



Faculty of Economics and Business

**Digital Learning in Malaysia's Banking Sector:
Determinants of E-training Intentions Among Employees**

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Digital Learning in Malaysia's Banking Sector:
Determinants of E-Training Intentions Among Employees

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DECLARATION

I declare that the work in this dissertation was carried out in accordance with the regulations of Universiti Malaysia Sarawak. Except where due acknowledgements have been made, the work is that of the author alone. The dissertation has not been accepted for any degree and is not concurrently submitted in candidature of any other degree.



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ABSTRACT

This study investigates factors influencing employees' intention to use e-training within the banking sector in Malaysia. As the banking industry undergoes rapid technological transformation, adopting effective e-training programs is crucial for maintaining competitiveness and enhancing employees' competencies. The purpose of this research is to explore key factors such as technological innovativeness, subjective norms, perceived usefulness, perceived ease of use, technical support, demonstrability, and self-efficacy which are vital in understanding employee's willingness to engage with e-training platforms. A quantitative approach was employed, utilizing a questionnaire survey to collect data from employees across various banking institutions in Sarawak. Additionally, a pre-test was conducted to refine the survey instrument, ensuring its validity and reliability. This study anticipates identifying significant relationships between these variables and employees' intention to use e-training. The research outcomes aim to inform strategies for enhancing e-training initiatives, fostering a culture of continuous learning, and optimizing human capital development in Malaysian financial institutions. The findings are expected to provide valuable insights for bank management in designing and implementing targeted training programs, contributing to both theory and practice by revealing the complexities of e-training adoption in this specific industry and region.

Keywords: E-training, E-learning, Technology Acceptance Model (TAM), Expectation Confirmation Theory (ECT), Intention to use

***Pembelajaran Digital Dalam Sektor Perbankan Malaysia: Penentu Niat E-
Pembelajaran Dalam Kalangan Pekerja***

ABSTRAK

Kajian ini menyiasat factor-faktor yang mempengaruhi niat pekerja untuk menggunakan e-latihan dalam sektor perbankan di Malaysia. Dengan industry perbankan yang mengalami transformasi teknologi yang pesat, pengambilan program e-latihan yang terkesan adalah penting untuk mengekalkan daya saing dan meningkatkan kompetensi pekerja. Tujuan penyelidikan ini adalah untuk meneroka faktor-faktor utama seperti inovasi teknologi, norma subjektif, kegunaan yang dirasakan, kemudahan penggunaan yang dirasakan, sokongan teknikal, kebolehdemonstrasian, dan keberkesanan diri yang merupakan penting untuk memahami kesediaan pekerja untuk terlibat dengan platform e-latihan. Pendekatan kuantitatif telah digunakan, dengan menggunakan tinjauan soal selidik untuk mengumpul data daripada pekerja dipelbagai institusi perbankan di Sarawak. Selain itu, ujian awal telah dijalankan bagi memperhalusi instrument soal selidik, memastikan kesahihan dan kebolehpercayaan. Kajian ini menjangkakan untuk mengenal pasti hubungan penting antara pembolehubah ini dan niat pekerja untuk menggunakan e-latihan. Hasil penyelidikan ini bertujuan untuk memaklumkan strategi bagi meningkatkan inisiatif e-latihan, membudayakan pembelajaran berterusan, dan mengoptimumkan Pembangunan modal insan di institusi kewangan Malaysia. Penemuan ini dijangka memberikan pandangan berharga bagi pengurusan bank dalam merancang dan melaksanakan program Latihan yang disasarkan, menyumbang kepada kedua-dua teori dan amalan dengan mendedahkan kerumitan pengambilan e-latihan dalam industry dan kawasan tertentu ini.

Kata kunci: *Latihan Elektronik, Pembelajaran Elektronik, Model Penerimaan Teknologi (TAM), Teori Pengesahan Jangkaan (ECT), Niat untuk digunakan*

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LIST OF ABBREVIATIONS

AVE	Average variance extracted
AI	Artificial Intelligence
CB-SEM	Covariance based structural equation modelling
CR	Composite reliability
ECT	Expectation-Confirmation Theory
ECM	Expectation-Confirmation Model
HTMT	Heterotrait-Monotrait Ratio
IT	Information Technology
ICT	Information and Communication Technology
ITU	Intention to Use
MCO	Movement Control Order
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
PLS-SEM	Partial Least Squares Structural Equation Modelling
SE	Self-efficacy
SEM	Structured equation modelling
SMEs	Small and Medium-Sized Enterprise
SN	Subjective Norms
SPSS	Statistical Package for the Social Sciences
TAM	Technology Acceptance Model
TI	Technological Innovativeness
TRA	Theory Reasoned Action

TS	Technical Support
VIF	Variance Inflation Factor

CHAPTER 1

INTRODUCTION

1.1 Background of Study

Globalization has significantly transformed industrial organization, necessitating that firms adjust to a more integrated and competitive global environment. In the banking sector, this transformation is evident through intensified cross-border competition, the proliferation of financial technologies, and evolving regulatory frameworks. Banks are now operating in a dynamic environment characterized by rapid technological advancements, shifting consumer expectations and heightened regulatory scrutiny.

One significant impact of globalization is the higher levels of competence in the workforce is inevitable needed due to technology advancements and the globalising industry. New technologies spread because of the increasing two-way flow of skilled workers between the developed and developing worlds, the growing number of computer literate, information oriented in some developing nations, and the efforts of multinational corporations to diversify their high-tech operation (Gangele & Kumar, 2025).

Moreover, globalization has intensified competition among banks, prompting a wave of mergers and acquisition aimed at achieving economies of scale and expanding market reach. This consolidation trend is particularly notable in regions like Southeast Asia, where banks are striving to enhance productivity and competitiveness in response to global market pressure (Jubilee et al., 2022). To navigate this complex landscape, banks must commit to continuous improvement and adaptability, ensuring reliance and sustained growth in an ever-changing global economy.



Figure 1.1 E-learning Adoption Rates

Based on the figure above, it is noted that Malaysia is categorized as one of the top three countries with the highest e-learning adoption rates, which we can demonstrate that how much E-learning is effective and necessary for the organizations and employees (Chethan & Irshad, 2023). With the growing influence of digital transformation, traditional training methods have evolved into e-training, offering a modern and effective approach to building employee competencies and supporting high-performance outcomes. Chen et al., (2021) mentioned that the quality of human performance is a pivotal determinant in securing a competitive advantage for organizations. In an era where knowledge and skills are strategic assets, organizations must prioritize the development of their human resources to remain resilient and forward-thinking. Investing in human resource development through training, career advancement, or improved working conditions is a critical strategy for an organization's long-term survival and success (Abdullahi & Jarma, 2023).

Employees who receive adequate training possess the necessary skills and talents to offer competitive advantages to their organization. Hence, E-training offers several advantages, including reduced travel costs and training time, flexible delivery, access to diverse content, consistent and standardized course delivery, permanent resources availability, increased productivity, and the capacity to train more employees (Yawson et al., 2021).

In the era of digitalization, technology enables companies to monitor employee performance with greater ease and precision (Vahdat, 2022). In fact, organizations regularly

use technology to improve training methods and maintain a competitive edge. It can include a variety of different methods and tools that include virtual classrooms, seminars, online courses, e-learning platforms, and interactive multimedia resources (Al-Qahtani, 2023). Training is an initiative aimed at enhancing employees' competencies in executing assigned tasks, thereby increasing their proficiency and capacity to fulfil organizational responsibilities (Wang, Jiang & Blackman, 2021). As a result, equipping employees with a suitable and effective training program improves the firm's market competitiveness.

According to data published by the International Telecommunication Union (ITU) Malaysia has been progressing throughout the years in terms of information, communication and technology (ICT) skills (Mohd Arif & Ahmad Tarmizi, 2023). More than 50% of individuals have acquired minimum basic ICT skills, while 11.11% possessed advanced skills. In fact, the percentage of Malaysians with advanced ICT skills is better than the world average (7.09%), Singapore (8.22%) and Thailand (1.02%) in the year 2020 (ITU, 2021).

The findings indicate that although the present condition of e-training in Malaysia shows favorable progress, there exists significant potential for growth, especially in synchronizing digital learning initiatives with national and industry-specific talent development objectives. Hence, the adoption of e-training in banks has significantly changed the way training is accessed, delivered and assessed, offering a flexible and scalable solution that aligns with the sector's need for efficiency and adaptability (Zalat et al., 2021). Moreover, Bank Negara Malaysia has emphasized that for the financial industry to remain competitive and resilient, it must cultivate an agile and future ready workforce capable of adapting to technological disruptions such as automation and AI (The Star, 2024). In this context, e-training has emerged not merely as temporary solution during the pandemic, but as a strategic tool for sustainable human resource development in Malaysia's banking sector.

Upskilling encompasses the process of imparting new skills to individuals or enhancing their current abilities, thereby preparing them to navigate the ever-evolving requirements of the job market (Tay et al., 2022). Moreover, training improves employee skills, knowledge, and abilities required for innovation, so helping to develop firm-specific technological competency (Kim & Lee, 2021). It has been shown that including educational technology into workplace training helps employees develop their competency, so advancing organisational development (Zhang et al., 2023). Rahman and Hosain (2021) highlight that electronic training and development solutions empower financial institutions to offer high-quality education to employees, no matter their location or work schedule. Therefore, upskilling the banking sector is crucial for its survival and growth, particularly in the post-pandemic era.

The transition to online training has allowed banks to standardize their training programs across multiple branches and locations, ensuring that all employees receive the same level of instruction and are equally prepared to meet the challenges of their roles. This standardization is particularly important in the banking sector, where inconsistencies in training can lead to regulatory non-compliance and operational risks (Martins & Nunes, 2022). After the pandemic, e-training has not only become an instrument for employees to learn and grow, but it has also become a strategic asset that helps banks to be more resilient and competitive overall. Furthermore, the E-training application program will be able to assist the company in providing training, which will be able to assist the company in spending a significant amount of time to provide training manually (Idris, 2022). According to Partiwi (2019) the utilization of e-training applications undoubtedly will be of greater assistance to companies, thus resulting in increased efficiency and effectiveness. As a result, e-training has become increasingly popular as a preferred method of delivering training programmes in a modern organization.

1.1.1 E-Training in the Malaysian Scenario

Across many sectors, digital transformation has drastically changed business operations and practices, bringing in a time marked by data-driven decision-making, automation, and more operational agility. The COVID-19 pandemic has further accelerated this transition, compelling organizations to adopt digital technologies not only for service delivery but also for internal functions such as workforce training and development (Yazici & Cavdar Aksoy, 2022). In sectors such as banking, healthcare, education, and manufacturing, digitalization has become essential to ensuring business continuity, improving customer experiences, and fostering innovation (Rahmalia, Azman, & Bajuri, 2024).

Particularly the banking sector is modernizing quickly by means of artificial intelligence, machine learning, and financial technologies—fintech. These technical developments call for a workforce that is digitally literate enough to fit always changing tools and platforms. As a result, traditional face-to-face training methods are being supplemented or replaced by e-training solutions that offer flexibility, scalability, and personalized learning experiences (Mohamad et al., 2025). Despite extensive research on general e-learning systems, there remains a significant gap in empirical studies specifically examining e-training adoption within the Malaysian banking sector, especially in less urbanized regions like Sarawak. This gap provides a strong rationale for investigating the factors influencing e-training uptake in this unique context, which is essential for maintaining organizational competitiveness and responding to the dynamic needs of a digital economy.

Training, in any form, is a form of investment that is designed to enhance the performance of both employees and organizations. Additionally, the COVID-19 pandemic necessitated that numerous employee work from home, and organizations have implemented

extensive online training programs to assist their employees (Reznik et al., 2021). This shift brought e-training to the forefront as a practical solution for maintaining employee development and operational continuity in challenging circumstances. However, successful implementation of e-training requires employees to adapt quickly to unfamiliar digital environments and develop proficiency in the relevant applications. In addition, mobile learning applications are gaining popularity, offering educational resources that can be accessed while on the go (Anthony, 2024). Despite these advancements, the mere availability of digital training tools does not guarantee effectiveness. For training initiatives to generate meaningful outcomes, they must be intentionally aligned with the organization's mission, strategic goals, and performance expectations. When training content reflects the specific competencies needed to drive organizational success, it becomes a powerful tool for fostering employee engagement and organizational growth. To ensure this alignment, organizations must establish a robust framework for the ongoing assessment of training programs. This includes systematically gathering feedback from participants, evaluating learning outcomes, monitoring performance improvements, and addressing concerns about content relevance or delivery methods.

This shift brought e-training to the forefront as a practical solution for maintaining employee development and operational continuity in challenging circumstances. However, successful implementation of e-training requires employees to adapt quickly to unfamiliar digital environments and develop proficiency in the relevant applications. In addition, mobile learning applications are gaining popularity, offering educational resources that can be accessed while on the go (Anthony, 2024). Despite these advancements, the mere availability of digital training tools does not guarantee effectiveness. For training initiatives to generate meaningful outcomes, they must be intentionally aligned with the organization's mission, strategic goals, and performance expectations. When training content reflects the specific competencies needed to drive organizational success, it becomes a powerful tool for

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With the increasing prominence of technology, organizations have begun investing in the development of technological infrastructure. Different benefits have been provided by the use of technology in businesses, including reduced training expenses and dependable training content (Garg & Sharma, 2020). E-training is becoming increasingly popular among organizations due to its cost-effectiveness and capacity to reach large groups of individuals in remote locations. Furthermore, E-training is the preferred learning platform for numerous individuals due to its extensive scope and global accessibility.

Training is an essential mechanism for the development of individual growth that is beneficial to the organization. This serves as the benchmark by organizations to determine the task or job performed by the relevant employees (Wolor et al., 2020). To ensure optimal employee performance, organizations should implement effective strategies to enhance employees' work performance. Continuous support, training, and investment in technological infrastructure are crucial for fostering trust and motivation among users (Tewari et al., 2023). Moreover, cultivating a supportive online learning environment that encourages interaction, feedback, and individual support can enhance sustained engagement with E-learning platforms (Al Arif et al., 2024).

Organisations must now prioritise training that has been thoroughly assessed for its alignment with strategic objectives and its effectiveness in improving job performance to achieve these goals. Achieving this is becoming increasingly difficult for organizations. It is crucial for them to align their training and development efforts with broader strategic goals

to improve the effectiveness of their training programs (Martínez-Cerdá et al., 2022). This alignment ensures that training programs not only improve employee skills, but it also guarantees that these programs directly contribute to the accomplishment of the organization's mission and objectives. Therefore, this requires a comprehensive plan that emphasises ongoing assessment, alignment with strategic goals, and addressing feedback and concerns regarding the overall efficacy of training and development initiatives.

1.2 Problem Statement

The digital transformation across industries has reshaped the methods and practices of employee training and development. Online training has emerged as a prominent opportunity and has gained significant popularity in recent years (Shaaban, 2023). This shift is particularly significant in the banking sector, a field characterized by stringent regulatory requirements, intricate operational procedures, and a need for continual compliance and skills enhancement. Digital transformation has thus become a key driver in improving training efficiency and flexibility, allowing organizations to deliver training programs that can quickly adapt to evolving industry needs. However, despite the apparent advantages, the actual adoption and effective utilization of e-training among banking, particularly in Malaysia, remain underexplored, highlighting the need for further investigation into how e-training can be optimized for the sectors' specific demands.

In the Malaysia banking sector, the influence of organizational culture and peer expectations is profound. Employees are more inclined to embrace e-training when they recognise it as being backed or promoted by their peers and management. According to Andrews et al., (2018) the insufficient support and training provided by the company can further worsen this issue, as there is inadequate effort to assist employees in dealing with technology-related challenges. Additionally, organizational factors, such as insufficient

support, lack of comprehensive training for employees, and a reluctance to prioritize e-training initiatives, exacerbate these issues. Therefore, some employees may encounter challenges in accessing digital educational tools and developing the technological abilities necessary for effective utilisation of these platforms (Marsh, 2018). These barriers collectively undermine the effectiveness of e-training, hindering its potential to contribute meaningfully to workforce development and organizational performance.

The confidence of employees in their capability to effectively utilise e-training platforms is crucial. Individuals with minimal familiarity with digital tools or insufficient experience in e-learning might experience feelings of being overwhelmed, which can result in resistance. Studies in other contexts have found that elements like organisational support, perceived utility, perceived ease of use, and individual employee characteristics are important determinants of e-training acceptance. (Martins & Nunes, 2022). However, the significant adaptability of online learning introduces various new issues and challenges regarding its progression, including elevated dropout rates and diminished completion rates (Zhenguo et al., 2017). Insufficient technical assistance can exacerbate these challenges, particularly for employees in remote areas or those with limited access to technological infrastructure. This lack of support can result in frustration, disengagement, and ultimately lower participation in e-training programs.

Despite the growing importance of e-training for workforce development in the digital era, there is a notable scarcity of research focusing specifically on its utilization within Malaysia's banking sector. While numerous studies have examined e-learning adoption in Malaysian higher education institutions, highlighting factors such as perceived usefulness and ease of use (Ramasamy et al., 2021), the banking industry's engagement with e-training remains underexplored. This gap is particularly concerning given the sector's critical role in the nation's economic infrastructure and its rapid digital transformation. The limited

scholarly attention to e-training in banking suggests a pressing need for targeted research to understand the challenges and opportunities unique to this sector, thereby informing effective strategies for workforce upskilling and continuous professional development. This suggests that e-learning may be best suited for specific types of training, while classroom-based training will remain a vital platform for corporate learning. Moreover, the swift pace of technological advancement presents a significant challenge, as it necessitates that employee consistently enhance and refine their digital competencies in line with ongoing technological progress (Matei, et al., 2023). Hence, employees are more likely to engage when they can see clear evidence that e-training contributes to tangible outcomes, reinforcing its value.

A significant obstacle is the insufficient number of users engaging in e-training in Malaysia. This idea is still fresh, especially in Malaysia where few companies have yet applied it for staff members. They continue to depend on traditional training programs that are both time-intensive and occasionally inefficient in terms of cost. The trainees may struggle to comprehend the information presented during the training programs, and furthermore, they lack additional resources to consult post-training, aside from the provided handout materials.

To address this issue, organizations can offer individuals flexible training options, such as self-paced online courses or part-time programs, allowing them to balance their training with their other obligations. Furthermore, individuals can prioritize their training by scheduling specific times for learning and breaking it down into smaller, more manageable tasks (Ahmed et al., 2022). While e-training presents certain drawbacks, studies indicate that as long as organisations maintain their support for remote work settings, the implementation of e-training for new hires will persist. Companies are likely to adopt this approach due to its effectiveness and cost efficiency (Papadopoulos & Papadia, 2022).

1.3 Research Objectives

The present study aims to meet the following objectives.

1.3.1 General Objectives

The main goal of this research is to investigate how factors like technological innovativeness, subjective norms, and perceived usefulness, ease of use, technical support, demonstrability, and self-efficacy affect the likelihood that bank employees in Malaysia will use e-training.

1.3.2 Specific Objectives

The specific objectives are outlined as follows:

- i. To assess the relationship between employees' technological innovativeness and their intention to use e-training.
- ii. To examine the impact of subjective norms on employees' intention to use e-training.
- iii. To evaluate the influence of perceived usefulness of e-training on employees' intention to use them in the bank sector.
- iv. To investigate the role of perceived ease of use in shaping employees' intention to use e-training.
- v. To analyse how employees' technical support affects their intention to use e-training.
- vi. To examine how demonstrability of e-training platforms impacts employees' intention.
- vii. To assess the influence of self-efficacy on employees' intention to use e-training.

1.4 Research Questions

Based on the problems in section 1.2, this study attempts to provide answers to the following research questions:

- i. Does the technological innovativeness affect their intention to use e-training?
- ii. Does the subjective norms affect the employees' intention to use e-training?
- iii. Does the perceived usefulness of e-training affect the employees' intention?
- iv. Does the perceived ease of use play in shaping employees' intention to use e-training?
- v. Does the technical support influence their intention to use e-training?
- vi. Does the demonstrability of e-training impact employees' intention to use them within the bank sector?
- vii. Does the influence of self-efficacy on employees' intention to use e-training?

1.5 Significance of Study

The study's findings hold practical significance as they equip practitioners with valuable insights into the factors that shape effective e-training practices, thereby enhancing their ability to bolster and elevate employee performance within their organisation. By identifying which e-training techniques most significantly impact employee outcomes, practitioners are better positioned to strengthen the most effective strategies and avoid methods that may contribute to dissatisfaction or high turnover rates. One possible reason for the limited research on employee satisfaction with training is the complex, multi-faceted nature of evaluating e-learning effectiveness in corporate environments. Recent studies have highlighted that factor such as organizational culture, employee engagement, and the adaptability of e-learning platforms play significant roles in determining the success of e-training programs (Mirji et al., 2023). These findings underscore the necessity for

organizations to consider a holistic approach when designing and implementing e-training initiatives, ensuring that they are tailored to meet the diverse needs of their workforce.

The study's findings hold practical significance as they equip practitioners with insights into the factors that shape e-training practices, thereby enhancing their ability to bolster and elevate employee performance within their organisation. By determining which e-training techniques most affect employee performance, practitioners can select which one should be strengthened. It's crucial since choosing incorrect e-learning strategies might lead to high staff turnover rates. One possible reason there hasn't been much study on how satisfied employees are with their training is because determining how effective e-learning is for corporate training is a multi-faceted problem (Ozturan & Kutlu, 2010). Moreover, the outcomes should help practitioners with knowledge and information on how to match the application of e-training practices for better job performance, thus enhancing comprehension of the methodology and execution of e-training procedures.

1.6 Scope of the Study

Information will be gathered from the executives currently employed at the bank situated in the primary cities of Sarawak: Kuching, Sibu, Bintulu, and Miri. The following conditions are used to determine the scope of this study: (1) respondents must have at least one (1) year of working experience as an Executive or in a higher position (2) they must have attended at least having one (1) e-training session. The information and analysis conducted are deemed to be useful towards examining the usage intention of e-training in the Malaysian bank sector.

1.7 Definition of Key Terms

This section will address the key terms employed in this research.

i. E-training

E-training, or electronic training, is the process of providing educational and training programs to staff members through the utilisation of online resources and technology. It covers a wide range of online learning approaches, including virtual classrooms, mobile learning, and interactive simulations. The effectiveness of e-training is often linked to its ability to engage learners through interactive content and to provide real-time feedback and support (Chung & Chen, 2021).

ii. Intention to Use

The intention to use is typically influenced by factors such as perceived usefulness, perceived ease of use, social influence, and self-efficacy, all of which collectively determine the likelihood of future engagement with the technology (Venkatesh et al., 2021; Martins & Nunes, 2022).

iii. Technological Innovativeness

Technological innovativeness indicates the desire of a person or the company to adopt and implement new technologies, showcasing a readiness to embrace innovation and transformation. It is characterized by a proactive attitude towards seeking out and utilizing innovative technological solutions to enhance processes, products, or services. Within the framework of organizational behaviour, technological innovativeness is a key driver of competitive advantage, as it enables organizations to stay ahead of technological trends and respond effectively to dynamic market demands (Martins & Oliveira, 2022; Hasan et al., 2021)

iv. Subjective Norms

An individual's subjective norms are the societal expectations that they should act in a certain way. This idea represents how important other people are in shaping how

people make decisions, including peers, bosses, or cultural norms. This social influence is a critical aspect in shaping an individual's intent to accept new technologies or practices (Zhao et al., 2023). As a component of technology adoption, subjective norms reflect the extent to which an individual perceives that those around them believe they should or should not use a specific technology.

v. Perceived Usefulness

The concept of perceived usefulness refers to the extent to which an individual believes that utilising a specific technology will enhance their ability to work or help them attain their desired results. The acceptance of technology is significantly influenced by the perception of its benefits. Individuals are generally inclined to engage with a system they believe will enhance their efficiency, productivity, or effectiveness in completing tasks. Perceived usefulness is often influenced by the system's relevance to the user's desires and its potential of delivering significant advantages in their work environment (Venkatesh et al., 2021; Wang et al., 2022).

vi. Perceived Ease of Use

The extent to which a person perceives that utilising a particular technology or system will require minimal effort is known as perceived ease of use. The user's perception regarding the ease or difficulty of learning and operating the technology is indicative of their willingness to adopt and utilize it. Technologies that are seen as easy to use and demand little effort tend to gain acceptance among users, as they alleviate the difficulties and learning obstacles linked to adopting new systems. (Venkatesh et al., 2021; Liao et al., 2022).

vii. Technical Support

Technical support refers to the services provided to assist users in resolving issues and troubleshooting problems related to technology or systems. It encompasses a range of activities, including helping users with installation, maintenance, and operational issues, as well as providing guidance on the effective use of technology. Effective technical support is crucial for ensuring user satisfaction, minimizing downtime, and facilitating the smooth adoption and continued use of technological systems (Zhang et al., 2022; Huang & Li, 2021).

viii. Demonstrability

Demonstrability is the degree to which the benefits or results of utilising a specific technology or system can be easily observed, measured, and communicated to others. It reflects how clearly and convincingly users can demonstrate the positive outcomes or advantages gained from using the technology. High result demonstrability enhances users' confidence in adopting new technologies, as they can readily showcase tangible improvements or successes resulting from their use (Khan et al., 2022; Kuo et al., 2023).

ix. Self-Efficacy

Self-efficacy primarily pertains to individuals' personal evaluations of their capabilities in utilising computers, accessing information resources, employing communication tools, and engaging with online learning platforms to accomplish educational objectives (Zhao et al., 2022).

