of social pressure on an individual to perform or not perform the behaviour. The TRA has been used in practice (e.g. Becker and Gibson, 1998; Chen and Chen, 2006), but not appropriately some times (Sheppard et al., 1988).

The Theory of Planned Behavior (TPB) (Ajzen, 1991) is an extension of the TRA, which was developed in order to overcome the limitation of dealing with behaviours over which people have incomplete volitional control, introducing the concept of perceived behavioural control. As many behaviors present difficulties in execution that may limit volitional control, perceived behavioral control predicts also directly the behaviour, serving as a "proxy" for actual control (Armitage and Conner, 2001). The concept is is strongly interrelated with the concept of self-efficacy (Bandura, 1977), which seems to be a crucial parameter of motivation (Hodges, 2004). The aforementioned ideas are supported adequately by various studies in various domains (Courneya et al., 1999; Mathieson, 1991; Trafimow et al., 2002; Sutton, 1998). Alongside, various implementations and alterations of the TPB have been proposed in the literature (e.g. Taylor and Todd, 1995; Crespo and del Bosque, 2008; Pavlou and Fygenson, 2006).

TAM originates from the two aforementioned theories, including only a proportion of them. Since its invention, TAM has been used extensively, in various contexts, and has been enhanced with various other factors (e.g. Davis and Wiedenbeck, 2001; Legris et al., 2003; Lu et al., 2008; Ngai et al., 2005; Van Raaij and Schepers, 2008). Additional variation of the aforementioned model include the TAM2 (Venkatesh and Davis, 2000), the Unified Theory of Acceptance and Use of Technology (Venkatesh et al., 2003), and combinations of the aforementioned models (Taylor and Todd, 1995; Yi et al, 2006).

## 2.2    Scrutinizing human behaviour

The common and main as well concept of the aforementioned theories is *attitudes*, which attract continue research in various disciplines (Ajzen, 2001). Attitudes reflect the individual's positive or negative evaluations of performing a particular behavior, and their formation is based on the Expectancy-Value Model (Fishbein and Ajzen, 1975). In the context of information systems, literature has indicated a number of beliefs and associated outcome expectations, like the perceived ease of use and perceived usefulness (Davis, 1989), the personal innovativeness with IT (Agarwal, and Prasad, 1998; Lian and Lin, 2008), trust (Pavlou and Fygenson, 2006), etc. *Subjective norm* refers to the individual's perceptions of general social pressure to perform (or not) the particular behaviour. The claim here is that, if the individual perceives that significant "referent" others – whose beliefs may be important to the individual – approve or disapprove the behavior, it is more (or less) likely to perform it. "Referent others" are people.

Additionally, other issues also have been proposed as facilitating or inhibiting factors in the creation of intentions. Computer anxiety, intrinsic motivation, gender, and personal IT innovativeness to learn can be categorized as individual factors that affect intentions to use information technologies through attitudes and perceived behavioural control (Harris, 1999; Taylor, 2007; Thatcher and Perrewé, 2007; Thatcher et al., 2007; Venkatesh and Morris, 2000; Ong and Lai, 2006; Tharenou, 2001; Davis et al., 1992). Additionally, work specific factors as work overload (Ahuja et al., 2007; Moore, 2000), and time resources (Pavlou and Fygenson, 2006) have been also proposed in the literature as issues affecting indirectly the intentions.

## 2.3 e-Learning

E-Learning is typically employed through online learning courses, in synchronous (e.g. virtual classrooms) and asynchronous formats, and in the context of Web 2.0 through informal learning tools, like wikies and blogs. This technology can be used stand-alone or complementary to other training modes, in order to mitigate the skill shortage that several banks are recently facing as a result of particular organizational transformations, e.g. from bureaucratic to customer-oriented (Neirotti and Paolucci, 2005; Regini et al., 1999).

Study of various cases demonstrates that there are particular characteristics of e-Learning used in corporate training. First, organizations seldom use "pure e-Learning", but they prefer the so called "blended learning" which consists a new and promising learning approach (Williams, 2003), as well as the dominant way of using e-Learning effectively and efficiently (Kim and Choi, 2004; Finn and Bucceri, 2006), maximizing also the ROI in HRD interventions (Oakes and Green, 2003). Blended learning is the effective integration of various learning techniques, technologies, and delivery modalities to meet specific communication, knowledge sharing, and informational needs (Finn and Bucceri, 2006). The most comprehensive approach of the different blended learning dimensions has been proposed by Patti Shank (2004) and many studies indicate the right mix as one of the critical success factors (Trasler, 2002; Williams, 2003; Oakes and Green, 2003).

