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## CONTENTS


1 **PUBLISHER, EDITOR IN CHIEF, MANAGING EDITOR AND EDITORIAL BOARD**

2 **THE COMPETITIVE PERFORMANCE OF E-WALLETS IN YEMEN: A COMPARATIVE ANALYTICAL STUDY OF USER EXPERIENCE, MARKETING STRATEGIES, AND FUNCTIONAL PERFORMANCE AS DRIVERS OF ADOPTION AND LOYALTY**
SAKHER FAREA GHALEB ALJUNAID, AYOUB QAID NAJI ALMAIDAMA, HANI GAMIL MOHAMMED MURSHED

3 **PROMOTING ENHANCEMENT OF COMPETENCIES AND ABILITIES: ESSENTIAL IN PROGRESSION OF INDIVIDUALS IN PERSONAL AND PROFESSIONAL LIVES**
RADHIKA KAPUR

4 **ACCOUNTING INFORMATION QUALITY, COST OF CAPITAL: THE MODERATING ROLE OF FINANCIAL LEVERAGE**
THIEU QUYNH ANH, NGUYEN THI LE HA

5 **EXPLORING CASE STUDY METHODOLOGY IN PUBLIC SECTOR AUDITING AND POLICY DECISION-MAKING**
VU TUAN ANH

6 **MOTIVATING HUMAN RESOURCES: INDISPENSABLE IN LEADING TO PROGRESSION OF WORKPLACES**
RADHIKA KAPUR

7 **IMPACT OF STRESS ON EMPLOYEE JOB PERFORMANCE IN THE BANKING SECTOR A STUDY OF BANKING SECTOR EMPLOYEES IN HARIPUR**
HIRA KHAN, MAHNOOR FAROOQ

8 **EXAMINING THE INFLUENCE OF ACCOUNTING PROGRAM CHARACTERISTICS ON STUDENTS' INTENTION TO PURSUE A VACPA: THE MEDIATING ROLE OF SELF-EFFICACY**
VU TUAN ANH

9 **UNDERSTANDING TRAINING CYCLE: ESSENTIAL IN LEADING TO PROGRESSION OF WORKPLACES**
RADHIKA KAPUR

10 **AI'S IMPACT ON WOMEN'S ACCESS TO LEADERSHIP**
RAMI ALASADI, ARIANNA CANAVAN, GIORGIA RIDDELL, JOSHUA BEEMER, CRYSSY MANWARING, VICTORIA ENNIS




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# THE COMPETITIVE PERFORMANCE OF E-WALLETS IN YEMEN: A COMPARATIVE ANALYTICAL STUDY OF USER EXPERIENCE, MARKETING STRATEGIES, AND FUNCTIONAL PERFORMANCE AS DRIVERS OF ADOPTION AND LOYALTY

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**Abstract**

This study investigates the competitive performance of electronic wallets in Yemen, a market characterized by rapid Fintech growth and approximately 16 operational e-wallets. Employing a descriptive, analytical, and comparative approach, the research integrates the Technology Acceptance Model (TAM), the Unified Theory of Technology Acceptance and Use (UTAUT), and the Services Marketing Mix (7 Ps) to evaluate e-wallets from the end-user perspective and identify critical factors influencing adoption and loyalty amidst economic challenges. Data collected via a validated electronic questionnaire (KMO = 0.950) from a purposive sample of Yemeni e-wallet users were analyzed using exploratory factor analysis, Tukey's post-hoc test, and multiple regression analysis. Key findings reveal a strong, direct impact of user experience (UX) and ease of use on adoption intention and wallet preference, with Yemeni users prioritizing simplicity and speed of transactions. Security and privacy emerged as crucial criteria for overall performance evaluation and fostering sustainable loyalty. Significantly, the study identified statistically distinct overall performance ratings across different wallets, indicating that user preference stems from comprehensive and immersive experiences rather than mere similarity in core services. While technical competence of customer service staff builds trust, proactive enhancement is recommended. The study concludes that Yemeni users' adoption decisions are driven by an integrated interplay of functionality, security, ease of use, and perceived cost. Recommendations include focusing on improving user interfaces (UX/UI), enhancing security and privacy standards, and developing value-driven marketing strategies, while also providing clear indicators for regulatory bodies like the Central Bank of Yemen to cultivate a fair and sustainable competitive environment that promotes financial inclusion.



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## Chapter One: General Framework of the Study

### Introduction

The world has witnessed a rapid digital transformation in the last decade, with the financial sector playing a significant role. Digital financial services have emerged as a driving force for enhancing financial inclusion and facilitating transactions. In this context, e-wallets have become a pivotal tool, providing an effective alternative to traditional cash and enabling individuals to easily and securely deposit, withdraw, transfer, and pay for goods and services via their mobile phones [15].

In the Yemeni environment, characterized by complex economic and political challenges, the shift towards digital financial services is of paramount importance. Given the limited access to traditional banking services in large areas, e-wallets have become an ideal solution for meeting citizens' daily financial needs, contributing to greater financial inclusion and facilitating the flow of humanitarian and commercial aid. This increasing growth has led to a competitive environment among several local companies offering these services, such as Jawali, Flousak, Cash, Jeeb, Mobile Money, M Flous, N Cash, pyes, Mahfazati, International Money, Sham Money, Saba Cash, and Tijari Cash, Transportation, Easy, MPay [8].

The rationale for choosing this topic stems from the clear scarcity of academic studies addressing the competitive aspects of e-wallet performance and marketing in Yemen from the user's perspective. With the increasing number of subscribers and the diversification of services, it becomes essential to assess the competitive performance of these wallets and understand the factors that drive Yemeni users to prefer one wallet over another. This in-depth analysis will provide evidence-based insights to enable companies to improve their services and offer recommendations to regulators to ensure a fair and sustainable market environment.

### Problem of the Study

Amid the digital transformations sweeping the global financial sector, e-wallets are emerging as a pivotal tool for achieving financial inclusion and enhancing transaction efficiency, particularly in developing economies. In the Yemeni context, characterized by economic challenges and a complex infrastructure, the fintech market has witnessed rapid growth in the number of e-wallets, creating a highly competitive environment. Despite this proliferation, reaching approximately 16 e-wallets, their use remains limited to specific segments of the population, and they face challenges related to infrastructure, weak trust, and the lack of integrated interconnection.

