THE EFFECT OF BANKING PERSONNEL'S ACCESS TO E-LEARNING OPPORTUNITIES ON THEIR PROFESSIONAL ACHIEVEMENT

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ABSTRACT
Developments in information and communication technology create the spread of education and economic opportunities. E-learning is one of them. For companies in the banking sector, web-based training is a new opportunity to create a harmonious labor force with new technology and to increase the efficiency of business productivity. E-learning with practice of these new technologies, offers bank employees individual learning, regardless of time and space.

Nowadays, because e-learning provides opportunities for learning without interfering with the flow of work for the staff working at the appropriate time and space, an economic advantage is provided to both the bank as company and its employees. Therefore, spending on education decreases. However, the level of benefit that bank staff gains from educational opportunities changes on the basis of certain demographic characteristics. This situation is an important variable with regard to the effect of e-learning which is seen in the efficiency of the business.

This study on foreign-owned banks was carried out on employees in İzmir. Foreign-owned banks in Turkey are entering the market and have achieved a lot of success and innovation. Today, nearly 350 branches, 7,000 employees and serve more than 3 million customers and in the last 22 years they have achieved sustainable growth and innovation. In addition, this study investigates the role of e-learning in vocational success and the levels of web-based education that bank staff enjoy. Web-based training is effective in increasing the bank employees' professional achievements, but was reported to vary according to individual differences.
Keywords: E-learning, Bank, Career Success

INTRODUCTION

Today, as all sectors have experienced, a transformation in education and training is also very important. This conversion is economically demanding; information and communication technology infrastructure is moving on. Institutions and businesses in computing in common countries have become dependent on information technology.

Nowadays, as competition is increasing all over the world, and with the aim of increasing yield, Turkey is putting forward strategies. Access to useful information as soon as possible for competitive national and international markets has become an important condition for adapting to changing conditions. Information and communication technologies, however, due to the economic and social effects all over the world are seen as a critical area of investment (Düşükcan & Kaya, 2003). In addition, one of the most important aspects of competition is qualified personnel. Therefore, investments that are made for the training of personnel will be appropriate for the demands of a changing world. At the beginning of these investments are training which affect business performance and their own progress.

Through the use of information and communication technologies in ensuring continuous and effective training of the personnel, skilled labor is acquired. However, the criteria of economic institutions must be considered when planning training. In times of crisis, one of the first budget items that may be waived is also apparent in resources devoted to education such as 'development activities expenditures'. Created by constant technological changes in the demand for change in job performance, continuing education has become inevitable. Distance learning, especially web-based learning, is one of the important solution areas to minimize education spending. Because transportation, food and hotel accommodation will not be reguired during such training, costs are eliminated. E-learning projects in education provide important advantages in sustainable training as a rational solution.

Today, many banks include distance education applications. Continuing training is required to uses new technologies and software and to raise the quality of banking services. However, one of the educational opportunities created by new technologies, e-learning packages, produces an economical solution through distance education. Banks are able to transmit the new developments in their staff training costs by adapting to the decline in distance education programs, and banking services are attuned to the global innovation.

E-learning materials, where course content is distributed in electronic form by the development of technology, indicate the privilege of education. The most important of these privileges is that the course is communication and interaction technology-based (Swan, 2003).

Sustainable training of the personnel is carried out in branch or home environments before and after closing time. During the course of study, the staff is able to back up any learning and self-test through e-examinations. In addition, assessment exam questions are delivered to the various branches of the bank's employees through the Internet, enabling personnel to receive their results instantly even though they are in different places at the same time. Time, money and labor savings are also achieved. Thus, increasing the intellectual capital of the bank via e-learning seems to be quite functional. Because human capital is an important component of intellectual capital, human resources, policies, and coordinated e-learning contribute to improving the performance of the bank's business and services.

To inform personnel that the new system is implemented or launched, a campaign is tranmitted immediately and it can be quickly put into practice. As e-learning will be saving training, senior management and staff interaction with each other is through this medium. Interaction is one of the most important features of web-based education. Communication and interaction between staff and training staff is the most important factor in improving the efficiency of the training.

E-LEARNING AND INTERACTION

With learning in a virtual environment, as the e-learning package is a user-centered design crafted packet, user requests are taken into account and so the establishment of interaction through the program is simplified. For this reason, there is an interaction between the users and program.

E-learning uses electronic multi-media technologies to reach a wider audience the world and distribute knowledge by using Internet, intranet, and other technology-based systems (Vaughan, 2004). E-learning is very effective for prior knowledge capture, use and interaction between staff and the online material. Thus, while learning time enables continuity, flexibility and accessibility, learning materials are distributed free of charge and fast to a wider audience (Welsh et al., 2003). It is important that there is the provision of high quality E-learning materials.