# 3 RESEARCH METHODOLOGY

## 3.1 Research method

Given our interest in the continuous alterations as well as the haze process initiation and management concerning the training and e-Learning function in the Bank, an exploratory, qualitative, longitudinal case-based approach with participant observation was selected and followed (Yin, 1994). Typically, a case study investigates a phenomenon in its natural setting, using multiple methods of data collection in order to gather information from various units (people, teams, organizations, etc.). Case studies also allow the researcher to answer "how" and "why" questions, in order to understand and decode the complexity of the processes taking place. These critical questions appear both in interpretive and positive studies (Walsham, 1995). Last, it appears to be quite useful when there are few studies on the issue in the particular context, as happens in this case (Benbasat et al., 1987). The case study was conducted in order to understand the dynamics presented in the case organization (Eisenhardt, 1989), primarily by the two authors, and supplementary by five other persons, with various backgrounds, forming an insider-outsider research team as recommended by Eisenhardt (1989).

The primary sources of information for the case study were stakeholders' semi-structured interviews with the upper and line management of the human-resource related departments, the operation team of e-Learning, tutors, and employees working both in branches and corporate headquarters. Moreover, internal documents were reviewed (e.g. strategy and process-related documents), reports, and meeting minutes. The interviews were conducted from May 2003 until March 2007. Twenty two interviewees sat for a total of fifteen interviews, with the time frames varying between 1.5 to 2 hours. These semi-structured interviews were based on predefined research agendas already delivered to interviewees before the meetings, and reflected the key issues of research. Depending on the issues, the interviewees varied between the upper management and staff of the Training sub-department and related corporate functions, to employees working in the branches. Moreover, the same day after each interview, the research team was conducting an internal meeting to clear and agree on the new information acquired and lessons learned. The interview data were used to uncover the particular hidden aspects of the interviewees' words, create a common understanding between the research team, and to identify critical issues for research. Frequent discussions between the researchers were also taking place in order to reflect on the newly acquired knowledge, especially after studying related

scientific material on the topics analyzed in section 2. The meeting minutes and internal documents were additionally used to understand the issues identified during the case analysis. Moreover, the meeting minutes were also reviewed by the interviewees in order to reduce bias.

## 3.2 Data collection and analysis protocols

In this study, a multiple levels of analysis perspective were adopted (Yin, 1994; Lee, 1989). First the authors aimed at gaining deeper understanding about the actions of the main stakeholders concerning the management and operation in human capital development in the Bank, as their experiences were important and critical in the particular context of action (Benbasat et al., 1987). Moreover, as e-Learning consists the most promising system in corporate training, the main characteristics, as well as the way it was introduced and used ("pushing" vs. "pulling" activities) was reviewed. To this end, a second level of analysis was created, focusing on the perceptions of individual individuals towards the technology intervention in their learning. In other words, the authors aspired to the double nature of employees, i.e. users of IT and learners, in order to develop meaning on this innovative behaviour.

In this research an inner context and process driven approach through time was pursued, consistent partially with the work of Pettigrew (1990) on contextualism. Outer context was wittingly excluded from this study as training the employees concerns an internal topic of each organization, although affected by the economic, social and sectoral changes. Moreover, particular emphasis was given to provide meaning on the various emerging issues. To this end, the study emphasized towards the importance of embedding e-Learning in corporate training agenda, and studying the change occurred and the various reactions of different stakeholders. Moreover, it located changes in past, present and future time (occurred and prospective changes), and explored the relation between context and action.

Due to particular project constraints, a single site analysis was ensued. Although contextualism research sustains the comparative method, this approach (i.e. single site) has also been widely applied in practice in order to develop deep insights (Boudreau et al., 2001; Orlikowski, 1996). Alongside, a triangulation methodology was applied in practice, through the in-depth interviews with various stakeholders, document reviews and the multiple researchers' perspective