This fierce competition, while positive in principle, has not yet translated into a deep and accurate understanding of the fundamental differences in performance between these portfolios from the perspective of the end user, who is the cornerstone of the success of any digital service. Service providers often focus on horizontal expansion at the expense of service quality and user experience, while regulators lack the analytical data necessary to develop effective policies that stimulate innovation, ensure fair competition, and protect consumer rights.

The essence of the research problem:

The research problem arises from a deep knowledge gap regarding the dynamics of competition and the multiple performance dimensions of e-wallets in the Yemeni market. This gap is not limited to simply knowing which wallets are "better," but extends to the absence of a comprehensive evaluation framework that



ISSN 2076-9202

analyzes and explains why and how one wallet outperforms another in acquiring and maintaining user loyalty in a unique and challenging operating environment. While companies compete through promotional offers, crucial factors such as the reliability of functional performance, the smoothness of the user experience (UX), the effectiveness of digital marketing strategies, and the level of security and trust remain comparatively unstudied.

This knowledge gap poses both practical and theoretical challenges. In practice, it hinders companies' ability to build sustainable business models that transcend immediate price competition and limits users' ability to make informed decisions. Theoretically, it misses an opportunity to understand how technology adoption models, such as TAM, and the impact of user experience adapt in the context of economies suffering from crises.

Based on the above, the research problem revolves around the following main question:

How can an integrated evaluation model be built to analyze and interpret the differences in competitive performance among leading e-wallets in Yemen, by measuring the dimensions of functional performance, user experience, marketing strategies, and their combined impact on the intention to continue using and customer loyalty?

**Study Objectives**

This study aims to achieve the following main objective:

Main objective: To analyze and evaluate the competitive position of the main electronic wallets in Yemen through a comprehensive comparison of their performance and marketing strategies from the user's perspective.

To achieve this goal, the study seeks to achieve the following sub-goals:

•Identifying and measuring Yemeni users' perceptions of e-wallet performance standards (ease of use, functional efficiency, security and privacy).

•Analyzing and investigating the effectiveness of the digital marketing strategies used by these portfolios from the users' point of view.

•Identifying the competitive strengths and weaknesses of each electronic wallet under study.

•To reveal statistically significant differences in users' evaluations of the overall performance of different portfolios.

•Providing practical, evidence-based recommendations to companies submitting portfolios and regulatory bodies to enhance the digital financial services environment in Yemen.

**Study Questions**

This study seeks to answer the following questions:

•What are the main factors influencing a Yemeni user's preference for one electronic wallet over another?

•How do Yemeni users rate the level of security and privacy offered by electronic wallets?

•How much does ease of use and clarity of the application interface affect user satisfaction and loyalty?

•What are the most important features and services (such as transfer speed, service costs, variety of payment channels, currency support) for the Yemeni user?

•What are the most effective marketing channels for attracting Yemeni users to e-wallets (social media, influencer marketing, promotional offers)?



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•Are there statistically significant differences in users' evaluations of the overall performance of the e-wallets under study?

**Importance of the Study**

The importance of the study lies in two main aspects:

•Academic importance: To enrich the Yemeni and academic library with an applied study that combines theories of competition, technology adoption (TAM/UTAUT), and marketing (7 Ps) in a unique context, which is the Yemeni environment. This study will be a basic reference for future researchers in the field of electronic payments and financial inclusion in developing countries.

•Practical importance:

•For service providers (wallet companies): Providing them with an accurate and comparative analysis of their strengths and weaknesses compared to competitors, enabling them to improve their services and direct their marketing strategies towards meeting the needs of the Yemeni user more effectively.

•For users: Highlighting objective selection criteria among wallets to make a more informed decision.

•For regulatory bodies (Central Bank of Yemen): Providing insights into the reality of the competitive market helps in developing regulatory policies that promote fair competition, protect the consumer, and support the growth of the digital financial services sector.

**Study Limitations**

•Spatial boundaries: The study is limited to the Republic of Yemen.

•Thematic boundaries: Focus on the competitive performance of the main local electronic wallets: (Jawaly, Flousk, Cash, Jeeb, Mobile Money, M Flous, N Cash, pyes, Mahfazati, Al Dawl Y Money, Shamal Money, Saba Cash, Tijari Cash, Iwasalat, Easy, M Pay) in terms of functional performance, marketing, and user experience.

•Human limitations: The study sample is limited to individuals who use one of the electronic wallets under study in Yemen.

**Chapter Two: Theoretical Framework and Literature Review**

**Theoretical Framework**

Analyzing competition in the e-wallet sector in the Yemeni environment requires building an integrated theoretical framework that combines concepts of competition, technology adoption, and marketing strategies.

**Competition Theories and Market Characteristics**

•Michael Porter's Five Forces model of competitiveness: Porter's model is a fundamental analytical tool for understanding industry structure and identifying sources of profitability and competition. This model will be applied to analyze the competitive environment of e-wallets in Yemen through the following five forces:

•The intense competition among current competitors (Jawali Wallet, Flousk, Cash, and Jeeb) is particularly pronounced in an emerging market where users are sensitive to cost and availability [6].

•The threat to newcomers: This lies in the ease with which new companies or traditional banks can enter to provide wallet services.

•Threat to alternative products or services: such as traditional money transfers and exchange services.

•The bargaining power of buyers (users): It is very high in Yemen due to the ease of switching between wallets and the low cost of switching.



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•The bargaining power of suppliers: This consists of technology infrastructure providers, communication networks, and regulatory bodies.

•The concept of competitive advantage: Competitive advantage is defined as the value a company can create for its customers that surpasses what competitors offer. In the context of digital wallets, competitive advantage can stem from:

•Cost leadership: Offering the lowest transaction fees (as some wallets strive for).

•Differentiation: Providing unique services or an exceptional user experience (security, ease of use, diversity) [6].

**Technology Acceptance Models**

To understand the behavior and preferences of Yemeni users, technology acceptance models will be used. Previous studies in the Yemeni context, such as the study by Al-Mamary (2015) [2] and Alduais (2022) [1], have shown the importance of applying these models to understand the adoption of financial technology in Yemen.

•Technology Acceptance Model (TAM): TAM is one of the most widely used models in explaining individuals' intention to use a new information system. The model focuses on two main variables that influence the behavioral intention to use:

•Perceived Usefulness (PU): The degree to which a person believes that using a particular system will improve their performance at work (in this study: facilitating financial transactions).