1.8 Organization of the Chapters

The structure of this research study will consist of five distinct chapters. Chapter 1 outlined the study, detailing the problem statements, the objective of the research, research questions, and the significance of conducting this research. Chapter 2 encompasses the literature review on E-training, detailing the rationale for the theoretical framework, identifying gaps in the existing body of knowledge, and outlining the development of the hypothesis. Chapter 3 will provide a detailed discussion of the research methodology, including the research site, design, sample, data collection techniques, research questionnaire and measurements, pre-test of the questionnaire, and statistical analysis. Chapter 4 provides a detailed examination of the empirical statistical results, the validation of the constructs and associated measures, along with an analysis of the relationships among the hypotheses and their predictive capabilities. The final chapter addressed in this work will be Chapter 5, which will examine results, limitations, and recommendations for future research.

1.9 Summary

In summary, this chapter has covered the research's context, analysed the e-training concept in Malaysia, and listed the difficulties that were encountered throughout the investigation. Not only do the researcher's aims and questions for the research be defined in this thesis, but the "term use" is defined as well. Also covered in this chapter were the study's importance and the breadth of the investigation. Finally, this chapter has presented a comprehensive outline of its organisation.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

Research on training has expanded significantly in the past decade, highlighting advancements in training methodologies, evaluation techniques, and theoretical frameworks. This evolving body of literature has deepened our understanding of training's objectives and its role within organizational development (Shoobridge, 2023). Recently, there has been increased recognition of training as a strategic activity that integrates within organizational frameworks and is tailored to achieve specific business goals (Salas & Cannon-Bowers, 2021). The effectiveness of distance education and e-learning has been examined from various perspectives, revealing diverse outcomes and insights into their impact on learning and organizational performance (Khan et al., 2023; Liu et al., 2022).

This chapter is divided into sections to sequentially discuss the essential literature for each component that underpins this research. In the first section, we discussed e-training, training and development concepts, and organisation training and development. The factors that led to each dependent variable in relation to employee's intention to use online training, have also been discussed in this chapter. The outcomes of technology innovativeness, subjective norms, and perceived ease of use, perceived usefulness, demonstrability, technical support, and self-efficacy are also examined in this chapter. The works done from the past literature have been summarized in the representative studies in this chapter.

This chapter also includes underlying theories including the Technology Acceptance Model (TAM) and the Expectation-Confirmation Theory (ECT). Finally, the theoretical framework has been developed and included in this chapter. This chapter also explains the

gap in the literature and draws conclusions based on previous literature findings in the development of various hypotheses.

2.2 E-training

Online training, also known as e-training, has become highly popular and is increasingly utilised across various organisational sectors. The online education market is projected to experience an annual growth rate of 16.4% between 2016 and 2023 (Shahzad et al., 2021). E-training denotes the utilisation of electronic media for educational and training objectives, aimed at enhancing the knowledge and capabilities of those participating in the training (Siswanto et al., 2018). It enhances students' engagement and motivation to learn (Sahin et al., 2022), while also enriching their overall learning experience. Providing instruction in a way that is accessible online using audio, video, or a combination of the two is known as "online learning" (Al Mashagbh, Din et al., 2019). By incorporating chances for open discourse and engagement into e-training materials, we can leverage trainee feedback to accomplish the training's intended outcomes.

With the global cancellation of traditional classroom lectures and physical interactions, educational institutions encountered unprecedented challenges and prioritised digital technology for daily course delivery (Eltahir et al., 2023). This is in line with the findings of Scherer et al. (2021), who argue that support from institutions is crucial for capacity development for online learning when driven into this delivery mode during the epidemic. Various staff members possess distinct "profiles" regarding their skills, knowledge, readiness, and traits, which require different levels and types of support (Scherer et al., 2021).

Training for employees is important for human resources developments within an organisation. Development and training initiatives aim to elevate employees' skills and

competencies leading to enhanced performance (Jeni et al., 2021). Garg and Sharma (2020) found a notable relationship among ease of use, course materials, and user satisfaction when evaluating employees' intentions to continue with e training. Their research highlights that the perceived simplicity of e-training platforms and the quality of course materials are crucial determinants of users' continued engagement and satisfaction.

Moreover, the implementation of educational technologies can enhance employees' motivation and satisfaction in learning, which can lead to improved training efficiency in the office (Chow & Yeh, 2022). To further maximize the effectiveness of e training initiatives, there is a critical need for customization and flexibility within e-training strategies. Tailoring training programs to meet diverse learning styles, job roles, and individual skill gaps can significantly enhance learning outcomes and employee satisfaction. Flexible e-training solutions, such as modular content, personalized learning paths, and adjustable pacing, allow employees to engage with training materials at their own speed and according to their specific needs. As a result, technological development is crucial in modern employee training as it allows organisations to adjust to changing environments, promote innovation, improve employee performance, and better support personalized professional growth.

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Recent research findings confirmed the significance of accessibility and content quality in promoting sustained engagement with e-training systems. Zhang et al. (2022) highlighted the accessibility and relevance of training content are significantly correlated with employees' continuous utilisation of e-training platforms. Their research found that user-friendly systems coupled with content that aligns well with job requirements increase the likelihood of ongoing engagement. Additionally, Liu et al. (2021) confirmed that engaging and well-structured content in e training programs not only improves learning outcomes but also enhances user retention. Their research underscores that interactive and relevant content contributes to users' perceived value and satisfaction, thereby influencing their intention to persist with e-training tools. Beyond technological features and content design, the motivation of employees plays a critical role in influencing their level of participation in e-training programs. Similarly, Huang and Jayasingam (2024) demonstrated that perceived training opportunities, when coupled with intrinsic motivation, lead to increased work effort among employees. Employees who view e-training as a tool for personal and professional growth are more likely to invest time and effort into completing the programs. On the other hand, external motivators such as rewards, certification, promotional prospects, and recognition from management can also significantly boost

participation rates. When organizations acknowledge and reward learning achievements, employees are more likely to remain committed to training initiatives.

Further, Chen et al. (2023) found that user engagement with e-training is substantially influenced by the usability and the quality of course materials. Their study indicates that employees are more inclined to continue using e-training platforms when they find them easy to navigate and when the content is perceived as valuable and applicable to their roles. The findings from these studies indicate that the simplicity of use, the quality of the material, and overall user satisfaction are crucial elements that affect employees' willingness to continue using e-training platforms. The virtual classroom highlights the significance of identifying and addressing various learning styles (Papaioannou et al., 2023).

Currently, numerous companies are compelled to fully enhance employee performance possible. This is due to the intense competition that many companies in Sarawak are facing in the era of industrial revolution 4.0. To stay ahead in this highly competitive environment, companies must focus on further enhancing their operations, particularly in the Human Resources department. As a result, human resources require training and motivation to enhance employee performance and achieve optimal results (Chien et al., 2020).

2.3 Training and Development

Training and development are very important for banks to maintain a competitive edge, especially as digital transformation speeds up. Recent research (Ahmed et al., 2023) shows that the readiness of employees to embrace online training is influenced by their perception of its usefulness and ease of use, which are fundamental elements of the Technology Acceptance Model (TAM). The perspectives of employees regarding e-training are notably shaped by these factors, which subsequently impact both adoption and

engagement levels. Furthermore, managerial support and organizational culture play pivotal roles in fostering positive attitudes toward e-learning platforms.

Studies have highlighted that a strong learning culture, coupled with efficient technology infrastructure, encourages employees to adapt to new digital learning environments. However, barriers such as technological inadequacies and a lack of digital literacy can impede participation (Li et al., 2023). Furthermore, the motivation of employees, encompassing both internal and external factors, directly impacts their level of participation in e-training programs. Moreover, successful e-training strategies in banks are often linked to customization and flexibility, addressing individual learning needs (Khan & Patel, 2024). These studies underscore the need for banks to invest in technological infrastructure and supportive workplace cultures to enhance employee engagement in e-training programs.

E-training is becoming more popular in the banking industry because people need to keep learning new skills in a digital world that is changing so quickly. According to recent studies, an employee's decision to participate in e-training is greatly influenced by both organisational and individual factors. Singh et al. (2023) emphasises that digital literacy and technological self-efficacy are critical determinants of e-training acceptance. Employees proficient in digital tools are prone to perceive e-training as beneficial and are thus more inclined to participate. Organizational support, particularly in the form of leadership encouragement and the provision of adequate technological resources, further enhances employee engagement in e-training (Mishra & Kapoor, 2023). Moreover, training helps to develop technical competency particular to the company by raising employees' knowledge, skills, and ability necessary for creativity (Kim & Lee, 2021).

Moreover, the transition to remote and hybrid work settings has heightened the need for adaptable, on-demand learning options. Studies by Lee et al. (2023) emphasize that flexibility in e-training schedules, coupled with accessible content, significantly boosts

employee motivation to engage in training. Another key factor is the alignment of e-training programs with personal career development goals, as employees are more likely to embrace training initiatives that offer clear pathways for career progression (Gupta et al., 2023). Although these technologies provide considerable advantages, their incorporation must be harmonised with human engagement and skill development for successful execution (Ponomareva et al., 2022).

Therefore, organisations can foster a workforce that is both motivated and exceptionally skilled, resulting in enhanced efficiency and creativity, by offering continuous learning and growth opportunities. Investing in staff training is crucial for human resource development, notably improving individual performance and enhancing the overall efficiency of the organisation.

2.4 The Outcome of E-training on Employee Performance

Murotova and Kavilova (2020) indicate that the swift progress of technological advances and digitalisation have significantly influenced the rise and demand for these tools within the educational sector. Additionally, the implementation of technology-driven training has a profound influence on the efficacy of training programs and plays a crucial role in the development of employees (Batool et al., 2021). The results show that employee performance is favourably influenced by online training, digital leadership, work life-balance, and job incentive (Wolor et al., 2020).

Furthermore, incorporating educational technologies can boost employees' motivation and satisfaction in learning, which in turn can lead to greater effectiveness in workplace training (Chow & Yeh, 2022). The several techniques used in the online learning course show that they correlate with employee performance. Moreover, the swift pace of technological advancement presents a significant challenge, as employees must consistently

enhance and refine their digital competencies to keep pace with ongoing developments (Matei et al., 2023).

Moreover, the implementation of technology-driven training significantly impacts the effectiveness of training and the growth of employees (Batool et al., 2021). Companies should think about having a number of different platforms for their employees to use for E-training. Selecting the suitable form of online training is crucial for achieving E-training objectives. To achieve optimal outcomes and returns, it is important to determine what training employees require during the implementation of E-training. In addition, ongoing learning frameworks play a crucial role in evolving employees into proactive learners in a sophisticated technological landscape (Biliot, 2023).

Furthermore, incorporating educational technologies can boost employees' motivation and satisfaction in learning, which in turn can lead to greater effectiveness in workplace training (Chow & Yeh, 2022). The several techniques used in the online learning course show that they correlate with employee performance. Moreover, the swift pace of technological advancement presents a significant challenge, as employees must consistently enhance and refine their digital competencies to keep pace with ongoing developments (Matei et al., 2023). Given these dynamics, it is crucial to evaluate the effectiveness of e-training programs systematically, as this evaluation provides critical insights for enhancing the training program. By assessing training outcomes, organizations can identify which aspects are successful and which require improvement, ensuring that learning strategies remain aligned with technological advancements and organizational goals. Regular evaluation allows organizations to measure whether the training objectives are being met, assess employee skill development, and optimize resource allocation. Additionally, e-training supports continuous program improvement, leading to greater employee engagement, satisfaction, and overall performance. Through ongoing assessment, training

programs can be better customized, made more flexible, and kept relevant to evolving workforce needs.

Moreover, E-training supports the integration of new technologies and methods into banking operations by familiarizing employees with digital tools and platforms in a controlled learning environment. This is particularly important in the banking industry, where continuous utilisation of new technologies including fintech apps and cybersecurity policies marks (Alam et al., 2023). E-training helps bridge the gap between technological advancements and practical application, enhancing employees' ability to adapt and perform effectively in a tech-driven environment. Despite the many advantages of e-training, it is important to combine it with conventional methods of learning that place an emphasis on developing soft skills and fostering interpersonal engagement (Chen & Zhang, 2023; Patel, 2023).

In the bank sector, where customer relations and interpersonal communication are critical, combining e-training with face-to-face training can lead to more comprehensive employee development. This blended approach guarantees that even the staff members are qualified in the latest technological tools, they also retain the human skills necessary for effective customer service and teamwork. Although these technologies provide considerable advantages, their incorporation must be harmonised with human engagement and skill development initiatives for successful execution (Ponomareva, et al. 2022). By combining both methods, banks can improve employee performance, guaranteeing that they possess not only technical expertise but also the ability to provide outstanding customer service and adjust to the swiftly evolving financial environment.

2.5 The Intention to use E-training

Despite the rise of the internet and other forms of modern technology, online education has become more popular as a way to reach a wider international audience with up-to-date educational materials (Kim & Park, 2021). As organisations progressively implement e-training to improve workforce competencies, it is vital to assess the determinants that affect employees' willingness to utilise these platforms. According to Kim (2023), workers' familiarity with modern technology and perceived efficacy of online programs are important indicators of continuity in today's digital world.

Therefore, evaluating the effectiveness of training is considered a vital approach within the organisation, as it provides important insights for enhancing any training program. This provides a thorough assessment of training quality, allowing training and HR managers to identify course strengths and areas for improvement (Rasouli et al., 2023; Mohammed et al., 2023). Learners are more likely to actively engage with and contribute to the training content when it is delivered online (Alhalfawy et al., 2021; Hakim et al., 2022).

In recent years, teaching-learning practices have incorporated emerging technologies that have transformed the education sector (Dwivedi et al., 2022). The use of meeting tools such as Zoom and Webex enables synchronous learning, allowing instructors and students to interact in real-time regardless of their geographical locations.

Incorporating digital learning into the workplace as part of a comprehensive learning strategy focused on skill enhancement and acquisition is crucial for ensuring that the banking sector's workforce possesses the essential abilities and competencies required for success. E-learning facilitates learning throughout the wider organisation, including individuals who may not have optimal access to conventional workplace learning methods. Hence, E-training has the potential to act as inspiration for employers, instead of being driven by individual interest (Labre & Lauzier, 2021). Dianda et al., (2020) highlighted that the learning needs of

individuals and organisations, which are closely associated with job performance, represents vital elements for attaining efficient online training in work settings.

Hence, the tendency of employees in organisations, particularly in the bank sector, to use e-training is influenced by several factors that enhance their desire to engage in digital learning platforms. A good indicator of employees' readiness to integrate e-training into their professional development regimens is their expressed intention to use it. In general, this intention is shaped by the technological innovativeness, subjective norms, perceived usefulness, perceived ease of use, technical support, demonstrability and self-efficacy.

2.5.1 Technological Innovativeness

As technology advances at an accelerated rate, so does the development of diverse media and techniques. The present pace of technology is aligning with the remarkable speed of online learning delivery (Chang et al., 2021). This technique was acquired several years back and subsequently began to be supplanted by emerging technologies, which also differ from conventional learning methods (Kye et al., 2021). This notable advancement in technology is expected to enhance the educational landscape, enabling the production of top graduates annually while adapting to ongoing changes effectively.

The advancement of technology that continues to evolve leads to a fundamental reliance on technology by humans (Zou et al., 2021). The impact of technology on improving different aspects of human labour is particularly significant in the field of education. Technology is utilised in daily activities across all age groups and expertise levels, from the young to the old and from specialists to everyday individuals (Sanchez-Cruzado et al., 2021). The emergence of advanced telepresence technologies such as Zoom, Webex, and Teams, alongside social platforms like YouTube and other streaming services, is likely to drive transformations in blended learning. This approach allows instructors to integrate a variety

of online tools, including streaming lectures and discussions, as well as interactions via messaging platforms, to provide a more varied educational experience (Mali & Lim 2021).

According to Chen (2022) indicated that technology enables the incorporation of subject expertise and pedagogical skills into application, thus improving customised as well as creative learning approaches. E-learning enables students to engage with the teacher's presentation actively, allowing them to observe and participate in the learning process, demonstrating their understanding (Parra-Gonzales et al., 2020). Furthermore, technology-driven training has completely altered the ways in which individuals and corporations acquire the fundamental expertise required by large-scale corporate entities. For employees in the industrial sectors, the implementation of online training marks a positive development (Ismail et al., 2022). The outcome is beneficial as e-training enables staffs to tackle emerging challenges related to technology which also enhances their understanding in the workplace as well as conservational requirements (Qamari, et al, 2018). Therefore, every organisation needs a well-organized e-training platform to equip employees with essential tools, resources, and current knowledge promptly to adjust with rapid changes (Maga et al., 2019).

2.5.2 Subjective Norms

According to Zhang et al., (2022) subjective norms are the perceived social expectations regarding intention. This illustrates how individuals interpret the beliefs of those around them in relation to their behaviour (Ramirez-Correa et al., 2020). This influence becomes even more pronounced in collectivist cultures such as Malaysia where individuals are more inclined to prioritize group harmony, social acceptance and adherence to organizational norms over personal preferences. In such cultural settings, decision regarding technology adoption is rarely made in isolation, instead they are shaped by the collective values of workplace. As such employees may feel a strong sense of obligation to align their

actions with the expectations of their peers or superiors, especially if conformity is seen as a marker of loyalty or competence. Subjective norms play a critical role in the e-training adoption where management actively promotes digital learning, and colleagues regularly participate in e-training programs. This social reinforcement fosters a more favourable attitude toward participation, enhances motivation, and can mitigate resistance to new training platforms. Conversely, if influential individuals within the organization show scepticism or disengagement, it may discourage others from embracing the initiative, regardless of its practical advantages. The purpose of any situation is to inspire a person to perform a desired task, after which he expects some value from the outcomes of that task (Wei et al., 2023).

Prior research demonstrates that the influence of family, relatives, and friends significantly affects user's decision to utilise on-demand services (Sajid et al., 2022). Individuals' perceptions of the importance of others' perspectives can influence the extent of the pressure they feel. Additionally, the intricate nature of subjective norms is further complicated by cultural influences, social norms, and contextual variables, rendering them dynamic and contingent upon the specific context (Ma et al., 2020). SN influences adopting emerging technologies, as proposed by the latest research studies (Al Deir et al., 2023).

Additionally, subjective norms are more important in collectivist cultures, like those found in many banks, where employees often put group harmony and following company rules above all else. Studies have shown that when colleagues and management express a positive outlook toward e-training, employees are more likely to follow suit, feeling encouraged by the approval of their social circle (Jermsittiparsert et al., 2023).

Previous studies indicates that subjective norm positively influences intention (Khoirunnisa, Salsabiil, Sodik, Dewanti, & Yusfiarto, 2023). Individual intentions are influenced by SN, which in turn influences an individual's actual behaviour when adopting

new technology (Ibili et al., 2023). This perception subsequently impacts the individual's willingness to either participate or abstain from a specific action under consideration. The influence of significant others' judgement is an important element in the development of subjective norms, as people tend to respond to the expectations of those they admire and respect (Chang & Huang, 2020).

2.5.3 Perceived Usefulness

Perceived usefulness refers to the extent to which individuals believe that using a specific technology will enhance their job performance (Davis, 1989). In the context of the financial sector, employees are more willing to engage with e-training programs when they perceive them as effective tools for improving their work outcomes. As the banking industry faces rapid technological changes, effective e-training becomes essential for employees to maintain up-to-date knowledge on new financial products, regulatory frameworks, and digital banking technologies (Hung-Yu et al., 2023). A user-friendly interface and clear instructions are crucial for bank employees, who often manage high workloads. Simplified navigation and accessible content reduce cognitive burden, allowing employees to efficiently complete training and apply new knowledge in their roles.

Furthermore, TAM indicates that perceived usefulness directly influences behavioural intentions. This suggests that when employees are convinced that e-training will enhance their job performance, their likelihood of adopting the technology increases (Davis, 1989). In the banking sector, where efficiency and accuracy are paramount, employees may embrace e-training platforms if they perceive them as useful in enhancing their capabilities, whether it's in mastering new financial instruments, complying with regulatory changes, or improving customer service (Alshebami, 2023). It is the responsibility of the institution to

provide a high-quality education and to carry out online learning in such a huge manner (Carey, 2020). This is important in order to accommodate the ever-changing landscape.

If employees are given enough support, they are more likely to believe that e-training will help them do their job better, which leads to higher acceptance rates. On the contrary, insufficient support can cause employees to view e-training as less beneficial, which may lead to decreased engagement levels (Hung-Yu et al., 2023). A study carried out by Hung-Yu et al. (2023) revealed that those working in financial institutions who view e-training as a tool for enhancing their work performance are more likely to engage with the technology. This is particularly valid for e-training modules that concentrate on enhancing problem-solving abilities, boosting work productivity, or mitigating operational hazards. In a highly regulated banking sector, it is imperative for employees to consistently enhance their knowledge in order to keep up with the ever-changing regulatory requirements. They consider e-training to be an essential tool in accomplishing this goal.

Numerous studies support this idea, especially in technology-driven industries like banking. According to Jermisittiparsert et al. (2023) indicated that employees in the financial institution who view e-training as directly contributing to their skill development and performance improvement demonstrate higher intentions to adopt such systems. Tafvelin et al. (2021) discovered that trainees' subjective evaluations of the training content's utility influence their training transfer behaviour. When the content of e-training closely matches the skills and knowledge needed for employees' roles, they are more likely to find the training valuable and, as a result, show higher rates of participation.

2.5.4 Perceived Ease of Use

Bautista and Ho (2022) define perceived usefulness as the extent to which an individual believes that utilising a specific technology will enhance their job performance.

In addition, perceived ease of use (PEOU) refers to the extent to which an individual believes that using a particular technology will be free of effort. Accessibility plays a significant role in influencing PEOU. In the context of e training, accessibility refers to employees' ability to easily reach the training platform whenever they choose and from any location. This is especially important in the banking sector, where employees must often balance training requirements with demanding work schedules. A study by Alshebami (2023) found that employees were more likely to engage with e-training platforms that offered 24/7 access and could be accessed from multiple devices includes desktops, laptops, and mobile telephones. For bank employees, under constant pressure, a user-friendly interface and clear instructions are essential to minimise the effort required to complete training and to encourage sustained participation.

The perception of usefulness and ease of use have a positive effect on students' attitudes towards online learning and distance learning tools, according to recent studies (Mailizar et al., 2021; Rizun & Strzelecki, 2020). The positive views concerning e-learning use among academics were found to be strongly impacted by perceived usefulness and ease of use, according to Khan et al. (2023), who studied how scholars adopted e-learning tools during the COVID-19 pandemic. According to studies conducted by Lee et al. (2011), employees who have a positive experience with e-learning systems are more inclined to think that these systems will increase their productivity. Previous research has confirmed that technological systems that are both practical and easy to use have positive effects (Manis & Choi, 2019).

Bank employees often deal with high workloads, and they may perceive additional training as burdensome if the system is complex. Therefore, a user-friendly interface, clear instructions, and smooth navigation can make the e-training process more appealing, reducing resistance to its adoption (Alshebami, 2023). Moreover, PEOU is particularly

crucial in the context of e-training, as employees must feel confident that they can easily access training materials, complete modules, and track their progress without facing technical difficulties.

Yilmaz et al. (2020) note that diverse platforms facilitating mobile learning, such as blogs, equip learners with important insights regarding the significance of mobile learning as the future of education, particularly in higher education (Mahasneh, 2021). In fact, blended learning, which involves the participation in a large number of mobile learning sessions, not only delivers continuous assistance but also aids in the prompt resolution of questions raised by students. Prior research indicates that when an individual views a technological system as user-friendly, it fosters the belief that the system is beneficial (Venkatesh, 2000). For example, previous studies indicate that students perceive learning management systems (Eralsan Yalcin & Kultu, 2019) or e-learning (Szymkowiak & Jeganathan, 2022) as advantageous if they consider them user-friendly.

2.5.5 Technical Support

The acquisition of digital knowledge and skills is becoming increasingly common in today's workplaces, and as therefore, there is a demand for, “reskilling people to achieve new knowledge and skills to cope with change, working should be increasingly interconnected with learning” (Hamburg, 2021). To achieve successful e-training programs, organisations need to establish the appropriate infrastructure, allocate sufficient budget, and promote effective utilisation of system networks (Harfoushi & Obiedat, 2011). Hence, organisations should focus more on online training and balance between life and work elements to ensure that staffs remain inspired which led to a higher performance level. The advantages of workplace e-learning are significant; it has been extensively embraced in

professional settings for the ongoing education and growth of employees (Nurhayati & Rachmawati, 2021).