In order to share educational content, e-learning uses synchronous (real-time) and asynchronous (asynchronous) communication technologies. E-learning is also preferred effectively in the banking financial sector as in every sector for the provision of fast and effective feedback. Many banks use e-learning training support in cases where it is impossible to have face-to-face training. Because it can provide training anytime, anywhere, e-learning allows individuals to receive training without disrupting work hours. In addition, it enables the institution to save costs such as transportation, meals and hotel costs.

During learning, learners with each other or the other with the course the authorities of their interactions facilitate the exchange of information and feedback. For example, when using asynchronous communication tools, previously sent messages are sent comments. Through this interaction, learners' learning process without being isolated enables more spacious and great information. The use of synchronous communication tools such as chat instantly evaluates each other's comments and questions.

Content compatible interactions should be designed in e-learning design. Students interacting with each other contributes to the formation of the social process of education. The learners can see not only material, but also their own circles through the interaction and there is increased sharing of information (Johnson et al., 2008). In addition, because there is an increased interaction of the individual, the learning environment is perceived to be more positive. Immediate interaction and feedback between instructors provides learners with the necessary information more quickly.

E-LEARNING IN THE BANK SECTOR

Due to the progression of the rapid development of information technology, banks do not have enough time for training on how to use it and how to be productive with this technology. Therefore, e-learning has important functions in terms of capturing developments in the personnel sector.

Information and communication technologies have led to revolutionary changes in both in-company and inter-company communications in today's increasingly global competitive environment. An important part of business is visibly increasing investments in information technology day by day. Using IT systems in enterprises

enables the task project teams of managers of functional units to be interconnected via networks regardless of geographic location (Tekin et al., 2005).

IT in a competitive structure is one of the important competitive tools the banks have used. Since Internet has radically changed the concept of business, banks use have also shown a change in this process. At the beginning of the use of the Internet on the web, banks began their products to promote internet banking to customers via Internet banking (İleri& İleri, 2011).Though there is no limitation of time and space, they perform training services through the web in order to work with more qualified personnel. Thus, using speed tracking technology banks have made a profit in terms of time and cost.

Therefore, since investments have paved the way to develop e-learning in the field of education, numerous companies are carrying out their training in the virtual environment. In order to carry out economic training in the workplace, it should be maximize the the ratio between income and investment. Business investment includes financial contribution for training software, learning management systems, training hours, for the workplace to the costs allocated to the workers (Moon et al., 2005). Companies provide from technology, sales, marketing for the staff to personal skills training training opportunities in every field of e-learning.

While e-learning is workplace learning, job performance is a development tool (Bershin, 2002). By increasing human resources, knowledge is increased and contributes to employees' career development. Due to the frequent use of the virtual environment in employees' work routines, e-learning and the ability to repeat the information presented, individuals' enhanced performance forms due to the ease of access to information which can be taken from what you find as soon as the possibility of applying.

Individuals who need information when they need to work and co-operation by establishing an e-learning method allows them to interact anytime and anywhere able to meet these requirements (Sambata, 2000, Zhang & Nunamaker, 2003). Learning technology in workplace learning is focused on technical matters, not required learning points to design an effective e-learning of adult (Williams, 2002). Distance learning opportunities are important not only for fixing the shortcomings of personal information but also in the process of the elimination of the obstacles encountered and in the service and support of banks.

Learning in the workplace-related studies have spread as a comprehensive and interdisciplinary field since the early 1990s. Increasing these trends in the workplace is an important change in business life. The rapid development of information and communication technologies has increased and changed the growth of the place of production of the knowledge economy, the structure of the work and the content. In this case, companies have developed new ways of work organizations at the change level of their opponents (Tynjala, 2008).

Recent studies related to education show the differences between the information obtained through formal education and the necessary knowledge in the workplace. Development of vocational and professional expertise requires the interaction of different types of information. Learning is important to ensure continuous competence development for employers as a learning environment in the workplace Companies strive especially for collaborative training. Individual and group learning in the workplace requires high social activity like interaction, dialogue, reflecting on past experiences and future planning activities (Tynjala, 2008). Individuals can interact with e-learning, share goals, have access to more information. All employees can participate.

Staff in institutions can be directed in e-learning through motivation and reward. If a person is not well organized, that person is self-isolated from the e-learning process. In addition, employers should be directed to e-learning by informing them about the development opportunities of e-learning, the support to management, boundaries, how to overcome these constraints and the method of assessment of future relationships. In 2004, a study was conducted in England, among 80 randomly selected employers. According to this study, 76% of the employers required e-learning in the life-long learning process and found it to be effective for access anywhere. 74% of employers never used e-learning. 47% of employers used it for easy accessed from anywhere. 29% of employersthought that e-learning courses affected their future careers. 24% of employers found the program easy to use. When the distribution of the employer's relationship with the staff is considered, 16% of employers used e-mail, 16% of employers used chat, 40% of employers used telephone and 28% of employers communicated face to face. Looking at the relationship between staff training methods, e-learning effects 95% test, 40% interview, 26% discussion with the administrator, 64% appreciation, 57% observation, 52% the efficiency (Vaughan & MacVicar, 2004).

