

## The Effect of Individual Learning on Improvement the Quality of Training of the Staff of Eghtesad Novin Bank

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**Purpose:** Today, the quality of training plays an important role in improving the performance of organizations. Therefore, the current research was conducted with the aim of determining the effect of individual learning on improving the quality of training of the staff of Eghtesad Novin Bank.

**Methodology:** This research in terms of purpose was applied and in terms of implementation method was descriptive from type of correlation. The research population was all the staff of Eghtesad Novin Bank of Tehran city with number 937 people. The sample size based on the Krejcie and Morgan table was determined 272 people who were selected by cluster random sampling method. The research tool was researcher-made questionnaires of individual learning (8 questions) and quality of training (23 questions), which its face validity was confirmed by the opinion of experts and its reliability was estimated above 0.70 by Cronbach's alpha method. Data were analyzed by exploratory factor analysis and structural equation modeling in SPSS and LISREL software.

**Findings:** The findings showed that the factor loading of all items was above 0.40 and individual learning had two components of intrapersonal factors and interpersonal factors and the quality of training had only one component. The average variance extracted of the components was above 0.50 and their reliability was above 0.80 by Cronbach alpha and combined methods. Also, the model of the effect of individual learning on improving the quality of training of the staff of Eghtesad Novin Bank had a good fit and individual learning had a positive and significant effect on the quality of training ( $P < 0.001$ ).

**Conclusion:** Considering the effect of individual learning on the improvement the quality of training of the staff of Eghtesad Novin Bank, the planners of this bank can improve the quality of training through individual training and learning.

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## 1. Introduction

Training is one of the categories that humans have been dealing with since ancient times. With the progress of societies and the creation of new jobs, the need for training is more evident than ever (Bauer et al., 2018). Therefore, attention to employee training has doubled, and human resources are considered the most important resources for growth, progress, and responsiveness to the basic needs of an organization (Gill et al., 2022). Training human resources is any organization's most critical and effective investment in improving its services and tasks (Vermeulen et al., 2018). Training and activities carried out in the training system are the basis for sustainable development, and its quality and quantity play an essential role in the welfare and development of societies (Ahmed & Mihiretie, 2015). The ultimate goal of training is to achieve desirable changes in the behavior and performance of employees, and the failure to achieve this goal results in the loss of return on investment in training (Roopa et al., 2021). One of the effective variables in training is the quality of training, which refers to the efforts and coordination of all internal and external factors within a system (Liu et al., 2022). Quality is one of the most influential factors in the success and survival of any organization. The sustainable development of this system depends on the balanced growth of its qualitative and quantitative dimensions. To a greater extent, quality is one of the concerns that organizations continually strive to achieve for continuous growth and improvement (Li et al., 2019). Quality is a complex, dynamic, and multidimensional concept that depends on social, economic, cultural, and political factors and conditions (Benos & Karagiannis, 2016). The quality of training is the product of individuals' mental values, and the International Organization for Standardization considers quality as a set of characteristics of a product or service that indicates its ability to meet needs and desires (Shamsnia et al., 2022). The quality of training is one of the concerns of training and service organizations, and some organizations have reduced its level of disturbance through continuous evaluation and have always sought to eliminate it (Bazhenov et al., 2015). A suitable learning and training environment is one of the most important foundations for improving the quality of training, which depends on the physical, psychological, and social environment of the learning and training environment (Gyorgyi et al., 2022). Quality training includes organized classroom sessions, transparency during training, rapid feedback on work and activities, integration of previously taught materials with new ones, encouragement and encouragement to contemplate course materials, and facilitating collaboration among members (Burchinal et al., 2021).

One of the potential factors affecting the quality of training is individual learning, which is a vital issue in the success of organizations, and managers recognize it through activities that have the main feature of rapid and widespread changes (Makarewicz, 2021). Individual learning is the process of creating knowledge that leads to changes in behavior and performance (Voinea & Purcaru, 2015). In other words, learning strengthens knowledge through active pursuit of activities and creates sustainable knowledge and effective behavior when dealing with different situations (Ou et al., 2022). Individual learning is a process that creates knowledge through transformation and transfer of acquired experience and is a significant source for the growth and progress of individuals and organizations (Lemanski et al., 2021). Individual learning means changing skills, beliefs, insights, transformations, and changes in individual knowledge, attitudes, and values through self-learning, technology-based training, or observation (Loaec et al., 2021).

