AFFORDABLE E-LEARNING FOR COMPETITIVE EMPLOYEE PERFORMANCE IN MEDIUM AND SMALL-SIZED COMPANIES

Dr. Minimol Anil Job
ITC-AOU- Kingdom of Bahrain
Assistant Professor – Faculty of IT

E-mail: m.aniljob@aou.org.bh

ABSTRACT

Small and medium enterprises (SMEs) form the backbone of economic development in many countries today. They offer the highest number of employment and contribute a high percentage towards the overall gross domestic product of every economy. However, despite the role played by SMEs, they face tremendous challenges ranging from management issues, inadequate capital for technological infrastructure acquisition and advancement, inadequate employee facilities and training, fierce global competition, and untrained staff among others. This research sought to seek means of achieving affordable e-learning to improve employee performance in SMEs. Qualitative and quantitative sampling research methods were applied in collecting data related to SMEs and e-learning. Data gathered from the questionnaires indicated that most of the respondents believed that e-learning could help in boosting the performance of SME's. However, lack of knowledge about the e-learning tools, lack of IT technical knowhow, financial difficulties, weak training policies/plans, and unmotivated staff were found to be major hindrances towards e-learning adoption in SMEs.

Keywords: E-learning, SME, Informal Training, Micro learning

I-INTRODUCTION

Unlike big or multinational companies, small and medium-sized enterprises (SMEs) face the dilemma of not having adequate capital for technology infrastructure, employee training and facilities. Apart from insufficient capital, SMEs also confront crucial issues concerning lack of human resources, poorly trained staff, management problems, employee resistance to new management approaches and e-learning, among others. While most SME leaders and managers understand the importance of training and employee skills in achieving productivity and business success, the problem is that they tent to ignore some value-adding strategic concepts that could make these business ideals possible [1]. One of these crucial strategic concepts that could help small and medium-sized businesses achieve their goals is the concept of e-learning.

In the business world, competitiveness and productivity cannot be achieved alone by means of acquiring state-of-the-art IT infrastructure and skilled employees. SMEs need to invest in cost-effective, time-saving IT-based learning and training solutions designed to improve employee performance [2]. However, since most of e-learning strategies, methods and technologies have mostly been developed to address the business needs of multinational companies; most SMEs face some problems in adopting and implementing e-learning [3].

E-learning, which is a form of informal training approach, is most appropriate for small and medium-sized companies because of its many advantages:

1. Better flexibility in providing the workers' or learners' requirements;
2. Better flexibility in the workplace;
3. Timely and adequate access to company information;

[1]

4. Ample cost savings owing to the removal of travel and additional expenses; and
5. No office space needed.

It is important to understand that e-learning for SMEs also has some downsides. One of the biggest downsides of implementing e-learning in SMEs is the IT infrastructure, investing in knowledgeable and trained technical staff.

Among the reported challenges and barriers concerning the use of e-learning are the following:

1. Lack of information policy regarding e-learning;
2. Lack of knowledge of the actual needs and expectations of learners [4];
3. Unsuitable workplace for e-learning [5];

4. Lack of leadership initiative and skills.

Apart from managerial and leadership-related problems, it is also important to stress the fact that workforce nowadays have poor conceptual knowledge of the nature of their work. Furthermore, e-learning at home with the use of personal computer enables employees to save time and travel expenses. Thus, e-learning is beneficial to both SMEs and employees due to the following advantages: better quality, reduction in costs and production time, safer procedures, less accidents, less stress, environmental friendly, high increase in competiveness, among others.

II-METHEDOLOGY

The approach taken to answer the research questions is determined by the kind of data and evidence required to analyze the subject matter in the context and evaluate the defined variables that have a bearing on the chosen topic. The two most common approaches used by the researcher are qualitative and quantitative methods. While the quantitative method involves the collection of vital data and statistics that are analyzed to reach conclusive evidence, the qualitative approach applies a subjective evaluation of human behavior, attitudes, and opinions [6]. The subjective assessment involves a deeper investigation of actions and reactions that define the relationship between each variable that enables the researcher to come up with a definite conclusion.