During this time, education is changing from the old way of teaching face-to-face to a newer way of teaching and learning using digital methods. This is so that technological advances can meet the needs of today's smart society (Zagouras et al., 2022). In the context of employee training, technological development plays a critical role by enabling organizations to adjust to rapidly changing environments. It allows businesses to remain competitive by swiftly adapting to new market trends, regulatory changes, and evolving customer expectations. Moreover, technological advancements foster innovation by encouraging the adoption of new tools, platforms, and work processes that can lead to increased efficiency and the creation of new products and services. Enhanced training programs not only improve employee performance by equipping individuals with the skills needed to use new technologies effectively, but they also promote a culture of continuous learning and adaptability. The success of e-training implementation depends on various factors, including the user's perception of ease of use, their self-efficacy regarding computers and the internet, perceived usability, levels of interaction, availability of technical support, and management support (Al-Shorman et al., 2021). Hence, training is essential for cultivating technological competence, as it strengthens the skills and expertise employees require to drive innovation, support organizational development, and meet the demands of a dynamic business environment.

According to Dale et al. (2018) an effective intervention program requires the active engagement and cooperation of both management and employees to foster clear communication, which is vital for the program's successful execution. Therefore, the top management bears complete responsibility for activities ranging from formulating policies to guiding organisational engagements. The role of technical support is vital on how training

is conducted within the organisation, alongside commitment and resource distribution from upper management and support for teaching development. It is clear that when managers consistently highlight the significance of ongoing learning and link specific rewards to these efforts, employees who engage in e-training will experience satisfaction, leading to enhanced training outcomes (Bataineh, 2017).

2.5.6 Demonstrability

Throughout the pandemic, the organisation acknowledged e-training as an important tool for enhancing human resources (Kleinert et al., 2021). The transition to e-training has fundamentally altered the methods of delivery, accessibility, and assessment for trainees (Zalat et al., 2021). Thus, we are now in an era of technological advancement where it is a smarter choice for any organization. Hence, there is a clear need to invest in employees to improve their competencies due to the changing demand for skills in the modern system environment (Ninan et al., 2019).

According to Altwijri and Aldosemani (2022) it is crucial to implement a training strategy in order to guarantee that faculty and staff at universities and colleges develop the skills that employers value. Therefore, providing opportunities for online training will foster a more cooperative atmosphere in the workplace. As a result, staffs have the opportunity to work together on training initiatives with their colleagues, exchanging skills and knowledge, which facilitates mutual training. Furthermore, employees have shown a notable increase in awareness and a heightened sense of responsibility regarding the enhancement of their existing skills and the acquisition of new ones to align with work demands. They are increasingly motivated to leverage available training opportunities to secure their employability, pursue better positions, or advance within their current organisation (Karam 2019; Kazi et al., 2019; Mikołajczyk, 2022).

Okumu et al. (2018) indicated that training resources are essential in shaping employee performance, identified as the third most significant factor in this context. The design of training, assessment of training needs, delivery methods, and evaluation processes all play a crucial role in enhancing job performance (Yimam, 2022). Furthermore, online training method has significantly influenced the employee performance (Selase & Avenorgbo, 2021). This provides strong evidence that different approaches employed in the E-training program are significantly related to the results in terms of employee performance. Hence, interactive platforms used by E-training trainers may improve the program and boost employee performance. Therefore, there is a significant correlation between staff performance and the development of training initiatives executed from the organisation (Hassan et al., 2020).

2.5.7 Self-efficacy

Self-efficacy evaluates a person's view of their ability to effectively complete a specific task, which is not related to personal skills, but mainly judges how those skills are used (Fengjuan, 2021). In today's dynamic and technology-driven workplace, organizations are increasingly turning to e-training as a means to enhance employee skills, foster continuous learning, and maintain competitiveness in the market. Falloon (2020) and Paetsch and Drechsel (2021) highlight the significance of maintaining positive views on digital technology to ensure its effective application in educational contexts.

The transition to online education, intensified by the COVID-19 pandemic, emphasises the necessity for students to cultivate a constructive mindset regarding the effective use of digital technology across diverse digitally oriented environments, as noted by Paetsch and Drechsel (2021). According to Kim and Park (2021), a number of factors can impact the outcomes of e-learning, including students' level of education, their level of

satisfaction with online distance learning, and their perceptions of the role of instructors. Recent studies indicate that student's belief on their own abilities has an effect on how they self-regulate their behaviours (Lee et al., 2021).

The likelihood of using computer-related technologies is likely to be higher among those who feel competent with computers. Numerous empirical studies provide valuable insights into the relationship between behavioural intentions and computer self-efficacy. Marasinghe et al. (2023) found that computer self-efficacy significantly influenced Sri Lankan distance learners' intention to use electronic resources. The findings support the notion that individuals with higher levels of trust in their computer abilities tend to embrace and use the latest technology.

Moreover, e-learning readiness and self-efficacy scores have shown a noteworthy relationship (Bubou & Job, 2022). When it comes to improving the utilisation of technology in educational settings, factors such as self-efficacy are important, but so are information quality, compatibility, and the availability of resources (Dubey & Sahu, 2023). Self-efficacy reflects a person's belief in their capacity to manage their motivation, actions, and social surroundings. Previous research has consistently demonstrated that self-efficacy significantly affects the likelihood of embracing driven by technology learning (Budu et al., 2018; Panigrahi et al., 2021). With an increase in self-efficacy, there is a corresponding rise in the inclination to incorporate technology into the educational experience, which ultimately results in improved learning outcomes.

2.6 Underlying Theories

The following sections examine the two theoretical frameworks that support the reasoning behind the connection between employees' intentions to utilise e-training within

the banking sector in Malaysia. Expectation-Confirmation Theory and Technology Acceptance Model (TAM) are two fundamental theories.

2.6.1 Technology Acceptance Model (TAM)

This research draws on TAM to explore how perceived usefulness and perceived ease of use influence employees' intention to participate in e-training programs in the banking sector, particularly in Malaysia. The model's simplicity and adaptability make it ideal for investigating how individuals decide whether to adopt and use e-training platforms (Venkatesh & Davis, 2000). As the TAM suggests, when a system is perceived as both useful and easy to use, employees are more likely to embrace the system.

In practice, restriction on capacity, time, organisational or environmental factors, and established patterns will curtail the freedom to act. Within the domain of online education, the 'likelihood of use' of a specific system is affected by both the student's attitude towards the system and their perception of how easy it is to use. Making the online training system more accessible increases the user's confidence in its ability to be used effectively and efficiently. External variables associated with the Technology Acceptance Model (TAM) encompass individual differences, situational constraints, system characteristics, and organisational characteristics.

In this study, the integration of perceived usefulness and perceived ease of use with additional contextual variables (such as organizational support, technical assistance, and system accessibility) builds upon TAM's foundational ideas. These factors interact with the core constructs of TAM to shape employees' readiness to use online training systems. The study, by focusing on the specific context of e-training, highlights that user friendliness and job relevance of the training content are paramount in fostering employee engagement

(Malureanu et al., 2021). PEOU, for instance, is crucial because it directly influences how easily employees can interact with the e training system without facing significant barriers.

In the banking sector, where employees often have limited time and high workloads, a user-friendly e-training platform that is easy to navigate without complex instructions is critical. Research indicates that perceived ease of use significantly influences the intention to adopt digital solutions within the banking industry. For instance, Abdul Halim et al. (2023) found that when employees perceive digital training systems as user-friendly and aligned with their job functions, their intention to use these platforms increases. Similarly, Mahayuddin et al. (2023) emphasize that perceived ease of use and perceived usefulness are crucial determinants of user satisfaction in e learning environments. Therefore, to enhance the adoption and effectiveness of e-training in the banking sector, organizations should prioritize the development of intuitive platforms that cater to the specific needs and preferences of their workforce.

TAM helps explain the readiness of employees to embrace online training by assessing how they perceive the utility and ease of use of the training systems. According to Venkatesh et al. (2003), an individual's attitude toward using a technology, which in this case is e-training, is influenced by their beliefs about its usefulness and ease of use. Therefore, employees are more likely to adopt e training systems if they perceive the content as useful (e.g., aligned with job responsibilities) and easy to use (e.g., intuitive interface, minimal technical issues).

Additionally, the study emphasizes how the adoption of e-training is contingent on organizational support and the perception of technical competence, which are shaped by the organizational culture and management's commitment to enhancing employee skills (Martins & Nunes, 2022). Without these factors, employees might feel disconnected from the process, and their engagement with the e-training system may decrease. By incorporating

external variables such as peer influence, organizational culture, and management support, this study goes beyond the basic TAM framework and explores how these factors moderate or mediate the relationship between PU and PEOU in influencing employee intentions to use e-training systems. This expansion aligns with the research of Wixom & Todd (2005), who suggest that TAM can be adapted by incorporating factors from other models to better explain technology adoption.

The Technology Acceptance Model (TAM) uses perceived usefulness and ease of use to evaluate a person's intention to use a system, with intention to use mediating between actual system usage and perceived usefulness (as shown in Figure 2.1). Perceived usefulness is directly influenced by perceived ease of use. This study examines employees' intentions to participate in e-training and how the ease of use and perceived usefulness of the training content influence their intentions.

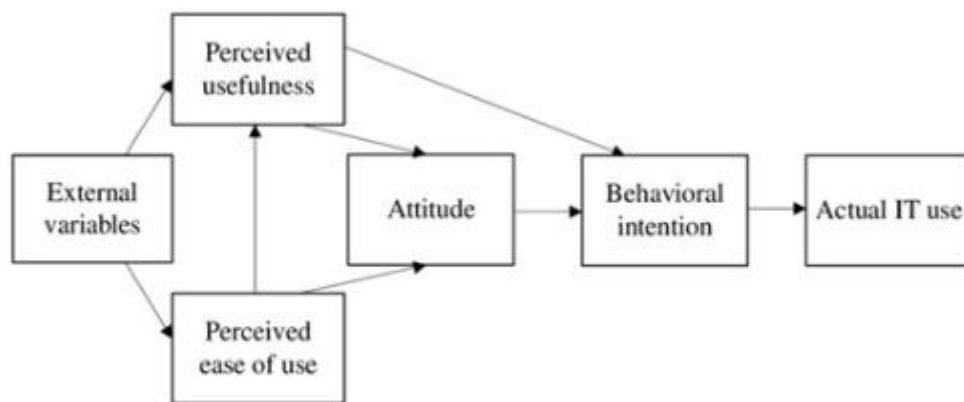


Figure 2.1 Davis' Technology Acceptance Model (1986)

Based on current framework, researchers have streamlined the TAM by eliminating the cognitive component present in the TRA (Venkatesh et al., 2003). Efforts in expanding the Technology Acceptance Model (TAM) have typically adopted one of three strategies: incorporating elements from analogous models, introducing supplementary or alternative belief factors, and investigating antecedents and moderators of perceived usefulness and

perceived ease of use (Wixom & Todd, 2005). TRA and TAM, both based on solid behavioural principles, suggest that when a person intends to act, they will proceed without obstacles.

In practice, restriction on capacity, time, organisational or environmental factors, and established patterns will curtail the freedom to act. Within the domain of online education, the 'likelihood of use' of a specific system is affected by both the student's attitude towards the system and their perception of how easy it is to use. Making the online training system more accessible increases the user's confidence in its ability to be used effectively and efficiently. External variables associated with the Technology Acceptance Model (TAM) encompass individual differences, situational constraints, system characteristics, and organisational characteristics.

A user's perspective on technology acceptance is shaped by their reactions and perceptions of information technology (Al-Ansi, 2022). The individual's perception of the usefulness and user-friendliness of IT serves as a standard for evaluating technology acceptance (Al-Ansi, 2023). The TAM model explains computer user behaviour through beliefs, attitudes, desires and user behaviour relationship based on psychological ideas. In the context of e-training, PEOU pertains to how easily employees can navigate and utilize the training platform without encountering significant difficulties. Malureanu et al. (2021) showed that when users perceive a system as easier to use, it results in greater satisfaction and higher adoption rates. In the banking sector, where employees often face heavy workloads, a user-friendly e-training system can significantly impact adoption. When a system is viewed as user-friendly and demands little effort to operate, employees are more inclined to interact with it. This user-friendliness is crucial for making the most of e-training and making sure that employees can fit it into their hectic schedules (Venkatesh & Davis, 2000).

This study used the Technology Acceptance Model, which is widely used in information system research, to predict user intentions based on e-training's ease of use and perceived usefulness for e-trainees. The success of e-training is significantly influenced by the perceived ease of use and perceived usefulness, as highlighted by Venkatesh and Morris (2000).

2.6.1.1 Technology Acceptance Model 2 (TAM2) (2000)

Developed in 2000 by Venkatesh and Davis, TAM2 (shown in Figure 2.2) expands upon the original TAM theory's guiding principles. This model integrates two distinct processes: the social influence processes, which include Subjective Norm, Voluntariness, and Image, and the Cognitive Instrumental Process, encompassing Job relevance, Output quality, Result Demonstrability, and Perceived Usefulness. The two processes were deemed essential for understanding user acceptance.

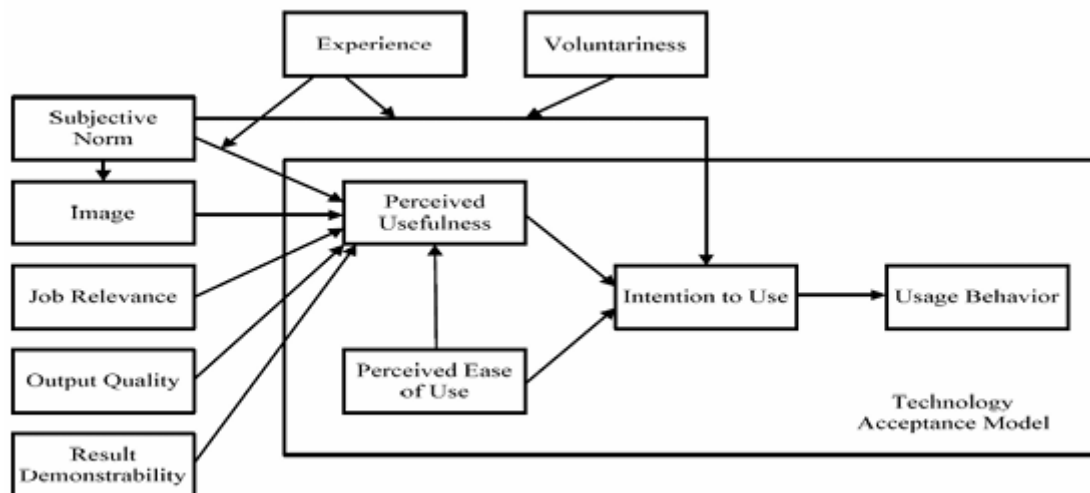


Figure 2.2 Technology Acceptance Model 2 (TAM2) (Venkatesh & Davis, 2000)

The current study seeks to determine the acceptance or rejection of the e-training concept among e-trainees. The Technology Acceptance Model, introduced by Davis et al. in 1989, serves to elucidate the factors influencing users' decisions to embrace or dismiss a new

information system. The Theory of Reasoned Action, introduced by Fishbein and Ajzen in 1975, aims to elucidate and forecast employee behaviour. TAM emphasises the impact of external factors and internal convictions, suggesting that system usage can be understood through the lenses of perceived ease of use and perceived usefulness.

The internalisation effect referenced in both TRA and TAM suggests that subjective norms can impact an individual's intention to use a technology, as well as their perception of its usefulness. Additionally, it influences the formation of perspectives, subjective norms, and the constructs of the TRA model, along with perceived usefulness and perceived ease of use in TAM. Both models agree that attitude shapes behavioural intention. Davis (2000) argued that the Technology Acceptance Model (TAM) excluded the variables connected to subjective norms since the influence of these standards on the intention to use behaviour could be ignored.

In the extension of TAM, known as TAM2, Venkatesh and Davis (2000) re-examined these variables. TAM accounts for merely 40 to 50 percent of technology acceptance (Aversano, 2005), while TAM2, as noted by Davis, achieves a higher explanatory rate of 60 percent (Venkatesh & Davis, 2000). The addition of the component “Results Demonstrability” in TAM2 is the primary reason for selecting this theory for the current study, as the “tangible results of using the innovation” will directly influence perceived usefulness (Moore & Benbasat, 1991). Additionally, the clarity of results contributes to a higher level of technology acceptance (Moore & Benbasat, 1991; Venkatesh & Davis, 2000). Therefore, this theory is incorporated.

2.6.2 Expectation-Confirmation Theory

In the context of e-training systems, the Expectation Confirmation Model (ECM) is particularly pertinent as it elucidates user behaviour during the post adoption phase,

emphasizing how initial expectations and subsequent experiences influence satisfaction and continued usage intentions. Upon initial engagement with an e-training platform, employees assess whether their expectations have been met, which significantly impacts their satisfaction levels and their intention to persist in using the system. This is especially critical in the banking sector, where continuous learning and development are paramount. Research by Dhiman et al. (2022) highlights that perceived usefulness is a key determinant in the success of e-learning platforms, suggesting that when employees find the training beneficial to their roles, their satisfaction and continued engagement increase.

Furthermore, understanding the confirmation process enables organizations to identify and address gaps between employee expectations and actual experiences. For instance, enhancing system features, providing robust user support, and aligning training content with job requirements can significantly improve user satisfaction and engagement. Alshammari et al. (2024) conducted a systematic literature review identifying factors such as system quality, information quality, and self-efficacy as influential in users' satisfaction and their intention to continue using e-learning systems. Therefore, applying the ECM framework to the study of employees' intention to use e-training platforms is appropriate, as it provides a comprehensive understanding of the factors influencing user satisfaction and continuance behaviour in digital learning environments.

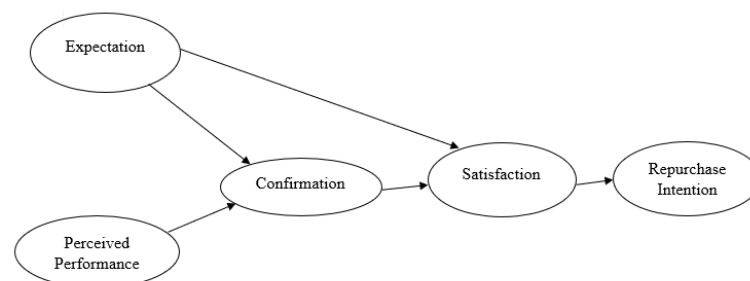


Figure 2.3 Expectation Confirmation Theory (Oliver, 1980)

According to Figure 2.3, this theory indicates that the intention of customers to repurchase is mainly shaped by their satisfaction with prior experiences of product or service usage. Therefore, the research model presented here concentrates exclusively on post-acceptance variables and their impact on learning performance. This focus is particularly relevant for online training, as users' expectations can evolve over time. To augment user engagement in e-training, it is imperative to comprehend users' continuance behaviour. Thus, the ex-post expectation is characterised by perceived usefulness, a cognitive belief relevant to the utilisation of information systems and consistent with the definition of expectation in ECT.

Deriving inspiration Oliver's Expectation Confirmation Theory, Bhattacharjee (2001) modified this model for information systems. The Expectation Confirmation Model (ECM) is a theoretical framework designed to clarify the factors affecting satisfaction and the intention to continue usage across diverse contexts, especially in consumer behaviour and information systems as illustrated in Figure 2.3. The ECM examines how individuals' initial expectations regarding a product, service, or system are validated or invalidated by their actual experiences, resulting in subsequent satisfaction or dissatisfaction. This model posits the satisfaction and continued usage intentions are predominantly influenced by the degree to which actual experiences correspond with initial expectations (Al-Sharif, A.M., et al., 2023). Table 2.1 outlines the definitions of ECM variables.

Table 2.1 Definitions of ECM variables

Construct	Definitions
Perceived Usefulness	Users' expectation of perceived benefits from utilising any products or services based on IT or technology

Table 2.1 continued

Satisfaction	Feelings of users once their expectation of using technology or IS have been confirmed
Confirmation	User expectations and IS or technology performance correlation
Continuance intention	Users' intention to continue using IS or technology

Considering the previously mentioned factors, the ECT model was employed to examine the three phases during which customer expectations were either fulfilled or unmet in the studies (Al Sokkar & Law, 2013; Wen et al., 2011; Baharum, et al., 2021), identified as follows: (1) Customers form expectations prior to making a purchase; (2) After the purchase, they engage in a process of evaluating their preconceived expectations against their actual experiences to determine how well their initial expectations were met; and (3) This expectation-confirmation process plays a significant role in shaping customer satisfaction. Consequently, the ECT model may serve as a useful framework for examining how customer satisfaction develops over time and influences repurchase decisions (Kim, 2012; Al Sokkar & Law, 2013; Villarin, 2021). This model clearly highlights the importance of expectations in shaping customer attitudes throughout the various stages of the ECT and their overall satisfaction.

Table 2.2 Overview of Underlying Theories

Variables	Technology Acceptance Model Theory (TAM)	Expectation-Confirmation Theory
Technological Innovativeness	✓	
Subjective norms	✓	

Table 2.2 continued

Perceived usefulness	✓	
Perceived ease of use	✓	
Technical support	✓	
Demonstrability	✓	
Self-efficacy	✓	
Intention to use		✓

2.7 Gaps in the Literature

It is impossible to overestimate the advantages of workplace e-learning; e-learning has been extensively acknowledged at companies for employees' lifelong learning and development (Nurhayati & Rachmawati, 2020). Many factors may contribute to e-learning system adoption, use and behavioural intention to reuse, so a number of theories have been used or adapted to examine the main factors affecting e-learning system success. TAM is one of the most popular models used. Previous studies have offered important understanding regarding the factors influencing users' decisions on the acceptance and utilisation of information technologies (ITs) in relation to their quality of life. From a managerial standpoint, the primary issue is how management formulates informed conclusions about initiatives that can enhance acceptance and optimise the utilisation of IT.

The current literature on IT acceptance indicates a gap in studies that explore how interventions can improve managerial decision-making processes. Therefore, it is essential to analyse the impact of various interventions on the established factors that govern IT acceptance and usage. In the banking sector, where managerial decisions significantly impact the adoption of new technologies, there is little evidence on how interventions like training programs affect employees' attitudes toward e-training. To address the gap in the

literature, research model has been developed based on extensive research related to the technology acceptance model (TAM) and Expectation-Confirmation Theory (ECT), focussing on the factors influencing perceived ease of use, perceived usefulness, technological innovativeness, demonstrability, self-efficacy and subjective norms. The objectives are to develop a comprehensive research model that identifies individual-level determinants of information technology acceptance and utilisation, demonstrability, analysing their impact on employees' intention to engage in e-training. The research model and findings hold significant relevance for managerial decision-making regarding IT implementation within financial institutions, particularly in the banking sector.

2.8 Justification of the theoretical framework

From the proposed research framework model for this study, there are 7 constructs that bring different levels of significant impact on each other. The significant impact levels from the variables like technological innovativeness, subjective norms, perceived usefulness, perceived ease of use, technical support, demonstrability, self-efficacy on the employees' intention to use e-training.

2.9 Description of Variables

The framework as shown in Figure 2.5 below indicates the research model for this study. There are two parts included in the model, which bring different levels of significant impact on each of the variables. This study will cover the significant impact levels from the variables like technological innovativeness, subjective norms, and perceived usefulness, perceived of use, technical support, demonstrability and self-efficacy on the employees' intentions to use E-training.

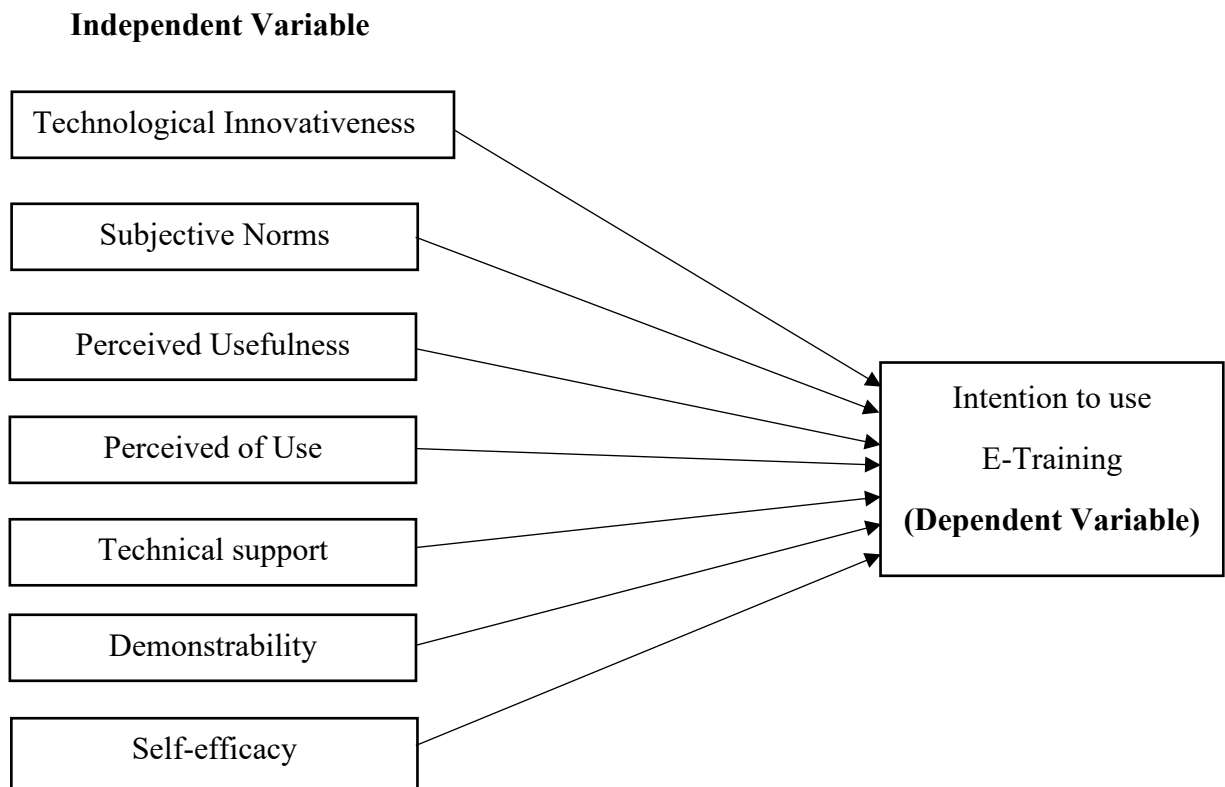


Figure 2.4 Proposed Research Framework

2.10 Development of Hypotheses

Based on the previous literature review, the following hypotheses have been developed for the purpose of the current study.

