THE IMPLEMENTATION PROCESS OF TRAINING PROGRAMS IN JORDAN: THE ROLE OF INFORMATION SYSTEMS

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Abstract

This paper studies the characteristics of the training process within ten banks in Jordan. In order to achieve a better view of the implementation process and validate the research, the study conducted several interviews in Jordan to collect the primary data of this study. Further, a qualitative research was performed. Having reviewed the existing literature, it was found that three factors may be used to explain the nature of the training process within the ten banks. These factors are the training director's role, the training challenges, and the information systems training techniques. Lastly, the investigation of the data exposed that all factors are likely to play an essential role in the implementation process within Jordanian banks.

Keywords: Training programs, Training director's role, Training challenges, Training techniques, Jordan

1. Introduction:

In order to meet the various confronts set up by the rapid revolutions in technology and industrial operations, labors need to be aware of such changeovers and its influence on his/her work. Therefore, training assists employees to bridge the gap of his/her current status and where he/she has to be. Further, training and development directors play a critical role in organizations by analyzing the existing position of the labor force and lead them to superior progressions. Managers as well supposed to maintain paths of the transforms in both the internal and external environment; perform job analysis and assess the current position of the employees in order to provide them with appropriate training and development actions to arrive at the required purpose (Ford et al. 1997; Goldstein & Ford, 2001; Qayyum, 2013).

Moreover, directors play an essential role in building the capacity of their staff and creating and enabling environment that supports their efforts to achieve the desired performance. As well as, a pertinent role in building a well trained and efficient team that is capable of responding to the rapid developments within organizations. Training is the core of any capacity building process, and researchers willing to highlight the roles and responsibilities of a successful director in the implementation of training (Silva, 1997; Santora, 2005; Ferdous & Razzak, 2012). With the transforms in technology and grow in the scale of industrial operations and competitions, the conception of a well-skilled labor force who can make major contributions to the organization and its goals, and who stay devoted to the organization depend on the training and development director. Therefore, training director has the responsibility of working with supervisors to identify and meet employee training needs. Also, the training manager should establish the training program, the entry requirements for the training, and select the training personnel.

The rest of this paper is organized as follows. It begins with the research methodology being employed. Then, the analysis and discussion used for the study are addressed. The conclusions are then provided.

2. Research Methodology:

Jordanian banks was chosen for the current study due to the lack of research in the training and development area, the willingness access to such organizations, and as this possibly will better open the gates to more research chances. According to Khammash (2012), Musmar & Hudairi (2013), and Shatat et al. (2013), regarding banking sector size in Jordan, the consolidated banking sector is comprised, as of the end of 2011, of 26 banks, 15of them are listed on the Amman Stock Exchange (ASE) with a combined total of 695 branches spread across the Kingdom. The Central Bank of Jordan classifies the banks into two major categories; namely national banks and branches of foreign banks. Each of these categories is further divided into commercial banks and Islamic banks.

Taking into consideration that this study examines the nature implementation process of training decisions within banks in Jordan, an interpretative methodology with an inductive qualitative approach was adopted. Ten case studies of 26 local banks in Jordan were included in this study. Moreover, invasion of privacy was a critical element (Bryman & Bell, 2003) which banks asked about before accepting to participating in this research. The banks approved to participate in the research since their names would be kept confidential. For this reason, the ten banks referred to as bank A, B, C, D, E, F, G, H, I, and J. Direct interaction with the informants inside the bank through interviews was conducted to facilitate the collection of data

that were used to gain a better understanding of the issue of implementation of training issues. The minimum time of an interview was half an hour and the maximum time was an hour. The researchers encouraged the respondents to collaborate by for example telling them how long the interviews would last besides ensuring them anonymity and confidentiality (Dean & Whyte, 1978). The interviews were conducted at the interviewees' workplace and at a time of their convenience during the working day and in their offices. Taking into consideration that the informants were the managers and/or decision makers, and the fact of them being engaged in many tasks and responsibilities, some of the scheduled interviews were either cancelled or re-scheduled. This shows the researchers flexibility through leaving the freedom to the selected managers to specify the most suitable time for them to be interviewed.