•Perceived Ease of Use (PEOU): The degree to which a person believes that using a particular system will be effortless (in this study: ease of application interface and speed of transaction completion).

•The Unified Theory of Acceptance and Use of Technology (UTAUT): UTAUT theory provides a broader and more comprehensive framework, integrating elements from eight previous models of technology acceptance. The four key factors determining behavioral intent for use include:

•Performance Expectancy: (similar to perceived usefulness in TAM).

•Effort Expectancy: (similar to the perceived ease of use in TAM).

•Social Influence: The extent to which an individual believes that other important people think he or she should use the system.

•Facilitating Conditions: The extent to which an individual believes that the necessary infrastructure, organizational and technical support exists to use the system.

**Marketing Management and Customer Experience**

•The marketing mix for services (7 Ps): To analyze marketing strategies for e-wallets, the expanded services marketing mix model (7 Ps) will be used, which includes:

•Product: Financial services provided (transfer, bill payment, withdrawal, deposit).

•Price: Transaction fees, commissions, and minimum and maximum transfer amounts.

•Place: Agent network, geographic spread, and digital distribution channels.

•Promotion: Advertising campaigns, digital marketing, promotional offers.

•People: Customer service employees and authorized agents.

•Processes: Ease and speed of transaction processing, and registration and activation steps.

•Physical evidence: The application interface, website, and marketing materials [9].



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•User Experience (UX): User experience is a crucial element in assessing competitive performance, encompassing satisfaction, trust, and loyalty resulting from interaction with the wallet [5].
•Enhancing satisfaction: A smooth and intuitive user experience leaves a positive impression on users and increases their overall satisfaction.
•Increased engagement: A well-designed mobile app with a user-friendly interface encourages users to spend more time on the app, leading to increased engagement. This allows businesses to capture and retain the attention of their target audience.
•Improved retention: When an app offers value, meets user expectations, and provides a smooth and enjoyable experience, users are more likely to continue using it, thus improving their retention.
•Competitive Advantage: In a highly competitive app market, user experience is a distinguishing factor. A well-designed app, focused on delivering a superior user experience, can outperform its competitors and attract more users.
•Positive brand impression: A positive user experience contributes to enhancing the overall impression of the brand. When users have a pleasant experience using an application, they associate it with the brand, which enhances the positive brand image and increases their trust and loyalty to it.

**Electronic Wallets**

A study by Al-Junaid Sakhr (2023) defined an electronic wallet as:
It is a program or electronic application installed on smart devices (such as mobile phones), acting as a secure digital intermediary to organize and manage all of the user's financial transactions. Its primary function is to store sensitive bank card information or store monetary value in the form of digital units (electronic money) that can be used to conduct payments, transfers, withdrawals, and deposits remotely or through authorized points of sale. It ensures the application of the highest encryption and security standards to protect user data and balances, thus representing a complete digital alternative to the traditional leather wallet. It opens new horizons for a wide segment of citizens not covered by traditional banking services.
The study also indicated that electronic wallets are numerous and classified according to several criteria, but it focused on the most common types related to the financial and banking sector, including:
1.Closed Wallets: These are wallets issued by specific companies or service providers and can only be used to purchase goods and services from that same wallet issuer. Example: Corporate wallets that are used within their own framework or gift cards of a fixed value, and do not allow cash withdrawals or transfers of funds to external parties.
2.Semi-closed wallets: These are wallets that allow financial transactions and payments to be made with a group of merchants and sellers who are contracted and approved by the wallet issuer. Its importance in Yemen: This type is the most common in the Yemeni environment, as it allows users to send money within the wallet network and make specific purchases online or through contracted points of sale.
3.Open wallets: It is the most flexible, and is usually issued in cooperation with banks or licensed financial institutions, and allows users to conduct transactions with any merchant that accepts digital payment, in addition to allowing cash withdrawals via ATMs or bank branches.



*ISSN 2076-9202*

**Table 1: Comparison of the Most Prominent Electronic Wallets in Yemen**

| Wallet Name | Definition | Key Services / Outreach |
|---|---|---|
| 1. Pocket | An electronic wallet used via a mobile application, aimed at facilitating financial transactions (transfer, payment, withdrawal, purchases) as an alternative to cash. | - Send/receive transfers within the wallet - Pay bills and services (phone, internet…) - Top up mobile credit - Pay for purchases in shops/stores via QR or points of sale - Withdraw cash through agents/exchange points - Recently added the "Musarafa" service (converting Yemeni Riyals to foreign currencies or vice versa). |
| 2. My mobile phone | An electronic wallet/service that offers mobile financial transactions without the need for a bank account. It is used for transfers, payments, bill payments, mobile top-ups, salaries, remittances, etc. | - Sending and receiving money transfers within Yemen - Paying and receiving payments, salaries, or group aid - Purchase/pay for purchases and bills - Top up mobile credit - Withdraw and deposit cash to/from your mobile account through agents and distribution network partners - No bank account required. |
| 3. Your money | A Yemeni electronic wallet to facilitate money management, transfers, withdrawals, payments, purchases, bills, and more via mobile. | - Send and receive transfers within the "Flousak" network or via local transfer networks (as advertised) - Pay for commercial purchases - Withdraw transfers or ATM withdrawals (as advertised) - Pay bills, top up mobile credit, electronic services - Track transaction history, digital user interface, considered one of the wallets available in Yemen according to the app store. |
| 4. Cash | An electronic wallet/electronic payment service that allows money transfers, receiving funds, withdrawing remittances, paying for purchases and bills, cash withdrawals and deposits, and currency exchange. It is considered one of the "electronic Banking payment/electronic money" services in Yemen. | - Money transfer and receipt - Cash withdrawal - Purchase and bill payments - Top-up credit and data bundles - Multi-currency support (as offered: Yemeni Rial, Saudi Riyal, US Dollar — as described in the app) - Extensive agent network in Yemen; deposit and withdrawal options available through agents or exchange bureaus - The option to register via phone or app. |
| 5. Mobile Money | It is available in Yemen through CAC Bank — an attempt to adopt the "mobile money" concept locally. The service has | "Mobile Money" is an electronic wallet provided by CAC Bank |