2.10.1 Technological Innovativeness and Intention to use E-training

Technological innovativeness is defined as an organization's or a person's willingness to embrace and implement novel technology in order to achieve better results (Tiberius et al., 2021). Educating employees on new technologies are vital for the success of a company, supported by studies that underline the beneficial impact of targeted training on employee innovation and performance (Oketch & Muathe, 2022). This concept is

particularly relevant in the context of e-training, where the rapid evolution of digital tools and platforms offers new opportunities for effective and flexible learning.

Organizations that prioritize technological innovativeness are more likely to explore and integrate advanced e-training systems into their human resource development strategies. It allows for the integration for improved learning outcomes (Paine & Chand, 2021). Previous research supports the positive relationship between technological innovativeness and the intention to use e-training. The fact that training is acknowledged as a way to deal with technological advancements and competitive market conditions, leading to better performance from employees, lends credence to this (Landa, 2018). For instance, organizations that are open to technological innovation often foster a culture that encourages experimentation with new tools and platforms, leading to higher levels of engagement with e-training initiatives. There is evidence that changes in technology have a positive effect on training provided by employers. This means that technology is an important factor in shaping training practices (Campaner et al., 2022).

Moreover, technological innovativeness has been linked to increased perceived usefulness and ease of use, both of which are critical determinants of behavioural intention in the Technology Acceptance Model (TAM). Employees who work in environments that embrace technological innovation are more likely to perceive e-training as a valuable tool for enhancing their skills and performance. As such, they are more inclined to use these platforms actively. This is further supported by Nizhenkovska et al. (2020), who demonstrated that technology-mediated learning environments, particularly those that integrate advanced online technologies, significantly enhance self-directed learning skills, leading to improved professional outcomes such as entrepreneurial skills and better job performance.

Furthermore, the adoption of innovative e-training solutions is often driven by the need to maintain competitiveness in rapidly changing markets. As firms strive to remain relevant in the emerging labour market infrastructure, small-medium enterprise (SMEs) is increasingly turning to advanced online technologies to train employees faster and more effectively (Agrawal, De Smet, Lacroix, Reich, 2020). This strategic focus on innovation not only boosts the efficiency of training programs but also reinforces employees' intention to engage with these platforms, as they recognize the tangible benefits of staying updated with the latest skills and knowledge. Hence, the hypotheses have been formulated.

H1: Technological Innovativeness is significant and positively related to intention to use e-training.

2.10.2 Subjective Norms and Intention to use E-training

Sun et al., (2022) indicated that subjective norms reflect the perceived social influence to participate in a specific behaviour. It implies that a person is more likely to engage in such behaviour the more he or she believes that significant individual around him should behave in a specific manner. In the context of e-training, subjective norms can significantly influence an employee's intention to use such platforms. When employees perceive that their colleagues, supervisors, or the organization as a whole expect them to participate in e-training, they are more likely to do so. This is especially relevant in professional environments where continuous learning and upskilling are valued and where not engaging in such activities could be perceived negatively by others.

Extensive empirical research consistently supports the correlation between subjective norms and intention in utilising technology. Subjective norms are referred to as customer's subjective beliefs that most of their vital others think that they should or should not use or continue to use new technologies or innovations (Izquierdo-Yusta et al., 2022).

Furthermore, subjective norms can take on either an injunctive norm or a fear of missing out on technological edges or specific behaviours (Villanueva-Flores et al., 2023).

According to Choi and Chung (2021) on e-learning adoption in the corporate sector found that subjective norms had a strong positive impact on employees' intention to use e-learning platforms. When employees had the perception that their co-workers and superiors supported and endorsed the use of e-learning, they were more likely to engage with the platforms that were available to them. The outcome of this study indicates that social influence within the workplace has the potential to be a powerful motivator for the implementation of e-training systems.

Moreover, in a study focused on the bank sector, Lee and Kim (2021) found that subjective norms significantly influenced employees' intention to participate in e-training programs. The study found that employees who believed that their managers and colleagues had certain expectations about their use of e-training platforms were more likely to embrace these technologies. This shift was particularly prevalent in settings where e-training was incorporated into the corporate culture and where engagement in such programs was regarded as a component of professional growth.

Further evidence of the impact of subjective norms comes from a study in the bank sector by Lee and Kim (2021), which found that subjective norms significantly affected employees' intention to participate in e-training programs. Employees who believed that their managers and colleagues expected them to use e-training platforms were more inclined to do so, especially in environments where e-training was embedded in the organizational culture and considered integral to professional development. Hence, the hypotheses are proposed as below.

H2: Subjective norms is significant and positively related to intention to use e-training.

2.10.3 Perceived Usefulness and Intention to use E-training

The concept of perceived usefulness suggests that a system deemed highly useful reflects the individual's belief in a positive correlation between usage and performance (Yu et al., 2023). The system's perceived usefulness is directly linked to its productivity and effectiveness, along with its overall benefits in improving user performance. The individual will engage with any systems that incorporate technology considered beneficial to them (Huang, 2021). Technology Acceptance Model (TAM) underpins these findings, indicating that perceived usefulness is a crucial factor that affects users' intentions to adopt and persist in using technology (Hasni et al., 2021).

Users tend to favour technology that is functional and ease to use, and a positive towards technology usage leads to a higher intention to accept it (Lim & Zhang, 2022). Therefore, the Perceived Usefulness (PU) construct is crucial in the process of technology adoption. This research study investigated the potential for a significant influence of PU on employees' intentions to use a technology. In addition to improving student learning outcomes, online learning tools make class sessions more engaging (Rahman et al., 2020). When e-learning systems improve users' satisfaction, they are more likely to be used (Kashive & Mohite, 2023).

Several studies have revealed that the perceived usefulness of e-training has a positive and significant impact on the intention to use it. For instance, research indicates that an increased perceived of a technology's usefulness correlates with a higher intention to use (Susanto, 2019). Therefore, the following hypothesis is proposed as below.

H3: Perceived Usefulness is significant and positively related to intention to use e-training.

2.10.4 Perceived Ease of Use and Intention to use E-training

The term "perceived ease of use" describes the perception, especially among technology users, that the technology is easy to use and does not present any major obstacles (Setiawan et al., 2022). In this regard, people are more likely to embrace and utilise technology if they think it is simple to use and understand. On the other hand, people are less likely to adopt and use technology if they believe it to be complicated and challenging to use (Putri et al., 2023).

Furthermore, studies by Teoh and Tan (2020) have highlighted the relationship between employees' intention to use e-learning and how easy they believe it to be. According to their research, users are more likely to incorporate e-learning platforms into their learning sessions when they believe they are easy to use, which increases their overall engagement with the technology. If a user believes a technology is easy to use, they are more likely to have a positive attitude towards using it (Huang, 2021; Malureanu et al., 2021).

Purohit and Arora (2021) stated that PU is one's belief that employing technology will assist them in better executing their work. For instance, Yusof et al. (2021) found that user-friendly interfaces and ease of navigation in e-training systems positively affect users' intention to engage with the platforms. Their research emphasises that streamlining the user experience can result in increased rates of technology acceptance.

Furthermore, research by Alzahrani et al. (2022) supports the idea that perceived ease of use is crucial for technology acceptance. Their study revealed that the incorporation of user-friendly features in e-training systems greatly increases users' intention to use the technology, hence facilitating more efficient learning results. Therefore, the following hypothesis is proposed as below.

H4: Perceived Ease of Use is significant and positively related to intention to use e-training.

2.10.5 Technical support and Intention to use E-training

Technical support in the form of commitment could increase worker's trust in the organization and impact mutual support among workers in the workgroup. This support includes guidance on using the technology, troubleshooting issues, and providing necessary resources to ensure smooth operation and usability (Chen, 2021; Alkali & Abu Mansor, 2017).

Ismail et al. (2022) observed that technical support is particularly beneficial in the manufacturing industry, where it helps employees adapt to new technological challenges and enhance their knowledge and skills. This finding underscores the broader applicability of technical support across various sectors, such as banking. Qamari et al., (2018) indicated that technical support helps employees adapt to technological changes and learn about their work and environment. This improvement in technical competency is crucial for fostering positive attitudes toward e-training. As well as support, which means the technical and administrative support system for the use of the electronic training system (Alkali & Abu Mansor, 2017). This signifies that the diverse approaches employed in the E-training program are significantly correlated with employee performance.

Therefore, the utilisation of interactive platforms by trainers in training institutions is likely to enhance the E-training program, subsequently impacting employee performance positively. Furthermore, the implementation of electronically coordinated approaches enhances the training and learning process. Recent studies have continued to affirm the positive relationship between technical support and the intention to use e-training. For example, Nguyen and Simkin (2021) found that employees' perception of adequate technical support positively influences their intention to use e-training systems. Their research highlights that effective support mechanisms reduce barriers to technology adoption and enhance users' confidence in engaging with e-training platforms.

Similarly, Patel and Singh (2022) investigated the impact of technical support on the adoption of e-learning tools and found a significant positive relationship between the level of support provided and employees' intention to use these tools. Their findings suggest that robust technical support mechanisms are essential for ensuring successful adoption and utilization of e-training systems. In addition, the implementation of E-training is a beneficial initiative for employees in the manufacturer sectors (Ismail et al., 2022). This is beneficial as it aids employees in confronting emerging difficulties with technology and enhances their understanding of workplace and environmental regulations (Qamari et al., 2018).

(Qamari et al., 2018). Hence, the hypothesis is proposed as below.

H5: Technical support is significant and positively related to intention to use e-training

2.10.6 Demonstrability and Intention to use E-training

Demonstrability, defined as the degree to which the outcomes of using a particular system or technology are observable and tangible, plays a significant role in shaping individuals' intentions to adopt and utilize e-training systems. When the benefits and results of e-training are clear and easily recognizable, users are more likely to perceive the system as valuable, thereby increasing their intention to use it. This concept is particularly relevant in the context of e-training, where the perceived effectiveness and visible outcomes can significantly influence learners' willingness to engage with the system.

Recent research underlines the significance outcome of demonstrability related to technology adoption, suggesting when users can clearly see the positive impacts of a system, such as improved job performance or enhanced skills, their intention to use the system is strengthened (Wang & Lin, 2023). Furthermore, in the context of e-training, the demonstrability of results can serve as a critical factor in overcoming resistance to new

technologies, as it provides tangible evidence of the system's value and effectiveness (Chen et al., 2023).

This hypothesis posits that the more observable and measurable the benefits of using an e-training system are, the higher the likelihood that individuals will intend to use it. The clarity of results provides users with concrete evidence of the system's value, thereby enhancing their willingness to engage with and adopt the e-training platform. Empirical validation of this hypothesis would contribute to a deeper understanding of the factors that drive e-training acceptance, particularly in contexts where demonstrating the effectiveness of training programs is crucial to user acceptance and sustained engagement (Wang & Lin, 2023; Chen et al., 2023).

Therefore, this hypothesis aligns with the growing body of literature that emphasizes the role of observable benefits in technology adoption and underscores the importance of making the results of e-training systems transparent and accessible to users to foster greater acceptance and utilization. Hence, the hypothesis is proposed as below.

H6: Demonstrability is significant and positively related to intention to use e-training.

2.10.7 Self-efficacy and Intention to use E-training

Based on a comprehensive review of the literature, self-efficacy (SE) emerges as a pivotal factor in shaping learning outcomes, particularly within e-learning environments. Self-efficacy, defined as an individual's belief in their capability to execute specific tasks or actions, has been shown to significantly influence learners' motivation, persistence, and overall academic success (Zhao et al., 2021; Shirmila & Udhayarekha, 2022). In the context of e-learning, where learners often navigate educational content independently, SE becomes even more critical. Individuals with high SE are more likely to engage actively with e-

learning materials, persevere through difficulties, and ultimately achieve higher learning outcomes (Diseth, 2011; Olivier et al., 2019).

However, despite the broad recognition of SE's importance, recent studies, such as those by Arghode et al. (2020), highlight a gap in the existing literature about the role of change self-efficacy. Unlike general SE, which refers to confidence in one's abilities across a wide range of tasks, change self-efficacy specifically pertains to an individual's confidence in their ability to adapt to and manage changes effectively (Roczniewska et al., 2020). This construct is particularly relevant in dynamic learning environments, such as those involving e-training, where learners must continually adapt to new technologies, content updates, and instructional methods.

Arghode et al. (2020) emphasize that while training and education have been shown to enhance general self-efficacy, the specific impact of training on change self-efficacy remains underexplored. This gap is significant because change self-efficacy could play a critical role in how learners respond to the evolving demands of e-learning environments. Ferrari (2019) similarly advocates for more empirical research to quantitatively assess how training interventions can bolster change self-efficacy, which could, in turn, lead to more effective learning outcomes. For instance, a learner with high self-efficacy is more likely to embrace and effectively utilize new e-training tools and resources, leading to better learning outcomes (Shirmila & Udhayarekha, 2022). Furthermore, change self-efficacy may be particularly relevant in e-training settings, where the ability to adapt to new technologies and methodologies can significantly impact the effectiveness of the training. Therefore, the following hypothesis is proposed as below.

H7: Self-efficacy is significant and positively related to intention to use e-training.

2.11 Chapter Summary

This chapter covers all of the aspects of employees' intention of using e-training. Overall, there are casual relationships set between technological innovativeness, subjective norms, perceived usefulness, perceive ease of use, technical support, demonstrability towards the intention to use e-training system. Overall, TAM and ECT offers a clear picture of the ways in which design decisions affect user acceptance; hence, they should be useful in practical settings for forecasting and assessing user acceptance of information technology, so improving the degree of competencies of workers by means of increasing the efficacy of the training.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This section provides a synopsis of the whole research strategy that will be employed to gather data in order to address the research questions posed by this study. The research design, population, sampling method, data collection procedures and research site selection and justification are all covered in the discussion. The findings from the pre-test are also discussed. Furthermore, data pertaining to the chosen statistical analysis and the explanations for each step are also provided. Finally, the discussion of this chapter will be focusing on the statistical methods which was selected to test and examine the acquired data.

3.2 Research Site

The data collection survey was distributed to several bank branches in Malaysia. The selection of bank branches in Malaysia as the research site for this study is grounded in both theoretical and practical considerations. First, the Malaysian banking sector is experiencing rapid and significant digital transformation, driven by national policies such as the MyDIGITAL Blueprint and Bank Negara Malaysia's digital banking initiatives. These developments have accelerated the adoption of e-training platforms as financial institutions strive to upskill their workforce as financial institutions strive to upskill their workforce in response to technological advancements and changing customer expectations (Abdul Halim et al., 2023). As such, Malaysian bank branches represent a highly relevant setting for examining employee interactions with e-training systems.

The study specifically focused on employees who use e training as a tool for professional development. Executives and staff attending e-training sessions, often

responsible for managing particular departments or projects, can offer valuable insights into how well e-training aligns with organizational objectives and departmental needs. Furthermore, with the banking sector in Malaysia facing growing demands for specialist employees who possess technical skills and digital expertise, this research setting is particularly appropriate. Advancements in banking technologies, shifts in project requirements, and evolving industry standards have all contributed to a heightened emphasis on continuous employee upskilling, making Malaysian bank branches an ideal environment for investigating the effectiveness and strategic relevance of e training initiatives.

3.3 Sampling Design

Executives in banks who have taken part in E-training represent the target population for this study. Minimum sample size was estimated using the G*Power Model, derived from the G*Power 3.1.9.7 software. First, conducting appropriate power analysis for interactions is difficult with software such as G*Power or packages such as *power* because the expected effect size of an interaction is shape-dependent (Champely et al., 2017). This can lead scholars conducting power analyses using an incorrect effect size. Second, achieving sufficient power to detect interactions is a difficult task because either the effect size of interactions is frequently small or, as a result, the required sample size is frequently large (Brysbaert, 2019). This can prevent scholars with limited resources from gaining sufficient power (Brendan, 2020). Therefore, the sample size will be determined using power analysis to achieve a 95% power level, assuming a 5% significance level, and considering a medium effect size based on previous literature (Field, 2013). This calculation will ensure sufficient statistical power to detect significant relationships and differences in the research study.

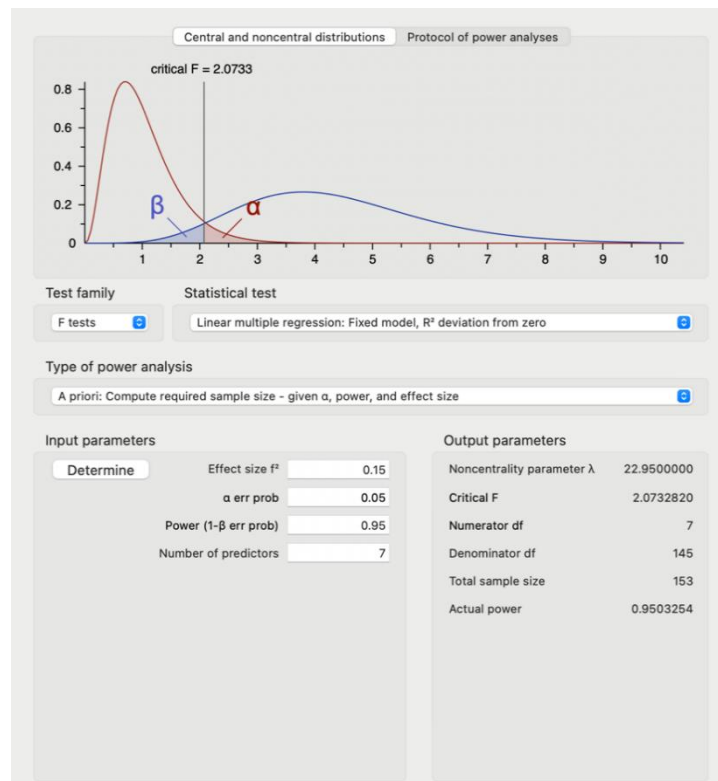


Figure 3.1 G*Power Analysis Outcomes

In addition to determining an appropriate sample size, this study employed purposive sampling to select participants. Purposive sampling was chosen because it aligns closely with the study's aim of understanding the effectiveness and perception of e-training among individuals with direct and relevant experience. The following criteria under the purposive sampling are as follows.

- i. The respondent must have at least one (1) year of working experience as an Executive or in a higher position within the organization.
- ii. II. They must have attended at least one (1) e-training session prior filling out the survey.

This method was deemed appropriate because the study aimed to gather in-depth insights from a targeted group which bank executives who had direct experience with e-training programs. These individuals possess specialized knowledge regarding the relevance, implementation and outcomes of e-training within their department. Hence, their insights are critical for evaluating how e-training supports organizational goals, meet

departmental needs, and fosters technological competence among employees. By deliberately selecting participants who meet these criteria, purposive sampling ensures that the data collected are rich, relevant, and directly applicable to addressing the research questions. This method also strengthens the study's internal validity by focusing on information-rich cases that are central to the phenomena under investigation.

3.4 Research Questionnaire

This study collected data using a standardised research questionnaire consisting of 43 items. The questions were formulated in English and are clear and succinct. The questionnaire comprised three sections, as illustrated in Table 3.1. Section 1 addressed seven metrics concerning respondents' demographic data. Section 2 included 37 indicators for evaluating the viewpoints on e-training practices.

Table 3.1 Overview of Measures

Section	Measures	Number of Items	Sources	Rating Scale
1	Demographic Data	7	-	-
2	Technological Innovativeness	3	Agrawal et al., 2020	1= Strongly disagree and 7=Strongly agree

Table 3.1 continued

2	Subjective norms	4	Wijnen et al., 2024	1= Strongly disagree and 7=Strongly agree
	Perceived Usefulness	7	Huang (2021); Venkatesh and Davis (2000)	1= Strongly disagree and 7=Strongly agree
	Perceived Ease of Use	4	Tung and Chang (2018)	1= Strongly disagree and 7=Strongly agree
	Technical support	4	Ismail et al., (2020)	1= Strongly disagree and 7=Strongly agree
	Demonstrability	4	Yuen and Wang (2021)	1= Strongly disagree and 7=Strongly agree
	Self-efficacy	6	Wijnen et al., (2024)	1= Strongly disagree and 7=Strongly agree
	Intention to use	5	Elsayed and Saad, (2023)	1= Strongly disagree and 7=Strongly agree

3.5 Measures

In line with the framework of the intention to apply e-learning, all actions taken in this analysis came from past research with slight deviations. A 7-point Likert scale has been utilised for measuring the response. The ranking scale consists of: “1” for “Strongly Disagree,” “2” for “Disagree,” “3” for “Slightly Disagree,” “4” for “Neutral,” “5” for “Somewhat Agree,” “6” for “Agree,” and “7” for “Strongly Agree.” The next subsection delineates the indicators pertaining to the demographic data and all constructs of this study.

3.5.1 Respondent’s Profiles

Section 1 of the questionnaire consists of demographic items such as gender, age, education level, and department, experienced with e-training and how long they have joined for e-training as self-improvement systems.

3.5.2 Technological Innovativeness

Three items developed by Agrawal et al., (2020) which incorporated in Section 2. In section 2, respondents were required to evaluate indicates the individuals’ propensity to adopt and utilize new technologies in their work and personal lives. The scale was based on a 7-point Likert scale (1 = strongly disagree, 7 = strongly agree).

3.5.3 Subjective Norms

The subjective norms scale comprises four items primarily adapted from Wijnen et al. (2024). In Section 2, respondents were required to evaluate the perceived expectations and opinions of colleagues, supervisors, and peers regarding the use of e-training platforms on a 7-point Likert scale (1 = strongly disagree, 7 = strongly agree).

3.5.4 Perceived Usefulness

The PU scale comprises seven items primarily adapted from Huang (2021) and Venkatesh and Davis (2000), as detailed in Section 2. This study utilised perceived usefulness to assess employees' perceptions regarding the value and advantages of e-training platforms for skill and knowledge acquisition. The scale was based on a 7-point Likert scale (1 = strongly disagree, 7 = strongly agree). Furthermore, users will engage with any systems that incorporate the technology they find beneficial (Huang, 2021).

3.5.5 Perceived Ease of Use

Items adapted to measure perceived ease of use were from Tung and Chang (2018) which incorporated in Section 2. In this study, perceived ease of use was used to measure the employees' assessments of the usability and user-friendliness of e-training on a 7-point Likert scale (1= strongly disagree, 7 = strongly agree). Moreover, the implementation of technology-driven training significantly impacts the effectiveness of training programs and the growth of employees (Batool et al., 2021).

3.5.6 Technical Support

Four items developed by Ismail et al. (2020) to assess the provision of assistance and guidance related to the use of technology, troubleshooting technical issues and ensuring the smooth functioning of software, hardware and digital platforms integrated in Section 2 of the questionnaire. The scale was based on a 7-point Likert scale (1 = strongly disagree, 7 = strongly agree).

3.5.7 Demonstrability

The demonstrability scale comprises four items developed by Yuen and Wang (2021). In section 2, respondents were required to identify the benefits and functionalities of a technology that can be easily observed, understood, and demonstrated by users on a 7-point Likert scale (1 = strongly disagree, 7 = strongly agree).

3.5.8 Self-Efficacy

Six items developed by Wijnen, et al (2024) to assess the confidence in the ability to exert control over one's own motivation, behaviour, and social environment, which incorporated in Section 2 of the questionnaire. The scale was based on a 7-point Likert scale (1 = strongly agree, 7 = strongly disagree).

3.5.9 Intention to Use

The questionnaire's last section included the five item which were developed by Elsayed and Saad (2023). This scale indicates the degree to which e-training has been implemented in the work settings as part of training plan to improve employees' skills, on a 7-point Likert scale (1 = strongly disagree, 7 strongly agree).