The researchers depended on the questions which were formulated and asked in the previous studies to form the questions of the semi-structured interviews of this study (see Rodrigues & Hickson, 1995; Miller et al., 2004). The interview questions were translated into Arabic by the researchers (this language being the mother tongue of three of the interviewees) and were reviewed by a team of external judges. Agreeing with Balbinotti et al. (2006) an approach which eliminates individual bias and increases the objective comparison between both the questions in English and in Arabic was adopted. An acceptable level of agreement was found in the different translations and any disagreements were solved after a thorough discussion. Every interview began by asking the informants to tell a narrative story about training decisions. This was followed by open-ended questions about specific issues about that decision and its implementation. As Hakim (1992) and Potter & Wetherell (1987) commented, when narrative is combined with semi-structured interviews, it is more parallel to in-depth conversations than to sessions of solely questions and answers. All the interviews were transcribed as soon as possible. Each interview was transcribed into Arabic and then translated into English. This was a time consuming process but it was important as it minimized the level of power of the researchers over the informants and thus strengthened the validity of the interview. The validity was further strengthened by sending each informant a copy of each transcript to ensure that what was written in the transcript was what the informant had meant to say (Nutt, 1998; 2002). The process of analyzing data was started shortly after the data collection stage. The coding process, which involved organizing the data of each case study into cases in the node area, began after the researchers had read the transcription of the interviews several times. Consequently, different themes of this research were established.

3. Analysis and Discussion:

As mentioned before, interviews were used to collect the data of this study. The empirical data regarding the nature of the training considerations with the ten banks will be discussed in terms of three main themes: the role of training director, challenges of the training process, and the training techniques they use.

3.1. Training Director's Role:

Management should take into account the success of the design of training programs. For instance, (Male, Training Director, Bank A) stated:

The training needs of the program, which is designed for should be determined by the training manager, besides the quality of the trainees, and the number and level of education, career, and their experiences and the nature of their business. The characteristics of the current employee behavior, and the possibilities available and the time and costs should be considered. Determining the appropriate training method and means of education and training, and giving the alternatives to training programs should be of the training manger thought. And the director of training should create the right atmosphere for the exercise of different kinds of aspects of intellectual activity and social and cultural development because the training is not just the methods and programs and formal instruction is limited to the work, but it is trying to configure trends and changing patterns of behavior and to create opportunities to form individuals are heterosexual intellectually, psychologically and enjoy the character of an integrated and balanced. Therefore, the most important factors in the success of the training decision include feeling the need for training personnel for change; be proportional to the content of the training program with the practical needs of individuals, and to address to address the problems they already face. For this, it is essential to encourage them to express opinions and engage in dialogue, rather than imposing ready-made solutions are required to delivery to their health; that is characterized by flexibility training program, and trying to change the habit of individuals suddenly thrown violent resistance, and raises resentment, and this improves the opportunities for experience new ways and means of preparation for the conviction of their usefulness and relevance.

Further, the following managers argued that the training procedure consists of several main parts; when to train, how to train, and where to train. The best time to train is the time span that meets the dynamic demands of the people entitled. How to train is related to the types of options that are available to aid in the learning process, and how could these options be more effective. The best place to carry out the training can be in the job spot, or in any other suitable place:

For training manager to succeed, he/she should be in accordance with four stages. Preparation which is determined the exact objective of the program, in light of the impact of the target, which may be determined to provide new information, or supplementary or correct the information and provide behavioral skills, or modified, or foundations for new directions. As well as identify new trainees in terms of their culture, their knowledge and their environment and the components of their personalities, skills and attitudes of the current, and who wants to know apprentice compared with his information on the subject and knows how to submit in order to be possible to set up the program material. Second, setup the plan which includes all data, material and arranged by topics and identify educational aids and illustrations. Drafting, which is a phase of writing the program content and should be clear, and taking into account the logical sequence in terms of the name of the program, purpose, duration, themes, methods of implementation, the terms of enrollment, place of its time, and evaluation methods. Finally, review which a phase of objective criticism, and to answer questions is dealing with the total year of the program and its rules and order themes and integration with the needs for which it was designed, including the adequacy of the time, methods and facilities available. (Male, Training Director, Bank A).