ISSN 2076-9202

| | | |
|---|---|---|
| | already begun in Africa (Egypt, Kenya, Tanzania, Uganda, and others). | |
| 6. One Cash | A national electronic money service developed by the National Electronic Wallet Company with the support of a coalition of companies and banks to expand its reach. | It is known for having a wide network and extensive national coverage (collaborating with banks and money transfer companies). |
| 7. Money (accounting) | An electronic wallet/service linked to a local bank (such as Al-Kuraimi Bank) aimed at facilitating financial services in rural and urban areas. | A network of agents and a supporting bank (example: Al-Karimi Microfinance Bank) |
| 8. My wallet | Batk Al-Tadhamon offers a smart e-wallet application that enables transactions without the need for a bank account, with services from merchants and agents. | A network of agents and withdrawal and deposit points, integration with local payment providers. |
| 9. Pyes | Al Amal Bank is an electronic wallet application managed by Al Amal Microfinance Bank as a free service for users. | Available through a network of agents and an app targeting mobile phone users in Yemen |
| 10. International Money | transfers, bill payments, mobile top-ups, purchase payments, salary receipts – widely available in major cities and World Bank locations. | An electronic wallet affiliated with the World Bank of Yemen, enabling digital financial transactions via mobile phone. |
| 11. Shamel Money | Money transfers, bill payments, mobile top-ups, withdrawals, and deposits are available through agents with a medium to wide reach across the bank's branch and agent network. | An electronic payment system and wallet linked to the Yemen Gulf Bank (Shamel Bank). |
| 12. Saba Cash | Local transfers, service payments, mobile top-ups, withdrawals and deposits Good distribution in the governorates where the bank is present. | An electronic wallet affiliated with Saba Islamic Bank |
| 13. Commercial Cash | transfer, bill payment, mobile top-up, electronic payment services; moderate coverage linked to bank branches and agents. | Electronic wallet service provided by the Commercial Bank of Yemen |
| 14. Transportation | Transportation fare payment, electronic collection, payment management; limited deployment, focused on the transportation | An electronic payment system dedicated to transportation services. |



ISSN 2076-9202

| | | |
|---|---|---|
| | sector and urban areas. | |
| 15. Easy | Money transfer, top-up, payment for basic services; moderate reach and depends on the agent network. | An electronic payment wallet provided by a payment or telecommunications company. |
| 16. Mpay | Money transfer, bill payment, mobile top-up, e-commerce; limited to moderate coverage depending on region and agents. | An electronic wallet for mobile payments and transfers |

Source: Compiled from Yemeni e-wallet companies' websites

**Comparison of E-wallets: Yemeni, Arab, and International**

Introduction

The e-wallet sector represents one of the most prominent drivers of financial inclusion and digital transformation globally, especially in emerging markets that suffer from challenges in traditional banking infrastructure. The nature and services of these wallets vary significantly between countries, influenced by the regulatory environment, level of technological development, and local needs. This table aims to provide a realistic and reliable comparison between the most prominent e-wallets in Yemen and several leading Arab countries (Saudi Arabia, Egypt, and the UAE), as well as international payment giants, based on official studies and reports and reliable sources (the International Monetary Fund, Digital Wallet, Alipay, PayPal website).

**Table 2: Comparison of Electronic Wallets: Yemeni, Arab, and International**

| Standard | International Wallets (PayPal, Alipay) | Leading Arab Wallets (STC Pay - Saudi Arabia, Vodafone Cash - Egypt, Payit - UAE) | Yemeni Wallets |
|---|---|---|---|
| Licensing and Supervising Authority | Global financial regulatory bodies (such as the US Securities and Exchange Commission) | Central banks and telecommunications regulatory bodies in the countries concerned (such as the Saudi Central Bank, the Egyptian Central Bank) | Central Bank of Yemen (CBY) |
| Spread and user size | Massive global reach: PayPal (434 million active users), Alipay (over 1 billion users) | Strong regional reach, with significant variation: Vodafone Cash (Egypt) has millions of users, and STC Pay (Saudi Arabia) is the largest in the region. | Widespread local distribution, with the number of subscribers exceeding [a certain number] in some governorates. Approximately one million subscribers |
| Basic services | P2P money transfer, online payments for global websites, | P2P money transfers, bill payments, online and in-store purchases, deposits and | Money transfers between individuals (P2P), payment of utility bills (telecommunications, |



ISSN 2076-9202

| | | | |
|---|---|---|---|
| | in-store purchases (via QR or NFC) | withdrawals via a wide network of agents or ATMs | electricity, water), purchases from local stores. |
| Advanced Services | Personal wealth management, ticket and booking, microfinance services, linking accounts to multiple international cards (Visa, Mastercard) | Issuance of digital and physical payment cards (such as STC Pay Mada cards), international money transfers, expense management, and cashback and rewards programs. | Transfers via multiple local money transfer networks (such as Al Najm, Al Imtiaz and other Yemeni networks), salary disbursement, and the possibility of working without internet (via text messages). |
| Account opening requirements | An email address, phone number, and linking to a bank account or credit card are required for verification and funding. | It requires a mobile phone number registered in the user's name, and may require national identity verification (such as STC Pay and Vodafone Cash). | A bank account is not necessarily required; accounts can be opened via the app or agents upon submission of the necessary documents. |
| International operations | The core of the service is: PayPal (global transfers), Alipay (supporting payments for foreign travelers in China). | Widely available at STC Pay (Saudi Arabia) for international money transfers, and limited at Vodafone Cash (Egypt) | Very limited, and restricted to international transfers through specific services. |
| Unique advantage | Global reach and acceptance: Widespread acceptance in millions of stores and websites around the world. | Banking and card integration: STC Pay as the first digital bank in Saudi Arabia, and Payit as the first comprehensive digital wallet in the UAE. | Financial inclusion in a challenging competitive environment: Providing payment services amidst a lack of cash and banking infrastructure challenges |

**Literature Review**

Previous studies that dealt with the adoption of financial technology and electronic wallets will be reviewed, with a focus on studies that applied the TAM and UTAUT models in the Yemeni environment or other similar environments, as well as studies that dealt with electronic wallets in full.