3.6 Pre-test

Prior to launching the main survey, a pilot test was conducted to validate the quality and clarity of the draft questionnaire. The purpose of the pre-test was to ensure that the survey was free from errors and that participants could easily understand the questions and instructions. A total of ten respondents participated in the pilot test, all of whom were from the middle management level, comprising executives and managers from a Public Bank branch located in Kuching. During the pre-testing process, participants were asked to

complete the questionnaire and then provide detailed feedback through follow-up interviews. They reviewed the survey instruments for clarity, relevance, wording, and overall structure. To support their understanding, a cover letter explaining the context and significance of the study was attached to the questionnaire. Based on the feedback received, several revisions were made. Some questions were reworded to improve clarity and remove ambiguity, while the instructions for certain sections were made more specific to guide respondents more effectively. Additionally, the layout of the questionnaire was adjusted to enhance readability and flow, ensuring a smoother experience for participants. Table 3.2 summarizes the key feedback from respondents and the corresponding modifications made. Importantly, the ten pre-test respondents were excluded from participating in the final survey to avoid any potential bias.

Table 3.2 Outcomes of Pre-Test

Section and Question Items	Comment 1	Comment 2	Changes Made
Section 2 Q2. I like to experiment with new information technologies.	While I generally like experimenting with new technologies, I feel the lack of structured training makes it harder to explore them fully.	I like new technologies, but the learning curve can be steep. It would be great if the organization provided more time for us to explore and test these tools before they are implemented.	I like to experiment with new information technologies when sufficient training and guidance are provided.
Section 2 Q13. The e-training tools has improved my productivity.	The e-training tools are helpful, but sometimes they don't fully cover the complexities of my day-to-day tasks. Customizing the content for different roles would improve productivity further.	I've found the e-training tools useful, but the content is sometimes too basic. Advanced training modules would better suit the needs of morae experienced employees like myself.	The e-training tools have improved my productivity by providing content relevant to my role and experience level.

Table 3.2 continued

Section 2 Q20. I find that interacting with online courses doesn't demand much care or attention.	I don't agree with this statement. Online courses require focus, especially when the content is complex.	Some sections of the online courses are straightforward, but others require a lot of concentration, particularly when quizzes or interactive elements are involved.	I find that interacting with online courses varies in the level of attention and focus required, depending on the content.
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3.7 Data Collection Procedures

Before the survey was conducted, several banks were identified and contacted through official communication channels, including formal letters, emails, and follow-up phone calls, to request their participation in the study. Initial contact was established by reaching out to branch managers and human resource departments, explaining the purpose of the research, its relevance to the banking sector, and how the findings could contribute to improving e-training practices. Physical meetings were then arranged with the managers of each participating bank to discuss the study in greater detail, address any questions, and present the draft questionnaire for review. Consent to participate was formally obtained during these face-to-face meetings. Managers were provided with a consent letter outlining the study's objectives, the voluntary nature of participation, the right to withdraw at any time, and assurances regarding the confidentiality and security of all data collected. Upon obtaining consent, the data collection process proceeded using hardcopy questionnaires, which were distributed directly to the employees through their respective bank branches. Participants were given one week to complete the questionnaires, ensuring they had sufficient time to respond thoughtfully despite their work commitments. At the end of the one-week period, all completed questionnaires were collected from the participating branches. To ensure confidentiality and anonymity, the survey did not request any personally

identifiable information (PII), such as names, employee IDs, or contact details. Participants were informed through a cover letter attached to the questionnaire that their responses would remain anonymous, would be used solely for academic research purposes, and would be reported only in aggregate form. All physical questionnaires were securely stored, and access was limited to the principal researcher, ensuring compliance with ethical standards throughout the study.

To minimize the possibility of common method bias, the respondents were restricted to bank executives who had completed e-training. Podsakoff et al. (2003) suggested several actions, such as notifying the participants that there was no right or wrong answer to the questions and guaranteeing their privacy and confidentiality. All of the data was recorded, and it was only used for research. After four weeks of repeated reminders, 179 of the 250 completed questionnaires were returned, resulting in a 71.6% response rate. Since there were more responses than the minimum sample size required in section 2.3, this was considered an acceptable response rate.

3.8 Statistical Analysis

SPSS version 29.0 software was used for the statistical analyses, which included both preliminary data analysis and descriptive analysis. On the other hand, smartPLS 4 software was used to test the hypotheses and check the validity and reliability of the constructs. The subsequent subsections elucidate these statistical analyses in greater detail.

3.8.1 Preliminary Data Analysis

The data must undergo preliminary analysis prior to additional statistical evaluations to ensure the integrity of the results. The initial phase of the preliminary data analysis involved identifying the absent information. If there are more than 15% of missing data or

if a case or observation has several answers that don't follow a consistent format, it will be removed from the dataset (Hair et al., 2014). Thus, suspicious response patterns were assessed. Hair et al. (2014) distinguishes between two types of suspicious reaction patterns: inconsistency and straight lining. A response pattern known as "straight lining" occurs when a respondent regularly chooses the same response for several questions, whereas "inconsistency" occurs when a respondent gives different answers to similar questions (Hair et al., 2014). Inconsistency and straight lining frequently happen when survey participants show little interest or attention. Cases with straight lines or inconsistent responses should be excluded from the data set because they may have serious implications for the data (Mooi et al., 2018).

Evaluating whether the results are normal will be the next step. Because PLS-SEM is non-parametric, normality issues are much less severe; however, normality still needs to be evaluated (Hair et al., 2014). Skewness and kurtosis values indicate the normality of the data distribution, according to Pallant (2007). A statistical measure called skewness evaluates a data distribution's symmetry, while kurtosis analyses the data distribution's relative peak. When skewness and kurtosis values are zero, the information distribution is naturally normal; however, this is unlikely, particularly in social science research (Pallant, 2007; Hair et al., 2017).

3.8.2 Descriptive Statistics

The application of descriptive statistics provided a comprehensive overview of the survey participants. The demographic profile of the respondents was examined and summarized through the computation of frequencies and percentages in SPSS. This profile includes variables such as gender, age, education level, department, experience with e-training, and the duration of participation in e-training.

3.8.3 PLS-SEM

Structural equation modelling (SEM) is increasingly recognised in the social sciences for its capability to model and estimate intricate relationships among multiple constructs concurrently within a single analysis (Hair et al., 2021). Researchers commonly utilise two methodologies for estimating SEM models: PLS-SEM and covariance-based structural equation modelling (CB-SEM). This study employed PLS-SEM due to the following reasons: (1) the aim is to forecast critical determinants of desired organisational outcomes; (2) the model relationships exhibit complexity; (3) PLS-SEM is effective with non-normally distributed data as it imposes no distributional assumptions; (4) PLS-SEM demonstrates superior efficiency in parameter estimation, yielding greater statistical power (Hair et al., 2019; Richter et al., 2016; Rigdon et al., 2017).

The use of PLS-SEM is justified based on several important considerations. First, PLS-SEM is particularly well-suited for exploratory and predictive research, aligning closely with the study's objective of examining the factors influencing the effectiveness of e-training in the banking sector (Hair et al., 2017). Second, the complexity of the research model, which includes multiple constructs and hypothesized relationships, supports the choice of PLS-SEM, as it efficiently handles complex models with numerous indicators and latent variables without imposing strict requirements on sample size (Hair et al., 2019; Sarstedt et al., 2019). Third, the decision to use PLS-SEM is further supported by the characteristics of the dataset. Preliminary analyses indicated deviations from normality, and PLS-SEM is known for its robustness in handling non-normal data distributions, unlike covariance-based SEM (CB-SEM), which assumes multivariate normality (Hair et al., 2017). Therefore, the flexibility, predictive orientation, and ability of PLS-SEM to accommodate model complexity and data non-normality make it the most appropriate analytical technique for this study.

3.8.4 Measurement Model

Prior to conducting structural theory testing, it is essential to analyse the measurement model. It enables researchers to assess the validity and reliability of constructs. All indicators in this study are reflective in nature. Furthermore, internal consistency reliability and indicator reliability were employed to evaluate the reliability and validity of the model, whereas convergent validity and discriminant validity were utilised to validate the model (Hair et al., 2021; Sarstedt et al., 2014). The subsequent subsections offer additional details regarding these criteria.

3.8.4.1 Internal Consistency Reliability

Hair et al. (2017) indicated that internal consistency measures whether different assessments of the same concept produce consistent results or similar ratings. The most common coefficient used to assess the dependability of internal consistency is Cronbach's alpha. However, according to Hair et al. (2014), there are situations in which Cronbach's alpha might be a misleading indicator of reliability. Composite reliability (CR) was chosen by the researchers as a better indicator of internal consistency reliability than Cronbach's alpha. According to Garson (2016), the real-reliability metrics that are produced by Composite reliability are superior. Furthermore, composite reliability (CR) was chosen as an alternate reliability metric by the researchers. CR possesses an advantage over Cronbach's alpha by evaluating the individual reliability of the indicators. This study employed both CR and Cronbach's alpha to assess internal consistency reliability. The range of Composite Reliability (CR) and Cronbach's alpha is from 0 to 1, with values between 0.70 and 0.95 considered reliable (Hair et al., 2021; Kock, 2020).

3.8.4.2 Convergent Validity

When comparing the performance of different indicators for the same concept, convergent validity testing is essential (Hair et al., 2017). Indicators associated with the same construct ought to exhibit a high degree of correlation. The average variance extracted (AVE) is the principal metric for assessing the convergent validity of constructs. The AVE value of each construct must be equal to or exceed 0.50 (Fornell & Larcker, 1981; Hair et al., 2021; Kock & Lynn, 2012). A construct is considered to account for a minimum of 50% of the variance in its indicators on average if the AVE value exceeds 0.50 (Chin, 1998; Kock, 2020).

3.8.4.3 Discriminant Validity

As a measure of how distinct one construct is from another in the model, discriminant validity is an important consideration (Hair et al., 2017). As a result, establishing discriminant validity implies that constructs that shouldn't be related are not related. This study employed three methods to assess discriminant validity. The initial technique is cross-loading. The item must not exhibit a stronger correlation with other dimensions than with its own (Hair et al., 2020). The alternative approach is the Fornell-Larcker criterion. It is a recognised metric that compares the square root of the Average Variance Extracted (AVE) value to cross-construct correlations. Discriminant validity is demonstrated when the square root of the Average Variance Extracted (AVE) for each construct exceeds the correlations with any other construct (Fornell & Larcker, 1981; Hair et al., 2021). Moreover, HTMT establishes the relationship between the correlations of constructs and the correlations among those constructs (Henseler et al., 2015). Henseler et al. (2015) illustrate the enhanced efficacy of this method through a Monte Carlo simulation study, revealing that HTMT attains greater specificity and sensitivity (97% to 99%) in contrast to the cross-loading

criterion (0.00%) and the Fornell-Lacker (1981) criterion (20.82%), contingent upon varying loading patterns and sample sizes.

3.8.5 Structural Model

The objective of structural model assessment in PLS-SEM is to evaluate the relationships between observable constructs and the model's predictive capacity. The importance of the proposed relationships was assessed through path coefficients and p values, while the model's predictive capabilities were measured using the coefficient of determination R^2 , effect size f^2 , and predictive relevance Q^2 (Hair et al., 2021). The subsequent sections will further examine these criteria.

3.8.5.1 Collinearity Assessment

Collinearity must be resolved prior to hypothesis testing, as it can undermine the statistical significance of an exogenous construct and result in erroneous outcomes (Kock, 2020).

3.8.5.2 Significance of Path Coefficients

Using path coefficients (β), the hypothesised relationship between the constructs was evaluated for its strength. According to Hair et al. (2021), the path coefficient can take on values between -1 and 1, with values closer to 1 indicating a stronger relationship. In instance, a strong negative correlation is indicated by path coefficients that are closer to -1. On the contrary, path coefficients near +1 indicate a notable positive correlation. The importance of a proposed relationship is also assessed through p values. A p-value below 0.05 indicates that the path relationship holds significance at the 5% significance level.

3.8.5.3 Effect Size (f^2)

Effect Size (f^2) serves as a valuable statistic for assessing the impact of an exogenous construct on the R^2 value of endogenous constructs. The f^2 value is greater than 0.2. This illustrates the possibilities inherent in the relationships among the constructs. Reporting effect size is essential as it highlights situations where the interaction between an external structure and an internal structure holds statistical significance, even if its influence may be minimal and not warrant managerial focus (Kock, 2014). The impact sizes of 0.35, 0.15, and 0.02 are typically categorised as high, medium, and low, respectively (Cohen, 1988; Hair et al., 2017).

3.8.5.4 Coefficients of Determination (R^2)

The Coefficients of Determination (R^2) serve as a crucial indicator of the predictive accuracy of a model, reflecting the cumulative impact of all exogenous constructs on endogenous structures (Hair et al., 2017). This denotes the proportion of total variation in the endogenous structure as characterized by all related exogenous structures (Hair et al., 2018; Ringle et al., 2018). Falk and Miller (1992) indicate that a R^2 value of at least 0.10 is necessary for significance in data interpretation. A R^2 value lower than 0.02 indicates that the overall impact of the exogenous constructs on the endogenous constructs is minimal. Consequently, it is reasonable to anticipate that the model will undergo further review (Cohen, 1988; Kock 2014). The R^2 value of 0.19 indicates a low level of explanatory power, while a value of 0.33 suggests a moderate level, and a value of 0.67 reflects a significant level of importance (Chin, 1998). Hair et al. (2017) suggested that the R^2 values of 0.75, 0.50, and 0.25 should be categorized as important, moderate, and low, respectively.

3.8.5.5 Predictive Relevance (Q²)

Following the calculation of the R² value, the researcher proceeds to compute the Q² value using the blindfolding method in PLS statistical analysis. Q² is an indicator of the model's and parameter estimates' ability to reconstruct observed values (Chin, 2010). Predictive relevance. Q² evaluates the predictive validity of endogenous constructs in complex models (Chin, 1998; Chin, 2010). Q² can be assessed using cross-validated communality and redundancy. Cross-validated communality is obtained by predicting data points using latent variable scores, whereas cross-validated redundancy is determined by predicting questionable blocks using latent variables from prediction (Akter, D'Ambra, & Ray, 2011). In this study, Tenenhaus et al. (2005) used the communality index to assess the quality of the measurement model. However, cross-validated redundancy is an appropriate method for estimating the predictive relevance of a complex model among these two types of prediction techniques (Chin, 2010). The formula for predictive relevance is shown as follows:

$$Q^2 = 1mm \frac{\sum_D E_D}{\sum_D O_D} \quad \text{Equation 3.1}$$

According to the formula above, 'E' is the total of a square of predictive error, 'O' is the total of squares error using the mean of predictive, and 'D' is the omission distance. According to Chin's (1998) study, a cross-validated redundancy of Q² > 0 or a cut off value of Q² > 0.5 indicates predictive relevance for the study model, while Q² < 0 indicates lack of predictive relevance (Barroso et al. 2010).

3.9 Chapter Summary

This chapter provides an extensive review of the research approach used in this present work. This chapter goes into lengthy detail on the selected research sites, the research design, the population and sample identified. Moreover, underlined are the pre-test carried out, the study's instrument, the methods employed for data collection, and the measures of the study variables. Not least of all, this chapter also covers the analytical methods mostly the SPSS and smartPLS as well as the tests applied to confirm the hypotheses suggested. The next chapter will focus on the results derived from the hypotheses testing and data analyses.

CHAPTER 4

DISCUSSION AND ANALYSIS

4.1 Introduction

This chapter summarizes the respondent's profiles, discusses and interprets statistical analysis of this study's data. Several tests were conducted to obtain reliable findings. The researcher used the statistical analysis tool SPSS version 29.0 to process the descriptive statistics analysis and determine the demographic profile of the respondents. To test the hypotheses, smartPLS 4 was used. In addition, the study includes summary results from the path analysis.

4.2 Preliminary Data Analysis

A total of 179 valid responses were recorded. A series of initial data analyses utilizing SPSS version 29.0 were conducted to evaluate the data. The evaluation of the data's normal distribution was conducted. Table 4.1 reveals that the data displayed a normal distribution, with the majority of skewness and kurtosis falling within the acceptable range (Hair et al., 2021). Table 4.1 indicates that the standard errors for skewness and kurtosis depend exclusively on the sample size, independent of the actual values of the statistics. Table 4.1 indicated that all skewness and kurtosis values were within the acceptable range. The skewness value that falls within the range of ± 2 is deemed acceptable (George & Mallery, 2010). Hence, the current findings indicate that the normality assumptions for both skewness and kurtosis were met with a normal distribution. The subsequent phase of the preliminary data analysis involved ensuring the absence of common method variance. Podsakoff et al. (2003) found that data collected from a single informant survey is more likely to suffer from common method distortion, a potentially serious bias that can undermine the real link

between the constructs. Many measures were taken before data collection to reduce the likelihood of common bias, as recommended by Podsakoff et al. (2003). Following data collection, the results were further analysed for prevalent process bias using Harman's single factor test and the maximum collinearity variance inflation factor (VIF) (Kock & Lynn, 2012; Podsakoff et al., 2003).

Table 4.1 Normal Distributions for Each Construct of the Skewness and Kurtosis

Constructs	Item	Skewness		Kurtosis	
		Statistic	Std. Error	Statistic	Std. Error
Technological Innovativeness	T_1	-0.907	0.182	1.248	0.361
	T_2	-0.831	0.182	1.618	0.361
	T_3	-0.062	0.182	0.102	0.361
	T_4	-0.486	0.182	0.155	0.361
	T_5	-0.894	0.182	0.618	0.361
Subjective Norms	SN_1	-0.983	0.182	1.242	0.361
	SN_2	-0.603	0.182	0.619	0.361
	SN_3	-0.877	0.182	0.819	0.361
	SN_4	-0.884	0.182	0.816	0.361
Perceived Usefulness	PU_1	-0.679	0.182	0.002	0.361
	PU_2	-0.699	0.182	0.138	0.361
	PU_3	-0.851	0.182	0.712	0.361
	PU_4	-0.755	0.182	0.353	0.361
	PU_5	-0.829	0.182	0.396	0.361
	PU_6	-0.911	0.182	0.585	0.361
	PU_7	-0.895	0.182	0.549	0.361
Perceived Ease of Use	PEOU_1	-0.679	0.182	0.002	0.361

Table 4.1 continued

	PEOU_2	-0.832	0.182	0.416	0.361
	PEOU_3	-0.479	0.182	-0.318	0.361
	PEOU_4	-0.524	0.182	-0.285	0.361
Technical Support	TS_1	-0.569	0.182	-0.177	0.361
	TS_2	-0.569	0.182	-0.075	0.361
	TS_3	-0.674	0.182	-0.055	0.361
	TS_4	-0.862	0.182	0.684	0.361
Demonstrability	D_1	-0.953	0.182	1.135	0.361
	D_2	-0.755	0.182	0.594	0.361
	D_3	-0.548	0.182	-0.213	0.361
	D_4	-0.546	0.182	-0.516	0.361
Self-efficacy	SE_1	-0.577	0.182	-0.314	0.361
	SE_2	-0.683	0.182	-0.071	0.361
	SE_3	-0.486	0.182	-0.357	0.361
	SE_4	-0.474	0.182	-0.155	0.361
	SE_5	-0.398	0.182	0.046	0.361
	SE_6	-0.395	0.182	-0.399	0.361
Intention to Use	ITU_1	-0.784	0.182	0.079	0.361
	ITU_2	-0.835	0.182	0.385	0.361
	ITU_3	-0.766	0.182	0.117	0.361
	ITU_4	-0.769	0.182	0.161	0.361
	ITU_5	-0.760	0.182	-0.023	0.361

4.3 Demographic Characteristics of Respondents

The demographic characteristics of the respondents are presented in the Table 4.2. The results consisted of 179 respondents, with a higher proportion of females (59.2 %,) compared to males (40.8%). This indicates a balanced gender distribution, with a slight female predominance. The majority of the participants (43.6%) were between 31 and 40 years old, making this the largest age group. The age group of 41-50 comprised 20.1% of the respondents, followed by those aged of 50 and above at 19.6%. The youngest age group, 21-30 years, made up the smallest portion of the sample, representing 16.8%.

The data indicates that a significant portion of the respondents possessed a degree or professional qualification accounting for 56.4%, followed by those with a Diploma (25.1%). A smaller percentage of respondents had a Master's degree (8.4%) or a PhD (0.6%). A minority of respondents (9.5%) had completed high school or below, indicating a well-educated sample overall. The largest group had more than 10 years of experience, representing 45.3% of the sample. This was followed by those with 4 to 6 years of experience (22.3%). The category of 1 to 3 years of experience comprised 17.3% of respondents, while 15.1% had 7 to 9 years of experience. This suggests that the majority of the respondents were experienced professionals.

The distribution of respondents across various job positions shows that the largest group held the position of Executive, comprising 42.5% of the sample. This was followed by Managers (17.9%), Senior Executives (16.8%), and Assistant Managers (14.0%). Smaller proportions of respondents held higher-level positions, including Assistant Vice Presidents (3.4%), Vice Presidents (2.8%), Directors (1.7%), and Managing Directors (1.1%).

In conclusion, the demographic data indicates that the respondents were predominantly female, mostly in their 30s, and generally well-educated with significant work experience. The majority held positions at the executive level, indicating that the

sample largely consisted of individuals in the earlier to mid-stages of their careers, but with a notable portion having more extensive experience and holding senior positions.

Table 4.2 Demographic Profile of Respondents

			Respondents (N=179)
Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	73	40.8
	Female	106	59.2
Age	21-30	30	16.8
	31-40	78	43.6
	41-50	36	20.1
	50+	35	19.6
Level of Education	High school or Below	17	9.5
	Diploma	45	25.1
	Degree or Professional	101	56.4
	Master	15	8.4
	PhD	1	0.6
Working experience	Between 1 to 3 years	31	17.3
	Between 4 to 6 years	40	22.3
	Between 7 to 9 years	27	15.1
	More than 10 years	81	45.3
Position	Managing Director	2	1.1
	Director	3	1.7
	Vice President	5	2.8
	Assistant Vice President	6	3.4
	Manager	32	17.9
	Assistant Manager	25	14.0
	Senior Executive	30	16.8
	Executive	76	42.5

4.4 Descriptive Statistics for the Constructs

Following the screening and validation of the questionnaires, the central tendency (mean) and dispersion (standard deviation) from the data were analysed to understand how respondents rated the items in the questionnaire. These statistics provide insight into the consistency and reliability of the items used to measure various constructs. The construct of Technological Innovativeness was measured using five items. The mean scores ranged from

4.603 to 5.978, with item T5 having the highest mean score at 5.978, indicating strong agreement among respondents regarding this aspect of technological innovativeness. The standard deviations for this construct varied from 0.959 to 1.141, indicating a moderate level of variability in responses, with item T1 showing the highest dispersion.

Subjective Norms were assessed using four items, with mean scores ranging from 5.000 to 5.715. The highest mean score was observed for item SN3 at 5.715, suggesting that this item was particularly well understood and agreed upon by respondents. The standard deviations for Subjective Norms ranged from 1.050 to 1.111, indicating consistent responses across all items. The Perceived Usefulness construct was evaluated using seven items. The mean scores ranged from 5.480 to 5.598, with item PU6 scoring the highest at 5.631. The standard deviations ranged from 1.097 to 1.247, suggesting a moderate level of consistency in responses, with the highest variability observed for item PU6.

Perceived Ease of Use was measured using four items, with mean scores ranging from 4.916 to 5.525. The highest mean score was recorded for item PEU2 at 5.525, indicating a strong agreement among respondents regarding this aspect of ease of use. The standard deviations ranged from 1.123 to 1.262, indicating moderate variability, with item PEU2 showing the highest dispersion. The Technical Support construct was assessed using four items. Mean scores ranged from 5.430 to 5.626, with item TS4 having the highest score at 5.626, suggesting that respondents generally agreed on the importance of technical support. The standard deviations varied from 1.099 to 1.193, indicating a moderate level of consistency in the responses.

Demonstrability was measured using four items, with mean scores ranging from 4.765 to 5.648. The highest mean score was observed for item D2 at 5.648, indicating strong agreement among respondents. However, the standard deviation for item D4 was 1.634, significantly higher than the others, indicating a wide range of responses and suggesting that

this item may have been interpreted differently by respondents. The Self-Efficacy construct was assessed using six items. The mean scores ranged from 5.236 to 5.615, with item SE2 having the highest score at 5.615. The standard deviations ranged from 1.074 to 1.252, indicating a moderate level of variability in the responses. Intention to Use was measured using five items, with mean scores ranging from 5.302 to 5.520. The highest mean score was observed for item ITU5 at 5.520, indicating strong agreement among respondents. The standard deviations ranged from 1.276 to 1.449, with item ITU1 showing the highest variability.