This type of learning is a teaching method in which the student independently and motivated pursues it to achieve their scientific goal and goes through eight stages of the training course, determining the primary skills of the course, combining and adapting a wide range of learning methods, improving skills, determining learning goals and teaching, encouraging measures, evaluating progress, and challenging tasks and activities (Reychav & Wu, 2015). The four main elements of individual learning are action (performing a task within the framework of similar experienced activities), reflection (observing one's actions and thoughts and reflecting on the activities performed), connection (generating ideas for action and organizing them into new activities), and decision (developing and formulating procedures and approaches for performing activities) (Lassalle et al., 2022). Individual learning has a significant impact on organizational learning processes.

Notably, individual learning has been intertwined with organizational learning since organizations became dependent on the knowledge of their employees. However, individual learning is the starting point for organizational learning (L'Huillier et al., 2022).

Few studies have been conducted on individual learning and the quality of training, and no research has examined the impact of individual learning on improving the quality of training. Therefore, the following are reported related research results in this field. For example, Hubalovsky, Hubalovska, and Musilek (2019), in a study on the impact of learning on the effectiveness of schools, concluded that learning and transforming schools into a learning organization played an effective role in increasing the efficiency and effectiveness of schools. Rezazadeh, Hoseininasab, Sarmadi, and Farajollahi (2018), in a study titled "Evaluation and prioritization of factors affecting the quality of training in e-learning environments using the Analytic Hierarchy Process technique," found that the factors affecting the quality of training in e-learning environments were, in order, institutional and managerial factors, pedagogical and instructional design factors, technological factors, delivery of training factors, and support service-related factors. Karimi and Shahdousti (2018), in a study on the relationship between individual entrepreneurial orientation, individual learning, creativity, and job performance, found a positive and significant correlation between individual learning, creativity, individual entrepreneurial orientation, and job performance.

Organizations have faced issues and challenges in recent decades that require change, training, and quality improvement. Therefore, improving the quality of training is one of the needs of various organizations, including service organizations such as banks, and effective and practical programs should be used to improve the quality of training in these organizations. One potential variable that can affect the quality of training is individual learning, which has yet to be researched for its impact on the quality of training. However, based on evidence, individual learning can have a significant role in improving and enhancing the quality of training and lead to increased efficiency and better performance of the organization. In light of the above discussions, the present study was conducted to determine the impact of individual learning on improving the quality of training for the personnel of Eghtesad Novin Bank.

## 2. Methodology

This research was an applied study in terms of objective and a descriptive correlational study in terms of methodology. The research population consisted of all personnel of Eghtesad Novin Bank in Tehran, totaling 937 individuals. The sample size was determined to be 272 individuals based on Krejcie and Morgan's table, and a cluster random sampling method was used. In this sampling method, Tehran was divided into five regions: north, south, east, west, and central, and some branches of Eghtesad Novin Bank were randomly selected from each region, with all employees of those branches being selected as the sample if they were willing to participate in the study.

The procedure includes the following stages: First, the researchers designed questionnaires for individual learning and quality of training. Then, the sample size for the population was determined. Next, some branches of Eghtesad Novin Bank in each of the five regions (north, south, east, west, and central) were randomly selected, and all employees of those branches who were willing to participate in the study were selected as the sample. The participants were justified and thanked for their participation in the research.

The data collection tools used in this research were researcher-made questionnaires for individual learning and quality of training. The researcher-made questionnaire for individual learning consisted of 8 items, and the questionnaire for quality of training consisted of 23 items. A five-point Likert scale ranging from very low with a score of one to very high with a score of five was used to answer the questions of each researcher-made questionnaire. The score was determined by the sum of the scores of the questions, and a higher score indicated a more desirable characteristic. The face validity of the researcher-made questionnaires was confirmed by experts, and their reliability was estimated using Cronbach's alpha method to be above 0.80.

The data were analyzed using exploratory factor analysis and structural equation modeling in SPSS and LISREL software after being collected with the researcher-made questionnaires for individual learning and quality of training.

### 3. Findings

Participants in this study were 272 personnel of Eghtesad Novin Bank in Tehran with an average age of 36.83 years. The exploratory factor analysis assumptions showed that the sample adequacy index had a value of 0.79 and Bartlett's test of sphericity had a value of 972.63, both at a significance level smaller than 0.001, indicating that assumptions are met. The results of the exploratory factor analysis for individual learning and quality of training are presented in Table 1.