The training director role in the success of the training programs in Bank D, as stated by Male, Training Director:

The two main roles of the training director are to find the needed courses in the bank job, and to make sure that the courses were up to the expectations and then do a full evaluation to the employees and trainers and the courses. To make the training successful there are some things must be taken in mind such as doing it in a good time, training center supplies, offering comfort to the employees, providing internal trainers for employees who work in the bank, programs must be up to date, and using e-learning. For example what is called code of conduct is a URL sent to every employee that has protocols and polices of the bank they need to know.

Also, the next manager showed that a training director should have personal and interpersonal skills such as being responsible, reliable, accountable, and act ethically; decision maker, a problem solver, having good judgment, and know how to exploit technology:

The training manager should possess special traits to achieve the organizational goals. He conducts training courses for the staff such as how to build a direct relationship with customers and how to deal with them and meet their requirements. He is the one who determining and translating skills needs into training objectives, and analyzing organizational and then employees needs. Also, managing a database and providing a modern technology that will help them to develop their personal and non-personal

needs and queries. Evaluation of staff and identify their strengths and weaknesses to develop and strengthen their weaknesses and help them develop imperceptibly. Help in the development of action plans to enable the company to achieve its goals. (Male, Training Director, Bank J).

Based on the above analysis, results were in line with researchers who confirmed that training reflects the development and refers to the process which transfers knowledge, skills, and abilities needed to carry out specific tasks (Prasad, 2009); and training director is the one who conducts and supervises training and development programs for employees. Increasingly, management recognizes that training offers a way of developing skills, enhancing productivity and quality of work, and building loyalty to the firm (Bennett, 1956; Nadler & Nadler, 2011). Initially, Baldwin & Ford (1988) emphasized that a training manager's supporting responsibilities may comprise maintaining training programs current; tracking existing training courses issues; identifying possible training needs; developing training agenda and trainee status reports for managers; establishing reciprocal trust and support between the training organization and all facility employees; and developing training policies so as to set up guidelines for all training meanings.

Moreover, the roles and responsibilities of a director pertaining to training can be clustered in four main aspects, namely identification of the training needed; design and administration of the training program; overseeing the delivery of the training; monitoring and evaluation; and identification of the training needed (Mullins, 1999; Kasperik & Herievi, 2009). The banking sector is characterized by continuities and rapid developments. The specificity of this sector requires that directors stay on the lookout for any training that is needed to keep their staff up to date with new technologies. As a first step, the director should conduct gap analysis between the current performance or technical knowledge of their staff and the optimal or desired level of performance or knowledge; participate in the annual review process, this will enable the director to assess the progress of the individual trainee and plan their further training; and identify the specific topics that would bridge the gap and make their performance meet the new demands forced by changes in technology or inputs of the sector. Design and administration training programs includes the concerned party, mainly Human Resource (HR), the actual training needs and provide prioritization given time and budgetary constraints; collaborate with the concerned party, to identify the appropriate training courses and training provider ensuring that the trainees are placed only in related and well designed programs that really address the identified need. The training should also reflect a level that is appropriate to the individual trainee; liaise with HR to make sure the design including the content, duration, frequency, and venue/site are suitable.

This is quite important for technical training that requires practical applications where site or venue and equipment are crucial to the success of the training; review the scope of work, outline or plan for the training to ensure that it corresponds to the actual needs; take part in reviewing the training proposals or offers as well as selecting the service provider, if not internally delivered. Especially when the HR is not well informed of the specificities of the banking technical training needed; advise the concerned party with any change on the availability and possible time or working hours constraints the might affect the design of training and attendance; allowing adequate notice for information to be passed to training provider; and in many cases the director follows up on the attendance of his staff and oversee their engagement in the training.