According to 2003 dated research on the e-learning system applied in Greek Bank, of all the personnel 72% want no missing parts in contents, 93% emphasize visual design, 62% care about interaction, 82% want easy

surfing on the system, 68% demand easy access and 58% want control. Also 65% of personnel the reported their contentment with the system while 35% asked the performance of further researches on this subject (Borotis & Poulymenakou, 2009).

Another research is the one conducted during Clinton administration in the US. As manifested by this research, via e-learning, a person can learn 20% more, spend 40% less time and 30% less money. In the mids of 1999, the research findings released by New York- centered Think Tank Establishment Masie Center demonstrate that 92% of major US companies have received some form of online education. According to Forrester's e-learning research covering 40 global companies 67% of participants agreed that e-learning is low-cost, 36% liked its easy use from anywhere anytime, 28% favored its simultaneous learning, 21% liked easy access to the instructor, 18% emphasized its ease of use, 13% liked the rapid distribution, 13% selected its individual-based learning rate and 10% favored its adjustable contents. Originally designed as an educational model for information technology sector, e-learning is now a widely-used type of education provided to elevate the performance of all fields of personnel and used in kind of trainings that give product information (Sinç, 2006). There are many barriers that affect individuals' learning such as lack of motivation, employer support, unsuitable time, courses falling short and geographical boundaries. Therefore, these factors are minimized to learn in the workplace between individuals (Harun, 2002).

Today, banks are in a global competition. Education supports this process. Because in the past only people having received professional education were offered jobs and this education was considered to be adequate but now even if a personnel receives professional training before, the newly hired personnel is still offered in-company trainings to enable better adaptation of the personnel to work. Not only in terms of knowledge, the skills and behaviour of the staff also will raise their productivity by enabling their training. However, this investment plan for training should be made with care. Banks on the one hand support staff training and education, on the other hand, they adopt e-learning applications to prevent the loss of labor and in order to minimize costs during the training (Dinc, 2006).

Material and spiritual achievements increase via training in banks. Tangible benefits are to minimize travel costs, accommodation costs, training, space rent, instructor costs, money spent on stationery and a reduction in the loss of labor due to on the job training. Therefore, e-learning is an investment for the institution. Non-pecuniary benefits are the creation of a digital library of the institution (reference sources), repeatability, deciding for oneself how much time to spend on education, training time is determined by the employees, regardless of different locations and usability not only for employees but also for customers, suppliers and retailers (Sinç, 2006).

In the banking sector, the importance given to education will depend on the banks. International private banks put more relative emphasis on education. For example, ABN AMRO has a training unit for educational purposes in the field of academia. Similar studies have been carried on ING Bank as well as other international banks. For this purpose, a training center in the Business School field was established. In terms of the purpose of the Center, it is hoped to train future administrators of the group (Yardibi, 2008). However, when it comes to the knowledge of the bank's e-learning, it may not be enough. According to a study conducted in the bank sector during 2004-2006 in Poland, Slovakia, Germany and the United Kingdom in the bank sector, 60% of personnel working at the bank stated that `'I should be the implementation of e-learning in the bank", 28% of personnel stated "they might be able to participate in e-learning",6% of personnel stated that it was not possible and 6% of personnel did not seem to have any information about it (Zimkova, 2006).

In 1999, one of the developments in the world banking sector was the e-learning began by Spanish Bank. In the study carried out in order to understand and analyze training program given by Spanish Bank in 2005; factors which have effect in training program, adaptation to technology-based training programs, effect of these programs on success, factors which have effect on the staff were discussed. For many European and American companies like Cisco, IBM, EDS and Deutsche Bank, the new educational technologies made a good fit. Spanish Bank has successfully completed the training program in new technologies (Andreu & Jaurequi, 2005).
In 1997 in Norway, NEMLIG prepared a research project about Norway. The aim of this project was to support education and training for the future in the web-based learning arena. This arena has been established with a focus on employees in the workplace (Lahn, 2004).

As another example, Banking academy was established by the Association of German Banks to provide educational services to the staff of the bank in 1957 in West Germany. One of the most important applications of Banking academy is computer-based training applications. Banking academy executes training activities in the banking sector, simulated by software, banking for beginners, banking for bankers, banking for professionals

under the headings of banking. ABN AMRO, Citibank, Wachovia, Bank of America, Barclays, and others use training software which have education, desktop applications, and information technology. 75% of world banks use existing software, 25% use specially designed software (Yardibi, 2008).