*ISSN 2076-9202*

**Table 3: Previous Studies**

| Study | Main Objective | Key Results |
|---|---|---|
| Al-Mamary (2015) [2] | Testing the TAM model in the context of Yemeni telecommunications companies. | Emphasized that perceived utility and ease of use are key determinants of intent to use in Yemen. |
| Alduais (2022) [1] | A study of the intention to use electronic payment from the perspective of UTAUT in Yemen. | Showed that performance expectations, effort expectations, and social impact significantly influence the intent to use electronic payment, while also highlighting infrastructure challenges. |
| Humaid (2022) [3] | Factors influencing the adoption of mobile banking services in Yemen. | Emphasized the importance of technological and social factors in the adoption of digital financial services. |
| Al-Shammari (2025) [4] | A strategic analysis of user trends in the electronic wallet sector in Yemen. | Concluded that ease of use, widespread availability, and transparency in fees are the most important factors in selection, and that user loyalty is weak. |
| Soysüren& Nordin (2024) [11] | This study explores the factors influencing the use of e-banking services in Yemen, considering the role of socio-economic conditions and technological accessibility. It employs a modified Unified Theory of Technology Acceptance and Use (UTAUT2) model to examine how performance expectations, effort expectations, social influence, facilitation conditions, habit, and trust affect the use of e-banking services among Yemenis. | The study concluded that three variables from the UTAUT2 model have a statistically significant positive impact on the intention and use of electronic banking services: Performance Expectancy (very influential factor), Effort Expectancy (the easier it is, the greater the intent to use it), and Facilitating Conditions (has shown a positive impact on usage). |
| Fadel Al-Daba'i (2024) [3] | The study aimed to determine the extent to which digital payment and mobile money services contribute to including individuals and small businesses that lack access to traditional banking services within the formal financial system. | The study concluded that the impact of e-wallets is positive and effective in expanding banking services to a wider segment of the Yemeni population, particularly those without traditional bank accounts (promoting financial inclusion). This also highlights the importance of improving telecommunications and internet infrastructure to ensure the continuity and efficiency of e-wallet operations, and the need to increase awareness campaigns and |



*ISSN 2076-9202*

| | | |
|---|---|---|
| | | build trust in the security of electronic transactions to encourage more users to adopt these services. |
| Noha Youssef Wakhrzan (2021) [1] | This study aims to identify the key factors influencing a user's intention to adopt electronic payments. It utilizes the T | The findings concluded that users' attitudes and intentions are positively influenced by all these factors. Perceived usefulness, perceived ease of use, lifestyle compatibility, and accessibility are direct predictors of user behavior in accepting electronic payments. |
| Underdown & Tamara (2025) [13] | This study aimed to understand the relationship between the use of digital wallets and impulsive consumer spending behavior by examining the impact of perceived ease of use (PEOU), perceived pleasure (PE), and perceived utility (PU) on impulsive behavior (IB), with consumer attitude (CA) considered as an intervening variable. | The research model adequately and broadly explained the intermediary consumer's attitude; however, it did not adequately explain impulsive behavior. This research will contribute to the growing body of literature exploring the range of outcomes associated with digital wallet use and will inform readers about the importance of perceived pleasure and perceived utility in guiding consumer behavior. |

## Chapter Three: Study Methodology and Field Procedures

### Study Methodology

This study is based on the descriptive analytical approach, which aims to describe and analyze the phenomenon under study (competition between electronic wallets) as it is in reality, and to interpret the relationships between its variables. The quantitative approach is dominant, through which data is collected from a large sample of users via a structured questionnaire and analyzed statistically.

### Study Population and Sample

Study population: The study population consists of all active users of the most prominent e-wallets under study (Jawaly, Flousk, Cash, Jeeb, Mobile Money, Mfloos, N Cash, pyes, Mahfazati, Al-Dawli Money, Shamal Money, Saba Cash, traders Cash, Transportation, Easy, MPay) in the Yemeni governorates where these services are available.

Study sample:

Sampling method: Due to the difficulty of obtaining a comprehensive and accurate framework for the study population (all users of electronic wallets), the study will rely on the non-probability sampling method, specifically the purposive sampling method, to target individuals who have actual experience in using one of the wallets.

### The Reliability and Stability of the Instrument

Validity: To ensure the validity of the content, the questionnaire will be reviewed by a panel of expert judges specializing in marketing, information systems, and digital financial services, to ensure the clarity of the



ISSN 2076-9202

statements and their suitability for measuring the variables identified in the study. All feedback was taken into consideration, and the suggested modifications were made to ensure the instrument's clarity and suitability for the study's objectives, making it ready for implementation. Several studies indicate that an 80% approval rate from the reviewers is sufficient for adopting proposed modifications to the research instrument. Based on the reviewers' opinions and feedback, the necessary modifications were made.

**Field Study Procedures**

This section addresses the methodology and procedures of the field study, including the adopted approach, data collection methods, and the mechanisms for processing, statistically analyzing, and interpreting the results. It also reviews the procedures for verifying the instrument's validity and reliability to ensure its suitability for the study's purposes. Furthermore, the section includes a description of the study population and sample, in addition to outlining the statistical methods used in data analysis and hypothesis testing, as follows:

First: Study Methodology:

Adopted the descriptive-analytical-correlational-causal approach, given its suitability to the nature and objectives of the study. This study is descriptive-analytical-correlational; it is descriptive in its aim to determine the level of application of total quality management principles and institutional performance in pharmaceutical companies in Yemen; analytical in its aim to identify the role of electronic marketing in sales growth in Yemeni pharmaceutical companies in the capital city of Sana'a; and correlational-causal in its aim to examine the linear relationship between the study variables. The descriptive-analytical-correlational-causal approach is considered the most appropriate in this context.

Second: The study population and sample:

Study population: The study population consists of individuals using one of the electronic wallets under study in Yemen.

Study Sample: This sample is a part of the studied population and consists of a random sample of individuals using one of the electronic wallets under study in Yemen. The researcher distributed the questionnaire electronically to a random sample of (500) electronic wallet users. After continuous follow-up, (499) responses were obtained, all of which were valid and analyzable except for (25) responses, in which the answers appeared biased in all items and were excluded from the analysis. Table No. (4) illustrates this.

**Table 4: Number of Distributed, Returned, and Analyzable Questionnaires**

| Statement | Number | Ratio |
|---|---|---|
| Number of users of electronic wallets who were given the survey link | 550 | 100% |
| Number of responses received | 499 | 99.8% |
| Number of responses valid for analysis | 474 | 94.8% |

**Third: Designing the research instrument**

The study instrument was developed based on a set of principles, as follows:

1.Theoretical basis: By reviewing relevant theoretical frameworks and the results of previous studies, in addition to reviewing books, scientific journals, and specialized publications on the subject of the study.

2.Utilizing the tools of previous studies: By reviewing the data collection tools used in similar research, with



ISSN 2076-9202

the aim of developing a tool suitable for the specific nature of this study.