**Table 1.** Results of exploratory factor analysis of individual learning and quality of training

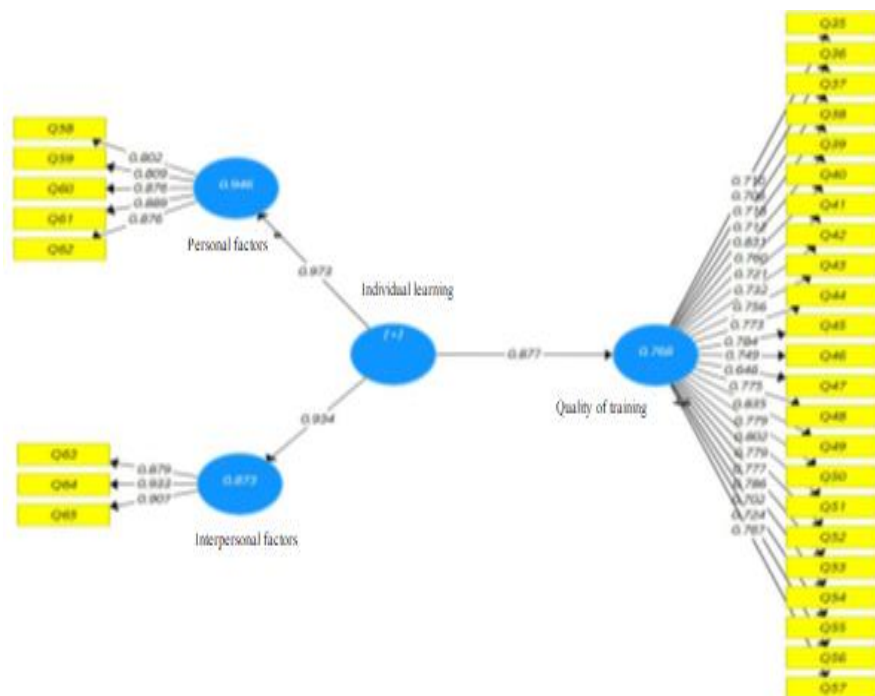
Variable	Component	Number of Items	Factor loading	AVE	Cronbach's Alpha	Composite reliability
Individual learning	Personal factors	5	0.43	0.59	0.88	0.92
	Interpersonal factors	3	0.42	0.54	0.81	0.96
Quality of training	Quality of training	23	0.56	0.68	0.95	0.98

According to the above table findings, the factor loadings of all variables were higher than 40.0, and individual learning had two components: personal and interpersonal factors. In contrast, the quality of training had only one component. In addition, the average variance extracted from the components was higher than 50.0, and their reliability with Cronbach's alpha and composite reliability methods was higher than 80.0. The results of the model fit indices for the effect of individual learning on improving the quality of training are presented in Table 2.

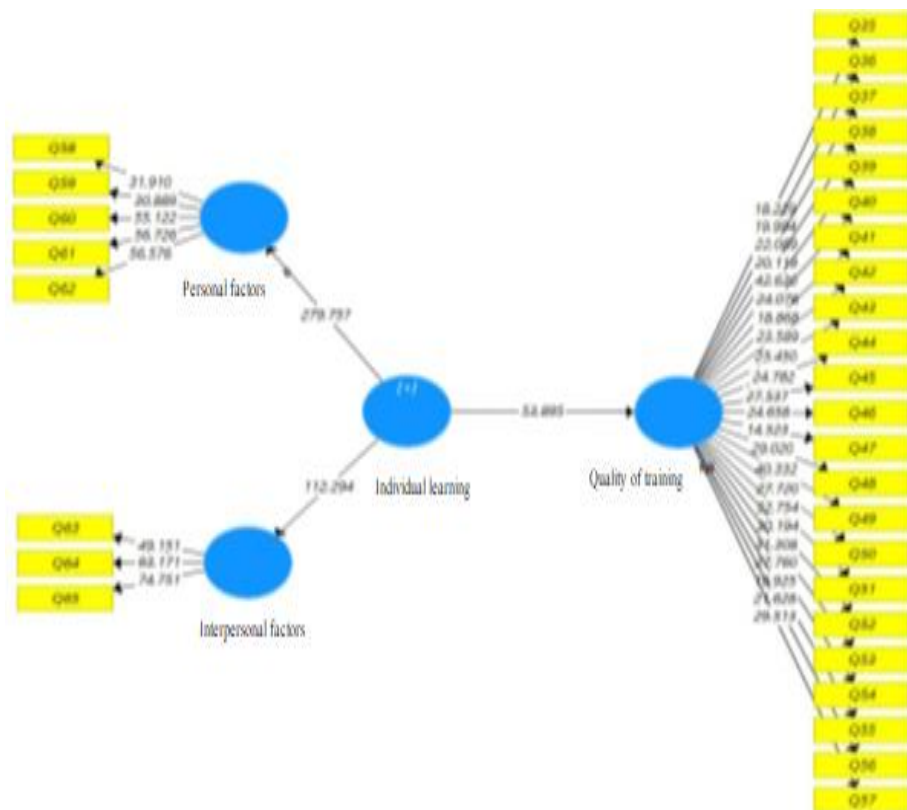
**Table 2.** The results of the fit indices of the model of individual learning effect on improving the quality of training

