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Benefits of digital training approaches on non-banking economic divisions in India

Beneficios de los enfoques de capacitación digital en las divisiones económicas no bancarias de la India

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ABSTRACT

The current research examines the benefits of digital training approaches in non-banking economic divisions in India. The present study adopted quantitative analysis employing the SPSS version 23 software package. A structured questionnaire survey method is used to collect the data from employees working in the non-banking economic division, and a purposive sampling approach is used for analysis. The objective of the method is to collect data relating to employees' insights concerning adopting digital training. ANOVA, frequency, and regression tests are executed in research. The study's outcomes revealed the prevalence of digital training in non-banking institutions and the significance of online learning platforms in offering practical training to employees. Furthermore, the study also evaluates the impact of digital training approaches on employee performance in the organization. The study recommends implementing online learning platforms in non-banking financial institutions to accomplish organizational objectives.

Keywords: Digital training, online learning, employee performance, non-banking financial institutions, digital transformation.

Jel Code: D83, D89



RESUMEN

La presente investigación examina los beneficios de la capacitación digital en las divisiones económicas no bancarias de la India. El estudio adoptó un análisis cuantitativo con el paquete informático SPSS versión 23. Se empleó una encuesta estructurada mediante cuestionario para recopilar datos de los empleados de la división económica no bancaria, y se empleó un muestreo intencional para el análisis. El objetivo del método es recopilar datos sobre la percepción de los empleados respecto a la adopción de la capacitación digital. Se realizaron pruebas ANOVA, de frecuencia y de regresión. Los resultados del estudio revelaron la prevalencia de la capacitación digital en instituciones no bancarias y la importancia de las plataformas de aprendizaje en línea para ofrecer capacitación práctica a los empleados. Además, el estudio también evaluó el impacto de la capacitación digital en el desempeño de los empleados en la organización. El estudio recomienda la implementación de plataformas de aprendizaje en línea en instituciones financieras no bancarias para lograr los objetivos organizacionales.

4 Palabras clave: Capacitación digital, aprendizaje en línea, desempeño laboral, instituciones financieras no bancarias, transformación digital.

Código JEL: D83, D89

INTRODUCTION

Digitalization is related to the management and technology of information about services and products. The digitalization process encompasses all organizations, including both small and large companies, as well as all levels of the economy (Kulkarni et al., 2022).

Technological changes, advancements, and market competition impact an organization's survival (Nazuri et al., 2025). Especially during times of crisis, organizations must adapt to modern training methods to improve and enhance the agility of their employees (Kumar & Kumar, 2022). Modern training techniques require the implementation of new technologies. Electronic or digital training (DT) is essential in improving resilience through training on diverse skills (Samantaray et al., 2023).

The most significant transformation of society is the implementation of Internet services and information technology, such as Google Meet, Zoom, and Skype, in the schooling and training of employees in an organization (Tusa & Dumitrescu, 2025), which leads to greater effectiveness and efficiency, quality acquisition, and information awareness. DT trains all employees through digital media such as intranets, extranets, and the Internet (Hassan et al., 2020). DT is a lesson or course delivered electronically, such as web-based activities and programs related to a particular training subject (El Omari et al., 2022).

DT is based on web-based training and video conferencing. Adopting online learning in employee training offers many benefits (Md et al., 2025), including decreasing the cost of resources required for the traditional training process. The primary advantage is that trainees can access a training session at any time and from anywhere (Balogun & Enemu, 2022). In addition to presenting educational content and materials, the DT enables trainees to communicate live, participate by asking questions, and share their opinions. The trainees interact through discussions, emails, and blogs.

Technology helps companies perform better competitively (Steggemann, 2023). Employee performance (EP) is the outcome of examining the employee's work in terms of success, organization standards, and goals. The interest in e-training has increased in many developing countries, such as India, due to the ability of technologies to contribute to social and economic development (Alhooti & Anto, 2020).

An organization's stability and future depend on the performance of its employees (Hermawan & Rahayu, 2025). A well-trained employee can gain a competitive advantage when all employees have the required talents and skills. With the advancement of technology, a revolution in e-training has emerged, enhancing the performance and productivity of

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organizations (Ismail et al., 2022). For better improvement of individual growth, which can generate benefits for the organization, DT is an essential mechanism because it has been used as the benchmark organizations utilize to determine employee task performance (Rodrigues et al., 2023). E-training is an alternative to ensuring that the company can maintain pace by meeting the employees' requirements and, similarly, can perform cost-effectively.

DT is similar to e-learning in several ways, particularly in the context of technology and knowledge delivery. E-training is unambiguously a less time-consuming process than e-learning, which is mainly designed to attain a specified learning skill or outcome (Selase & Avenorgbo, 2021).

Most organizations consider DT a unique competitive advantage and implement it with the sole intention of increasing productivity and work performance, as online learning provides employees with detailed knowledge. DT supports employees in expanding the variety of training content and keeps them updated regarding information related to developing particular job areas (Al-Shorman et al., 2021).

It was widely used during the pandemic in many organizations worldwide since DT overcomes the challenges of face-to-face training and long distances between the workplace and employees (Alghamdi et al., 2022). Many industries have adopted digital transformation (DT), including manufacturing, education, agriculture, and the financial sector.

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The financial sector has undergone many changes with the advancement of technology. The structure of the financial system has evolved, with non-banking economic divisions (ED) contributing more to the industry. Non-banking financial companies encompass a range of business models, including investment funds, money market funds, insurance corporations, pension funds, and special purpose vehicles (Emter et al., 2021).

The non-banking economic division is a sector comprising institutions involved in offering financial services. This division complements the banking sector by providing alternative financial facilities required by the public, like hedge funds, private funds, insurance, pensions, and much more (Karamoy & Tulung, 2020).