Since the context of this research study is the identification of affordable means of implementing e-learning in SME sectors with the goal of creating competitive advantage and enhancing employee performance, the primary focus is on identifying key barriers to the adoption of technology and the challenges faced by managers in implementing e-learning solutions in SME sectors. The research context requires a deeper analysis of these challenges and barriers that prevent a large number of SME's from adopting e-learning solutions. This gives an insight into the problems faced by managers and the perception of the employees that drives the acceptance or resistance to use such application tools.

The analysis requires a qualitative and exploratory research method to enable the researcher to gather conclusive evidence and factual information on the cost-effective approaches for the application of e-

learning solutions within SMEs. A combination of a systematic review of the literature, survey and the use of social media (mainly LinkedIn, because has professional groups related to specific interest) using posting discussions and exchanging questions, answers, and opinions of subject matter experts and/or practitioners was used for this research study. The conceptual theories, evidence from past research studies, and practitioner views were assimilated and analyzed to provide practice-based and theoretically grounded observations to help and support affordable e-learning solutions for small and medium enterprises.

Data Collection Method

Having discussed the justification of the use of systemic literature review for this study, the next step is to rationalize the survey and postings on social media methods and data collection techniques that lend practical insight for this research. The postings on social media method are a vital tool used by the researchers to gain a realistic view of the context of the study. The possibility to connect with individuals closely linked to the research scenario and context in which the research study is being conducted have a better understanding of practical issues and problems that they face in a realistic environment. The assimilation of these views and opinions provide the researcher with real-time issues, challenges, and observations made by the individuals interacting in the given scenario. Questionnaires are widely-applied tools used to collect individual opinion and vital information related to the research scenario [6]. Questionnaires used during the course of the research followed a simple and easy to understand pattern to

enable the respondents to provide accurate and relevant answers. Often, researchers use a combination of an open- and close-ended question pattern so that the respondents can elaborate on their views when required. The questionnaire developed for this research study involves a combination of both methods that is aimed to find out the e-learning implementation challenges within SMEs. The cost effective ways of applying e-learning strategies in small and medium enterprises, and the management factors that drive successful implementation of such strategic efforts.

The study aims to explore the issue and deliver effective solution to this problem by answering the following research questions framed for this study:

Q1. Do you work in Human Resources - HR?
Q2. Do you work in a Small or Medium size Enterprise - SME?
Q3. Are you an E-Learning solution provider/designer?
Q4. Are you aware of the concept of e-learning and its role in developing individual skills and knowledge?
Q5. Have you ever used an e-learning application within or outside your workplace?
Q6. Do you think all kinds of training needs can be met adequately through e-learning applications?
Q7. Do you think e-learning can help organizations to develop their potential and improve employee performance?
Q8. What according to you are the main reasons, benefits, or advantages of using e-learning solutions at workplace?
Q9. Does your organization provide you with adequate training facilities and support to use the e-learning applications for self development?
Q10. Do you develop your own e-learning solution or do you outsource it from others?
Q11. In your opinion, will e-learning model transform the way businesses perform in terms of increased efficiency and productivity?
Q12. What are the primary needs or expectations for

using e-learning solutions at workplace?

The survey was open to all; the sampling selection process identified these individuals from filtering them accordingly their answers of the first three questions.