AIM AND METHOD

This study was conducted on Aegean region employees of a foreign-ownedbank. Quota sampling was carried out on 100 people. Equality was ensured between the sexes studied. However, some subjects did not take part. Therefore, the study was carried out on 54 males and 46 females. Survey data were collected electronically. Bank staff gender, department, occupational position (title) will affect the participation of features such as e-learning, assuming that these features are to be included in the sample studied.

The aim of this study is to determine whether the effects of e-learning increase the performance of professional and career development bank employees. The research was carried out on the basis of an e-learning system used by the bank staff. The staff can log in to the system with a user name and password. Personnel can follow past and future activities as well as applications such as e-courses and e-exams in the system. In addition, there is a virtual library which has a variety of reading documents.

Independent variables are determined as gender, age, education, department and title, dependent variables are the bank staff's approach to e-learning and the conditions required to benefit from the program. In addition, this study will reveal whether e-learning environments increase the performance of the staff or whether increasing occupational achievements is effective.

The numerical data obtained were tested using the SPSS statistical package. Dependent variables were analyzed using frequency distributions. At the same time, relationships between the e-learning perspectives of bank personnel and factors influencing their success were evaluated by statistical analysis technique λ^2 with independent variables.

RESEARCH HYPOTHESES

H_0: Bank staff does not change their attitudes towards the use of an e-learning program according to gender.
H_1: Bank staff change their attitudes towards the use of an e-learning program according to gender.

H_0:Bank staff do not change the frequency of use of an e-learning program according to section
H_2: Bank staff change the frequency of use of an e-learning program according to section

H_0: According to the title of the Bank's personnel in the use of e-learning does not change affects the success of the staff to interact with the instructors.
H_3: According to the title of the Bank's personnel in the use of e-learning change affects the success of the staff to interact with the instructors.

RESULTS

Demographic Characteristics of Staff

The study was applied to staff of each age group, in each section, each title in the Aegean region. Use of e-learning opportunities of staff were investigated according to gender, department, and were based on the occupational location.

Gender: This study is applied to 54% males, 46% females.

Age: Age distribution of the personnel participating in research reveals that the ones between ages 26-30 is in the first order with 50%, 31-35 age interval in the second order with 22%, 36-40 age interval in the third order with 15%, age 41 and above in the fourth order with 8% and 20-25 age interval in the fifth order with 5%. Accordingly it is noticed that the personnel between 26-30 age interval constitute the half of entire list which indicates that personnel between this age group tend to use technology more.

Educational Background: Of all the participants of research, 79% personnel are university graduates, 10% are college graduates, 6% are high-school graduates and 5% are post graduates.

Department: Personnel from different departments of the bank have been included in survey. Of all the participants of survey 46% work in the department of checking accounts, 44% in private marketing department, 8% are from other departments and 1% from trade marketing and operation departments.

Professional Status (Position): Of all the participants of research 33% are bank clerks, 25% are assistant directors and directors, 11% are vice managers, 6% are managers.

Seniority: Of all the participants of research 52% have 0-5 years of seniority, 22% have 6-10 years of seniority, 17% have 11-15 years of seniority, 7% have 16-20 years of seniority and 2% have more than 21 years of seniority.

ATTITUDES OF THE BANK PERSONNEL TOWARDS E-LEARNING

86% of the personnel stated to be acquainted with e-learning system used in the bank while 14% stated to have no acquaintance with the site. 78% of the employees reported their contentment with e-learning program while 10% stated opposing views and considered it unnecessary. 12% of the personnel remained neutral on this issue. 65% of the personnel contented with e-learning program state that the first reason underlying their contentment with the program is that it provides a learning setting that is independent of time and place. As the secondary reason, 21% indicated its usability during work hours too, 21% pointed out its time saving, 20% underlined the comfort it provides thanks to its repeatability. 69% of the personnel stated to use e-learning program freely any time of the day. 13% claimed to spare approximately one hour in a day and 58% stated to use the program occasionally.

As the usage frequency of the program is analyzed these figures are obtained: 26% of the personnel use it very rarely and only when needed, 20% once a month, 20% never, 11% once a week follow their past activities from this program. 26% of the personnel check their upcoming activities from this program once a month, 23% once a week, 13% never, 11% few times in a week. At certain intervals the personnel participate in e-lesson and e-exam programs from the work environment of the bank. 28% of the personnel follow e-lessons once a month, 17% once a week, 16% less frequently, 10% once a week and 10% personnel never. E-exams appropriate for the bank personnel are given on the program out-of-working hours. That is because e-exam has to be completed within a certain length of time by the bank personnel. However as the data reveal, 30% of the personnel take e-exams once a month, 15% once a week, 14% less frequently, 8% a few times in a week, 6% every day while 12% personnel never take e-exams. As seen, the e-learning participation and usage tendencies of the personnel seem to be high.