Non-banking financial institutions (NBFIs) are considered financial intermediaries; these organizations collect funds from corporations, net-worth clients, and individuals to extend the financing for the corporate, secondary market, and other large corporations (Khowaja et al., 2021). Due diligence (DT) in non-banking financial organizations has become necessary in today's technological landscape.

Without appropriate training and limited access to digital tools and resources, the organization's team feels challenged in communication, collaboration, online security, and

data protection. Talent competition is aggressive, meaning an institution does not depend on its employees' existing skills.

Employee engagement typically influences the mindset of employees within an organization. Non-trained employees perform ineffectively, and their interest in working within an organization is reduced.

The biggest challenge for organizational authorities when working remotely is onboarding remote personnel. While managers cannot interact with new company employees, tracking and supporting tasks become challenging. Thus, through training, employees help onboard them. With the help of DT and development, managers can support newly joined employees in training in a specific area and the skills necessary to perform their roles effectively.

Effective development and training enable management to ensure that new employees are enthusiastic about joining the organization and performing their roles. DT offers several opportunities for innovation and growth in non-banking electronic distribution. This also includes equipping employees with the knowledge to offer a personalized service. Hence, the present study emphasizes the advantages of DT to understand the need to implement DT within the non-banking finance organization.

Digital transformation (DTF) has modernized the commercial industry, including non-banking financial organizations. DT motivates a regular learning culture among people, which develops employees' skills and professional knowledge. Online training programs are beneficial to many organizations worldwide. Organizations can create or purchase courses according to their requirements and start training their new employees. Online training enables employees to access materials from remote locations and learn on a daily basis, ultimately improving their performance. When faced with challenges, employees can access resources at their convenience and at their own pace.

Effective training programs enable workers to quickly understand their job role and apply the knowledge they have learned. DT makes quality knowledge retention easier and reduces the employees' travel time. Since DT is cost-efficient compared to traditional training and promotes innovation within financial institutions, many organizations adopt online employee training. By investing in digital transformation (DT) programs, organizations can equip their employees with the necessary knowledge and skills to utilize digital tools and technologies effectively, thereby enhancing productivity. This also helps organizations maintain competitiveness in a constantly growing digital landscape. Understanding DT supports employees in adapting to new platforms, tools, and knowledge essential for productive operations.

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The present study highlights the benefits of DT on non-banking Electronic Data Interchange (EDIs) in India. The research objectives of the current study are

- To provide an overview of the adoption of digital technologies in non-banking institutions in India
- To assess the significance of online learning platforms in providing practical training to employees
- To evaluate the impact of DT approaches on the EP in the organization
- To recommend a framework for effectively implementing e-learning platforms in NBFCs to achieve the organizational goals.

The paper is organized as follows: Section 1 provides an in-depth introduction to the benefits of DT approaches for non-banking ED. Furthermore, the introduction section illustrates the significance of the research. In section 2, prevailing research works related to the current study will be reviewed. The research methodology of the current study will be outlined in Section 3. In Section 4, the analysis' outcome will be discussed. In section 5, the analysis outcome will be addressed and compared to that of existing studies. In Section 6, the limitations of the study will be elaborated upon. Finally, in section 7, the brief conclusion regarding the current research will be discussed along with future recommendations for the study.

THEORETICAL FRAMEWORK

The Technology Acceptance Model (TAM) is a helpful framework for understanding the adoption of digital training methods in non-banking sectors in India. Created by Davis in 1989, TAM suggests that two main factors impact technology acceptance: perceived usefulness (PU) and perceived ease of use (PEOU).

Regarding digital training, perceived usefulness refers to how employees view online training as a way to improve their job performance and skills. Employees believe digital training can enhance their competencies and provide valuable resources, and are more likely to engage with these programs. Alternatively, perceived ease of use refers to how easily employees can navigate and use digital training platforms. User-friendly interfaces and access to technical support can improve the user experience and reduce resistance to new technologies.

Moreover, TAM acknowledges that external factors such as organizational culture and technological infrastructure play a significant role. A culture encouraging continuous learning can positively impact PU and PEOU, motivating employees to embrace digital training initiatives. Additionally, having adequate technological resources, including reliable internet access and appropriate devices, is crucial for ensuring smooth adoption.

By using TAM as a theoretical framework, researchers can pinpoint specific factors that influence the acceptance of digital training in non-banking sectors, devise targeted strategies to enhance perceived usefulness and ease of use, and carry out empirical studies to confirm the model's relevance in the unique setting of the Indian economy. Ultimately, incorporating Total Addressable Market (TAM) into the evaluation of digital training methods can enhance workforce skills and efficiency in these industries.

The achievement of non-banking companies relies heavily on Customer Relationship Management (CRM) practices (Khan, 2023). These practices are more than just transactions and are crucial in building strong, lasting customer connections. Initially, non-banking companies should focus on efficiently collecting and managing customer data to personalize interactions and offerings based on individual preferences. Customer segmentation enables more effective targeting of engagement. Through personalized and multi-channel communication, customers feel valued and listened to. Providing excellent customer service, including quick issue resolution, further strengthens these relationships.

Non-banking companies should actively seek and act on customer feedback to continuously improve their products and services. Strategies such as cross-selling and upselling should be implemented carefully to benefit the customer rather than push for additional sales. Loyalty programs can encourage repeat business, and well-trained employees who are empowered to engage with customers effectively represent the company.

Data analytics provide valuable insights for informed decision-making, and continuous monitoring ensures that CRM practices evolve to meet changing customer needs. Following data protection regulations and implementing data security measures are essential to maintain customer trust. Eventually, effective CRM practices in non-banking companies play a crucial role in fostering customer loyalty, enhancing brand reputation, and achieving long-term success.