The survey got 305 respondents. Those answers were collected for this research study. The table below outlines the profile of the respondents in this sampling:

Table 1 Profile of respondents

|	
Total Surveys sent for completion	**500**
Total Surveys responded	**305**
Respondents working in SME sector	**132**
Respondents working in Corporations	**173**
Respondents working as e-learning solution provider/designer	**23**
Respondents working as e-learning solution provider/designer in SME's	**16**
Respondents working as e-learning solution provider/designer in corporations	**7**
Respondents working in human resources (HR)	**27**
Respondents working in SME's human resources (HR)	**18**
Respondents working in corporations human resources (HR)	**9**

Sampling Unit Selection

The sampling unit represents the population or group of individuals belonging to the targeted segment relating to the research context. The researcher decided upon a sampling unit comprised of individuals who represent this target group and can help in identifying the linkages between the different variables or parameters influencing the research topic. Since the research goals focus on the adoption of affordable e-learning solutions to enhance employee performance in SME sector, the target population is comprised of e-learning solution designers/providers, human resource personnel, and people working in the SME sectors.

III-DATA ANALYSIS

This research endeavored to collect both primary and secondary data, which will be vital in this analysis stage. Primary data was collected mainly through the use of questionnaires, which were administered to five hundred persons, and 61% have responded, giving a tally of three hundred and five respondents.

**Figure 1: Number of respondents of the survey**
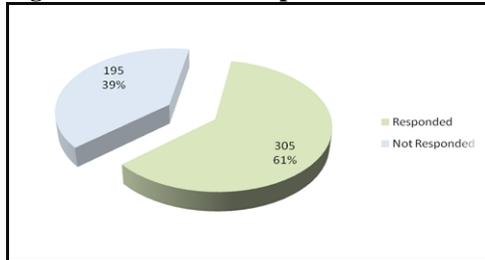
Data presentation

The research respondents were in total three hundred and five, with twenty seven respondents as being human resource personnel (both sectors), one hundred and thirty two as employees of various SME's, twenty three as e-learning designers or developers (both sectors) and one hundred and seventy three from corporations. This information was summarized from the first three questions, which were key parameters of the study. This information can be presented as shown in the following figures.
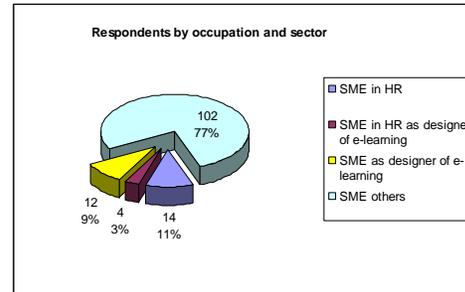
Question one to three analyses of answers

**Figure 2: Analysis of respondents by sector**
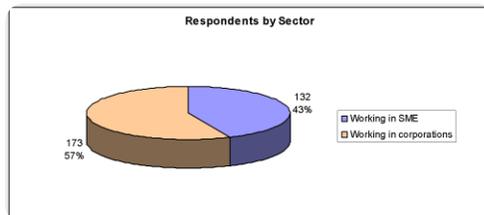
The figure above shows that fifty seven percent of the respondents work in corporate and forty three percent work in SMEs.

**Figure 3: SMEs respondents by occupation**

The figure above shows that fourteen percent of respondents work in SME HR, four percent work in SME HR as designer of e-learning, twelve percent work SME as designer of e-learning and seventy seven percent work in SME others.

Figure 4: Respondents by occupation in corporate sector
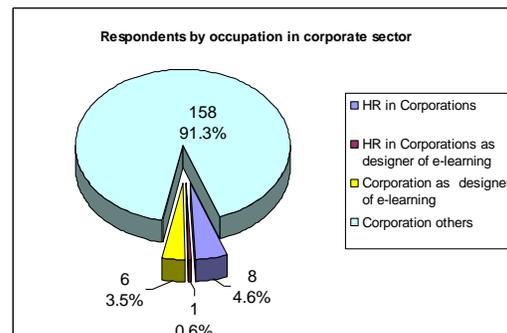
Question four analyses of answers