# 4 FINDINGS AND DISCUSSION

The issues analyzed for the need of the research were developed around the questions established before. In order to mitigate complexity, a multiple levels of analysis approach was selected for studying the inner context (Pettigrew et al., 2001). These include the managerial context, the work-social network and particular work-setting characteristics, and the individuals. For presentation reasons, the analysis framework is presented in this point, and is used for case analysis and discussion in the following sections.
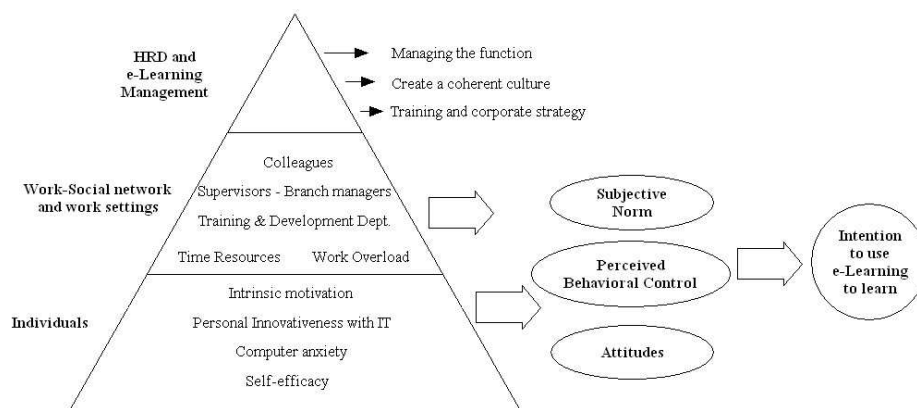


*Figure 1. The proposed framework of analysis*

## 4.1 The Human Resource Development function

Human resource management and development in the Bank was the first complicated issue identified. A legacy Personnel department was responsible for all traditional HR-related activities apart those included in the developmental agenda, e.g. training and development, organizational development, human resource planning, and career planning (Wilson, 1999). This department was supervising two separate sub-departments, the Human Resource Development and the Training department. Whereas the former was conducting all the aforementioned issues except training, as well as some training needs analyses, the latter was responsible for developing, managing and delivering training and e-Learning to the employees, with the main objective of serving efficiently the branch network training demands. This corporate function appeared to be the most promising and active in relation to the others, as it was also conducting training needs assessment and proactive training. Actually, it was aspiring at undertaking all employees' developmental activities, formulating a new corporate function with the HRD department. The aggressive nature of tactics was sustained by its brilliant leader, who was talking in passion about his (team, not personal) objectives,

*"We operate under fierce competition … the branch employees need up-to-date information and training in order to enhance customer satisfaction. On the other hand, the HRD department is small and slow, and usually we have to search in employees records for the eligible ones to participate in training. Moreover, we continually watch the competition, we try to learn from the achievements and failures of others, and formulate accordingly our unit's strategy. Moreover, we often discuss with other unit's managers in order to learn in advance about the new products and services, or even organization-wide initiatives, and develop proactively the supplementary training interventions. Last, we conduct official surveys and unofficial discussions with branches' managers and employees, in order to improve our services, and convince them about the significance and benefits of training generally, and e-Learning in particular."*

Obviously, the overlapping and the same time partially dispersed human resource-related functions, operated in a context of internal competition. On the one hand we meet a creative Training department, which introduces and use modern technologies to accomplish its tasks. On the other hand we see a legacy Personnel department, which does not even have in place a modern human resource information system to manage employees (Ceriello and Freeman, 1998). Actually, the information applications used by the latter were mainly spreadsheets and legacy applications formulating islands of automation (Applegate et al., 1999).

Apart from that, the Training department was continuously trying to establish its strategic position in the HR agenda to the upper management committee of the organization, with which it cooperated frequently, and sustained its short (one year) and long-term (three years) strategic plan. The departmental strategic plan was tied up to the corporate business plan.

Examining the case, particular grains of training culture surfaced. Apart from the technological innovations, the Bank was undertaking particular activities that contributed to the total improvement of its personnel, e.g. hiring knowledgeable employees, implementing job rotations, and undertaking actions towards career development (Gilbreath, 2008; Preskill and Donaldson, 2008). Additionally, all the subject-matter experts were educated in international business schools and accredited from international organizations. These people operated also as an unofficial knowledge management system, as they contributed both to the corporate strategy planning as well as the facilitation of daily work duties of employees through answering their questions.

The aforementioned activities were conducted in order to create and sustain a corporate culture towards the uptake of the human capital as well as the establishment of a concrete and knowledgeable workforce. Apparently, and as the Training Manager underlined,

*"Our objective is to transform the Bank to a learning organization (Senge, 2006). Apart from developing the line staff, we have also to train the branch managers, as their role in people*

*management is crucial for daily operations. Unfortunately, they usually don't know what their subordinates know. To this end, we try to convince them to participate in training, even join a university to acquire a masters degree or attend an HR conference!"*

Apparently, the branch managers and directors, as well as the subject matter experts, consisted the main stakeholders in the motivation of employees to attend e-Learning. The former were forming a critical role in the work-social network of employees, approving their request for participation in training and e-Learning, and motivating them to join it. On the other hand, subject matter experts were responsible both for training content, and the traditional training in the classroom, which complemented the e-Learning modules.