Furthermore, researchers (e.g. Mullins, 1999; Kasperik & Herievi, 2009) stated that oversee the delivery of training includes the director follows up on the actual delivery of the training and make sure that the actual level and content are suitable to the trainees; provides technical advice if needed; in some cases the directors are the ones that perform the training, hence it is quite important to give equal attention to all participants; follows up on the proper engagement of all participants; addresses any issues raised during the training in collaboration with HR or concerned party; and ensures that all safety measures are being fully observed. Finally, monitoring and evaluation contain follow up on the attendance of the trainees and commitment to training hours; visit the training , and time permitting and if case applies, join his staff in filed/site visits; spot checks on training workshops to make sure that his staff are being trained according to scope of work; liaise with training provider and/or concerned HR to measure knowledge increase through pre and post tests or any means that would identify the increase in the level of knowledge could be through observation or verbal questions; request individual feedback on the participating staff to support the annual review process; conduct evaluation of the course and how beneficial it is to inform replication decisions; ask for recommendations or lessons learned from the training provider to support decision to replicate the training and ensure enhancements; and at all times the director serves as the main point of contact for the trainee and oversees the activity.

3.2. Training Challenges:

There are lots of challenges that face banks nowadays because of the dynamic environment. Some of the main training challenges facing the banking sector are the cost of training, fast technological advances and foreign competition, a short of top management support, a low level of skills of the individuals, the difficulty of changing trends of individuals, the problem of dealing with superiors, and lack of expertise in some areas.

Indeed, there are many challenges faced by banks when designing and implementing training programs. (Male, Training Director, Bank A) stated:

Speed and continued technological advances internally and increased foreign competition, the low level of skills of individuals and the lack of understanding of the purpose of the increased focus on the individual, training should be linked only actual future needs of the bank, the need to change individual and collective trends, training should be linked to the bank's strategy and focus on long-term training, a new philosophy of training that make it a tool for organizational change and achieve the overall effectiveness of the bank, and the protective role of training not only deals with the needs of the organization at the moment, but deals with planning for the future.

Another reported that:

The training department faces a challenge related to the difficulty of participation in the training courses due to the difficulty of providing alternative times for trainees. It is confined with limited budget which might consist constrained in front of it and this well limits its capability to extend adequate number of training courses. Each bank should face the sever competition between banks, which take many forms, including the competition in training, in other words each bank tries to introduce the best training courses to prepare better staff and at the end of the day to get biggest market share to customers. Challenges relate to provide the qualified trainers who have the ability to present the latest technological advances, and the latest banking methods to the trainees. The inability of the managers to perceive the importance of the training courses for their employees results in not candidate the appropriate employees to the appropriate training course. The training department faces a problem with gathering the candidates with the same level for each course because, if the participants are from different levels this might cause bothering to the trainer in one hand and to the participant on another hand for example it is not logical to hold a training course for managers and in the same time to include new employees in the same course. The training department faces a challenge in the high prices of the trainers especially if he trainers are from abroad, and this creates a real problem for the training department and sometimes this will influence the quality of the training courses if the department contracts with trainers who have lower efficiency. Also, the training department might face a problem with the periods of the training courses in other words if the course is too long this will influence the work of the trainees because they will be absent from their work for long times. (Female, Training Director, Bank B).

The following (Female, Training Director, Bank C) confirmed that their bank faces various challenges and obstacles:

The main challenges are lack of money and not having enough sources and equipments. Every course needs a different amount of money. Every training course needs a special amount of money which is called budget that is allocated by head of training and development. Technology is important. This means not having the programs and software to train them on. To face this challenge there is Software called HRMS (Human Resources Management System) which helps training department to install special software for their employees. Finding qualified trainers is an issue. It is important not only to train employees but also to find specialized people to train these employees. To face this challenge, In every banking sector there is a department called training coordinator which provides trainers to help employees to get to know the banking protocol and the programs the work will depend on and how to adapt to the change in the new environment they work in. Also, one of most important issues is not having the right and enough time for both employees and trainers. To overcome this challenge, head of training and development and his team should work together to put a schedule that works appropriately for all.