Index	Estimated value	Acceptable fit value
R <sup>2</sup>	0.53	> 0.4
Q <sup>2</sup>	0.36	> 0.2
GOF	0.68	> 0.25

According to the findings of the above table, the model for the effect of individual learning on improving the quality of training of Eghtesad Novin Bank personnel had a good fit. The results of the structural equation modeling of the model for the effect of individual learning on improving the quality of training in standard coefficient and t-test are presented in Figures 1 and 2, respectively, and the results of the effect of individual learning on improving the quality of training are presented in Table 3.



**Figure 1.** Structural equation modeling results of the individual learning effect on improving the quality of training with standard coefficients



**Figure 2.** Structural equation modeling results of the individual learning effect on improving the quality of training with t-values

**Table 3.** The results of the impact of individual learning on improving the quality of training

Result	P-Value	t-value	Standard coefficient	Effect
Approved	<0.001	53.89	0.87	Individual learning on improving the quality of training

Based on the above figures and table findings, individual learning had a positive and significant effect on the quality of training ( $p < 0.001$ ).

#### 4. Conclusion

Given the potential role and impact of individual learning on the quality of training, this study was conducted to determine the effect of individual learning on improving the quality of training of Eghtesad Novin Bank personnel.

The findings of this study showed that the factor loadings of all variables were higher than 40.0, and individual learning had two components personal and interpersonal factors. In contrast, the quality of training had only one component. The average variance extracted from the components was higher than 50.0 and their reliability with Cronbach's alpha and composite reliability methods was higher than 80.0. In addition, the model for the effect of individual learning on improving the quality of training of Eghtesad Novin Bank personnel had a good fit. Individual learning had a positive and significant effect on the quality of training. Although no research was found in this area, the findings were consistent with those of Hubalovsky et al. (2019), Rezazadeh et al. (2018), and Karimi and Shahdousti (2018).

In interpreting the findings of this study, it can be said that private banks are more exposed to bankruptcy due to capital constraints and lack of direct government support than government and large banks. Even large banks are always at risk of bankruptcy due to increasing competition and environmental changes, cash shortages, bank interest rates, etc. New tools, technologies, and solutions have become powerful means for competitors. Therefore, the need for solutions to increase productivity and innovation in the current dynamic environment is important. Individual and organizational learning is related to organizational changes and developments, and we live in an era of political, social, and economic upheavals and changes in tools and techniques. If a bank or organization wants to succeed and remain successful and compete with its rivals, it must adapt to these changes and show an appropriate response. In fact, organizational agility is an organization's ability to change to take advantage of opportunities created by these changes. Since the growth of organizations directly leads to an increase in gross domestic product and the welfare level of society, changing tools, techniques, and various learning methods will be the only way for organizations to survive.

Based on the findings of this study, it is recommended that the employees of Eghtesad Novin Bank, especially in the marketing department, pay special attention to communication and individual learning skills when hiring new personnel. Furthermore, organizational entrepreneurs must use these skills to establish better and more desirable communication with customers, identify their needs, and transfer these needs to all employees to create a motivating force at the organizational level to meet customer needs. It is also suggested to avoid direct control and emphasize strict and rigid regulations as much as possible and instead focus on the continuity and sustainability of processes. Managers can increase competition within the organization by providing appropriate rewards, which can lead to increased employee productivity, resulting in better customer service and ultimately enhancing individual learning. If individual and organizational learning programs are integrated into the training system and embraced by managers, it can effectively improve the quality of learning outcomes in banks. Another suggestion is to update knowledge acquisition in organizations through updating communication tools, conducting in-service training courses, etc. Additionally, creating a suitable environment among employees and training them in knowledge-sharing skills can provide the necessary platforms for utilizing acquired knowledge. It is also recommended to prioritize the attractiveness of training spaces, the use of new and advanced training equipment, and a vibrant environment for personnel training. Finally, it is suggested to utilize experienced individuals and experts for personnel training.

**Ethical Considerations**

*Ethical considerations such as confidentiality, privacy of personal information, and respect for interviewees were observed in this study.*

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**Authors' Contributions**

In this study, the student was responsible for conducting interviews and collecting data, while the professors were responsible for data analysis and manuscript writing.

**Conflict of Interest**

There were no conflicts of interest in this research.

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