## 4.2    Social network and other work settings issues

Despite the recognized need for training, particular issues inhibited the effectiveness, efficiency, and finally active and concentrated participation of employees in training. The first related issue appeared back to 2003 and concerned the desire of the Training Department to foster employees to attend e-Learning outside the work context (e.g. from home). Before that, the bank had created the so-called "e-Learning kiosks" inside many branches, where each employee could go to attend e-Learning during the working hours. Soon the idea was abandoned. As a teller mentioned,

*"I did it some times when there was not much workload and after the agreement of the branch manager but, when customers came, they were not served adequately fast and started screaming "why don't you call an additional employee to serve us"? I had to stop immediately".*

Although attending e-Learning from home seemed to be a very good idea for the upper management, employees expressed different opinions. As a female branch network employee stated,

*"We are in a panic all day. Who has time to attend e-Learning during working hours? They offer access from home also but, I am a mother and although I'm tired when I get back home, I must help my children to study and take care of the household. Sorry, no time for e-Learning".*

Obviously, both persons raised the issue of the limited time resources for attending e-Learning during working hours (Pavlou and Fygenson, 2006). Moreover, the lady focused on the issue of creating a work-family conflict, a characteristic of inadequate psychosocial healthy work environments (Gilbreath, 2008) and critical antecedent of work exhaustion (Ahuja et al., 2007).

To this end, a survey was conducted from the Training department in order to motivate employees to attend e-Learning outside the work context. The study was conducted in 2003 with the use of a questionnaire filled in by 479 employees (58% response rate). The participants were 60% female, another 60% were working at the bank more than 10 years, and were employed in all levels and roles.

Despite the previous negative concerns, employees indicated their positive attitudes towards e-Learning (> 80%), the moderate perceived usefulness (55%), the need to attend e-Learning outside the work context (70%) due to heavy work load and limited time resources, and need to avoid interference of work to their personal lives (27%). Actually, the 75% denoted the family affairs and the 63% the fatigue due to heavy work load as the main inhibiting factors for attending e-Learning from home. Additionally, there were indications of lack of training culture in the branches, an issue that was defined through the reduced participation in e-Learning in branches, the moderate attitudes towards technology, and the lack of connection between learning and career development. Interestingly, employees had already participated in e-Learning were denoting their intention to re-use it. Additionally, only 22% of trainees declared that they prefered the classroom-based training, in order to maintain physical contact with other trainees and the tutors. The main outputs of this study implemented in practice through marketing activities towards e-Learning benefits.

Another main stakeholder of the work-social network of the employees were their supervisors and branch managers. These people were challenged daily to serve customers and achieve corporate objectives utilizing fully the capabilities of the staff they managed. Although most of them presented

significant experience, they usually did not have attend the courses that their subordinates had. They didn't even know the particular knowledge of each employee! Moreover, as some clerks mentioned, they didn't motivate them to attend e-Learning.

## 4.3    Employees and e-Learning: the sovereign in a contest

The results of e-Learning acceptance from employees appeared to be quite interesting. Reactions of employees towards e-Learning courses were quite positive, requests for access were continually increasing and direct and indirect training costs were reduced. Moreover, the absence of employees from the position was decreased too due to e-Learning. Alongside, an internal survey conducted in the end of 2003 revealed the significant usability of existing e-Learning courses (Nielsen, 2000). Actually, data indicated the increased content completness (72%), visual design (93%), interactivity (62%), navigation (82%), moderate to easy access (68%), and moderate control (58%). Main findings also included the decreased motivation for searching for additional material (30%), moderate lack of additional learning resources (49%), and limited capabilities for collaboration with other learners (30%). Totally, the 65% of the trainees appeared to be satisfied with the existing e-Learning courses, an issues that raised inquires about the remaining 35%. As the design of e-Learning courses and the content were satisfactory, what issues could hinder the total acceptance? To this end, next we focus to – negative or positive – issues presented by the interviewees that may explain this discrepancy.

Literature indicates the need for IT competencies for bank employees, as well as managerial practices that facilitate the adaptation of human capital to technological change (Neirotti and Paolucci, 2005). In this regard, we assume that e-Learning necessitate the aforementioned skills also. Thus, acceptance of e-Learning from employees should be affected by the knowledge of related skills. Moreover, as e-Learning is considered as an innovation in corporate training agenda – due to its technology dimension – people should present adequate innovativeness in using this IT. To this end, the issue of Personal Innovativeness with Information Technology emerged (Agarwal and Prasad, 1998). This claim is also documented by the words of an employee,

*"I like e-Learning. I can learn on my own time, even from the office – although a little difficult some times – or usually from home during the weekends. Generally speaking, I like very much the computers and the Internet, my friends call me "technology freak"!"*

Apart from the dimension of technology, this employee place the issue of controllability, setting the route towards the construct of perceived behavioural control in the Theory of Planned Behaviour.