Some of the most common challenges training mangers face according to (Male, Training Director, Bank E):

One of the current challenges training process faces is finding the appropriate facilitator to deliver the desired training. There are a large number of facilitators but many of them lack specialization and efficiency so training managers has to make sure that the training provider is good. Heads of training units can ask for references from past clients and ask for a free tester session with their own team from the provider to build trust before engaging in a larger training program. Another dilemma faced in training process is that training is always being the victim of budget cuts in tight times, thus when the bank goes through a financial turbulence; training budget is reduced if not cut. That's because they consider the training outputs to have little direct value based on purely financial terms. However, when banking association is faced with such financial turbulence, it can allocate their training budgets to offer more online training (e-learning) but the major disadvantage of using the online training is that it lacks of the essential human touch. Also, scheduling training can be one of the most difficult challenges a training manager may face. Many mangers refuse to let their employees take much time away from their duties for training. This problem could be handled by scheduling multiple small training sessions, or they can offer the same training sessions numerous times so managers can spread out their employees and balance coverage duties.

Another manager confirmed that:

Our employees often go on a training course, then after finishing the course they start to forget everything they have learned because there is no

actual applying in the real job for what they have learned in the training program. Thus, the bank should consider that employees should practice what they have been learning in the course, and training should be applied in actual job environment. Training managers must give employees ways to continue training. In addition, the high cost of training process led to have an issue where educational content is may be not updated as much as it should be. If the content is not up-to-date the training system in the bank will lose the efficiency and will start to deteriorate as well as the bank's reputation. For that, when budgeting the training process, the updating cost should be taken into consideration and be given the right attention. Some trainers lack experience and do not possess the right teaching skills which could be a major problem. Therefore, there is a process called (TOT) which is stands for training of trainers. The human resource management of the bank should be aware of this process. And we can define this process as the following: Theoretical and practical training for teachers and trainers. Also, to determine what the bank training need is, and to avoid training issues the bank may face, the training manager should do Training Need Analysis (TNA). (Male, Training Director, Bank F).

Indeed, the above interviews confirmed several literatures by Huselid (1995), Delaney & Huselid (1996), and Chew (2005); who argued that a most challenge that faces training is time, which is an important factor that organization should consider. Some employees work night shifts others work for a long time. An additional challenge is cost. There are two types of cost, a one on the company that includes books, equipment and materials; and a cost on the employees that include transportation and their time away from work. Organization should insure that the cost of training not too high or too low and suppose to be focusing on getting value from training. Another challenge that faces training is the update process of new technology and methods of doing the job. Thus, organizations must keep up to date and find flexible strategies for training to suit every increasing change and requirements in training. In addition, measuring the pay offs of organizational effectiveness that consequence from training is one of the nearly everyone difficult tasks of all the training stages, and in turn, it is hard to determine the association between training and organizational performance.

Also, the language obstacle has been considered according to (Male, Training Director, Bank I) who stated:

Employees' capabilities are different from one employee to another. English language can be a serious issue because employees are comparably weak. Fresh graduate are not taking their jobs serious enough, it takes time to teach them how to be more professional, and need to know and understand different terminologies, and in English language.

The above result was in line with several researchers (e.g. Chapman, 1993; Ironside & Seifert, 1999; Goymour, 2001; Asplund & Salverda, 2004; Albright, 2008) who argued that there are a lot of challenges that face training such as the work language, which is the most important challenge that faces training in organizations, because it will impact employees' performance. For that organizations should provide language training for its employees. If employees do not speak same language or at least understand it, it would be impossible for employees to learn and perform a good job.