The conventional study (Wiradendi et al., 2020) was conducted to investigate the effectiveness of e-leadership, e-training, work motivation, and work-life balance on the performance of Generation Y employees. A quantitative research approach, SEM (Structural Equation Modelling), and a survey technique were used to collect data from 200 Gen Y employees at the Honda motorcycle company in Jakarta, India.

The sampling method used was a probability sampling method, specifically a random sampling method. Primary data was collected by distributing a questionnaire to the targeted population. A prevailing study found that e-leadership, work-life balance, and e-training have a positive impact on work motivation. Work-life balance, e-leadership, work motivation, and e-training positively influence an employee's performance. The study concludes that e-

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training, work-life balance, and e-learning keep employees motivated to work and maintain effective employee performance.

The existing study (Shahriar et al., 2023) investigated the prospects and approaches of e-learning and online training for employee development and learning during the pandemic. A qualitative research methodology was applied, and data were collected through interview questions that were interpreted according to the participants' responses.

The study's outcome indicated that digital learning offered convenience and flexibility during a crisis. From the perspective of HR, digital learning has enabled the organization to rapidly adopt a new secure normal, ensuring organizational development and growth within the company structure, along with favorable outcomes. Implementing e-learning and flexible working arrangements has enabled organizations to rapidly adapt to modern technology, resulting in a significant shift in the corporate sector and organizational culture. The prevailing study concludes that e-learning and blended training are successful alternatives to traditional training methods.

10 The conventional study (Ma et al., 2022) examined the efficiency of blended training in the organization. Due to the pandemic, a company has altered its training method to enhance organizational and employee performance (Contreras & González, 2021). The study analyzed employee candidates from the sales team from 2019 to 2021. The participants learned courses online, evaluated them before their traditional training, and validated employees' learning experiences in blended training.

These evaluations were conducted to assess training efficiency and effectiveness, taking into account the duration of training time. The prevailing study revealed that the organization could enhance the training efficiency by decreasing the training period and improving employee performance. In conclusion, blended learning allows the organization to enhance EP with less time.

The existing study (Kumar & Kumar, 2023) analyzed the perceived influence of e-training on the trainees' self-assessment and experience. A quantitative methodology was employed for analysis, and data were collected from 853 employees in North Indian companies using structured questionnaires. Additionally, an SEM model was utilized to validate the association.

The study's results highlight organizational and infrastructure support as the primary dimension, followed by trainer capabilities and design, in influencing the perceived usefulness of the training. The perceived trainee experience has a substantial impact on the outcome of the e-trainee, as the trainee reported a significant and optimistic self-assessment.

The study's conclusion indicates that employees in the organization accept and support the e-training.

The banking sector has adopted electronic HR management (e-HRM) practices to enhance the functions of both the organization and its HR department. A conventional study (Arshad et al., 2023) examined the impact of three primary e-HRM practices —e-training and development, e-HR evaluation, and e-recruitment —on the bank's performance.

A quantitative research approach was employed, utilizing data sources from financial institutions that had implemented e-HRM protocols. The prevailing study found that e-recruitment has a significant influence on a bank's performance. Further, through e-recruitment, efficiency and quality of talent acquisition have improved. Similarly, e-training and development also positively impact bank performance, enhancing the capabilities and skills of banking employees. The study concludes that e-HR evaluation is an effective process for finding the improvement needed in the bank organization.

The existing study (Bikse et al., 2021) determined to scrutinize the progress of DTF and relevant abilities for employees and discover the challenges and opportunities in Latvia during the pandemic. A quantitative research methodology was employed, and a survey method was applied to collect data from Latvian employers using a questionnaire.

The applied research methodology was based on investigating relevant theoretical concepts related to DTF. The prevailing study revealed that most respondents who participated in the survey rated the DTF implementation level as medium-high or high, representing a positive trend and prevalence of digitalization in the community, even among companies that are still in the early stages of DTF adoption. The main challenge was identified as the need to improve digital skills and human capital abilities, due to some companies' insufficient efforts in providing additional learning opportunities for their employees. The study concludes that there is a need for a holistic approach to ensure the DTF implementation with maximum efficiency.

The existing study (Al-Ghezawi & Megdadi, 2021) examined the influence of e-learning on employee performance at commercial banks (CB). A quantitative research approach was applied, and a questionnaire was utilized to collect data from 411 employees from all departments in 13 Jordan CBs. The SPSS tool and descriptive-analytical method were used for analysis. The prevailing study determined the significant influence of e-learning and its variables, including e-seminars, e-workshops, and e-training, on improving employee performance in terms of work capabilities, competencies, skills, and knowledge. Furthermore, the study suggests a periodic schedule to ensure the employees learn with the help of e-learning components.

The prevailing research (Papanko, 2022) has been conducted to evaluate the effectiveness of internal audits and their connection to the financial performance of chosen non-banking financial institutions in Ghana's Ashanti Region. The research utilized an observational cross-sectional descriptive survey to ensure a comprehensive collection of information regarding internal audit effectiveness and financial performance conditions without affecting the study setting.

The purposive sampling method was employed to collect data from employees of thirteen selected non-banking organizations. The research revealed a notable degree of internal audit competency (approximately 55 percent), a reasonable level of management backing to promote the effectiveness of internal audits in non-banking financial institutions, and a strong positive correlation between internal audit competency and the financial performance of non-banking financial entities.

Internal audit independence was also discovered to correlate positively with financial performance. Therefore, it was advised that the boards and management of non-banking financial institutions ensure sufficient audit staff and rigorously follow strategies designed to enhance internal audit competence, independence, and management support systems.