3.Defining the main dimensions of the study: And formulating appropriate statements for each dimension in order to achieve the research objectives.

Based on the difference in the nature and objectives of previous research compared to this study, the researcher designed a suitable measurement tool specifically for it, which was the questionnaire as the main tool for collecting data, due to its ability to organize questions and control their wording, as well as enabling the researcher to collect accurate and reliable information about the opinions and attitudes of the study sample.

The questionnaire form was divided into two sections, as follows:

•The first section deals with the personal variables of the study sample, namely: gender, age group, educational qualification, the governorate in which the respondent resides, and the duration of the respondent's use of electronic wallets.

•Section Two: This section, in its initial form, consists of (30) statements distributed across two axes, and Table No. (5) shows the number of statements and dimensions of the questionnaire as follows:

**Table 5: Number of Statements and Dimensions of the Questionnaire**

| Research Topics | Number of Phrases |
|---|---|
| User experience and ease of use | 05 |
| Safety and reliability | 05 |
| Job performance and service diversity | 05 |
| Marketing and promotional strategies | 05 |
| Quality of service and technical support | 05 |
| Costs and fees | 05 |
| Public satisfaction and loyalty | 05 |
| TOTAL | 35 |

Fourth: Study Scale

The scores were measured according to the Likert scale. The Likert scale, which ranges from strongly agree to strongly disagree, has values ranging from (5) to (1), as shown in Table (6) below.

**Table 6: Quantitative Coding of Answer Alternatives**

| Alternative Answer | The Given Value |
|---|---|
| Strongly disagree | 1 |
| Disagree | 2 |
| Neutral | 3 |
| Agreed | 4 |
| Strongly agree | 5 |

The SPSS V23 statistical software was used to collect the study sample's responses to the questionnaire and to process the data according to the five-point Likert scale indicated in the table above, relying on the outputs of this software for the results.

To interpret the results of the descriptive statistics, represented by the values of the arithmetic means, the



ISSN 2076-9202

following equation was used to interpret those values:

$$\text{Class Length} = \frac{\text{Upper Limit} - \text{Lower Limit}}{5} = \frac{5-1}{5} = 0.80$$

Therefore, the scale for interpreting the arithmetic mean, with its levels shown in Table No. (7), is used to interpret the application of each statement of the instrument, as well as each of its dimensions and each of its axes, from the point of view of the researched sample, and to answer the study questions, as follows:

**Table 7: Limits of the Arithmetic Mean Scale with its Evaluation Levels**

| Application Level Assessment | Average Grade Ranges |
|---|---|
| Very low | From 1.00 up to 1.80 |
| Low | From 1.81 up to 2.60 |
| Medium | From 2.61 up to 3.40 |
| High | From 3.41 up to 4.20 |
| Extremely high | From 4.21 up to 5.00 |

Source: Prepared by the researcher

Fifth: Verifying the validity of the tool:

1.Apparent truthfulness (Face Validity): To ensure the face validity of the questionnaire items, the researcher presented them to a panel of expert reviewers (Appendix 1). These reviewers were asked to provide feedback on the clarity of the items and their suitability to the dimensions they represented, as well as to suggest necessary modifications in terms of additions, deletions, or rewording. All feedback was taken into consideration, and the suggested modifications were made to ensure the instrument's clarity and suitability for the study's objectives, making it ready for implementation. Several studies indicate that an 80% approval rate from the reviewers is sufficient for adopting proposed modifications to the research instrument. Based on the reviewers' opinions and feedback, the necessary modifications were made (Appendix 2).

2.Exploratory factor analysis of electronic wallets: Exploratory factor analysis is a multivariate statistical technique that aims to reveal the internal structure of a set of variables or statements by discovering the underlying factors that explain the correlations between them without imposing a pre-existing model of the factor structure. This analysis is used to determine the number of basic factors, the distribution of statements among them, and the extent of their correlation, with the aim of reducing and simplifying the data by extracting a limited set of factors that represent the core of the measured variables.

The primary objective of exploratory factor analysis is:

From this, the exploratory factor analysis method was used, employing the basic orthogonal axes method (PAF) and using orthogonal rotation using the Varimax method. The results of the exploratory factor analysis settled on the saturation of the electronic marketing scale for medicines in Yemeni companies in the capital city on four extracted factors and a number of indicators, as shown in Table No. (8).

1.Identifying the underlying structure of the variables or statements under study.

2.Testing the suitability of statements to measure assumed dimensions or factors.

3.Reducing the number of variables by combining them into a smaller set of the most explanatory factors.

4.Uncovering the hidden relationships between variables.

5.Assistance in developing the metrics by deleting weak statements or those that do not belong to the correct



ISSN 2076-9202

factor.

**Table 8: Matrix of Saturation Values for the Electronic Wallet Scale After Rotation**

| KMO | Approx. Chi-Square | Bartlett's Test of Sphericity (df) | p | Explained Variance Ratio |
|---|---|---|---|---|
| 0.950 | 9363.897 | 595 | 0.000 | 61.096 |

Saturation of the paragraphs on their factors (Factor Loading)

| Paragraph Code | F1 | F2 | F3 | F4 | F5 | F6 | Paragraph |
|---|---|---|---|---|---|---|---|
| X28 | | | | | | 766 | The fees charged are commensurate with the quality and value of the services provided by the portfolio. |
| X26 | | | | | | 682 | The transfer fees between users of the same wallet are considered reasonable and competitive. |
| X32 | | | 674 | | | | The user demonstrates a high level of loyalty to the wallet, and it is difficult for them to switch to a competing wallet. |
| X27 | | | | | | 658 | The fee and commission structure is clearly and transparently announced within the application. |
| Z29 | | | | | | 652 | Bill and service payment fees are competitive compared to traditional payment methods. |
| X33 | | | 641 | | | | This wallet better meets user expectations and needs than available alternatives. |
| X31 | | | 635 | | | | The user plans to rely primarily on this wallet for their future financial transactions. |
| X34 | | | 605 | | | | This wallet becomes an integral part of the user's daily financial routine. |
| X35 | | | 584 | | | | Using this wallet improves the way a user manages their money. |
| Z30 | | | | | | 540 | The wallet sometimes offers fee-free transactions as part of promotional offers. |
| X24 | | 772 | | | | | Complaints and problems faced by the user are resolved quickly and effectively. |
| X23 | | 747 | | | | | Customer service staff have sufficient knowledge to resolve inquiries and problems. |
| X21 | | 710 | | | | | It makes it easier to contact the customer service team when encountering a problem. |
| X25 | | 685 | | | | | The user is informed of the status of the complaint and its follow-up stages on a regular basis. |
| X22 | | 613 | | | | | Technical support channels (phone, WhatsApp, in-app) are varied and available. |
| X16 | 709 | | | | | | Wallet advertisements appear continuously across social |