On the other hand, literature indicates the anxiety that various people feel when they use computers (Thatcher and Perrewé, 2007). As an employee stated,

*"I have to use computers for my work, I can say that I feel comfortable, although a little strange some times, as I learned to operate computers in the bank. But, I don't use them extensively at home"*

Last, various studies recognize the importance of intrinsic motivation to learn in participating in training sessions or using related systems (Davis et al., 1992). This issue appears also in this case,

*"I like to learn new things. I read books, and I want to do a part-time masters! I know to handle computers and navigate to the internet, and I use it daily. I have used e-Learning to learn, and I think it is easy for me to do that!"*

To this end, we see that the issues of perceived ease of use, perceived usefulness, personal innovativeness with information technology, computer anxiety, and motivation to learn have been mentioned as critical from the employees in the bank. To this end, these issues may formulate particular individual characteristics that may affect attitudes and control of the behaviour of employees in the formation of e-Learning acceptance.

# 5    CONCLUSIONS AND LIMITATIONS

Although the comparative and a multiple-site approach is encouraged by Pettigrew (1990) and is applied in other studies (e.g. Edmonson et al., 2001), this study was conducted in one organization an issue that implies particular limitations for the generalizability of results (Lee, 1989). Though, this research site was fulfilling the demands of the particular research topics and the questions being posed. Moreover, as it was presented in the previous section, it included particular critical incidents and dramatic glimpses into the current human resource development processes, which may act and support adequately the meaning elicitation through an in-depth case study. Additionally, the selected organization employs high experience levels of the phenomenon under study as banks constitute knowledge-intensive organizations, and the particular bank constituted a pioneer in e-Learning in the Balkans (i.e. extreme case (Eisenhardt, 1989)).

A limitation of various studies in the area is that, they are conducted in academic settings, where students are the participants (Venkatesh et al., 2003). Only a few studies are based on data acquired from employees (Plouffe et al., 2001), and to this end, the presented study differentiates from other works.

This study reviewed the organizational, work-related and individual characteristics surrounding the training generally and e-Learning specifically in a Greek bank. Initially two research questions were deployed; the first was focusing on the issues affecting the acceptance of e-Learning as a corporate training means both from organizations and employees. The second question imposed concerned the identification of context factors that were facilitating or inhibiting acceptance. Data indicated interesting finding in the aforementioned issues, and were presented with tha formulation and use of a particular framework.

Generally speaking, the e-Learning could be characterized as effective and well accepted in this organization. Data proved partially this claim, but pinpointed also particular deficiencies that hinder its total acceptance. The main findings and strenghts of this research – in-progress – are as follows; first, the analytical proposed framework integrates both the organizational, work-social context and individual aspects, formulating a unified approach for studying information systems acceptance generally, and e-Learning in particular. The common frameworks used by now cover only the last dimension. Second, the key organizational characteristics identified in the organizational level – including the management functions which were operating in a complicated way, the particular training culture characteristics, and the alignment of corporate and training strategy – consist an issue that facilitate the initial adoption and future expansion of e-Learning efforts of an organization, leading to the issue of e-Learning readiness (Borotis and Poulymenakou, 2004). Third, work related issues arised, including time resources and work overload, as well as the organization of social context which could affect the acceptance and operation of e-Learning contribute to the formulation of contemporary psychological healthy working environments with respect to the balance between working and personal life (Gilbreath, 2008). Main stakeholders in this context that must be taken into account when designing these environments include the training department, the branch managers and corresponding supervisors, and the pure employees. Last, the particular individual characteristics identified and could affect attitudes formation included the perceived ease of use and usefulness of the e-Learning programs, personal innovativeness with IT, computer anxiety, intrinsic motivation, and self-efficacy of learning through e-Learning.

The aforementioned issues, as presented in Figure 1, may formulate an extended version of the Theory of Planned Behaviour, which takes into account the organizational level of acceptance. Future work should test with quantitative data the aforementioned proposed model, in various organizations coming from different industry sectors. The authors believe that the particular work-context issues emerged in this case, are common in various others work domains, due to the fundamental characteristics of contemporary organizations.

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