Table 4.3 Descriptive Statistics of the Constructs

Constructs	Item	Mean	Std. Deviation	Min.	Max.
Technological Innovativeness	T_1	4.603	1.141	1	7
	T_2	5.145	1.003	1	7
	T_3	4.855	0.981	2	7
	T_4	5.737	0.959	2	7
	T_5	5.978	1.003	1	7
Subjective Norms	SN_1	5.067	1.050	1	7
	SN_2	5.000	1.088	1	7
	SN_3	5.715	1.089	1	7
	SN_4	5.709	1.111	1	7
Perceived Usefulness	PU_1	5.592	1.102	2	7
	PU_2	5.592	1.097	2	7
	PU_3	5.480	1.151	1	7
	PU_4	5.581	1.164	1	7
	PU_5	5.559	1.200	1	7
	PU_6	5.631	1.247	1	7
	PU_7	5.559	1.236	1	7
Perceived Ease of Use	PEOU_1	4.916	1.123	1	7
	PEOU_2	5.525	1.234	1	7
	PEOU_3	5.425	1.205	2	7
	PEOU_4	5.296	1.262	2	7
Technical Support	TS_1	5.553	1.099	2	7
	TS_2	5.430	1.158	2	7
	TS_3	5.520	1.193	2	7
	TS_4	5.626	1.153	1	7
Demonstrability	D_1	5.587	1.109	1	7
	D_2	5.648	1.136	1	7
	D_3	5.587	1.127	2	7
	D_4	4.765	1.634	1	7

Table 4.3 continued

Self-efficacy	SE_1	5.562	1.177	2	7
	SE_2	5.615	1.074	3	7
	SE_3	5.397	1.230	2	7
	SE_4	5.346	1.252	2	7
	SE_5	5.263	1.164	2	7
	SE_6	5.302	1.237	2	7
Intention to use	ITU_1	5.302	1.449	1	7
	ITU_2	5.408	1.276	2	7
	ITU_3	5.430	1.311	2	7
	ITU_4	5.475	1.257	2	7
	ITU_5	5.520	1.317	2	7

Note: 1 = Strongly Disagree to 7-Strongly Agree

4.5 Assessment of Measurement Model

Table 4.5 presented the results of loading and cross-loading among the variables using the smartPLS statistical analysis method. The cut-off value for loading was established at 0.5, deemed significant according to Hair et al. (2010). Hence, the researcher eliminated all items with loading values below this threshold. These items which includes are D_4, SN_2, TS_4, TI_1 and TI_2. Moreover, cross loadings were computer used to determine if the items are loaded on the other constructs. Table 4.5 demonstrates that the cross-loading for all measured items predominantly aligns with their respective constructs rather than with alternative constructs. The model's construct was adequate and appropriate for the research study.

4.5.1 Internal Consistency Reliability

Both CR and Cronbach's alpha were used to test the reliability of the internal consistency. Hair et al. (2021) state that CR and Cronbach's alpha values should be more than 0.70 and less than 0.95. The results in Table 4.4 show that the CR and Cronbach's alpha values for constructs like intention to use, perceived usefulness, and self-efficacy were

higher than 0.95, which means that the scales were very consistent with each other. This may reflect redundancy in the scale items; however, given the theoretical underpinnings of (intention to use, perceived usefulness, self-efficacy) and its tightly defined scope, these high values are consistent with expectations. Future studies may refine the scale to reduce potential redundancies while maintaining adequate construct coverage.

In theory, the AVE value should exceed the acceptable level of 0.5 (Halawi & McCarthy, 2007). For this case, subjective norms exhibited the highest AVE value of 0.927, whereas Technological Innovativeness recorded the lowest AVE value of 0.662. In other words, all of the latent variables in this study could explain more than half of the variance in indicators on average (Karim, 2009). In conclusion, all indicators passed the 0.5 threshold (Henseler et al., 2009).

The factor loadings in each construct ranged from 0.819 to 0.951, exceeding the acceptable value of 0.5 (significant at $p < 0.005$) suggested by Hair et al. (2006). Tables 4.5 show the remaining factor loadings, the majority of which exceed the ideal level of 0.7 and are regarded as the best interpretation for the factors (Hair et al. 2006). The questionnaire responses were reliable, which confirms this. Overall, the results demonstrated that this study's measurement model was adequately valid.

Furthermore, the square root of AVE was assessed for the inter-correlations between constructs to verify discriminant validity (Fornell & Larcker, 1981). In this research, the loading and cross loading matrices were analysed as presented in Table 4.5. According to the theoretical framework of the loading and cross loading matrices, all measurement items should have higher loadings on their respective construct than other constructs. Fornell and Larcker (1981) suggested that in correlation matrix, the square root of AVE should surpass the threshold value for inter-construct correlation.

Table 4.4 Overview of Construct Reliability and Validity

Model of Construct	No of Items	Items	Loading	AVE	CR	Cronbach's Alpha
Demonstrability	4	D_1	0.936	0.909	0.952	0.950
		D_2	0.951			
		D_3	0.944			
		D_4	0.502			
Intention to Use	5	ITU_1	0.854	0.842	0.955	0.953
		ITU_2	0.943			
		ITU_3	0.943			
		ITU_4	0.938			
		ITU_5	0.909			
Perceived Ease of Use	4	PEOU_1	0.902	0.842	0.844	0.818
		PEOU_2	0.916			
		PEOU_3	0.872			
		PEOU_4	0.738			
Perceived Usefulness	7	PU_1	0.926	0.869	0.976	0.975
		PU_2	0.934			
		PU_3	0.933			
		PU_4	0.944			
		PU_5	0.927			
		PU_6	0.934			
		PU_7	0.919			
Self-efficacy	6	SE_1	0.849	0.806	0.953	0.952
		SE_2	0.892			
		SE_3	0.887			
		SE_4	0.933			
		SE_5	0.919			
		SE_6	0.902			

Table 4.4 continued

Subjective Norms	4	SN_1	0.893	0.927	0.922	0.922
		SN_2	0.909			
		SN_3	0.926			
		SN_4	0.900			
Technological Innovativeness	5	TI_1	0.886	0.662	0.752	0.741
		TI_2	0.819			
		TI_3	0.907			
		TI_4	0.790			
		TI_5	0.834			
Technical Support	4	TS_1	0.895	0.857	0.947	0.944
		TS_2	0.931			
		TS_3	0.956			
		TS_4	0.912			

4.5.2 Indicator Reliability

Outer loadings were utilized to evaluate the reliability of the indicators. Outer loadings of 0.708 and above are considered highly satisfactory (Hair et al., 2021), while a threshold of 0.5 is deemed acceptable (Chin, 1998; Hair et al., 2010). Table 4.5 indicates that, with the exception of the outer loadings for D_4, SN_1, SN_2, TI_1, and TI_2, most of the outer loadings were considered to be highly satisfactory. Henseler et al. (2009) contend that an indicator exhibiting an outer loading value ranging from 0.40 to 0.70 may be removed if its deletion results in an increase in the CR or AVE beyond the established threshold value. In accordance with this guideline, D_4, SN_1, SN_2, TI_1, and TI_2 was not thoroughly

examined. Therefore, the removal of these indicators did not lead to an increase in CR or AVE beyond the established threshold, thus they were kept in the analysis.

4.5.3 Convergent Validity

Convergent validity was determined using AVE. As suggested by Hair et al. (2017), factor loadings, and AVE are used to assess convergent validity. Table 4.4 reveals that all AVE values were greater than 0.50 after the process of item deletion (Hair et al., 2017). This implies that all constructs used in this study can explain more than half of their indicators' variance (Chin, 1998; Hair et al., 2021). The result concluded that the constructs meet reliability and convergent validity requirement at this stage.

4.5.4 Discriminant Validity

Table 4.5 presented the results of loadings and cross-loadings among the variables using the smartPLS statistical analysis method. The cut-off value for loading was established at 0.5, deemed significant according to Hair et al. (2010). Thus, the researcher eliminated all items with loading values below this threshold. Table 4.5 demonstrates that the cross-loading for all measured items predominantly aligns with their respective constructs rather than with alternative constructs. The model's construct was adequate and appropriate for the research study.

In the present study, discriminant validity was rigorously evaluated utilizing both the cross-loadings and the Fornell-Larcker criterion approaches. Specifically, cross-loadings were examined to ensure that each indicator loaded more strongly on its assigned construct than on any other constructs within the model. As delineated in Table 4.5, the cross-loadings for each construct were consistently high when compared to the loadings on their respective constructs, thereby providing substantial evidence for good discriminant validity. This

indicates that the indicators are uniquely associated with their intended constructs, minimizing the potential for measurement overlap or ambiguity.

Subsequently, the Fornell-Larcker criterion was employed as an additional measure to assess discriminant validity. This approach involves comparing the square root of the Average Variance Extracted (AVE) for each construct to the correlations between that construct and all other constructs in the model (Fornell & Larcker, 1981). Table 4.6 presents the relevant statistics, wherein the square roots of the AVE for all constructs surpass their highest correlation coefficients with any other construct in the model. This finding corroborates the initial cross-loadings assessment, reinforcing the conclusion that each construct is empirically distinct from the others within the theoretical framework.

According to the HTMT approach, an acceptable value is less than 0.90 (Gold et al., 2001) or 0.85 (Kline, 2011). The HTMT values for this varied from 0.487 to 0.896, indicating that discriminant validity was established because all HTMT values were below 0.90 thresholds (see Table 4.7). The convergence of results from both the cross-loadings, Fornell-Larcker criterion and HTMT approaches provides robust confirmation of discriminant validity in this study. Ensuring discriminant validity is paramount for the integrity of the structural equation model, as it verifies that the constructs are measured as distinct and non-overlapping entities. This validation is crucial for the subsequent interpretation of the model's structural relationships and for the overall reliability of the research findings.

Table 4.5 Loading and Cross Loading

	D	ITU	PEOU	PU	SE	SN	TS	TI
D_1	0.945	0.725	0.706	0.805	0.775	0.775	0.847	0.524
D_2	0.967	0.756	0.743	0.809	0.763	0.756	0.832	0.441
D_3	0.949	0.801	0.735	0.777	0.77	0.703	0.798	0.448
ITU_1	0.689	0.858	0.653	0.679	0.699	0.632	0.608	0.244
ITU_2	0.772	0.942	0.706	0.770	0.778	0.688	0.681	0.443
ITU_3	0.766	0.936	0.718	0.780	0.782	0.696	0.752	0.451
ITU_4	0.728	0.940	0.700	0.745	0.782	0.688	0.753	0.513
ITU_5	0.709	0.911	0.726	0.728	0.78	0.655	0.75	0.474
PEOU_1	0.478	0.555	0.722	0.461	0.477	0.398	0.43	0.23
PEOU_2	0.718	0.72	0.874	0.65	0.766	0.626	0.767	0.389
PEOU_3	0.697	0.672	0.893	0.605	0.701	0.56	0.722	0.348
PEOU_4	0.543	0.486	0.723	0.438	0.552	0.408	0.577	0.296
PU_1	0.742	0.699	0.625	0.926	0.754	0.838	0.698	0.56
PU_2	0.746	0.724	0.624	0.935	0.727	0.834	0.69	0.51
PU_3	0.736	0.724	0.602	0.935	0.737	0.771	0.658	0.558
PU_4	0.74	0.742	0.622	0.946	0.763	0.805	0.673	0.572
PU_5	0.824	0.768	0.626	0.929	0.774	0.771	0.719	0.462
PU_6	0.827	0.806	0.635	0.936	0.772	0.779	0.739	0.429
PU_7	0.823	0.796	0.683	0.921	0.752	0.77	0.749	0.389
SE_1	0.703	0.687	0.66	0.689	0.846	0.619	0.725	0.544
SE_2	0.757	0.791	0.709	0.787	0.891	0.705	0.769	0.501
SE_3	0.719	0.73	0.628	0.73	0.888	0.724	0.732	0.518
SE_4	0.745	0.759	0.746	0.707	0.934	0.677	0.752	0.412
SE_5	0.691	0.743	0.726	0.707	0.92	0.621	0.708	0.384
SE_6	0.729	0.772	0.752	0.735	0.905	0.65	0.755	0.344
SN_3	0.765	0.701	0.599	0.819	0.727	0.963	0.727	0.515
SN_4	0.736	0.71	0.612	0.823	0.704	0.963	0.69	0.427
TS_1	0.747	0.678	0.696	0.667	0.718	0.612	0.912	0.438
TS_2	0.798	0.746	0.745	0.721	0.782	0.673	0.953	0.327
TS_3	0.828	0.758	0.756	0.737	0.829	0.733	0.950	0.383
TI_3	0.316	0.344	0.337	0.331	0.369	0.266	0.239	0.727
TI_4	0.417	0.409	0.314	0.478	0.45	0.454	0.375	0.889
TI_5	0.463	0.382	0.321	0.475	0.397	0.46	0.357	0.818

Note-1: Loadings for items with bold values are above the recommended value of 0.5

Note-2: Items D_4, SN_1, SN_2, TS_4, TI_1 and TI_2 was eliminated due to low loadings

Note-3: D = Demonstrability, ITU = Intention to Use, PEOU = Perceived Ease of Use, PU = Perceived Usefulness, SE = Self-efficacy, SN = Subjective norms, TS = Technical support, TI = Technological Innovativeness

Table 4.6 Discriminant Validity of Constructs

	1	2	3	4	5	6	7	8
1. Demonstrability	0.954	-	-	-	-	-	-	-
2. Intention to use	0.799	0.918	-	-	-	-	-	-
3. Perceived of Usefulness	0.764	0.764	0.807	-	-	-	-	-
4. Perceived Usefulness	0.835	0.808	0.678	0.932	-	-	-	-
5. Self-efficacy	0.807	0.833	0.785	0.809	0.898	-	-	-
6. Subjective norms	0.780	0.732	0.629	0.852	0.743	0.963	-	-
7. Technical support	0.844	0.777	0.781	0.756	0.829	0.718	0.938	-
8. Technological innovativeness	0.493	0.467	0.396	0.530	0.500	0.489	0.406	0.814

Notes: Diagonals (in bold) represent the square root of the average variance extracted while the other entries represent the correlations.

Table 4.7 Heterotrait-Monotrait Ratio (HTMT)

	1	2	3	4	5	6	7	8
1. Demonstrability								
2. Intention to use	0.838							
3. Perceived of Usefulness	0.857	0.856						
4. Perceived Usefulness	0.866	0.835	0.748					
5. Self-efficacy	0.848	0.874	0.878	0.839				
6. Subjective norms	0.834	0.782	0.712	0.900	0.793			
7. Technical support	0.896	0.821	0.883	0.791	0.878	0.773		
8. Technological innovativeness	0.587	0.552	0.508	0.624	0.597	0.586	0.487	

4.5.5 Full Collinearity

The assessment of full collinearity, commonly known as multicollinearity was conducted before testing the structural model. The VIF was calculated using smartPLS 4.0 software to assess the model's complete collinearity. Table 4.10 reveals that Inner VIF values for each of the independent variables (perceived usefulness, technical support, and demonstrability) are higher than 5, thus indicating potential multicollinearity.

4.6 Assessment of Structural Model

After validating the measurement model, the structural model was analysed, encompassing hypothesis testing and an evaluation of the model's predictive abilities. In this phase, calculations were performed for the full collinearity variance inflation factor (VIF), path coefficients, effect size (f^2), coefficient of determination (R^2), and predictive relevance (Q^2). The subsequent subsections will examine each of these criteria in greater detail.

4.6.1 Effect Size (f^2)

The effect size (f^2) was calculated for each hypothesis to assess the strength of the correlations between the constructs (refer to Table 4.10). The tested hypotheses yielded f^2 values of 0.058 for perceived usefulness, 0.058 for perceived ease of use, and 0.092 for self-efficacy in H2, H3, and H6, respectively, suggesting a small effect size (Cohen, 1988; Hair et al., 2017).

4.6.2 Coefficient of Determination (R^2)

In the present research, the coefficient of determination (R^2) was computed to examine whether the existing model was substantial, average, or weak in the estimation of

approximate actual data points (Cohen, 1988; Hair et al., 2013). The R^2 value of Intention to use (0.764) can be considered substantial (Cohen, 1989). The values of R^2 for the dependent variable is demonstrated in Table 4.8.

Table 4.8 The R-squared Values (R^2)

Construct	R-squared value
Intention to use	0.764

4.6.3 Predictive Relevance (Q^2)

By computing the Q^2 values for the dependent variables, this study clarified the predicted value of the data. Because all Q^2 coefficients were considerably larger than zero, the model's predictive relevance for all endogenous components was supported (Hart et al., 2021). The values of Q^2 for the dependent variable is demonstrated in Table 4.9.

Table 4.9 The Q-squared Values (Q^2)

Construct	Q-squared value
Intention to use	0.774

4.7 Hypotheses Testing

This study employed PLS modelling to evaluate and confirm the proposed hypotheses. smartPLS was employed to evaluate seven proposed hypotheses and ascertain the relationship between constructs. The results of hypothesis testing computed with smartPLS 4.0 are shown in Table 4.10 and Figure 4.1. In total, this study examined seven hypotheses of direct relationship (see Table 4.10).

The supported hypotheses were hypotheses were H2 (perceived usefulness and intention to use), H3 (perceived ease of use and intention to use) and H6 (self-efficacy and

intention to use), whereas the other hypotheses were not supported and they are, H1 (technological innovativeness and intention to use), H4 (subjective norms and intention to use), H5 (technical support and intention to use) and H7 (demonstrability and intention to use).

4.7.1 Direct Effect

4.7.1.1 Technological Innovativeness to Intention to Use

Hypothesis 1 investigated the relationship between technological innovativeness and intention to use e-training. The path coefficients in Table 4.10 indicate that technological innovativeness has an insignificant effect on the intention to use e-training ($\beta = 0.741$, $p = 0.960$). Therefore, it is concluded that technological innovativeness is insignificant to intention to use e-training. Hypotheses is not supported.

4.7.1.2 Perceived Usefulness to Intention to Use

Hypotheses 2 investigated the relationship between perceived usefulness and intention to use e-training. The results based on path coefficients in Table 4.10 disclosed that the perceived usefulness is positively related to intention to use e-training ($\beta = 0.975$, $p = 0.004$). Therefore, it was concluded that perceived usefulness is positively related to intention to use e-training. Hypotheses 2 is supported.

4.7.1.3 Perceived Ease of Use to Intention to Use

Hypotheses 3 examined the correlation between perceived ease of use and intention to utilise e-training. Referring to the path coefficients presented in Table 4.10, the results revealed that perceived ease of use is positively related to intention to use e-training ($\beta =$

0.818, $p = 0.032$). Therefore, it was concluded that perceived ease of use is positively related to intention to use e-training. Hypothesis 3 is supported.

4.7.1.4 Subjective Norms to Intention to Use

Hypotheses 4 investigated the relationship between subjective norms and intention to use e-training. The results based on path coefficient in Table 4.10 disclosed that the subjective norms are insignificant related to intention to use e-training ($\beta = 0.922$, $p = 0.808$). Therefore, it was concluded that the relationship between intention to use e-training and subjective norms is insignificant. Hypotheses 4 is not supported.

4.7.1.5 Technical Support to Intention to Use

Hypotheses 5 investigated the relationship between technical support and intention to use e-training. Referring to the path of coefficients presented in Table 4.10, the results revealed that technical support is insignificant related to intention to use e-training ($\beta = 0.944$, $p = 0.805$). Therefore, it was concluded that technical support is insignificant to intention to use e-training. Hypotheses 5 is not supported.

4.7.1.6 Self-efficacy to Intention to Use

Hypotheses 6 investigated the relationship between self-efficacy and intention to use e-training. The results based on path coefficients presented in Table 4.10 revealed that self-efficacy has a positive correlation with the intention to utilise e-training ($\beta = 0.952$, $p = 0.010$). Therefore, it was concluded that self-efficacy is positively related to intention to use e-training. Hypotheses 6 is supported.

4.7.1.7 Demonstrability to Intention to Use

Hypotheses 7 investigated the relationship between demonstrability and intention to use e-training. Referring to the path coefficients presented in Table 4.10, the results revealed that demonstrability is insignificant to intention to use e-training ($\beta = 0.950$, $p = 0.287$). Therefore, it was concluded that demonstrability is insignificant to intention to use e-training. Hypotheses 7 is not supported.

Table 4.10 Summary of Path Coefficient and Hypothesis Testing

H	Relationship	β	P-value	Decision	VIF	f^2
H1	Technological Innovativeness $\longrightarrow$ Intention to Use	0.741	0.960	Not Supported	1.463	0.000
H2	Perceived Usefulness $\longrightarrow$ Intention to Use	0.975	<0.004	Supported	5.711	0.058
H3	Perceived Ease of Use $\longrightarrow$ Intention to Use	0.818	<0.032	Supported	3.195	0.058
H4	Subjective Norms $\longrightarrow$ Intention to Use	0.922	0.808	Not Supported	3.994	0.001
H5	Technical Support $\longrightarrow$ Intention to Use	0.944	0.805	Not Supported	5.400	0.000
H6	Self-efficacy $\longrightarrow$ Intention to Use	0.952	<0.010	Supported	4.845	0.092
H7	Demonstrability $\longrightarrow$ Intention to Use	0.950	0.287	Not Supported	6.073	0.010

Note: * $p < .05$, ** $p < .001$

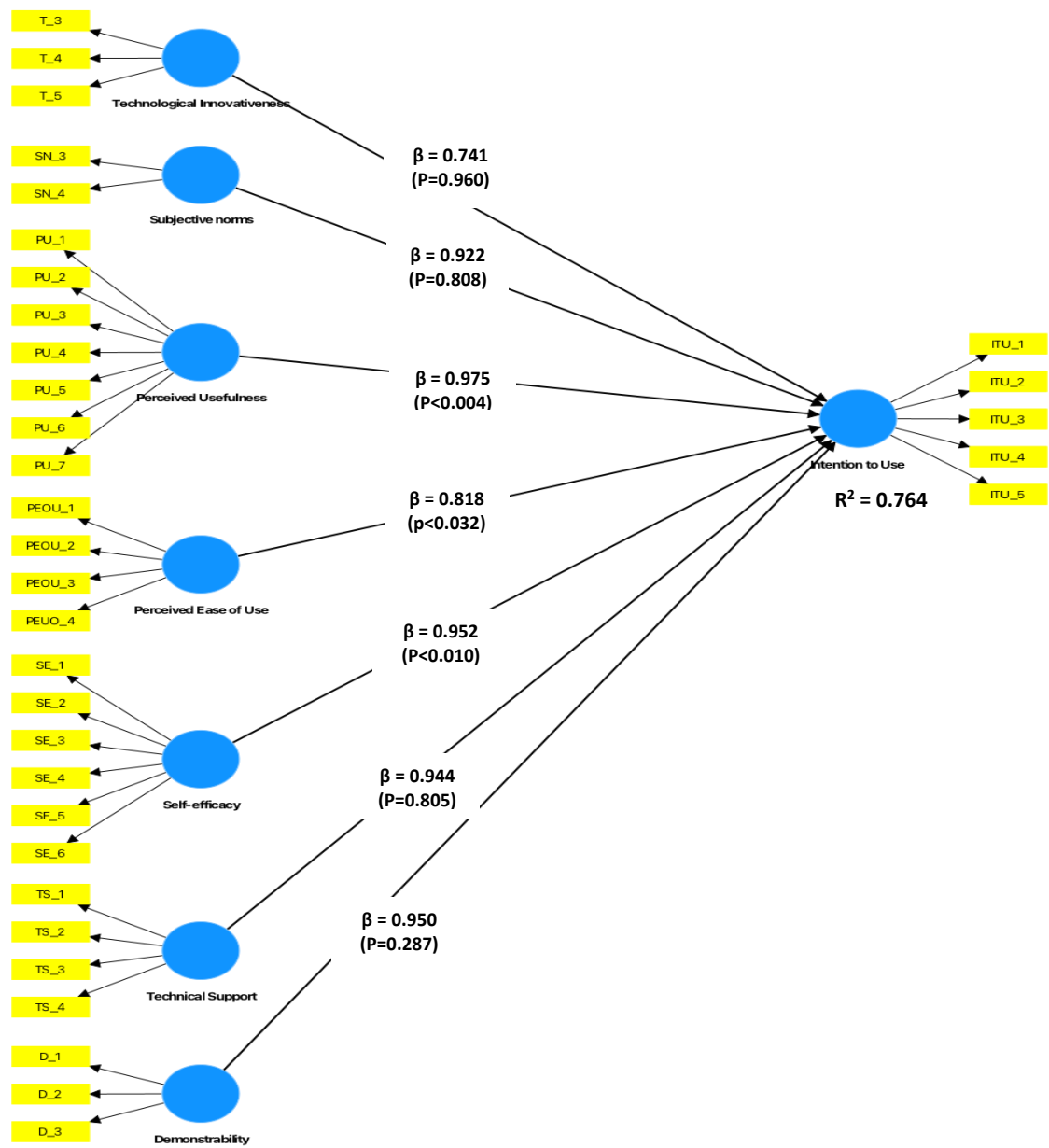


Figure 4.1 Results of the Path Analysis

4.8 Chapter Summary

In this chapter discussed the results of several statistical analyses that have been conducted to evaluate the hypotheses. The analyses conducted included descriptive analysis, factor analysis, reliability testing, coefficient path analysis, and model fit assessment. The findings indicated that three out of the seven direct impact hypotheses showed both positive and negative effects on the dependent variables.