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Prior research has assessed the influence of various employee retention tactics on employee happiness. The study employed a descriptive design, using a structured questionnaire to gather data from employees of Manappuram Asset Finance Limited. The Statistical Package for the Social Sciences (SPSS) software was used to analyze the data, allowing for both descriptive and inferential statistical assessments, as well as ANOVA.

The results showed that successful employee retention tactics, including recognition initiatives, career growth opportunities, and a supportive work atmosphere, significantly improve employee satisfaction and lower turnover rates. The research emphasizes the importance of effective retention strategies in cultivating a more satisfied and dedicated workforce within the organization. (Sultanova et al., 2024)

Presents a model for understanding the different approaches taken by countries in digitalizing banking services. This model can be used to assess the status of digital training in sectors outside of banking, considering factors such as technological infrastructure, regulatory backing, and consumer readiness. A strong technological foundation is crucial for successful digital training.

Countries with advanced digital banking systems tend to exhibit improved service efficiency and increased customer engagement. Likewise, non-banking industries in India need to invest in technology to support comprehensive training schemes that can adjust to the changing

demands of the workforce. The regulatory environment substantially impacts the effectiveness of digital training efforts. Just as supportive regulations have driven the digitalization of banking in various nations, similar frameworks are required for non-banking sectors to ensure that digital training schemes are accessible and in line with industry standards.

Digital technologies (DTs) are becoming increasingly critical in addressing social issues related to inequality and enhancing the well-being and empowerment of socially disadvantaged groups. However, studies show that instead of reducing social inequalities, the use of DTs has made them worse in various ways, especially for those who are already marginalized.

A study in India (Bisht et al., 2025) involving employees from five MFIs that offer uncollateralized group loans to poor rural women found that the focus on making money through DTs in providing microfinance has caused the MFIs to deviate from their original mission, resulting in a decrease in the quality and extent of their services. The use of DTs has hindered the development of social and human capital, both of which are crucial for reducing poverty, and has instead increased exclusion, rather than closing the gap. It highlights the importance of reaching more people and those in greater need (i.e., reaching the poorest borrowers) to understand the shift in mission.

The prevailing research aimed to create a structure for effectively implementing digital transformation. Through a thorough analysis of existing literature and conversations with industry professionals, 17 independent variables and three dependent variables that could impact the adoption of digital transformation were identified.

This study followed a hypothetico-deductive research approach. A survey comprising 43 non-demographic questions, each rated on a five-point Likert scale, was distributed to the intended recipients. Four hundred seventy-three participants responded to the study, including top executives from various financial institutions like public sector banks, private sector banks, non-banking financial companies, urban cooperative banks, and regulators. The study's findings demonstrated that the successful implementation of digital transformation depends on the organization's and employees' readiness and how employees perceive customer experiences with digital technology. The research led to the establishment of a framework for effectively embracing digital transformation.

Research gap

- The existing study (Ma et al., 2022) was limited to the probation procedure, which made it challenging to draw inferences for EP that were relatable to its longstanding organizational victory.

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- The existing study (Shahriar et al., 2023) has not discussed the diverse and innovative aspects and skill sets of the pedagogues.
- The conventional study (Bikse et al., 2021) did not conduct an in-depth analysis and discuss the necessary infrastructure regarding DI to execute remote work for the long term.

It also failed to mention the investments made in developing digital skills.

From the above literature review section, the following hypotheses are formulated:

Hypothesis 1

H1: Digital technologies are prevalent in non-banking institutions.

H1₀: Digital technologies are not prevalent in non-banking institutions.

Hypothesis 2

H2: Online learning platforms have a significant influence on the training of employees in non-banking ED.

H2₀: Online learning platforms have no significant influence on the training of employees in non-banking ED.

Hypothesis 3

14 H3: DT has a significant impact on the EP in the organization.

H3₀: There is no significant impact of DT on the EP in the organization.

RESEARCH METHODOLOGY

Research Design

The research design involves implementing several processes, instruments, and procedures to collect data for the research. The complete framework and the research flow of the current study are outlined in the design. The research design is the overall structure or plan that guides the research process. It is a precarious research component and outlines how a study has been carried out, containing the techniques and methods applied to analyze and aggregate data.

A well-organized research study is important for determining whether the research objectives are met and whether the outcomes are reliable and valid. It incorporates a suitable approach for the current research by answering the questions (Baur, 2019). The questionnaire will be framed based on study variables and questions to execute the quantitative analysis for the current research (Mohajan, 2020).

The questionnaire is used in primary data collection to conduct a survey. Primary data collection allows researchers to exert control over the data collection process, from planning

the research methodology to selecting the sample size and gathering data. e data. The quantitative research used a questionnaire to gather primary data from employees in non-banking economic divisions in India (Sürücü & Maslakci, 2020). The present study uses a quantitative research methodology to collect data using a questionnaire (Alber & Saleh, 2020).

Study Area

The research was conducted by employees in non-banking economic divisions who were enthusiastic about participating in the survey. This helps to accomplish the current research productively. The survey was conducted with the support of the respondents. The individuals who participated in this research's survey are those working in NBFCs in India. This will improve the significance of the research purpose. Hence, this makes the process of collecting data easier.

Sample Size and Population

The sample size is the number of observations or respondents involved in the study. A strong research design requires a determined and exact sample size. Instead of the selected sample size, the final sample size determines the value of the information for the quantitative method. For any study, the sample size must be decided critically with a perception of obtaining precise and generalized results (Stratton, 2021).