3.3. Training Techniques:

Some researchers (e.g. Labinger & Finch, 1986) argued that there are some advantages of TBL more than traditional training techniques for organizations, administrators, trainers and trainees. The benefits for organizations take account of cheap travel costs, and reduced overhead expenses and standardization. The returns of TBL for trainers contain reduced travel time, usability where other media are hard to use, up-to-date performance records, and security of course content. Also, the advantages of TBL for trainees embrace reduced training time, training availability when needed, opportunity for active participation, and instant feedbacks. On the other hand, some banks use e-learning techniques as part of information systems tools, while others do not invest heavily in the training techniques. Below interviews revealed these results.

Despite the different views among specialists around the entrances rehabilitation and development of human resources in order to provide them with the skills and abilities appropriate to the requirements of information technology rapidly evolving and regeneration, but that there are now almost unanimous on the need for the introduction of techniques the same information as a key in the design of systems and mechanisms for education and training verify completion levels better and faster in the formation of skills, abilities and knowledge, and reduces the time to allow for preparation and qualification systems of human resources to keep pace with the accelerated development of movement and constant work and production techniques. The Multimedia of the most important information technology products viable and influence in the provision of sophisticated mechanisms contribute to raising the efficiency of operations of education and training and allows the existing education and training enormous potential to display all the themes and concepts and practical details, and components of the required skills, which are difficult to view or clarify the methods of education and training traditional. (Male, Training Director, Bank A).

According to (Male, Training Director, Bank H): *The Bank is planning to establish a center that considered to be the most developed*

training center in Middle East which will be equipped with all modern training technologies needed to advance training process.

Another manager reported that:

We will talk about how to use new IT techniques in the process of training in our bank. Some of the examples on IT techniques are the use of HRMS (Human Resources Management System), Oracle, Excel, Microsoft, Apps, and E-learning online. Nowadays we are focusing on Oracle, because it plays a very important role in this bank, which helps employees to stop working with their hands and cut the use of many paper work and start using the computer. And it helps employees to work faster and in an easy way and communicate faster. HRMS is software that helps the bank to keep up with every employee's courses, what was taken, and what he/she needs to take in the future. (Female, Training Director, Bank C).

Another stated that:

Our customers are now demanding new and convenient delivery systems and services, such as internet banking. We do provide traditional banking services, but officially offer others much greater access to information on their accounts, and many other services. Thus, we have to train our employees in such automation processes. Actually we just use simple training techniques that require projectors, computers, laptops, and basic telecommunication systems. (Male, Training Director, Bank I).

Also, (Female, Training Director, Bank G) stated that:

Information technology is used as a method to train our employees but in a limited and shy rate, and that is for many reasons. One reason is the limited amount of training given to employees, which is held once every two to three months. Another reason goes back to the employees, who might not have the ability to use the techniques needed and the ease of any pieces of information exploited by the employees. Usually we use typical applications as laptops, smart boards, data show, projector, but not using a modern technology as training from distance and via video conferences. Indeed, the usage of a theoretical training is the prevailing way in this bank. Training is done using technology in a rate of 20% and the remaining 80% by using the traditional way. Yes, our bank strives to expand the needed tanning skills and the technology used in order to compete globally and locally.

The above interviews confirmed the literature which emphasized that changing what employees know; their attitudes toward their jobs, colleagues, managers, and the organization; and how they work require several training techniques. DeCenzo & Robbins (2010) stated two types of training could be followed. These are on the job, and off the job. While on the job training includes job orientation (i.e. expose employees to different tasks by moving them horizontally, that is though the departments), apprenticeship (i.e. employees get to do the tasks while they are learning them. This is by using

class rooms and specializes trainers), and internship (i.e. students of higher education go and train in a company while being educated, and they get credit); off the job training contains class room lectures (i.e. the learning process of the training program occurs in a class room), multimedia learning (i.e. by using DVDs and demonstrate technical skills), simulation (i.e. by actually doing the job virtually or role playing), and vestibule (i.e. the trainees use equipment they will actually use while doing the job).