In the e-learning program used by personnel there is another section which can be used to take notes; however 39% of users do not take notes in this section. The remaining 21% personnel use it less frequently, 12% once a month, 8% once a week, 4% few times in a week and 2% everyday.
In e-learning system there is also an e-library that contains several documents for the self –training of the personnel. 41% of the personnel never use this library. 24% use it less frequently, 10% once a month and 5% once a week.

Via this system surveys on a range of topics are distributed to the personnel. 26% of the personnel never participate in these surveys, 23% less frequently, 22% once a month, 7% a few times a week, 5% once a month and 3% everyday check this section and make survey evaluations.
Information sharing is an important issue in e-learning sites therefore the personnel is required to provide information when demanded. 81% of the personnel stated to have provided no information while 5% provided information.

The personnel stated to be contented with e-learning program they have received. Thus 45% of the e-learning trainers can use the e-courses they take in their work life. 75% of the personnel stated that e-courses they take leave substantial effect on their career development.

Since information and communication technologies are necessary anytime, anywhere 86% of the personnel stated that they believe in the necessity of technology and 83% stated that they believe it increased their work performance. 73% of the personnel believe that e-courses are useful for the employees. 66% of the personnel feel the necessity to use forum and chat rooms to interact with the others sharing e-learning program. Additionally 77% of the personnel believe that interacting with their colleagues and trainers while using e-learning program can be effective in raising their success because 75% of the personnel believe that through interaction they enlarged their social learning environments. 74% of the personnel believe that once their social learning environment is expanded their e-learning performance shall also be heightened. Interaction matters greatly in e-learning. Therefore 77% of the personnel believe that if they can instantly interact with their instructors during an e-lesson they can be more successful. To enable active usage of e-learning program by the personnel, the user should have a program that gives no boredom and provides instant responses. 44% of the personnel believe that content is important to use the program actively, 39% emphasize interaction and 21%

underline visuality. As demonstrated, the personnel believe that the interaction they set amidst themselves and their instructors is vital. The personnel would like to interact with his/her instructor whenever needed.

THE ATTITUDES OF EMPLOYEES AS REGARDS THE CONTRIBUTION OF E-LEARNING ENVIRONMENTS ON THEIR PROFESSIONAL SUCCESS

Personnel working consists of four main sections in e-learning environments factors affecting the success in creating such as a special use of computer applications, to understand the benefit, satisfaction, including e-learning unit(Johnson et al., 2008).

Table: Distribution of E-Learning Environments affecting the Attitudes of individuals Accomplishments

	Strongly Agree (%)	Agree(%)	Neither Agree nor Disagree(%)	Disagree (%)	Strongly Disagree(%)
A1:Application-specific computer self-efficacy					
1)I believe I have the ability to respond to comments posted in an online discussion	14	40	15	8	6
2)I believe I have the ability to post comments in an online discussion	7	44	20	9	13
3)I believe I have the ability to locate information on the class website.	3	24	29	11	15
4)I believe I have the ability to use all e-learning features	10	38	9	17	8
5)I believe I have the ability to access and complete the end of module assessments (quizzes).	16	37	6	13	10
A2:Perceived usefulness					
1) Using e-learning improves my performance in this class	31	38	6	6	1
2)Using e-learning in this class improves my productivity.	29	44	6	2	2
3)Using e-learning enhances my effectiveness in this class.	29	45	5	2	2
4)I find e-learning to be useful	30	41	7	3	2
A3: Satisfaction					
1)I am satisfied with the clarity with which the class assignments were communicated.	23	41	10	3	6
2)I am satisfied with the degree to which the types of instructional techniques that were used to teach the class helped me gain a better understanding of the class material.	20	48	9	5	1
3)I am satisfied with the extent to which the instructor made the students feel that they were part of the class and ‘‘belonged’’.	24	49	6	3	1
4) I am satisfied with the instructor’s communication skills	14	50	14	3	2
5)I am satisfied with the accessibility of the instructor outside of class.	13	42	21	4	3
6)I am satisfied with the present means of material exchange between you and the course instructor.	16	38	21	4	4
A4:Course instrumentality					
1)I feel more confident in expressing ideas related to Information Technology.	20	46	11	4	2
2)I improved my ability to critically think about Information Technology.	17	45	15	4	2
3)I improved my ability to integrate facts and develop generalizations from the course material.	17	46	14	4	2
4) I increased my ability to critically analyze issues.	16	49	13	4	1
5)I learned to interrelate the important issues in the course material.	17	46	15	4	1
6)I learned to value other points of view.	15	47	15	5	1

On the basis of Usage and Satisfaction Approach (McQuail,2004) which is one of the Communication Theories as regards the effects of e-learning programs on people’s success: a. Using special computer applications b. Grasping its benefits c. Contentment d. Educational unit question groups have been measured and reliability coefficient has been detected as Cronbach α=0,972. The scale employed in factor analysis has 3 dimensions. 1st factor measures 73.7%, 2nd factor measures 5.3%, 3rd factor measures 4.82%. Research survey consisting of 3 factors and 21 questions has measured 83.91% of the attitudes towards the effects of e-learning programs on people’s success.