The major findings concern the hypotheses have also been highlighted in this chapter. Overall, the data provided partial support for the proposed hypotheses. The next chapter will focus on a discussion of the examined hypotheses. A recapitulation of the aims of this study and the implications would be discussed. Additionally, the limitation of the study and recommendations for future research will be addressed.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter begins with a summary of the research goals and questions of the study. Discussions are then held to analyse the results. The discussion extends to both the theoretical aspects and their practical implications. The study's limitations are clearly outlined, along with recommendations for future research endeavours.

5.2 Background

This study has focused on two main objectives. The main objective was to investigate the relationship among independent variables (technological innovativeness, subjective norms, perceived ease of use, perceived usefulness, demonstrability, technical support, and self-efficacy) and the outcome of employees' intention to utilise an e-training system. Secondly, the study examined the employee's intention to use e-training. This research answers a series of research questions as follows:

- i. Does the technological innovativeness affect their intention to use e-training?
- ii. Does the subjective norms effect on employees' intentions to use e-training?
- iii. Does the perceived usefulness of e-training affect employees' intention?
- iv. Does the perceived ease of use play in shaping employees' intention to use e-training?
- v. Does the technical support influence their intention to use e-training?
- vi. Does the demonstrability of e-training impact employees' intention to use them within banking sector?

- vii. Does the self-efficacy affect employees' intention of using an e-training?

In this research, independent variables include technological innovativeness, subjective norms, perceived usefulness, and perceived ease of use, technical support, demonstrability, technical support and self-efficacy while the dependent variables include employee's intention to use e-training systems. To accomplish the underlying goals, the researcher has tested the suggested hypotheses using statistical analysis based on the attributes and dimensions.

5.3 Discussion

The path analysis results reveal valuable insights into the complex dynamics influencing employees' intentions to adopt an e-training system within the Malaysian banking sector. Importantly, this study is new, as it addresses a unique combination of variables such as technological innovativeness, subjective norms, self-efficacy, perceived ease of use, demonstrability, technical support, and perceived usefulness that, to date, had not been collectively explored in relation to intention of using e-training in this specific context. The assertion made corresponds with Expectation Confirmation Theory, connecting the discussed factors to employees' intentions for ongoing use and their overall satisfaction (Rajeh et al., 2021).

By analysing these factors, this study not only highlights but deepens the researcher understanding of how elements from the Technology Acceptance Model (TAM) and Expectation-Confirmation Theory (ECT) can shape employees' willingness to engage with e-training tools. The TAM framework, which focuses on perceived ease of use and perceived usefulness as the primary factors influencing technology acceptance in this study. The Technology Acceptance Model indicates that people's attitudes towards particular technologies are influenced by two key beliefs: perceived usefulness, which refers to the

individual's conviction that utilizing a system will enhance their performance, and perceived ease of use, which pertains to the individual's belief that engaging with the system will not require extra effort (Davis, 1989). Both TAM and ECT presented the linkages of independent variables (technological innovativeness, subjective norms, self-efficacy, perceived ease of use, demonstrability, technical support and perceived usefulness) to determine the key factors that affect Malaysian employees' intention to utilize e-training.

There are specific motivational and practical aspects that are essential for the acceptance of technology, and the significance of each independent variable addresses these aspects. For instance, technological innovativeness is likely to reflect on employee's readiness to embrace new technology, emphasizing the importance of fostering a culture that values innovation in training environments. Technology significantly influences e-learning, and one could investigate how it can improve the educational experience for those involved in ongoing education (Shahzad, Khan et al., 2023). Meanwhile, subjective norms signify the influence of co-workers' and organizational expectations on individual decision-making; the study indicates that when employees perceive that their peers or supervisors endorse e-training, they are more inclined to use it themselves. Subjective norms refer to the perceptions individuals hold about the expected support and consensus from their social circles, such as relatives and close friends, concerning a particular behaviour (Ajzen, 2020).

Furthermore, self-efficacy defines as an individual's confidence in their ability to successfully navigate and use the system which appears essential, as it helps employees feel empowered and competent in engaging with new learning tools. The research conducted by Shirmila and Udhayarekha (2022) indicates that self-efficacy plays a crucial role in enhancing the success of e-learning. This is especially pertinent in the banking sector, where the complexity of technological tools may initially appear discouraging. Therefore, boosting

employees' self-efficacy through suitable training and continuous support may significantly increase their intention to use the e-training system.

The perceived usefulness and perceived ease of use constructs, central to TAM, reaffirm the importance of designing e-training systems that are both effective and user-friendly. The concept of usefulness indicates that technology can minimize the time and effort required for individuals to learn and utilize it. Essentially, users perceive technology as straightforward and accessible, facilitating their tasks rather than complicating them (Bregashtian, Christian Herdinata & MM, 2021). When employees perceive that the training system will enhance their job performance and that it is easy to navigate, their motivation to engage with it intensifies. These factors highlight the dual need for e-training systems to be intuitively designed while clearly demonstrating value to the user.

Similarly, demonstrability or the ability to see tangible benefits from the system helps employees recognize the value of engaging with the training system. Demonstrability might involve offering metrics that show skill improvement or how e-training enhances job performance, reinforcing the system's relevance to employees' daily tasks and career goals. Finally, technical support is identified as a critical factor, suggesting that accessible, responsive support mechanisms could help mitigate any technology-related frustrations and enable a smoother learning experience. Mohd Asarani and Ab Rahim (2016) found similar results, with the addition that to prevent bad learning experiences, it is important to make sure the system continues to function efficiently and that computers with internet access are available. Negative comments worsen technical delivery issues, while positive peer support tends to mitigate their impact on performance (Montgomerie et al., 2016).

This study ultimately contributes a new framework of predictors for understanding e-training adoption, specifically in a financial sector context. The findings underscore that fostering an environment where technological innovation is encouraged, peers and

supervisors support adoption, and user-friendly and demonstrable tools are available could greatly enhance employees' intention to use such systems. In addition, the findings suggest that support systems both social and technical are instrumental in helping employees feel comfortable with new technology, ultimately driving acceptance and consistent use of e-training platforms. By bringing together TAM, ECT, and a unique set of variables, this research provides a deeper, multi-faceted perspective on e-training acceptance. It highlights the essential role of designing not only functional but also psychologically supportive technology adoption strategies that account for social and technical elements alike. This study's insights could form the basis of next studies and useful applications, guiding companies in the financial sector and beyond to more effectively implement and sustain e-training initiatives.

To summarize the findings, seven formulated hypotheses were found to have insignificant and positive impacts on the intention of using an e-training system, after going through online training. The findings also confirmed and supported the effects on technological innovativeness, subjective norms, perceived ease of use, perceived usefulness, self-efficacy, technical support and demonstrability on the employees' intention of using e-training system. Therefore, to satisfy Malaysian employees in the bank sector, it is important for the organization to focus on these significant constructs highlighted in the current research when conducting e-training systems for their staffs. Research in this area has laid the groundwork for future studies by suggesting a number of important constructs based on the results. The following sections cover the main conclusions of present research. There are a number of explanations given for both the supported and unsupported hypotheses, as well as reasons and classifications for each.

5.3.1 Outcomes of Independent Variable

As revealed from the findings of seven direct relationships, there are three which were related to employees' intention to use after going through e-training system. The subsequent sections examine the components of technological innovativeness, subjective norms, self-efficacy, perceived usefulness, perceived ease of use and demonstrability in relation to the intention to utilize online training within the banking sector. The smartPLS analysis results indicated that the three direct effect hypotheses positively influenced employees' intention to utilise e-training systems. These included perceived ease of use, perceived usefulness, and self-efficacy. This section seeks to address the seven research questions derived from the current findings.

5.3.1.1 Technological Innovativeness and Intention to Use

The findings from the statistical analysis in this study reveal an insignificant relationship between technological innovativeness and employees' intention to use e-training, leading to the rejection of Hypothesis 1 (H1). This outcome is unexpected, particularly considering the substantial body of literature that traditionally supports the positive impact of technological innovativeness on the adoption of new technologies, including e-training platforms (Venkatesh et al., 2020). The insignificant relationship observed suggests that other contextual variables may be influencing this dynamic, such as challenges faced by employers and instructors in monitoring and managing the progress of e-trainees during online training sessions.

One potential reason for the unexpected findings could be the inherent challenges associated with monitoring and managing the progress of e-trainees in an online learning environment. Unlike traditional face-to-face training, where instructors can directly observe and guide learners, e-training often relies on self-paced, asynchronous learning modules.

This lack of direct supervision can diminish the effectiveness of e-training, as employees may struggle to stay engaged, remain accountable, or complete training on time. Previous studies have pointed to the importance of instructor guidance and interaction in maintaining employee engagement in online environments (Gamage et al., 2020). Thus, even in organizations characterized by high levels of technological innovativeness, the absence of these supports may hinder employees' intention to use e-training platforms effectively. Additionally, technological innovativeness might introduce complexities in the e-training process, such as the need for continuous updates and the learning curve associated with new tools, which could further reduce employees' intention to utilize such training methods (Chang & Fang, 2020).

Technological innovativeness refers to the capacity and readiness of an organization or person to accept and implement the latest technologies, is generally associated with positive outcomes in technology adoption (Soto-Acosta, 2021). For instance, recent studies have demonstrated that organizations with higher levels of technological innovativeness tend to experience greater ease in integrating digital tools and platforms into their operations, leading to enhanced performance and employee engagement (Dwivedi et al., 2020). However, the insignificant relationship found in this study suggests that when it comes to e-training, the expected benefits of innovativeness may be overshadowed by practical challenges, such as the difficulty in ensuring that employees remain engaged and make consistent progress in a self-paced online environment. Moreover, the contradiction between this study's findings and prior research could also be attributed to specific factors inherent in the e-training context, which may not be as prominent in other domains of technological adoption. For instance, the lack of direct supervision and the potential for decreased accountability in e-training environments could deter employees from fully embracing these platforms, regardless of their organization's overall level of innovativeness (Gamage et al., 2020). Additionally, technological innovativeness might introduce complexities in the e-

training process, such as the need for continuous updates and the learning curve associated with new tools, which could further reduce employees' intention to utilize such training methods (Chang & Fang, 2020).

Overall, it is commonly believed that technological innovativeness encourages the use of new technologies. However, this study found a negative relationship, suggesting that e-training poses its own set of problems that could reduce the impact of this perception. The statistical analysis's results have rejected the H1 whereby technological innovativeness had an insignificant relationship towards the employee's intention on using an e-training in this study and it is also supported by the past studies.

5.3.1.2 Subjective Norms and Intention to Use

Hypothesis 2 (H2) is rejected as a result of the study's analysis showing an insignificant relationship between employees' intention to use e-training and subjective norms. Subjective norms, indicating the perceived social pressure to engage or refrain from certain behaviours, play a vital role in the theory of planned behaviour. This theory posits that such norms have a substantial impact on an individual's intention to undertake specific actions (Ajzen, 2020). The unexpected insignificant relationship found in this study suggests that the social environment within the organization may not be supportive of e-training, thereby discouraging employees from fully engaging with these digital learning platforms. Subjective norms are frequently seen as beneficial in shaping employees' intentions, promoting conformity to the expectations set by peers and superiors (Venkatesh et al., 2020) which suggest that norms may inhibit the use of e-training. This could occur in environments where e-training is not perceived as valuable or where there is a lack of visible endorsement from key organizational figures, leading to a social climate that does not favour the adoption of e-training tools.

One of the most likely reasons for the insignificant relationship between subjective norms and employees' intention to use e-training is the misalignment between the organization's social norms and the goals of e-training. In organizations where e-training is not prioritized, or where there is limited support from peers and supervisors, employees may not perceive e-training as a valuable activity, leading to low social pressure to engage with it. For example, if managers or leaders within the organization do not actively promote or endorse the use of e-training, employees may not feel compelled to participate, even if their peers are expected to use these systems. In organizations where traditional, in-person training is the norm, employees might view e-training as secondary or even a distraction from more immediate tasks (Gamage et al., 2020). This lack of social reinforcement from the organizational culture could explain why subjective norms do not significantly influence the intention to use e-training.

In technologically innovative organizations, where the pace of change is rapid and there is constant pressure to adopt new tools and methods, subjective norms can play a dual role. On one hand, they can encourage the adoption of cutting-edge technologies by creating a culture that values innovation and continuous learning (Dwivedi et al., 2020). On the other hand, if the social norms within the organization are not aligned with the use of e-training, employees may perceive these platforms as low-priority or even as a distraction from more pressing tasks. This misalignment can lead to lower intentions to use e-training, as employees may feel that their efforts will not be recognized or rewarded by their peers and superiors, particularly if the organizational culture does not strongly support or emphasize the importance of e-training (Gamage et al., 2020).

Moreover, the insignificant relationship between subjective norms and intention to use e-training observed in this study might also reflect broader challenges associated with technological subjective norms, particularly in environments which there is a disconnection

between the perceived benefits of e-training and the actual outcomes experienced by employees. For instance, if employees feel that e-training does not directly contribute to their professional development or that it is not closely tied to performance evaluations, they may be less inclined to participate, especially if they sense that their peers share this view (Zhou & Li, 2021). This shared perception can create a negative feedback loop, where low participation reinforces the idea that e-training is not valuable, further reducing the intention to use such platforms. Thus, the quantitative results shown in the current study can indicate that the e-trainees feel that their efforts might not be in line with the progress gained in the e-training session and this will cause them not intend to proceed with the e-training session.

Additionally, the findings suggest that subjective norms related to technology use in the workplace can significantly impact the adoption of e-training programs. In organizations where there is a strong norm of using new technologies for professional development, employees are more likely to embrace e-training. However, if the prevailing norm is to rely on traditional, face-to-face training methods, or if there is scepticism about the effectiveness of e-training, employees may be hesitant to invest time and effort in these digital platforms (Huang et al., 2021). This resistance can be particularly strong in environments where employees are uncertain about the tangible benefits of e-training or where they perceive that their efforts may not lead to meaningful career advancement.

In conclusion, the rejection of H2 in this study highlights the insignificant and complex influence of subjective norms on the intention to use e-training. The insignificant relationship observed suggests that in certain organizational contexts, particularly those where subjective norms are not aligned with the goals of e-training, employees may be less inclined to engage with these platforms. Therefore, H2 has been rejected by the results gained from the statistical analysis whereby subjective norms had a negative impact on intention to use e-training in this study and are in line with the findings of the past studies.

5.3.1.3 Perceived Ease of Use and Intention to Use

The Technology Acceptance Model indicates that the perception of usefulness and ease of use influences both the intention to use and the actual usage by the user. The statistical analysis indicated that perceived ease of use had a positive direct impact on intention of using online training system, whereby H3 in this study has been accepted. Several studies have revealed that the perceived usefulness of e-training has a positive and significant impact on the intention to use it. For instance, research indicates that an increased perceived of a technology's usefulness correlates with a higher intention to use (Susanto, 2019).

Perceived ease of use (PEOU) is crucial because if the system is not observed as user-friendly, employees may experience frustration and resistance towards its usage, irrespective of the possible advantages. Therefore, a user-friendly interface, clear instructions, and smooth navigation can make the e-training process more appealing, reducing resistance to its adoption (Alshebami, 2023). This holds particularly true in the banking industry, where personnel frequently handle intricate systems and time-critical assignments. Hence, the simplicity of acquiring knowledge and utilising an e-training methodology is of utmost importance in cultivating a favourable disposition towards its implementation. A substantial amount of literature supports this, including studies by Alzahrani et al. (2022) which indicate that perceived ease of use is crucial for technology acceptance.

Furthermore, the intention to use serves as a reliable predictor of actual system utilisation. The probability of employees actively utilising e-training systems and acquiring necessary skills increases when they have a strong intention to use these systems. Proficiency in current knowledge and skills is crucial in the bank sector to ensure compliance, efficiency, and customer satisfaction. Moreover, research by Alzahrani et al. (2022) supports the idea

that perceived ease of use is crucial for technology acceptance. Their study revealed that the incorporation of user-friendly features in e-training systems greatly increases users' intention to use the technology, hence facilitating more efficient learning results.

5.3.1.4 Perceived Usefulness and Intention to Use

Perceived usefulness was a strong predictor of behavioural intention. The results of the statistical analysis showed that perceived usefulness drove the employees' intention of using an e-training system. The H4 aligns with earlier research, demonstrating a positive correlation between perceived usefulness and user behavioral intention (Davis, 1989; Davis et al., 1989; Tong, 2010; Maditinos, Chatzoudes & Sarigiannidis, 2013), resulting from perceived usefulness by being considered as benefits to the trainees. The e-trainees in this study hold the belief that utilising a particular system may enhance their performance at work. When e-learning systems improve users' satisfaction, they are more likely to be used (Kashive & Mohite, 2023).

Hence, majority e-trainees now believe that the e-training programme is beneficial for them to gain more knowledge and as an effective tool for self-improvement. E-training also saves them time and money. In this regard, more employees and working adults are taking e-training as their self-improvement system. Thereby, they will have a greater intention to participate in the e-training program if they believe that it will be beneficial to them. It has been found that when e-trainees perceive the usefulness of an e-training system, it has a positive impact on their future intention. As a result, perceived usefulness is the most important factor in determining whether or not new technology is utilised.

In addition, it is very important to have a good training design and implementation in order to make an e-training system successful. Likewise, users tend to favour technology that is functional and ease to use, and a positive towards technology usage leads to a higher

intention to accept it (Lim & Zhang, 2022). This is because the e-trainees will have the impression that the system is helpful to them, which can enhance a positive intention while they are using it. As a result, H4 is supported by the statistical analysis, which shows that perceived usefulness had a direct impact on the intention to use an e-training system in this study, and it is consistent with the findings of previous studies.

5.3.1.5 Technical Support and Intention to Use

The quantitative results from the current statistical analysis reveal that technical support for e-training has an insignificant relationship on employees' intention to use these platforms, leading to the rejection of Hypothesis 5 (H5). This finding is particularly surprising and stands in contrast to the prevailing literature, which generally posits that technical support is a crucial enabler of technology adoption, including e-training (Venkatesh et al., 2020). In most studies, technical support is seen as a key factor that reduces the barriers to technology use by providing users with the necessary resources and assistance to effectively engage with new systems. However, the insignificant relationship observed in this study suggests that the role of technical support may be inadequate or unresponsive, leading to frustration and a subsequent decrease in the intention to use e-training.

One possible reason for the insignificant relationship between technical support and employees' intention to use e-training is the mismatch between the type of technical support provided and the actual needs of the users. Employees with different levels of technological proficiency may require different kinds of support. For instance, tech savvy employees might find extensive technical support unnecessary and could even see it as a hindrance to their autonomy, especially if they prefer to explore and troubleshoot independently. On the other hand, employees with lower technological literacy may require more personalized or accessible support than what is typically offered (Gillet et al., 2020). If the support provided

does not match employees' expectations or needs, it may not have the intended positive impact on their intention to use the platform.

This could particularly be the case in technologically innovative organizations, where the rapid introduction of new systems might lead to a situation where technical support is stretched thin, unable to provide timely and effective assistance to all users. Furthermore, the insignificant impact of technical support on the intention to use e-training may also reflect a mismatch between the support provided and the users' expectations or preferences. Employees who are more tech-savvy may find extensive technical support unnecessary and might view it as a hindrance to their autonomy or as an indication that the e-training platform is not user-friendly (Gillet et al., 2020). On the other hand, employees with lower levels of technological proficiency might require more personalized and accessible support than what is typically offered, leading to dissatisfaction if these needs are not met.

Moreover, the context in which technical support is provided can also play a significant role in shaping employees' perceptions. If technical support is primarily reactive focusing on troubleshooting problems as they arise rather than proactively guiding users through the learning process which employees may develop a negative perception of the e-training system as being problematic or difficult to use (Huang et al., 2021). This could result in a decreased intention to engage with e-training, as employees may anticipate encountering technical difficulties that they feel are not adequately addressed by the support services.

The rejection of H5 also suggests that technical support alone may not be sufficient to foster a positive attitude towards e-training. The effectiveness of technical support in promoting e-training usage may depend on several other factors, such as the usability of the e-training platform, the relevance of the content, and the overall organizational culture towards learning and development (Zhou & Li, 2021). In environments where these elements

are misaligned, even robust technical support might fail to encourage employees to adopt e-training platforms. Additionally, it is important to consider that the provision of technical support could inadvertently create dependency among users, leading them to rely on external assistance rather than developing the confidence to navigate the e-training system independently.

In conclusion, the finding that technical support insignificant impacts the intention to use e-training in this study challenges the conventional understanding of its role in technology adoption. While technical support is generally considered essential for facilitating the use of new systems, its effectiveness may be contingent on the quality, timing, and appropriateness of the support provided. The rejection of H5 highlights the need for further research to explore the nuances of how technical support interacts with other factors in the e-training context, such as user autonomy, system usability, and organizational culture, to better understand its impact on employees' intentions to engage with these platforms.

5.3.1.6 Demonstrability and Intention to Use

Based on basic theories and previous empirical studies, this hypothesis suggests employees are more inclined to utilise and actively engage with an e-training system when they can adapt and measure the advantages of using the system. However, the findings derived from the current quantitative analysis indicate that the system's demonstrability has an adverse effect on employees' intention to use it, hence, it is imperative to refute this hypothesis.

The rejection of hypothesis H6 highlights a discrepancy between the expected positive effect of demonstrability and the actual findings in this research study. Furthermore, the absence of clearly measurable outcomes had an insignificant effect on employees' willingness to use the e-training system. This unforeseen result may suggest that the

employees in this study perceived the explicit and quantifiable outcomes as either unrealistically difficult to attain or unrelated to their present responsibilities. Wang and Chen (2023) found that if employees believe that the results of a system do not match their job requirements, their inclination to use that system may diminish. These findings indicate that the adverse effects of demonstrability may be linked to a discrepancy between the perceived advantages of the training and the actual requirements of employees' occupational tasks.

Even when measurable outcomes are made clear, their effectiveness in motivating employees may still be undermined if the organization fails to provide adequate support for e-training initiatives. If the organization does not emphasize the importance of the training or does not actively promote continuous learning, employees may not view the measurable outcomes as valuable. This suggests that the organizational culture and the leadership's commitment to ongoing development play a significant role in determining the success of e-training programs. If employees do not perceive that their engagement with e training will translate into tangible benefits (such as career advancement, recognition, or increased competence), they may be less likely to use the platform, even if the training's effectiveness can be demonstrated (Huang et al., 2023).

In addition, it is plausible that other variables, such as the culture within the organisation, the motivation of employees, or the perceived intricacy of the system, could moderate or mediate the connection between demonstrability and the intention to use. Employee engagement with e-training systems is greatly affected by an organization's support for ongoing learning and development, as pointed out by Huang et al. (2023). Insufficient support and lack of perceived value in the training may hinder employees' intention to use the system, even if specific and measurable outcomes are achieved.

Hence, the dismissal of hypothesis H6 emphasises the necessity for additional investigation to examine these moderating or mediating elements. Further research could

explore the impact of specific employee attributes, such as job classification or prior exposure to e-training, on the perceived worth of demonstrability. Moreover, further investigation could explore the impact of organisational elements, such as managerial endorsement or the pertinence of training material, on the correlation between demonstrability and the inclination to utilise e-training systems (Lee et al., 2023).

Contrary to the common belief that demonstrability positively influences technology adoption, this surprising discovery indicates that in some situations, it may have the opposite impact. This necessitates a more sophisticated comprehension of how and when the ability to demonstrate enhances or diminishes employees' inclination to use e-training systems.

5.3.1.7 Self-efficacy and Intention to Use

One of the important factors influencing the intention of e-trainees to use the e-training system is self-efficacy. It is consistent with the Hypotheses 7 (H7) in this study where the statistical analysis indicated that self-efficacy had a strong influence on the employees' intention of using an e-training system. Students who believe in their own abilities to learn are more likely to stick with an e-training program even when they encounter challenges. Students who score higher on the SE scale are more likely to participate actively in online courses, stick with it when things get tough, and graduate with better grades (Diseth, 2011; Olivier et al., 2019).

It implies that the intention of e-trainees to undergo the e-training session can be affected by the trainees' self-efficacy, where this construct is the main predictor to determine the usage intention for them. According to Fengjuan (2021) highlighted that self-efficacy is an assessment of a person's effectiveness and ability in accomplishing a specific task, which is not related to personal skills, but mainly judges how those skills are used. The participants in this study are highly educated and experienced professionals, so it is expected that they

will have confidence in their ability to expand their existing knowledge and expertise. Therefore, the finding may not be surprising. Participants in the online training feel prepared to give their best efforts during the session, and they grasp the material covered. Recent studies indicate that students' self-regulated behaviours are influenced by their self-efficacy (Lee et al., 2021).