Figure 5: Awareness of e-learning
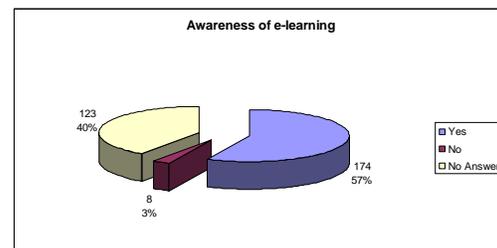
The figure above shows that fifty seven percent of the respondents believe they know what e-learning is and its roles in developing individual knowledge and skills. On the other hand, only three percent have no idea what e-learning is or what it entails whilst a whole forty percent did not respond. These figures

[4]

show that the discipline of e-learning is entrenched in most organizations and thus embraced by many. However, a high percentage of respondents are not sure what it is and thus this shows some performance gaps and at the same time, the definition of e-learning is not as direct. This means that organizations in the SME sector have yet to fully embrace the practice of e-learning, which carries with it many benefits. Filtering the responses by those who answered as working in HR for SMEs represent 5.9% of the total of respondents.

Question five analyses of answers

Those who responded with a 'yes' answer indicated that they had used the concept in various ways within or without their working environment, both within and without for different lengths of time. Those who responded with a no could be they do not have computers in their environment, the kind of job and way of life kept them away from e-learning exposure, they are resistant to change for different reasons, etc. The various players in the practice ought to come up with measures that streamline its applications in the workplace even though each firm is unique to itself.

Figure 6: Use e-learning SME's vs Corporate
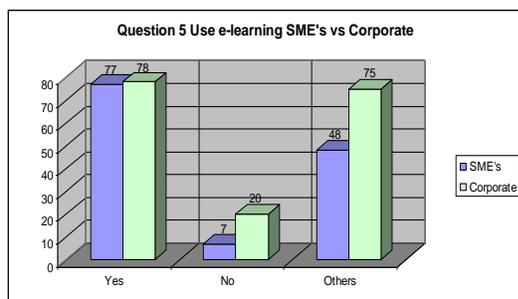
This shows that there is still an implementation gap in the SMEs sector, as a significant percentage has no working experience with e-learning in the work place or elsewhere. The concept too seems foreign or vague to this category of respondents. Forty percent did not respond to the question or they responded with an answer that could not be counted as a yes or no answer but most of them indicated they had used it in forums such as education and other social interactions. This shows that many organizations and individuals use e-learning but not necessarily to improve employees' efficiency or performance.

## Question six analyses of answers
Figure 7: SME's vs. corporate training preference
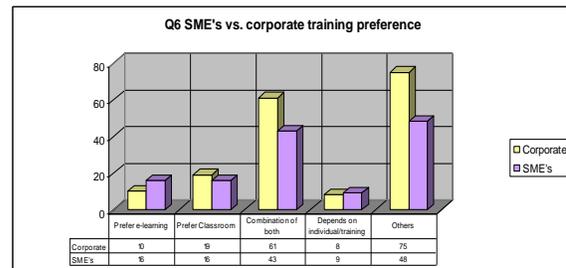
The figure above shows that a majority of respondents agreed that e-learning plays a vital role in employee training in the SMEs. It is however clear that due to its limitations it cannot be the only method used to train employees. It should be used in conjunction with the brick and mortar learning institutions. This is because some learning involves interactions, experiments and that the physical presence is required. This does not mean that e-learning cannot be used in such instances but rather that it should be followed-up using other learning methods.

Question seven analyses of answers
Figure 8: Response of question seven
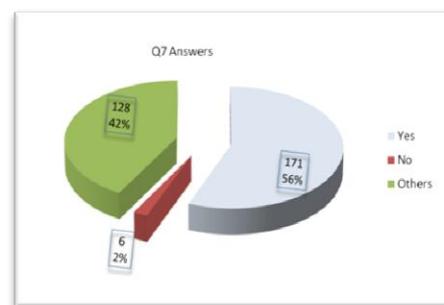
The participants responses to the above question differed from an absolute yes to maybe, not sure, a bit and in conjunction with other methods in the 'others' category. Except for the responses, which were an absolute no, a majority of respondents agree that e-learning is a vital tool in developing the potential and the performances of employees in SME organization. The practice of e-learning should be promoted and enhanced in the SMEs sector as it leads to improvements in the sector.