In the present study, a suitable sample engagement will be selected to the extent of receiving the information related to the intended objective (Lakens, 2022). A sample unit is the extraction of a smaller group of data from the population for the research sample. Similarly, the current study collects data from 425 participants to gain information on the benefits of DT. The focused participants comprise individuals working in a non-banking ED. Proper selection techniques are vital in research (Berndt, 2020).

The probability sampling method incorporates a random selection. It provides equal opportunities for the population to be chosen. The researchers gather and examine the data, then define the conclusions and hypotheses that depend on the trends and patterns identified in the data. The aim is to collect empirical indications and process them for the research. This approach is often employed in descriptive or exploratory research, aiming to collect information and generate new insights without restricting existing concepts. Examples of sampling methods include opportunistic and convenience sampling (Farrugia, 2019).

The current study used the purposive sampling method to select respondents. Purposive sampling selects a sample based on relevant experiences and information related to the research purpose. It involves selecting cases or participants based on the precise characteristics or criteria that align with the research objectives (Campbell et al., 2020).

Research instrument

The current study will accumulate data with a structured questionnaire from employees in a non-banking ED. The questionnaire method is the most straightforward way to gather data from the chosen participants. In this technique, respondents are presented with a list of questions accompanied by connected recommendations to guide their selection. The current research embraces the questionnaire method to gather data. These modes are commonly applied to evaluate the quantitative data. The questionnaire is categorized into two types: structured and unstructured. Hence, the present study embraces a structured questionnaire to collect data from the carefully chosen respondents.

Data Analysis

A quantitative approach is a type of research method that involves collecting numerical data, scrutinizing the data according to the research purpose, and hypothesis testing. It is regarded as a systematic phenomenon for collecting data and executing statistical and mathematical techniques. The key purpose of the quantitative method is to examine the correlation between study variables and offer anticipated results. This technique is applied to gather data from respondents and define the outcomes for the targeted population (Dzwigol, 2020).

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Measuring and quantifying the study variables creates drifts, patterns, and associations. The quantitative approach collects data from participants through surveys, face-to-face interviews, closed-ended questionnaires, and online polls from a large sample. The Likert scale and various forms in the questionnaire are employed to analyze the participants' results. Quantitative methods reveal the result of the gathered data in numerical values. The quantitative method generates reliable and accurate results.

The current study uses the quantitative data analysis method. It analyzes data gathered using a structured questionnaire from sample respondents. The data are recorded using an Excel sheet to reveal study variables—the software tool SPSS is utilized to analyze the study variables in an Excel sheet. The study's outcome is estimated using analysis of variance (ANOVA), regression, and frequency tests.

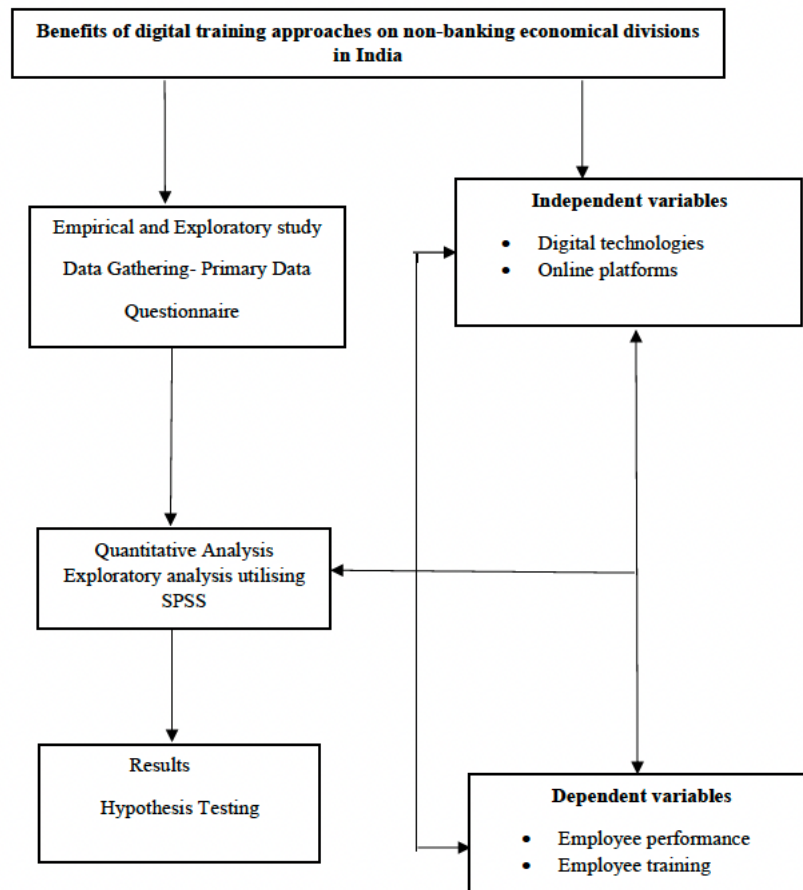
The given techniques will be applied to identify the data and verify the association between the study variables of the current research. Based on the study's outcome, interpretations will be conducted, and essential development recommendations will be made in the current study.

Digital Technologies refer to various tools and platforms used for digital training, which will be evaluated by conducting surveys to gauge employees' familiarity with these tools and their frequency of use. Online Learning Platforms are different platforms used for training, which are determined based on how satisfied users are with them and how easily accessible they

are. Employee training is evaluated based on their knowledge and skills, and how long and intense their training sessions are. Employee Performance is measured using indicators relevant to each employee's job and performance assessments that employees provide themselves.

With the help of SPSS (Statistical Package for Social Science) software, the outcome of the current study will be efficient for documenting the study variables. The progress incorporated in the current research is demonstrated in Figure 1. The results of the variables' frequencies will be shown in the figures and table. In contrast, frequency tests, regression evaluations, and ANOVA evaluations will be conducted to assess the current study's structured hypothesis.