ISSN 2076-9202

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | | | | | | media platforms and channels. |
| X18 | 709 | | | | | | The promotional offers and discounts provided by the wallet encourage increased usage. |
| X17 | 681 | | | | | | The portfolio's advertising content is innovative and effectively highlights its advantages. |
| X20 | 630 | | | | | | There is noticeable collaboration between the portfolio and influential figures or major brands. |
| X15 | 468 | | | | | | The wallet offers additional innovative features (such as making donations, purchasing tickets, or saving). |
| X8 | | | | 677 | | | The wallet's privacy policy and terms of use explain how data is protected. |
| X9 | | | | 673 | | | The wallet ensures the protection of funds from hacking or fraud. |
| X6 | | | | 623 | | | Using fingerprint or facial recognition for login and transaction confirmation provides a high level of security. |
| X7 | | | | 608 | | | You receive instant and reliable notifications for every financial transaction made through the account. |
| X11 | | | | 477 | | | The wallet offers extensive integration with telecommunications networks for bill payments and top-ups. |
| X10 | | | | 461 | | | The procedures for recovering account access in case of a forgotten password are secure and effective. |
| X5 | | | | | 411 | | The application allows easy access to transaction history and account statements, and sharing of them. |
| X1 | | | | | 784 | | The app's interface design reflects attractiveness and ease of navigation between its sections. |
| X2 | | | | | 767 | | Financial transactions (such as transfers and payments) are completed in a few simple steps. |
| X3 | | | | | 678 | | The application works quickly and is highly responsive when executing commands. |
| X19 | | | | | 417 | | The portfolio enjoys a good reputation and a positive public image in the community. |
| X13 | | | | | | 646 | The network of authorized agents for cash withdrawals and deposits is widespread and easily accessible. |
| X12 | | | | | | 543 | The wallet allows payment of basic utility bills (electricity, water, internet). |
| X4 | | | | | | 506 | The wallet balance can be easily topped up via all available channels (agent, bank, card). |
| X14 | | | | | | 348 | The wallet can be used for payments at a large number of |



ISSN 2076-9202

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | | | | | | stores and shops. |

In general, the results of the exploratory factor analysis confirm that the e-wallet scale possesses a high degree of construct validity, and that the six extracted factors reflect the true perceptual dimensions upon which Yemeni users rely in evaluating e-wallets. The results also justify the adoption of the perceived value factor, linked to cost and loyalty, as the main dependent variable in the subsequent construct, representing the overall evaluation of the e-wallet, thus serving the explanatory analyses related to the competitive performance of banks and exchange companies.

In light of the exploratory factor analysis results, it was observed that some items and axes of the questionnaire were modified or combined to better reflect the actual underlying structure of variables among e-wallet users. For example, some items in the general satisfaction and loyalty axis were combined with the costs and fees axis due to their overlapping impact on the perceived value of the e-wallet. Weak items were also deleted or modified to ensure better representation of each factor. This resulted in a more accurate and relevant measure, providing a solid foundation for subsequent internal reliability tests, item descriptive analysis, and regression analysis. It also enhances the reliability of the results for practical use by banks and exchange companies, as illustrated in Table 9.

**Table 9: Number of Statements and Dimensions of the Questionnaire (Revised)**

| Research Topics | Number of Phrases | The Purpose of Measurement |
|---|---|---|
| Costs, fees, and loyalty | 10 | Measuring the impact of costs and fees on customer satisfaction and loyalty to the electronic wallet. |
| Technical support and customer service | 05 | Measuring the quality of support provided and the extent of user satisfaction with customer services. |
| Marketing strategies | 05 | Evaluate the effectiveness of marketing campaigns and their ability to attract and retain users. |
| Safety and reliability | 06 | Measuring the extent to which users feel safe and the reliability of the electronic wallet in financial transactions. |
| User experience and ease of use | 03 | Evaluate the ease of use of the wallet and the quality of the user experience while dealing with it. |
| Job performance and service diversity | 03 | Measuring the effectiveness and diversity of services provided in meeting the different needs of users. |
| TOTAL | 32 | |

**Questionnaire Reliability**

To test the scale of the current study, the consistency coefficient was adopted, which aims to identify the extent of consistency in the performance of the sample members from one application to another to collect the test situations. This means that the scale gives the same results with a probability equal to the value of the coefficient if it is reapplied to the same sample. The (Cronbach's Alpha) coefficient was used for this. The results were shown in Table No. (10) as follows:



*ISSN 2076-9202*

**Table 10: Results of Cronbach's Alpha Coefficient**

| Research Axis | Number of Phrases | Cronbach's Alpha Coefficient |
|---|---|---|
| Costs, fees, and loyalty | 10 | 0.906 |
| Technical support and customer service | 05 | 0.885 |
| Marketing strategies | 05 | 0.813 |
| Safety and reliability | 06 | 0.819 |
| User experience and ease of use | 03 | 0.828 |
| Job performance and service diversity | 03 | 0.669 |
| Overall | 32 | 0.936 |

Cronbach's Alpha coefficient indicates that all six axes related to electronic wallets have a high degree of internal stability, with values ranging from 66.9% for the "functionality and variety of services" axis to 90.6% for the "costs, fees and loyalty" axis, with an overall Alpha coefficient for the scale of 93.6%. This shows that the measurement tools are reliable and accurately reflect users' assessments of the factors influencing the choice of electronic wallets, which provides a strong basis for banks and exchange companies to make decisions to improve services and increase customer satisfaction.