Question eight analyses of answers

One hundred and seventy seven responses were collected; a majority of the respondents gave the benefits in the table below as the most obvious from any e-learning solution. This is a clear indication that e-learning has benefits arising from its implementation in many organizations including the SMEs. It is therefore a worthy investment for improving employee performance and the potential of any organization towards meeting its objectives. Further research is encouraged to uncover all the possible benefits of this practice for both, the organization and the employees.

Table 2: Perceived benefits from e-learning solutions in the workplace

It saves on costs such as travelling expenses, logistics, space, and hiring tutors
It is efficient as it reduces time when one is away from the work place
It provides up to date information as it is easy to update its contents
It is convenient and flexible to the employee's preferences
It is easy to organize e-trainings, as no minimum number of employees is required
It is easy to access the e-learning facilities
It offers standardized information, products, and performance measures for all employees
It is available to many people in multiple locations and it is available 24x7
It can be done from home or the workplace
It is consistent and can be re used to train others
It is easy to monitor and continuity is guaranteed
It can be scheduled during the training around the work schedules
Evaluation of the success of learning can be done easily using the same channels
Trainers would be able to reach a larger audience if the training session is available over the internet as opposed to on-ground
Employee can learn but at the same time be available at the workplace
Archive trainings for future educational needs
It can add to employee self esteem

| |
|---|
| It can reinforce and build employee feeling of belonging through the investment in personal knowledge and abilities |
| Enables organizational strategies of advancement and ongoing modernization, without needing to renew the staff every several years, therefore preserving legacy knowledge |
| Expedite the learning curve, and get the employee up to speed in as few lessons as possible |

Respondents also found some disadvantages to be addressed:

Table 3: Perceived disadvantages

lack of interaction, boring, limited content
Staff tends to cheat to obtain certification without the required skill levels - learn to answer the training questions

Question nine analyses of answers

Figure 9: response of question nine
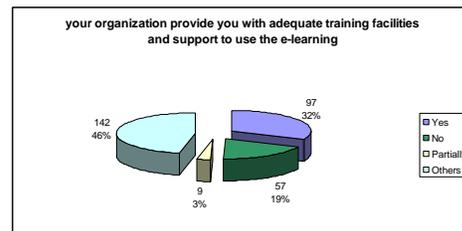
From the chart above it is evident that a significant number of organizations have not embraced e-learning fully. A percentage figure of 22% clearly shows that there are many performance gaps in the e-leaning practice. This is because many management teams can attest to using e-learning facilities but it is not implemented in the organization as shown above. Only 32% attest that there organizations are doing enough to foster e-learning in their organizations.

Question ten analyses of answers

Figure 10: Development vs. Outsourcing – in numbers
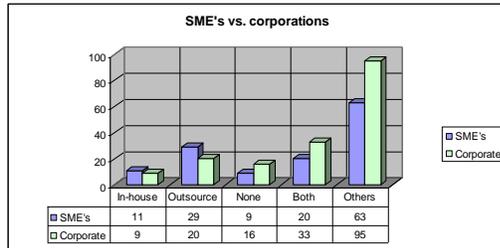


What the percentages suggest is that SME's are leading the development of their own e-learning tools.