Figure 1
Research Design



Source: Own elaboration.

The measurement of accumulated data from the primary data collection technique in the present study is done using the SPSS tool. SPSS software is a set of software programs that studies and analyzes scientific information for social science and research purposes. SPSS

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software is familiar due to some general characteristics, including the user manual. This is well-documented and straightforward to observe the simplicity of the instruction and its language.

In SPSS, the basic functionalities conferred are a statistical program intended for quantitative data analysis. This includes modeler programming, text analysis, bivariate statistics, cross-tabulation, and survey frequencies. SPSS needs less execution time and faster results than other statistical tools for data analysis. In the current study, statistical analysis and deep evaluation are conducted.

The data set produces accurate results, and SPSS deals with big data sets in other formats. As a result, it finds the study's limitations and produces statistical solutions. Hence, the current study uses SPSS software to analyze and test the research hypothesis and see the possible results of DT benefits in non-banking EDs.

ANOVA has been chosen to demonstrate the impact of online learning platforms on the training of employees in non-banking financial sectors, and linear regression aids in illustrating the depth of the relationship and providing insights into how the independent variables affect employee performance in the organization.

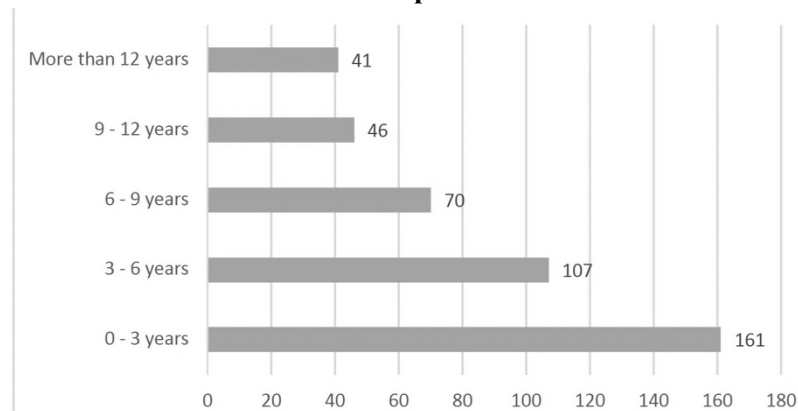
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RESULTS

Demographic data

The present study considers 425 respondents who are employees working in NBFIs as participants. The demographic particulars of the contributors are illustrated below:

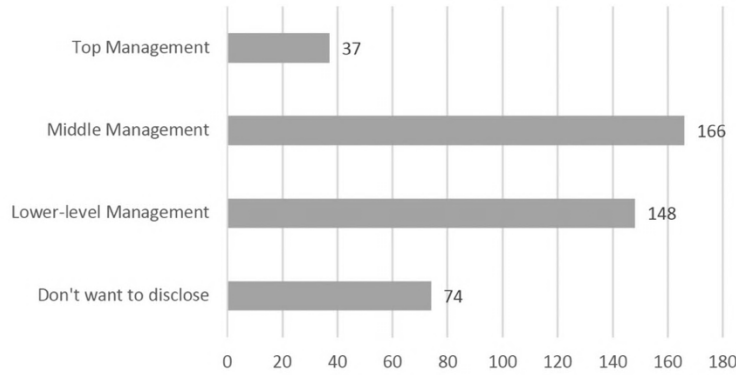
Graph 1
Work experience



Source: Own elaboration.

Graph 1 illustrates the work experience of participants in non-bank financial institutions (NBFIs). The majority of the respondents have 0-3 years of work experience. This group contributes the most to the research study compared to any other age category. Such groups share more knowledge regarding DTs and their influence on non-banking ED.

Graph 2
Designation



Source: Own elaboration.

Graph 2 illustrates the distribution of survey respondents. Most of the participants belong to the middle management level, and this group contributes more to the research study than other management level categories. Their contribution enhances the precision and accuracy of the research.

Statistical analysis

Hypothesis 1

H1: Digital technologies are prevalent in non-banking institutions.

H1₀: Digital technologies are not prevalent in non-banking institutions.

Frequency Test

It is utilized to identify the number of occurrences of specific variables and measure the reliability of prediction.

Table 1
Management is ready to bear the risk (financial and organizational) implied in DT implementation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	10	2.4	2.4	2.4
Disagree	3	.7	.7	3.1
Neither Agree nor Disagree	29	6.8	6.8	9.9
Agree	155	36.5	36.5	46.4
Strongly Agree	228	53.6	53.6	100.0
Total	425	100.0	100.0	

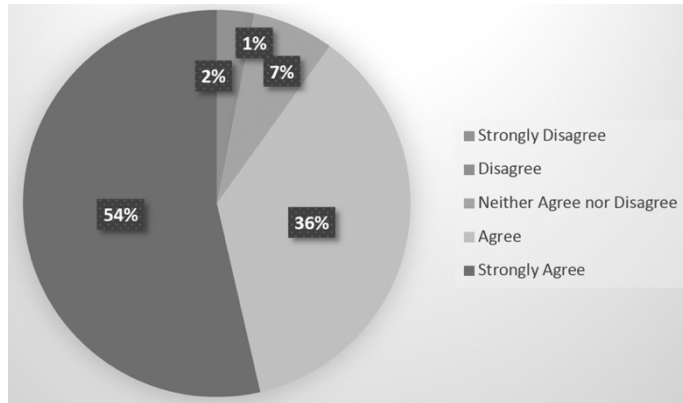
Source: Own elaboration.