Indeed, according to Training Today Center (2013), two approaches are crucial to help in preparing and equip employees to better do their jobs. These are Computer-based-Training (CBT) and Online or E-Learning. While Computer-based-Training (CBT) includes text-only, CD-ROM, multimedia, virtual reality; Online or E-Learning contains web-based training, tele or videoconferencing, audio conferencing, web meetings or webinars, online colleges and universities or known as distance learning, collaborative document preparation, and e-mail. Indeed, Technology Based Learning (TBL) is becoming a very common training method within companies for the last decade. There have been various criticisms made about its advantages over traditional training techniques, such as the concern being expressed about the effectiveness of TBL in transferring skills to the trainee's workplace and in improving the trainee's performance. While CBT are easy to utilize, can frequently be custom designed, assist employees to develop and practice new-fangled skills, helpful for revision training, flexible since trainees be able to learn at their own pace and based on their free times; these programs necessitate trainees to be computer literate and to have computer contact. Further, lacks of connection with trainers result in poor programs of soft skills such as the customer services one. Also, as online courses are efficient for training across numerous locations, helpful for revision training, put aside the organization money on travel costs, and uncomplicated to update with new organizational procedures; these methods these programs necessitate users and trainees to be computer knowledgeable, self-instruction suggests inadequate opportunities to obtain expert advice, and may not customized to a company's requirements.

4. Conclusion:

An effective training is important for modern industries that aim to gain competitive advantage by means of good quality service and performance of their employees. Based on the above interviews, the training directors in Jordanian banks play an important role in the design, implementation, and motoring of the training program as well as creating an enabling environment that facilitate for the trained staff to apply their newly acquired knowledge and skills allowing for the reflection cost benefit on performance. Further, training directors should continuously forecast and

project training needs of their businesses and market the importance and impact of training. Exploring and evaluating flexible systems and resources in place to produce quality training programs on demand is a key responsibility for the Jordanian training directors. To determine if employees or supervisors needs a training, the training director can evaluate the performance of the employees to see if they need a training, review the bank turnover data, and recognize the changing educational and experience background of employees.

In Jordanian banks, training directors may face different obstacles such as building the credibility of their training department; managing finances and how to assess training requirement; and doing more with less resource. However, factors that affect the success of the training could include retaining training courses up to date, establishing an appropriate methodology between the training course and the employees who will join in it, confirming that the training personnel have acquired and repetitively enhancing both technical and instructional skills, developing the training methods to meet the goals and objectives of the training, and developing training policies to establish the rules and guides of the training program.

Also, several researchers (e.g. Altamony et al. 2012; Masa'deh, 2012; Masa'deh, 2013; Masa'deh, Shannak, & Maqableh, 2013) consider the IT and its flexibility as an enabler to achieve the desired competitive advantages, considered as a strategic weapon, and as a crucial support to operational and strategic business processes; while others (e.g. Shannak et al., 2010; Masa'deh & Shannak, 2012; Shannak et al., 2012; Shannak, Masa'deh, & Alkour, 2012; Kannan et al., 2013; Masa'deh et al. 2013) emphasize the need for large firms to integrate their IT systems with their Knowledge Management (KM) strategies and processes in order to survive in their highly competitive business environments. Therefore, each bank through its training director can determine, rent, and/or purchase the appropriate IT techniques for training its employees.

However, although training assessment is crucial in the literature regarding training processes, Jordanian training managers did not tickle the issue, and thus more research is needed to highlight it. Indeed, training assessment be supposed to agree on precisely what training is required. It is not intelligent to put into practice a companywide training preparations not including appropriate resources where they are needed mainly. Thus, what skills are on hand and what skills are needed are crucial for organizations. Consequently, a training needs assessment is used by human resource managers in the workplace (Gupta, 2007; Firdousi, 2011). Such assessments make certain that the knowledge and skills that employees have to possess are recognized, and then that training programs are developed. Further, Goldstein (1980), Storey (1992), and Gupta (2007) argued that numerous

methods can be used to perform the need assessment such as conducting meetings with the management and with employees of an organization; conducting formal and informal surveys with employees; conducting focus groups discussions with selected groups; and assess company strategies and goals.

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