Table 4: Excerpt of answers to Question ten

Response	Explanations
Outsource	from e-learning developers
In-house	I develop it myself
Both	70% in-house and 30% outsource
Outsource	Outsourced. Training is not a core competency for us.
None	Neither both
Both	but mostly we outsource
No response	Am not involved or aware who does it
Both	we outsource but tailor the solutions to fit our organization
In-house	We develop them internally
No response	Cannot respond, I am not involved.
Both	It depends on the project and the costs involved in outsourcing
Outsource	No staff to do such work

Question eleven analyses of answers

Figure 11: response of question eleven
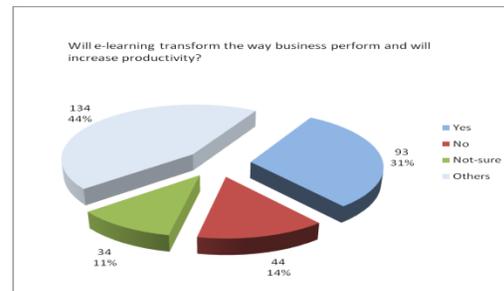
The answers were collected as plain Yes, Plain No, Not-sure includes the perhaps, do not know, probably, possible, it could, in some way, it may, may be, unsure, etc. Others include answers which cannot be considered as yes, no, not-sure or they are unanswered.

The following table will show the answers given by the designers/providers of e-learning tools. There were 23 respondents in this category, 13 did not answer.

[7]

Table 5: answers given by the designers/providers of e-learning tools

YES	Yes
YES	If the e-learning is meaningful and more than just someone talking to you, e-learning has the potential to increase efficiency and productivity.
YES	It is possible
YES	Transform is a strong word, but in general, I would say yes.
NO	No. It is simply another option.
Not-sure	Maybe
YES	Yes, if used correctly.
YES	Yes
YES	Yes - just in time learning - critical to business success is far more easily achieved using e-learning than traditional methods.
Not-sure	Probably, but not in the short-term. I expect acceptance and measurable change are still a few years away.
Others	no answer

In analyzing responses 172 responses to the above question the researcher will make the analysis two fold. The first part will stipulate the primary needs for the successful implementation of e-learning in any SME organization while the second part will lay out the expectations from the adoption of e-learning in any organization. The primary needs specify the requirements of such a concept while the expectations are the outcomes of e-learning. The first part is illustrated in the table below:

Table 6: Question twelve primary needs for implementing e-learning

The practice of E-learning must be made part of the organizational culture and strategy
It should provide chances for interactions or interactive tutorials
There should be dedicated times set for such e-trainings on company time periodically
Access to such e-learning facilities and content should be made available 24/7 to suit the preferences of the employees- day or night
Access to support measures such as mentors or guided tutorials should be there to allow discussions on e-learning theories and their applicability
E-learning should be made mandatory for all company employees
Regular updates of e-learning facilities and contents should be done as informed by feedback from users and e-learning experts
Assessment should be done at the end of each e-learning session
Simple modules should be used to enable ease of comprehension
Management should be committed towards e-learning in its implementation
Accountability should be fostered
The e-learning facilities should be interlinked to other such facilities to allow for interactions
A proper learning environment should be provided for all the users
That you will be self motivated and it has flexibility
We use -learning programs for general overviews and classroom for more specific training
To save time and costs by getting the message out to a larger population in a shorter amount of time. Additional expectations include getting the information available to all employees quickly. Right time, right place.
I do not know as I have never used
Am not sure

The above responses are good foundations for the implementation of a successful e-learning solution. The responses show that many individuals are aware

of what e-learning is and what it takes to come up with a feasible e-learning solution. The opinions given above are however not all inclusive and other vital requirements have been left out such the involvement of all pertinent stakeholders. Some of the opinions given are also too radical such making e-learning mandatory and therefore a liaison with the management should lead to new neutral or agreed positions. It is also clear that some individuals are not aware of such a concept, as e-learning and thus further research should be carried out to address this concern.