As the distribution of the attitudes of e-learning environments on the effects on individuals' success are analyzed in Table 1, the state of using computer applications (A1) shows that 40% of the personnel agree that they are able to respond to the comments sent from online discussions, 44% of the personnel agree that they are able to send comments to online discussions and 29% of the personnel state that they have no idea on providing information to e-learning system. 38% mostly agree that they make use of all the parts of e-learning system they use and also 37% mostly believe that they reach to the end of exam module then complete the module. As the section on grasping the benefit of used system is analyzed (A2), 38% of the personnel agree that e-learning system is effective in enhancing their work performance, 44% of the personnel agree that e-learning applications in education support their productivity, 45% of the personnel believe that it enhances their working performance and 41% of the personnel respond that they believe in the benefits of using e-learning system. As their contentment with education system is analyzed (A3), 41% of the personnel are contented with clarity in in-training communication, 48% of the personnel state that in-training teaching techniques assist them in grasping teaching materials better, 50% of the personnel stated their contentment with the communication skills of instructor and 42% of the personnel stated their contentment with access to the instructor even outside e-learning environment. Also 38% of the personnel stated that they agree with the contentment about material exchanges between instructor and learner. Educational unit (A4) section demonstrates what is gained from education unit. Accordingly 46% of the personnel stated that they felt much secure in expressing ideas related to information technologies, 45% of the personnel stated that their critical thinking skills on information technologies improved, generalizations from teaching materials and truth-combining faculties have been elevated, 49% of the personnel stated that their ability to criticize analytic subjects has improved, 46% of the personnel stated that they learnt about the interrelated subjects in course materials, 47% of the personnel stated that they have learnt the remaining significant points of display.

WITH RESPECT TO GENDER, E-LEARNING PROGRAM USAGE FREQUENCY OF THE PERSONNEL

There is a meaningful correlation between gender and e-learning program satisfaction of the personnel (p=0.03). Of all the female personnel 27.8% prefer the program thanks to its time-saving quality, 25.9% due its repeatability and 11.1% by virtue of its usability during working hours. Male personnel on the other hand (by a ratio of 32.5%) state their contentment with the usability of program during working hours. Of all the male personnel the ratio of the ones selecting the program thanks to its time saving quality and repeatability is the same for both and this ratio is 13%. Additionally 39.1% of males and 31.5% of females are discontented with the e-learning program they use.

The ratio of e-lesson followup differs with respect to gender (p=0.03). Male personnel use e-learning program more frequently than female personnel which might be connected to higher interest towards computers and internet amidst men.

There is a meaningful correlation between gender and usage of virtual library (p=0.003). Compared to female personnel, male personnel make use of the library more often which might be attributed to the fact that men have greater inclination towards technology. 10.9% of the male personnel make use of virtual library once a week while female personnel (3.7%) make use of this service once a month.

Through e-learning system, surveys covering a variety of topics are administered to the personnel. There is a differentiation between genders in terms of participation to surveys (p=0.02). 28.3% of the male personnel take part in survey evaluations once a month whereas the ratio is 16.7% amidst female personnel who never or rarely complete the surveys.

Active usage of e-learning program and surfing on program contents without getting bored also change with respect to gender (p=0.005). Both males and females pay attention to visuality in e-learning. However for female personnel communication matters more while for male personnel content is much more important. That may be related to the fact that women have wider social circles and enter social networking sites more frequently than men.

WITH RESPECT TO EDUCATIONAL BACKGROUND, E-LEARNING PROGRAM USAGE FREQUENCY OF THE PERSONNEL

There is a meaningful correlation between educational background of the personnel and their followup of e-lessons (p=0.02). High school graduates follow the e-lessons daily which implies that this program is functional in filling the educational lacks of the ones with lower level of education. The followup of e-lessons is sporadic amidst university graduates while high school, college and post graduates follow the courses more frequently. It

can thus be argued that there is an asymmetric relationship between educational background and program usage frequency.

The belief amidst the personnel that while using e-learning program their interaction with their colleagues and instructors is effective on their success is subject to change with respect to educational level of the personnel (p=0.03). High school, College and University graduates believe that interaction is effective on their success while only 20% of post graduates support this argument.