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Graph 3 demonstrates the prevalence of digital technology adoption in non-banking institutions. Most respondents strongly agree that financial management and the organization's interests in implementing DT, regardless of risks, with a percentage value of 53.6%.

H1: Digital technologies are prevalent in non-banking institutions, as the above analysis of the management interest and enthusiasm in adopting DT proves.

Graph 3
Respondents' opinions about the adoption of DT



Source: Own elaboration.

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Hypothesis 2

H2: Online learning platforms have a significant influence on the training of employees in non-banking ED.

H2₀: Online learning platforms have no significant influence on the training of employees in non-banking ED.

One-way ANOVA

It is used to determine the impact of social media and research objectives on dependent variables, as well as to investigate variations (Liang et al., 2019). The current study employed one-way ANOVA to assess the impact of online learning platforms on employee training.

Table 2
Digital technology enables better needs assessment, overall training design, and implementation effectiveness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	9	1.56	1.014	.338	.78	2.33	1	4
2	2	2.00	1.414	1.000	-10.71	14.71	1	3
3	7	3.43	.535	.202	2.93	3.92	3	4
4	158	4.23	.657	.052	4.12	4.33	2	5
5	249	4.82	.406	.026	4.77	4.87	3	5
Total	425	4.49	.777	.038	4.42	4.57	1	5

Source: Own elaboration.

Table 3
ANOVA

	Sum of Squares	df	Mean Square	F	Sig. (S)
Between Groups	135.634	4	33.908	118.088	.000
Within Groups	120.601	420	.287		
Total	256.235	424			

Source: Own elaboration.

Table 3 illustrates the significant influence of online learning platforms on employee training in non-banking financial organizations. The analysis's p-value is .000. The one-way ANOVA result proves that digital technology enables better and more effective employee training.

H2: The above analysis proves that online learning platforms significantly improve the training of employees in non-banking ED.

Hypothesis 3

H3: DT has a significant impact on the EP in the organization.

H3₀: There is no significant impact of DT on the EP in the organization.

Regression

It is utilized to analyze the association between the independent and dependent variables of the study. This technique is applied to assess the significance of the dependent variable compared to the independent variable.

Table 4
Model Summary

Model (M)	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.816 ^a	.665	.665	.501

a. Predictors: (Constant), DT facilitates me to accomplish work on time.

Source: Own elaboration.

Table 5
Coefficients

M	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	t	S	
1	(Constant)	.392	.143		2.752	.006
	DT facilitates me to accomplish work on time.	.902	.031	.816	29.002	.000

a. Dependent Variable: DT Improves commitment towards the job.

Source: Own elaboration.

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Table 4 illustrates the outcome of the regression test, with an R-squared value of 0.665. Table 5 demonstrates the significant impact of DT on the EP, with a p-value of .000. This indicates that many respondents agree that DT improves their commitment to work and supports them in accomplishing work on time, which enhances their performance in the organization.

DISCUSSION

The present study's outcome demonstrates the adoption of digital technologies in non-banking electronic distribution channels (Eds) in India. An online learning platform enhances the organization's employee training efficiency. The current study also highlights the influence of DT approaches on EPs in non-banking financial institutions. The analysis test demonstrates the prevalence and benefits of digital transformation (DT) in non-banking electronic distribution (ED) channels in India.

The existing study (Deng et al., 2023) illustrates the significance of digital technologies in facilitating decision-making and knowledge sharing using enhanced communication and coordination, and their influence on organizational job performance. The outcome of the prevailing study revealed that enhanced knowledge sharing and decision-making, facilitated by technology, improve employees' job performance. The present study examines the influence of DT on an organization's EP and demonstrates the significant impact of DT on employee performance and the adoption of digital technologies within organizations. (Papanko, 2022)

Highlights the significant findings regarding the effectiveness of internal audits and their correlation with financial performance in non-banking financial institutions in Ghana's Ashanti Region. The study revealed that approximately 55% of respondents rated the competency of internal audits as satisfactory, indicating a moderate level of effectiveness. Furthermore, a strong positive correlation was identified between internal audit competency and the financial performance of these institutions, suggesting that enhanced audit practices can lead to better financial outcomes. Similarly, this research has also emphasized the importance of management support and the independence of internal audits, which were found to positively influence financial performance.

The present study has underscored the necessity for boards and management to prioritize adequate staffing for internal audits and implement strategies to improve audit competence and independence. By doing so, non-banking financial institutions can foster a more robust internal control environment, ultimately leading to improved financial performance and organizational success.

The existing study (Heslina & Syahrini, 2021) determines the impact of information technology, employee engagement, activities, training, and HR competency on employee performance. The prevailing study demonstrates that HR competence, employee engagement, and technology have a significant influence on employee performance. Additionally, the study demonstrates the benefits of information technology. Similarly, the present shows the benefits of DT in the organization, not just the general advantages of digital technology. The current study outcome demonstrates the significant impact of DT approaches on employee performance.

The existing study (Sapta et al., 2021) demonstrates that three factors —organizational culture, job satisfaction, and technology —motivate the performance of bank employees. The study's findings indicate that all three factors have a significant impact on employee performance. The current study focuses on a specific benefit of digital technology (DT) for enhancing employee performance. Furthermore, the present study also illustrates the importance of online learning platforms for practical training. (Bansal, 2020)

Training significantly enhances employees' usability and acceptance of digital banking services, ultimately lowering banking costs for this demographic. This consistent finding emphasizes the importance of in-branch initiatives in facilitating customer transitions to digital banking.