Table 7: Question twelve Expectations from an e-learning solution

It should lead to lower training costs as maintenance and dissemination of data is made easier
It should provide up to date quality material such leading contents of the industry
It should enhance the adherence to regulatory requirements such as SOXA (Sarbanes-Oxley) and legal or ethical requirements

It should lead to cost savings in terms of travel, lodgings and logistics
It should enable for standardized performance framework across the whole organization
It should lead to increased performance and personal satisfaction
It should allow for continuous improvements and re skilling opportunities
It allows for good access speeds or responsiveness and this saves on time

The table above shows the expectations the respondents have on an e-learning solution that they view as ideal to them. Most of the expectations are actually the benefits derived from adopting e-learning solutions to employee training and improvements. This is a clear indication that the respondents in this category are well aware of what an e-learning solution package is expected to deliver to the organization and the employees as well. This is therefore a green light that more SMEs should adopt the practice as it has many tangible benefits and its expected workforce is aware of the concept in depth.

IV-DISCUSSION

This research was aimed at redefining e-learning for SMEs in their endeavor to improve and promote employee and organizational performance using tools that are available at reduce cost or even free of charge. This is because big companies such as multi nationals have benefitted from this concept and practice. However, SMEs have not fully adopted this practice due to many reasons and factors such as found out in previous studies and this study as well [7]. This research therefore sought to answer various questions regarding the successful adaptability of e-learning by the SMEs. Some of the pertinent issues included whether participants use e-learning in their organizations, what they expect of the practice, the benefits they derive from it, the support they receive from the management, disadvantages of the concept and the challenges encountered in implementing this practice.

This research in the initial stages sought to know if the respondents knew or were aware of the e-learning concept. The responses from the participants support earlier studies that found out in the absence of a common definition of e-learning there is bound to be ambiguity [9]. The various definitions given by the respondents were wide and varied however; the substance of the responses was the same. They all included the use of computers, networks, the internet, and other IT facilities. The research found out that most of the respondents were aware of the e-learning practice in different forums and that it was used for different purposes because of the nature of its advantages. The respondents indicated that it can be used in the academics, professional, corporate and consumers fields a view supported by previous studies [8].

The second pertinent issue involved asking the respondents if they had used e-learning in their work places or in other areas. A majority of the respondents however attested to having used it in various places and circumstances while only a minority had not used it previously. The major category of the respondents indicated they were not sure whether they had used it while others in this

category referred to others they knew and who use it. This finding is not strange as its use in the SMEs sector is not so pronounced and it is only beginning to take the centre stage currently [10].

Another issue in this research involved enquiring from the respondents whether e-learning was in a position to meet all the learning needs of the SMEs sector. The responses received were centered towards the use of e-learning and other pertinent learning methods such as classroom learning. The majority viewed the practice as insufficient to meet the learning needs of organizations and thus recommend a mix of methods. Those who believed it were very few however; they seemed to have a better knowledge of the concept. The respondents who responded with a 'no' answer were quite significant and this was informed by their knowledge and view on the new concept of e-learning. This finding is also in line with previous studies [7]. The importance of e-learning in improving the potential and performance of SMEs employees was also probed. The research unearthed that e-learning was in a position to influence the performance of the organizations in this sector. This was informed by the fact that any training is helpful in improving employee performance and by the fact that e-learning uses modern tools such as information technology, which are viewed as superior. However, the rate of change was in question to most respondents who viewed the practice as only being capable of influencing change to a lesser degree. They did not necessarily view it as a revolutionary tool currently and thus recommended traditional methods as being superior as they involved interactions.

In adopting this concept and practice, the respondents had many views on what they felt a successful e-learning practice should address. They put forward that the concept should be incorporated in a proper learning environment, it should use simple modules, it should be flexible and accessible 24/7, it should be updated regularly, it should be made part of the organizations culture, and managers should support it and that support measures should be availed to all the employees. The expectations given as a result of adopting the system basically were the advantages of e-learning, which will be discussed later. These findings were also consistent with other studies [8].

The benefits of e-learning articulated by the respondents were many and they support various studies [10]. The various benefits given by the respondents included reduction in training costs as travel and other related costs were eliminated, flexibility as it could be conducted anywhere and at any time, the learning style was applicable to most people and offered privacy, it promoted consistency and uniform across the organization, it saved on time as it offers training quickly and that it is easy to update the learning facilities and the content as well.