WITH RESPECT TO DEPARTMENT, E-LEARNING PROGRAM USAGE FREQUENCY OF THE PERSONNEL

There is a meaningful correlation between the departments survey participants are employed in and following the activities of e-learning program (p=0.04). Checking accounts department personnel are, compared to private marketing personnel, more active in following the activities that shall come from e-learning program. 21% of the personnel from checking accounts department follow upcoming activities few times a week from the particular website. However since personnel from private marketing department are required to perform client visits during working hours, 31% of the personnel in private marketing department use e-learning program to follow upcoming activities once a month, 25% once a week and 11.4% less frequently.

There is a meaningful correlation between the frequency of following up e-lessons and the departments personnel are employed in (p=0.01). Personnel employed in checking accounts department have the opportunity to follow e-lessons every day or few times a week whereas this may not be possible for the personnel in private marketing department. It is a privilege for e-learning program users that e-lessons can be taken during working hours as well as out of working hours. Independence of e-learning from time limits allows the personnel to follow e-lessons out of working hours too.

The frequency of survey participating bank personnel to follow e-exams varies with respect to department (p=0.02). Since e-exams are given during working hours, personnel from checking accounts department can spare more time than the ones in private marketing department since private marketing personnel are required to make client visits during the day. 31.8% of the personnel from private marketing can take e-exams once a month while 20.5% take exams less frequently and 15.9% of private marketing personnel take no e-exams at all. To ensure that private marketing personnel can also take e-exams those exams should be given out of working hours too.

WITH RESPECT TO PROFESSIONAL STATUS, INCLINATION OF THE PERSONNEL TOWARDS E-LEARNING PROGRAM

There is a meaningful correlation between the professional status (position) of employees and their belief that communicating with their colleagues and instructors during e-learning is effective on their success (p=0.03). Parallel to the climb in professional hierarchy, the belief amidst personnel that interaction affects success topples. This might be echoed in the restriction of professional levels and professional knowledge accumulation of employees to execute their daily routine activities. Only the top level personnel (manager) hold the belief that communication that can be reestablished with the program is essential to guarantee success. That is because as a requisite of this position, spread of competition to the branches not only strengthens the tendency for personal professional success but also success of the branches. However in e-learning, interaction is essential for any position. That is related to the reason that any personnel gearing towards career development should, while interacting with both colleagues and instructors, continue to establish interaction with his/her subordinates to transfer their knowledge and seniors to receive their support.

There is a differentiation between professional status and belief amidst personnel that through interaction their social learning circle widens (p=0.05) Since social learning is the way of learning through following other people, their social learning circles also expand via interaction they set in any e-learning environment. Just as it happens in interaction it is true that as the position is elevated, the number of personnel who believe their social learning circles are expanded through interaction is decreased. It becomes evident that junior personnel interact with each other more frequently.

Expanding social learning circles and its effect on e-learning performance of individuals vary with respect to professional status of people (p=0.03). The belief that social learning circle widens via interaction and e-learning performance is affected changes with respect to position. The personnel employed as bank clerks (%90.9) hold the belief that social learning circle that is expanded via interaction is effective on their e-learning performance.

CONCLUSION

Organizations that employ information and communication technologies can outpace other enterprises only through expanding their production, planning and marketing capacities and uplifting their training services. Just as it is valid for all sectors, in finance and banking sector too, through the intense application of information and communication technologies the integration of web-based products with daily life makes it a necessity to use relevant technologies. Particularly speaking, rampant competition that rises parallel to developing technology is a factor triggering this necessity. To elevate productivity it is expected from the banks to actively use information and communication technologies. In the enhancement of labor productivity the qualities of trained laborforce should also be heightened.

Parallel to the spread of information systems web-based education is now used more frequently in banks since currently in all domains of life, life-long learning is the acknowledged principle by all. Today, effective use of information technologies is considered to be an economical solution in the betterment of bank personnel's productivity and following the new developments. However there are certain differences in making the most benefit from e-learning programs. To put differently, with respect to the elevation of personnel productivity and job satisfaction, perceived values of e-learning vary thus tendency towards e-learning changes direction.
The employees tend to select the kind of jobs that allow continuous self improvement, keep up with the necessities of modern age and assist them in rising to higher positions and reach job satisfaction through reconciling personal objectives with organizational goals. Those who believe in the benefits of program spend longer time for e-learning both during and out of work hours.

In this research it has been manifested that since information and communication technologies are essential anywhere and anytime, a majority of bank personnel support the view that this program is an inseparable part of technology and a driving factor of work performance. More than half of the personnel make use of e-learning system utilized within the bank. The remaining personnel who constitute only a small group explain that the reason they do not enter e-learning site is they are unaware of this program. This might be an indicator of the fact that bank employees have no sufficient interest towards information technologies. The personnel however have worded their contentment with the existence of an e-learning program. The primary reason for the high selection of this program is connected to its usability anytime and anywhere.