Most of the e-trainees in this study agreed on the importance of the e-training than those with low self-efficacy. It is also shown that the focus of the training programme can be put on building the confidence level of trainees' experience on e-training. Furthermore, a significant correlation has been identified between e-learning self-efficacy scores and e-learning readiness (Bubou & Job, 2022). In addition to self-efficacy, components like information quality, compatibility, and resource availability play a significant role in enhancing the use of technology in educational settings (Dubey & Sahu, 2023). Training in basic skill of using e-training programs, therefore enhancing confidence should be emphasized, for it will lead to more effective use of the e-training systems and add to the overall learner satisfaction. Thus, it can be concluded that H7 has been supported by the statistical analysis whereby self-efficacy had a direct impact on the intention on using an e-training system in this study and are in line with and supported by the past studies.

5.4 Implications

This section discusses empirical validations and theoretical and practical implications. All of these implications are exploratory steps to better understand this research study's results.

5.4.1 Theoretical Implications

This study proposed and validated a new model for the intention to use an e-training system, and the findings serve as a foundation for future research into this important topic

on both a theoretical and empirical level. The study was conducted from a theoretical perspective. According to the results of this study, the most important factors that influence an employee's intention to use an electronic training system in the Sarawak bank sector are the dimensions of technological innovativeness, subjective norms, perceived ease of use, perceived usefulness, technical support, demonstrability, and level of self-efficacy.

This dissertation contributes to a better understanding of the field of e-training as well as the perspectives of employees regarding the research model that has been proposed. The study focused on individuals at the executive level in the Sarawak bank sector serving as the unit of analysis. Considering this, the findings of this study provide further evidence that the factors that influence employees' intentions to use an e-training system are significant. For the purposes of this study, the research framework sought to investigate how e-trainees' technological innovativeness, perceived ease of use, demonstrability, self-efficacy, perceived usefulness and demonstrability influence their intention to use an e-training system in the banking industry.

The newly proposed model for the intention to use e training systems offers both theoretical advancements and practical insights, particularly within the context of the banking sector. This model builds upon well-established relationships from technology acceptance frameworks, such as those involving perceived ease of use, subjective norms, and technical support, which have been widely studied in previous research. However, the new model introduces important novel connections, with a key contribution being the direct influence of perceived usefulness on employees' intention to engage with e-training platforms. While the importance of perceived usefulness has been well documented in technology acceptance research, particularly regarding general e-learning systems, this model extends its application specifically to formalized training environments within the banking sector, which remains underexplored.

The theoretical contribution of this model lies in its ability to strengthen existing relationships. It reaffirms that perceived ease of use remains a significant determinant of employees' intention to adopt e-training systems, consistent with prior research on technology acceptance. Similarly, subjective norms, or the social pressure to use e training, and technical support, which enables smooth usage of digital systems, also remain essential in shaping adoption behaviours. However, the model extends these ideas by integrating perceived usefulness as a central, direct predictor of employees' engagement with e-training platforms. This is particularly important because perceived usefulness is how employees perceive the training system as helpful for enhancing their job performance which has a direct and stronger influence on their decision to engage with e training.

Empirically, this model contributes to a gap in the literature by addressing the under-researched area of e training utilization, particularly in Malaysia's Sarawak banking sector. While previous studies have focused on general technological adoption or e-learning systems, there is limited research on how these systems are specifically employed for training in the banking context. As the banking industry in Sarawak and broader Malaysia moves towards digitalization, understanding the factors that drive employees' engagement with e-training becomes critical for designing effective systems and policies.

Finally, the new model not only supports the relevance of already known elements in the adoption of technology but also provides fresh research opportunities in the banking industry, especially in areas like Sarawak where digital training infrastructure and application are still developing. This approach offers a complete framework for companies to evaluate and enhance the success of e learning initiatives, so promoting better employee performance and satisfaction.

5.4.2 Practical Implications

The advent of digital technologies has reshaped traditional training paradigms, particularly within sectors that demand continuous professional development, such as banking institutions. E-training systems, which leverage technological advancements to deliver training programs, have become increasingly relevant in this context. A detailed analysis of the elements that impact employees' intentions toward e-training is crucial for the successful implementation and optimization of these systems in the Sarawak banking sector. This study emphasizes the practical implementation of e-training by focusing on key dimensions such as perceived usefulness, ease of use, subjective norms, self-efficacy, demonstrability, and technological innovativeness.

Understanding these factors is vital when designing and deploying effective e-training programs. Specifically, ensuring that the system is perceived as useful and easy to navigate, fostering a positive social environment through subjective norms, and enhancing employees' self-efficacy are all critical to increasing acceptance and engagement. Furthermore, emphasizing the demonstrability of e-training benefits and encouraging technological innovativeness can further strengthen employees' intention to participate. By addressing these dimensions, this research offers a comprehensive and practical framework that can guide employees and human resource managers in the effective implementation of e-training programs. It equips organizations with the knowledge needed to design training initiatives that align with employees' expectations, maximize participation rates, and enhance overall workforce capability in an increasingly digital environment.

Moreover, employers and training instructors may utilise the same scale items established in this research to assess the efficiency of the e-training and discern the positive and negative aspects of the content from e-training perspectives. Furthermore, it is important for employers to emphasise on the dimensions, which have been discussed and highlighted

in this study such as perceived usefulness, ease of use, subjective norms, self-efficacy, demonstrability, technological innovativeness and self-efficacy when implementing the e-training program. In addition, these dimension serves a foundation for designing, promoting and delivering e-training initiatives that align with employee needs and organizational needs.

A key factor in effective distance teaching and learning is the seamless integration of resources and technology into the classroom. Employers, Human Resource Managers, and training instructors need to understand the attributes essential for implementing the e-training system. Successful e-training requires rigorous design and user-friendly, providing distinct advantages to the participants. This entails delivering wide-ranging and relevant educational material that satisfies the diverse needs of the banking sector. Therefore, employees' perceptions of social expectations affect their readiness to participate in e-training. Specifically, promote collaborative participation among teams to share their learning experiences, fostering a positive social norm regarding e-training. Employers and training instructors must also consider the feedback from trainees to continually refine and improve e-training programs. Post-training evaluations, such as measuring learner performance, are crucial in determining the overall success of the training and its impact on the trainees' professional development.

In short, this study develops a robust framework in understanding and enhancing employees' intention to engage in e-training within the Sarawak bank sector. Employers can utilise these research findings to create and execute efficient e-training programs that enhance employee performance while also conserving time and resources. The findings from this study provide a significant basis for future research and application e-training, especially within the Sarawak banking sector.

5.5 Limitations of the Research

While this study provides valuable insights into the factors influencing employees' intentions to embrace e-training in the Sarawak banking sector, several limitations must be acknowledged, which could affect the generalizability and scope of the findings. Firstly, the study sample lacked diversity. The survey was conducted exclusively in major cities in Sarawak such as Kuching, Sibul, Bintulu, and Miri, where bank services are prevalent. Hence, the sample size does not represent Malaysia's population. The respondents were predominantly from urban centres, characterized by higher levels of education and greater access to technological resources. Given their frequent use of e-training platforms and their potential to benefit more readily from these systems, the sample is skewed towards a specific demographic that may not fully reflect the experiences of employees in rural or less developed regions. While the deliberate selection of an urban sample is justified by the need to study a population familiar with e-training, it limits the study's applicability to the wider Malaysian context.

The second limitation concerns data collection particularly due to the constraints of time, sample size and geographic focus. The data collection period was conducted for two months, which may not have been sufficient to capture a holistic and representative set of responses. As such, employees in the bank sector who were unavailable during the survey period due to workloads or personal reasons were likely excluded, potentially biasing the sample toward those who are accessible. Additionally, the sample size of 179 respondents, while acceptable, remains relatively small. Increasing the data collection period and sample size in future research could enhance the ability to generalize the findings across the broader banking sector in Malaysia. The limited geographic focus and sample size may lead to findings that are specific to the selected urban areas, and the variability in perceptions towards e-training across different regions and over time may not be fully captured. The

researcher aimed to concentrate on e-trainees in the banking sector of Sarawak to comprehensively understand their attitudes towards the e-training system. Therefore, the study's findings have established a basis for employers and training instructors to define the behavioural intention associated with utilising an e-training system.

5.6 Directions of Future Research

This research has limitations, prompting several recommendations for future studies to improve the understanding of the intention to use e-training system. This study significantly contributes to the literature on the behavioural intention to utilise e-training systems, particularly within the bank sector in Sarawak. However, future researchers should conduct ongoing studies that compare similar dimensions across different e-training content. This is crucial because variations in e-training content could lead to differing levels of user satisfaction, actual knowledge acquisition, and post-training performance.

Future research should not be confined to various academic disciplines, as there exist opportunities to enhance the existing indicators of behavioural intention regarding the utilisation of an e-training system. There are opportunities to enhance the current study's determinants of behavioural intention by incorporating new constructs such as perceived enjoyment, performance expectancy, and others to develop a more comprehensive model. By gaining deeper insights into e-trainee behaviours, future studies may significantly contribute to the expansion of the e-training field in Malaysia (Lee & Chen, 2023). Additional empirical testing with a larger and more diverse sample size is essential to enhance the generalisability of the findings. The justification for incorporating prospective e-trainees is their representativeness and suitability for e-training.

The growing acceptance of e-training has transformed the training experience for employees, particularly among younger individuals. The enthusiasm and growth might

encourage more traditional trainees to switch to e-training due to time saving, cost-effectiveness, distance barrier and others. Perhaps, due to the impracticality of hopping from job to job, from company to company, they are more willing to have e-training which can be accessed from anytime and anywhere. Future researchers will have the opportunity to investigate the role between technological innovativeness, subjective norms, perceived ease of use, perceived usefulness, self-efficacy, technical support and results demonstrability in determining the behavioural intention of using an e-training system.

5.7 Chapter Summary

This study found that certain constructs, including self-efficacy, perceived usefulness, and perceived ease of use, significantly impact the intention to use an e-training system. The results of this study have expanded the knowledge on how to build stronger behavioural intention of using an e-training system among the e-trainees in the bank sector with different constructs, which is crucial to the employers in their efforts to design and conduct an efficient e-training session. This study also provided empirical evidence to improve e-training practice rather than theoretical knowledge.

In summary, with rapid developments in the technology era nowadays, these findings discussed had provided more evidence of the importance of e-training's constructs and how it can influence the behavioural intention of using an e-training system. The findings have also provided strong empirical evidence for the relationships between the constructs (perceived ease of use, perceived usefulness and self-efficacy) and intention to use e-training system in the context of the bank sector in Malaysia. The findings revealed that self-efficacy, perceived usefulness, and perceived ease of use were the primary drivers of the employee's intention to use e-learning.

In the competitive business environment, the bank sector in Malaysia should create their own competitive advantages by developing their employees to be more productive and knowledgeable as e-training has been shown to have an impact on the effectiveness, profitability and competitiveness of organizations. Likewise, academics and practitioners who continue to enrich their knowledge on behavioural intention of using an e-training system are in a stronger position to develop a more comprehensive model, or training contents of e-training in the context of Malaysian banking sector.

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APPENDICES

APPENDICES A: MEASUREMENT ITEMS

TECHNOLOGICAL INNOVATIVENESS		
TI1	I would not hesitate to try out new information technology.	Agrawal et al., (2020)
TI2	I like to experiment with new information technologies.	
TI3	Among my peers, I am usually the first to try out new information technologies.	
TI4	It usually makes me feel good to apply more advanced technology.	
TI5	Our company should always try to adopt the most advanced technology available.	
SUBJECTIVE NORMS		
SN1	I have the feeling that e-training has an important place at our company.	Wijnen et al., (2024)
SN2	I have the feeling that there is a clear vision about using e-training at our company.	
SN3	I have the feeling that using e-training tool in lessons is appreciated by colleagues and administration at our company.	
SN4	I have the feeling that my colleagues consider the use of e-training in the company to be important.	
PERCEIVED USEFULNESS		
PU1	The e-training tool enables me to accomplish tasks more.	Huang (2021); Venkatesh and Davis (2000)
PU2	The e-training tool has improved my quality of work.	
PU3	The e-training tool makes it easier to do my job.	
PU4	The e-training tool has improved my productivity.	
PU5	The e-training tool gives me greater control over my job.	
PU6	The e-training tool enhances my effectiveness on the job.	
PU7	The e-training tool enables me to accomplish tasks more quickly.	
PERCEIVED EASE OF USE		
PEU1	It is easy to operate online courses and get it to do what I want it to do.	

PEU2	I find that online courses are very easy to use.	Tung and Chang (2018)
PEU3	I find that the human interface of the online courses is clear and easy to understand.	
PEU4	I find that interacting with online courses doesn't demand much care or attention.	
TECHNICAL SUPPORT		
TS1	The online support information was helpful.	Ismail et al., (2020)
TS2	The e-training facilitator responded quickly to my questions.	
TS3	The e-training facilitator provided effective guidance and feedback.	
TS4	My company has adequate technology for e-training.	
DEMONSTRABILITY		
D1	I have no difficulty telling others about the results of using e-training tools.	Yuen and Wang (2021)
D2	I believe I could communicate with others for the results of using e-training tool.	
D3	The results of using the e-training tool are apparent to me.	
D4	I have difficulty explaining why using the e-training tool may or may not be beneficial.	
SELF-EFFICACY		
SE1	I am confident that I can understand the contents delivered in e-training modules.	Wijnen et al., (2024)
SE2	I implement learning strategies that ensure I learn well in each of e-training modules.	
SE3	The knowledge gained from e-training modules gives me a sense of accomplishment.	
SE4	I am confident I will perform well after finishing the e-training session.	
SE5	I choose to perform more challenging tasks after going through the e-training session.	
SE6	E-training modules are always easy to understand.	
INTENTION TO USE		
ITU1	I prefer e-training to traditional training.	Elsayed and Saad (2023)
ITU2	I think e- training should be implemented in other classes.	

ITU3	I will recommend e-training courses to other trainees.	
ITU4	I intend to visit e-training frequently for my course work.	
ITU5	I intend to use e-training to develop my career.	

Digital Learning in Malaysia's Banking Sector: Determinants of Employee Intentions
Research Questionnaire Survey

Dear Respondents,

This present study is intended to investigate employees' intentions to utilise E-training in the Malaysia Banking sector. Please complete the questionnaire based on your opinions.

You must have at least **one (1) year** of working experience as an **Executive or in a higher** position within your current organization. Additionally, you must have attended at **least having one** e-training session prior to filling out this survey. The information and analysis conducted are deemed to be useful towards examining the usage intention of E-training in Sarawak's Banking Sector.

All information provided is entirely for the purpose of this research and information obtained will be kept **CONFIDENTIAL**. Your kind participation and assistance are **HIGHLY APPRECIATED** in making this study a success. We would be very much obliged if you could read the questions carefully before providing the answers.

Should you have any questions or if you are interested to know about the outcome of this study, please do not hesitate to contact the person below. The collective data will be beneficial to UNIMAS for future development consideration.

Your full cooperation to complete the questionnaire form as accurately as possible is very much appreciated.

Yours sincerely,

Khairul Afiq bin Othman

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SECTION 1: DEMOGRAPHIC INFORMATION

The following questions are meant for the purpose of analysis. (Answer by marking a tick whichever is required).

1. Gender

- ☐ Male
☐ Female

2. Age

- ☐ 21 to 30 years old
☐ 31 to 40 years old
☐ 41 to 50 years old
☐ 50 years and above

3. Marital Status

- ☐ Single
☐ Married
☐ Widowed
☐ Divorce

4. Ethnic

- ☐ Malay
☐ Chinese
☐ Indian
☐ Others, please specify: _____

5. Education Level

- ☐ High school or below
☐ Diploma
☐ Degree or Professional
☐ Master
☐ PhD
☐ Others, please specify: _____

6. Number of years worked in current organization

- | | |
|---|---|
| ☐ Between 1 to 3 years | ☐ Between 7 to 9 years |
| ☐ Between 4 to 6 years | ☐ More than 10 years |

7. State your current workplace

- | | |
|---|--|
| ☐ Malayan Banking Berhad | ☐ Bank Islam Malaysia Berhad |
| ☐ Public Bank Berhad | ☐ RHB Bank Berhad |
| ☐ CIMB Bank Berhad | ☐ Bank Rakyat |
| ☐ AmBank (M) Berhad | ☐ Others, please specify: _____ |

8. Job Position

- | | |
|--|---|
| ☐ Managing Director | ☐ Director |
| ☐ Vice President | ☐ Assistant Vice President |
| ☐ Manager | ☐ Assistant Manager |
| ☐ Senior Executive | ☐ Executive |

SECTION 2

This section is designed to investigate the factors of influencing employee's intention to use e-training in the banking industry in Malaysia and how these factors can enhance the effectiveness of e-training. Please read each statement and choose the answer that most accurately tells how true the statement is for you.

Scale: (Please tick one number which represents your answer for each item).

1	2	3	4	5	6	7
Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree

No.	Descriptions	Scale						
		1	2	3	4	5	6	7
SECTION I: TECHNOLOGICAL INNOVATIVENESS								
TI1	I would not hesitate to try out new information technology.	1	2	3	4	5	6	7
TI2	I like to experiment with new information technologies.	1	2	3	4	5	6	7
TI3	Among my peers, I am usually the first to try out new information technologies.	1	2	3	4	5	6	7
TI4	It usually makes me feel good to apply more advanced technology.	1	2	3	4	5	6	7
TI5	Our company should always try to adopt the most advanced technology available.	1	2	3	4	5	6	7
SECTION II: SUBJECTIVE NORMS								
SN1	I have the feeling that e-training has an important place at our company.	1	2	3	4	5	6	7
SN2	I have the feeling that there is a clear vision about using e-training at our company.	1	2	3	4	5	6	7
SN3	I have the feeling that using e-training tool in lessons is appreciated by colleagues and administration at our company.	1	2	3	4	5	6	7
SN4	I have the feeling that my colleagues consider the use of e-training in the company to be important.	1	2	3	4	5	6	7

SECTION III: PERCEIVED USEFULNESS								
PU1	The e-training tool enables me to accomplish tasks more.	1	2	3	4	5	6	7
PU2	The e-training tool has improved my quality of work.	1	2	3	4	5	6	7
PU3	The e-training tool makes it easier to do my job.	1	2	3	4	5	6	7
PU4	The e-training tool has improved my productivity.	1	2	3	4	5	6	7
PU5	The e-training tool gives me greater control over my job.	1	2	3	4	5	6	7
PU6	The e-training tool enhances my effectiveness on the job.	1	2	3	4	5	6	7
PU7	The e-training tool enables me to accomplish tasks more quickly.	1	2	3	4	5	6	7
SECTION IV: PERCEIVED EASE OF USE								
PEU1	It is easy to operate online courses and get it to do what I want it to do.	1	2	3	4	5	6	7
PEU2	I find that online courses are very easy to use.	1	2	3	4	5	6	7
PEU3	I find that the human interface of the online courses is clear and easy to understand.	1	2	3	4	5	6	7
PEU4	I find that interacting with online courses doesn't demand much care or attention.	1	2	3	4	5	6	7
SECTION V: TECHNICAL SUPPORT								
TS1	The online support information was helpful.	1	2	3	4	5	6	7
TS2	The e-training facilitator responded quickly to my questions.	1	2	3	4	5	6	7
TS3	The e-training facilitator provided effective guidance and feedback.	1	2	3	4	5	6	7
TS4	My company has adequate technology for e-training.	1	2	3	4	5	6	7
SECTION VI: DEMONSTRABILITY								
D1	I have no difficulty telling others about the results of using e-training tools.	1	2	3	4	5	6	7
D2	I believe I could communicate with others for the results of using e-training tool.	1	2	3	4	5	6	7
D3	The results of using the e-training tool are apparent to me.	1	2	3	4	5	6	7

D4	I have difficulty explaining why using the e-training tool may or may not be beneficial.	1	2	3	4	5	6	7
SECTION VII: SELF-EFFICACY								
SE1	I am confident that I can understand the contents delivered in e-training modules.	1	2	3	4	5	6	7
SE2	I implement learning strategies that ensure I learn well in each of the e-training modules.	1	2	3	4	5	6	7
SE3	The knowledge gained from e-training modules gives me a sense of accomplishment.	1	2	3	4	5	6	7
SE4	I am confident I will perform well after finishing the e-training session.	1	2	3	4	5	6	7
SE5	I choose to perform more challenging tasks after going through the e-training session.	1	2	3	4	5	6	7
SE6	E-training modules are always easy to understand.	1	2	3	4	5	6	7
SECTION VIII: INTENTION TO USE								
ITU1	I prefer e-training to traditional training.	1	2	3	4	5	6	7
ITU2	I think e- training should be implemented in other classes.	1	2	3	4	5	6	7
ITU3	I will recommend e-training courses to other trainees.	1	2	3	4	5	6	7
ITU4	I intend to attend e-training frequently for my course work.	1	2	3	4	5	6	7
ITU5	I intend to use e-training to develop my career.	1	2	3	4	5	6	7

THANK YOU FOR COMPLETING THIS SURVEY.

WE RECOGNIZE THAT YOUR TIME IS LIMITED AND WE VALUE YOUR PARTICIPATION.

APPENDIX C: DESCRIPTIVE STATISTICS

Constructs	Mean	Median	Observed min	Observed max	Standard deviation	Excess kurtosis	Skewness	Number of observations used	Cramér-von Mises test statistic	Cramér-von Mises p value
D_1	5.659	6.000	1.000	7.000	1.109	1.135	-0.953	179.000	1.667	0.000
D_2	5.648	6.000	1.000	7.000	1.136	0.594	-0.775	179.000	1.356	0.000
D_3	5.587	6.000	2.000	7.000	1.127	-0.213	-0.548	179.000	1.177	0.000
ITU_1	5.302	6.000	1.000	7.000	1.449	0.079	-0.784	179.000	1.072	0.000
ITU_2	5.408	6.000	2.000	7.000	1.276	0.385	-0.835	179.000	1.238	0.000
ITU_3	5.430	6.000	2.000	7.000	1.311	0.117	-0.776	179.000	1.121	0.000
ITU_4	5.475	6.000	2.000	7.000	1.257	0.161	-0.769	179.000	1.339	0.000
ITU_5	5.520	6.000	2.000	7.000	1.317	-0.023	-0.760	179.000	1.172	0.000
PEOU_1	4.916	5.000	1.000	7.000	1.123	1.078	-0.979	179.000	1.954	0.000
PEOU_2	5.525	6.000	1.000	7.000	1.234	0.416	-0.832	179.000	1.301	0.000
PEOU_3	5.425	5.000	2.000	7.000	1.205	-0.318	-0.479	179.000	1.016	0.000
PEOU_4	5.296	5.000	2.000	7.000	1.262	-0.285	-0.524	179.000	0.990	0.000
PU_1	5.592	6.000	2.000	7.000	1.102	0.002	-0.679	179.000	1.522	0.000
PU_2	5.592	6.000	2.000	7.000	1.097	0.138	-0.699	179.000	1.452	0.000
PU_3	5.598	6.000	1.000	7.000	1.151	0.712	-0.851	179.000	1.443	0.000
PU_4	5.480	6.000	1.000	7.000	1.164	0.353	-0.755	179.000	1.557	0.000
PU_5	5.581	6.000	1.000	7.000	1.200	0.396	-0.829	179.000	1.463	0.000
PU_6	5.559	6.000	1.000	7.000	1.247	0.585	-0.911	179.000	1.392	0.000
PU_7	5.631	6.000	1.000	7.000	1.236	0.549	-0.895	179.000	1.311	0.000
SE_1	5.559	6.000	2.000	7.000	1.177	-0.314	-0.577	179.000	1.152	0.000
SE_2	5.615	6.000	3.000	7.000	1.074	-0.071	-0.683	179.000	1.637	0.000
SE_3	5.397	6.000	2.000	7.000	1.230	-0.357	-0.486	179.000	1.000	0.000
SE_4	5.346	5.000	2.000	7.000	1.252	-0.155	-0.474	179.000	0.940	0.000
SE_5	5.263	5.000	2.000	7.000	1.164	0.046	-0.398	179.000	1.089	0.000
SE_6	5.302	5.000	2.000	7.000	1.237	-0.399	-0.395	179.000	0.931	0.000
SN_3	5.715	6.000	2.000	7.000	1.089	0.819	-0.877	179.000	1.545	0.000
SN_4	5.709	6.000	2.000	7.000	1.111	0.816	-0.884	179.000	1.409	0.000
TS_1	5.553	6.000	2.000	7.000	1.099	-0.177	-0.569	179.000	1.373	0.000
TS_2	5.430	6.000	2.000	7.000	1.158	-0.075	-0.569	179.000	1.262	0.000
TS_3	5.520	6.000	2.000	7.000	1.193	-0.055	-0.674	179.000	1.354	0.000
TS_4	5.626	6.000	1.000	7.000	1.153	0.684	-0.862	179.000	1.506	0.000
T_3	4.855	5.000	2.000	7.000	0.981	0.102	-0.062	179.000	1.506	0.000
T_4	5.737	6.000	2.000	7.000	0.959	0.155	-0.486	179.000	1.493	0.000
T_5	5.978	6.000	2.000	7.000	1.003	0.618	-0.894	179.000	1.743	0.000