The e-learning solutions could also be internally developed or outsourced from e-learning developers but this depended on the nature of the organization. A majority of the respondents were however not aware of which mode the organization uses, as they are not involved in such projects. This neglecting of employees in such decisions is bad idea as they should be involved. A good number also commented that their organizations use both methods as complements. In adopting such a system, the participants also put forward some disadvantages accruing from such a decision. The various demerits include resistance to change, abandoning the essence of team building and human interactions, monotony, boredom, and introversion.

In implementing such a practice, the SMEs encounter many challenges by virtue of their nature and size. The various challenges postulated include lack of capital to invest in such practices, limited number of employees, lack of qualified staff, lack of management insight into the field, lack of necessary infrastructure, ignorance of the employees, lack of training budgets and the fear of the unknown by the management. This leads to SME's using the traditional proven methods such as classroom learning. More research should be carried out on this topic to better understand these challenges and come up with counter measures.

V-CONCLUSION

With the increasing specialization, the speed needed to develop new products to compete in the global market, seems like the paradigm of encyclopedic education has to be reviewed; and this includes the way people will have access to the knowledge. The classroom still being the preferred place to learn for many employees in SME's and corporations as well; but, e-learning is evolving fast. With the help of new technologies better learning scenarios will be created and people will be more involved with it. The benefit foreseen for e-learning in SME's will come from Micro learning and just in time learning.

From the study it is clear that the performance of SMEs can be improved via the use of e-learning. Improving employee performance is one of the key elements of enhancing the overall performance and growth of SMEs, which leads to gain competitive advantage. However, SMEs with enough financial resources could implement the necessary technology infrastructures required to successfully implement e-learning in SMEs. Practical steps need to be undertaken by both the SMEs and the governments. From the study, it is suggested that many SMEs' managers and employees have little or no idea of the value that e-learning can add to their performance. The concept of a learning culture has been ignored or not developed yet by SMEs hence the low adoption rates of e-learning. Cost is another issue that has hindered some willing SMEs from acquiring the needed technological infrastructure. In this light, there is dire need to address this issue if e-learning is to be adopted by SMEs.

REFERENCES

[1] Roy, A. & Raymond, L. (2007). 'Meeting the Training Needs of SME's: is e-Learning a Solution?' *The Electronic Journal of e-Learning,* 6(2), pp 89–98.

[2] Wadhwa, S., Saxena, A. & Kumar, A. (2006). 'A KM Motivated Web-based Supply Chain Simulator: Facilitating e-Learning for SME's.' *International Journal of Business Performance Management*, 8(203), pp.207-228

[3] Latchem, C. & Jung, I. (2009). *Distance and Blended Learning in Asia*. New York: Taylor & Francis.

[4] Bonk, C. & Zhang, K. (2010). *Empowering Online Learning: 100+ Activities for Reading, Reflecting, Displaying and Doing*. New York: Wiley.

[5] Paludi, M., Paludi, C. & DeSouza, E. (2010). *Praeger Handbook on Understanding and Preventing Workplace Discrimination.* New York: ABC-CLIO

[6] Kothari, C.R., 2008. *Research methodology: methods and techniques*. New Delhi, India: New Age International.

[7] Attwell, G. (2003). The challenge of e-learning in small enterprises Issues for policy and practice in Europe. *Cedefop Panorama series; 82* . Luxembourg, Belgium.

[8] Gunasekaran, A., Mcneil, R. D., & Shaul, D. (2002). E-learning: research and applications. *Industrial and Commercial Training , 34* (2), 44-53.

[9] Pailing, M. (2002). Is it really the best thing since sliced bread? *Industrial and Commercial Training , 34* (4), 151-155.

[10] Roy, A., & Raymond, L. (2008). Meeting the Training Needs of SME's: Is e-Learning a Solution? *The Electronic Journal e-Learning Volume , 6* (2), 89-98.