At certain intervals, the bank personnel attend e-lesson and e-exam programs from their work environment. Since in this research some of the participants fail to follow e-learning, the participation ratio to e-exams is also inadequate. Generally speaking it is feasible to argue that program participation and usage ratio of the personnel is below expectations. This might be attributed to the low computer-literacy level and lack of interest towards new technologies due to age factor of the personnel. On the other hand more than half of the personnel report that e-lessons they took have played remarkable role in their career development and drew their attention by virtue of providing "a new learning setting on the internet".

Interaction in e-learning is pretty functional in the communication of employees with both their instructors and colleagues. Correspondingly, the personnel cultivated a belief that their interaction with instructors and colleagues would leave positive effects on their success. Since the program allows interaction with other users while in-progress, it also expands the learning circle.

There is a meaningful correlation between gender and satisfaction received from the employed e-learning program. The male personnel pointed that the usability of program during working hours as the primary motive for satisfaction while female personnel indicated its time-saving quality and repeatability. The followup of e-courses amidst the personnel varies with respect to gender. Since computer literacy amongst men is higher, they use e-learning program more frequently than women.

With respect to gender, active usage of e-learning program and surfing on program contents without boredom also vary. It has been witnessed that both genders place importance to visuality in e-learning program. In addition to visuality, the women are more open to web-based communication while men care more about program contents. Besides, women enlarge their social circles mostly by using social networking sites.

There is a meaningful correlation between educational background of employees and their followup level of e-lessons. High-school graduate personnel follow e-lessons daily which might be an indicator of the functionality of system in compensating for educational lacks. University graduates follow e-lessons at certain intervals while high school, college and post graduates enter the program less frequently which might be related to the perceived educational inadequacies and desire to pursue new goals. Accordingly it can be stated that till

bachelor's degree level, there is an asymmetrical relationship between educational background and usage ratio of the program.

There is a meaningful correlation between the department of survey-participant personnel and following upcoming activities on the e-learning program. Compared to the personnel from private marketing department those employed in checking accounts department are more active in terms of following upcoming activities on the e-learning program. Since their work routine is intertwined with risk conditions, those working in checking accounts department are required to adapt to frequent changes in processes. There is a meaningful correlation between followup of e-lessons amidst the personnel and the department they work in. Personnel employed in checking accounts department have the opportunity to follow the lessons daily or few times a week while this is not the case for the personnel from private marketing department. One of the privileges e-learning program provides to its users is that e-lessons can be taken not only during but also out of working hours as well. Independence of e-learning from time enables the personnel to follow e-lessons out of working hours too.

The followup of e-exams on the e-learning program differs with respect to the department of personnel. Since e-exams are held during working hours, those employed in checking accounts department can spare more time to exams than the ones in private marketing department because employees in private marketing department are required to conduct client visits as specified under their job definitions.

There is a meaningful correlation between the position of bank personnel and their belief that interacting with instructors and colleagues during e-learning is effective on their success attainment. Parallel to the climb in professional status, the belief on the effect of interaction is pulled down. This might be related to the restrictions of professional status and professional knowledge accumulation that allows the personnel to execute their daily routines. Only the top level personnel (manager) hold the belief that communication that can be reestablished with the program is essential to guarantee success. That is because as a requisite of this position, spread of competition to the branches not only strengthens the tendency for personal professional success but also success of the branches. However in e-learning, interaction is essential for any position. That is related to the reason that any personnel gearing towards career development should, while interacting with both colleagues and instructors, continue to establish interaction with his/her subordinates to transfer their knowledge and seniors to receive their support.

There is a differentiation between professional position and belief amidst the personnel that through establishing interaction, their social learning circle can be expanded. That is because since social learning also necessitates interactive communication, they can share their knowledge through interacting with one another in e-learning environment. Parallel to the rise in professional status, the belief amidst the personnel that their social learning circle expands is pulled down. Hence, it surfaces that junior level personnel interact with one another more intensely.

To conclude, just as is true for any other sector, in banking and finance industry where technology is effectively used, e-learning is becoming increasingly widespread. Employed personnel internalize and use e-learning system commonly. Based on research findings it can be asserted that the personnel should use the system more actively. To enable an active use, the personnel should be informed about the processes that can be completed on e-learning system. By following a gender-blind policy which also makes no discrimination on the basis of department and educational background, every single personnel should be motivated to use the system in the best effective way. Since it is widely acknowledged that communication amidst personnel is effective in the improvement of work performance and career development, interaction on the system should be promoted.

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