Beyond the benefits identified, such as improved service usability and reduced costs, other advantages include increased employee financial literacy, greater confidence in digital platforms, and promoting financial inclusion by bridging the gap between traditional banking and emerging digital services. Moreover, compared with the present research, the training programs can enhance job satisfaction and employee retention, as workers feel more competent and valued within their roles, further contributing to a more stable workforce in the unorganized sector. These insights underscore the critical role of targeted training initiatives in empowering employees and promoting broader acceptance of digital banking solutions in India.

The existing study (Wavre & Kuknor, 2024) identified the primary attributes to assess employee engagement in DT programs, aiming to enhance training effectiveness. The result revealed the main components of quality, team dynamics, attention, practical examples, and a professional approach. Similarly, the current study discusses the significance and influence of DT on employee performance efficiency. The present study outcome determined the significant importance of DT in enhancing EP within the organization.

The existing research (Verma, 2024) examines various aspects of digital technology and its impact on NBFCs. A total of 350 questionnaires were distributed in a self-administered

survey. The researcher used purposive sampling to select the sample. Out of the total, 253 questionnaires were completed and used for analysis with SPSS. A structured questionnaire was employed to gather data on the impact of digital marketing services on NBFCs. The survey results indicated that participants believe DT can improve the speed of service delivery. Similarly, the present study highlights the importance of DT in enhancing organizational performance.

The prevailing research (Usmia et al., 2024) demonstrates the benefits of the digital system in private banks. It employs quantitative research methodology and a descriptive analysis method. The sample population consisted of employees in the operation sector. Implementing the barcode system also makes it easier and faster to process asset stock-taking using the asset inventory application, thereby increasing overall work productivity.

The calculated t value reveals no significant difference in performance before and after the digital system implementation. On the contrary, the regression analysis of the present study shows that the DT improved commitment towards work and support in accomplishing work on time, which enhanced their performance in the organization.

24 The prevailing research (Muduli & Choudhury, 2024) examines the acceptance of technology and workforce agility in the banking sector. The data were gathered from high—and low-level executives in the Indian banking sector. SPSS has been utilized for data analysis. The outcome demonstrates that the adoption of technology has a positive impact on performance. Moreover, workforce agility has a mediating impact on technology acceptance and outcomes. Likewise, the present research demonstrates that training programs improve job satisfaction and employee retention in NBFCs.

The conventional study (Bahl et al., 2024) assesses the efficacy of training for managerial and non-managerial bank employees in the banking sector. The data were gathered from 402 respondents, and SEM-PLS was utilized for analysis. The outcome shows that the DT is more effective in managerial bank employees and that they are more skilled after training programs. Likewise, the present study reveals that the DT has a significant impact on the organization's EP.

The prevailing study (Almubaydeen et al., 2025) examines the implementation of digital technologies in commercial banks. The data were gathered from 60 staff members, and SPSS was utilized for analysis. The outcome demonstrates that digital technologies contribute to enhancing firm performance. Likewise, the present study signifies the beneficiaries of digital technologies in non-banking institutions.

LIMITATION

The foremost constraint of the present study is that the contributors to the research are employees working in non-banking financial organizations in India. Hence, the consequences might lack generalizability. Human activities are an ever-changing model that cannot remain constant. Therefore, the study's outcome continuously varies with understanding different online consumers on various platforms regarding DT in managing non-banking ED. The research findings can provide valuable insights into the benefits of digital transformation (DT) adoption in non-bank financial institutions (NBFIs).

CONCLUSION

DT enables financial organization employees to provide better customer service through digital channels—offering knowledge to help customers resolve technical issues, facilitate digital transactions, and utilize other digital banking features. DT equips employees with the essential skills to utilize digital tools, such as financial management software and digital banking platforms. Since financial institutions produce a large amount of data, DT implementation enables employees to extract needed insights from market trends, financial performance, and customer behavior.

DT empowers the system to thrive in the digital era and deliver quality to the organization's customers. Therefore, the current study analyzes the adoption of digital technologies in non-banking institutions to understand their prevalence in India. DT improves concentration on the job and facilitates the timely completion of work. Hence, DT approaches significantly influence the performance of employees in the organization.

The present study also demonstrates the importance of e-learning platforms in offering practical training to employees. Subsequently, the current study recommends appropriate implementation of digital learning platforms, such as choosing a suitable platform and assessing an organizational requirement for practical training, which enhances the EP in the non-banking ED.

Theoretical implications

Applying the TAM to digital training methods in non-banking economic sectors in India has significant theoretical implications. TAM focuses on two main factors influencing technology adoption: perceived usefulness (PU) and perceived ease of use (PEOU). Perceived usefulness refers to employees' belief that digital training will improve their job performance and skills. Employees recognize the benefits of such programs, including enhanced financial literacy. They are more likely to participate in them, and the perceived

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ease of use relates to how user-friendly and accessible the training platforms are; simpler interfaces encourage engagement.

The interaction between PEOU and PU is vital, as increased ease of use can enhance perceived usefulness, creating a positive loop for technology adoption. External factors such as organizational culture and technological infrastructure can also impact PU and PEOU. A culture that promotes continuous learning can improve perceptions of the value of digital training, while adequate technological resources facilitate smoother implementation. Overall, using TAM provides a systematic understanding of the factors affecting the acceptance of digital training, helping organizations develop effective initiatives that enhance employee skills and drive sector growth.

Practical Implications

Additionally, the move towards digital training methods encourages an atmosphere of ongoing education within companies. This cultural shift is crucial for adapting to the rapidly evolving financial landscape driven by fintech advancements. As NBFCs increasingly utilize technology to provide services, equipping employees with the necessary skills through digital training is crucial for staying competitive in the market. Adopting digital training methods offers a theoretical understanding of learning and adoption processes, as well as practical advantages that can promote growth and inclusivity in India's non-banking financial sectors.

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