**Statistical Methods and Software Used in the Study**

**Table 11: Statistical Methods Used in the Study**

| No. | The Method Used | Uses |
|---|---|---|
| 01 | Reliability tests for the research instrument. | To test the consistency of the instrument. |
| 02 | Apparent truthfulness | Questionnaire reviewers |
| 03 | Constructive Exploratory Factorial Validity | To check whether the instrument is capable of measuring its theoretical content for which it was designed. |
| 04 | Cronbach's Alpha test | To determine the reliability of the questionnaire and the validity of the sample at the level of its dimensions |
| 05 | Frequencies and percentages | To describe the characteristics of demographic variables |
| 06 | Arithmetic means and standard deviations | The arithmetic mean is used to determine the level of application of the study dimensions, and the standard deviation is used to determine the degree of dispersion of the sample's responses from its arithmetic mean. |
| 07 | Testing the independence of study variables and the level of variance inflation | To determine the level of variance inflation, the higher the inflation coefficient, the greater the risk of inaccurate results, and vice versa. |
| 08 | Impact factor (β) | To determine the effect of independent variables on the dependent variable |
| 09 | Answer Differences Test | According to electronic wallets |

The program used: SPSS



ISSN 2076-9202

## Chapter Four: Presentation and Analysis of Results

This section presents and describes the demographic characteristics of the sample and the dimensions and variables of the study in order to answer a number of the study's questions, as follows:

### Demographic Characteristics of the Sample Group

**Table 12: Frequency Distribution of the Study Sample According to Demographic Variables**

| Variable | Level | Number | % |
|---|---|---|---|
| Gender | Male | 404 | 85.2 |
| | Female | 70 | 14.8 |
| Age | Under 20 years old | 4 | 0.8 |
| | 20-29 years old | 100 | 21.1 |
| | 30-39 years old | 196 | 41.4 |
| | 40-49 years old | 148 | 31.2 |
| | 50 years and older | 26 | 5.5 |
| Academic qualification | High school diploma or lower | 29 | 6.1 |
| | Intermediate Diploma | 33 | 7.0 |
| | Bachelor's | 292 | 61.6 |
| | Postgraduate studies | 120 | 25.3 |
| Governorate | Sana'a Governorate | 298 | 62.9 |
| | Ibb | 98 | 20.7 |
| | Taiz | 41 | 8.6 |
| | Al Hudaydah | 10 | 2.1 |
| | Dhamar | 8 | 1.7 |
| | Other | 19 | 4.0 |
| Used wallets | M Flous | 73 | 15.4 |
| | Pocket | 164 | 34.6 |
| | Mobile Money | 63 | 13.3 |
| | My wallet | 16 | 3.4 |
| | Your money | 10 | 2.1 |
| | My mobile | 60 | 12.7 |
| | One Cash | 39 | 8.2 |
| | Peace | 20 | 4.2 |
| | Cash | 12 | 2.5 |
| | Saba Cash | 14 | 3.0 |
| | Easy | 3 | 0.6 |
| E-wallet usage period | Less than 6 months | 76 | 16.0 |
| | From 6 months to 1 year | 72 | 15.2 |
| | From one to two years | 123 | 25.9 |



ISSN 2076-9202

| | | | |
|---|---|---|---|
| | More than two years | 203 | 42.8 |
| Total | | 474 | 100.0 |

The frequency distribution of the sample showed that the majority of respondents were male (85.2%) compared to female (14.8%), reflecting the fact that e-wallet users in Yemen tend to be male. In terms of age groups, the 30-39 age group constituted the largest percentage (41.4%), followed by the 40-49 age group (31.2%), indicating that the greatest use of e-wallets is concentrated among young and middle-aged individuals.

In terms of educational qualification, the majority had a bachelor's degree at 61.6%, followed by postgraduate degree holders at 25.3%, indicating that users of electronic wallets tend to be educated and have the ability to deal with modern financial technologies.

Regarding the geographical distribution, it was noted that the most represented governorate is Sana'a with 62.9%, followed by Ibb with 20.7%, while other governorates such as Hodeidah and Dhamar recorded low percentages, reflecting the concentration of electronic wallet use in major cities.

Regarding the electronic wallets used, the ranking of highest usage was as follows:

•Pocket, at 34.6%, is the most used wallet among respondents, reflecting users' preference for it due to its provision of outstanding services or a convenient user experience.

•This is followed by M-Flous at 15.4%, Mobile Money at 13.3%, Jawaly at 12.7%, and One Cash at 8.2%, indicating that these wallets have a significant user base that banks and exchange companies can focus on to develop marketing strategies and enhance services.

•On the other hand, the least used wallets were Easy at 0.6%, Flousk at 2.1%, and Cash at 2.5%, reflecting their weak penetration or limited appeal to users, and indicating that improving the functional features, security, and user experience of these wallets may contribute to increasing the customer base.

As for the duration of use of electronic wallets, the majority used them for more than two years at a rate of 42.8%, while the percentage for less than 6 months was 16%, reflecting the existence of a continuous base of experienced users who rely on these services on a regular basis.

Based on these results, banks and exchange companies can target the most used wallets to develop additional services and enhance loyalty, while at the same time working to improve the less popular wallets to attract a larger segment of users and increase competitiveness in the market.

**Analysis of Data Dimensions of Study Variables**

Question 1: Identify the factors influencing a Yemeni user's preference for one electronic wallet over another.

To determine the overall level, the factors influencing the Yemeni user's preference for one electronic wallet over another are identified as follows:

**Table 13: Results of the Descriptive Analysis to Determine the Level of Factors Influencing the Preference of Yemeni Users for One Electronic Wallet Over Another.**

| No. | Research Topic | Arithmetic Mean | Standard Deviation | Relative Importance % | Degree of Preference | Ranked by Importance |
|---|---|---|---|---|---|---|
| 01 | Costs, fees, and | 4.01 | 0.693 | 80.1% | High | 4 |



ISSN 2076-9202

| | | | | | | |
|---|---|---|---|---|---|---|
| | loyalty | | | | | |
| 02 | Technical support and customer service | 3.77 | 0.759 | 75.4% | High | 5 |
| 03 | Marketing strategies | 3.67 | 0.716 | 73.3% | High | 6 |
| 04 | Safety and reliability | 4.30 | 0.540 | 86.0% | High | 2 |
| 05 | User experience and ease of use | 4.43 | 0.562 | 88.6% | High | 1 |
| 06 | Job performance and service diversity | 4.09 | 0.688 | 81.8% | High | 3 |
| Overall Average | | 4.04 | 0.522 | 80.9% | High | |

The results of the descriptive analysis indicate that the Yemeni user of electronic wallets relies on a set of integrated factors when preferring one electronic wallet over another, as the overall arithmetic mean for all dimensions reached (4.04) with a relative importance of (80.9%), reflecting a generally high preference for all the factors that were measured.

Firstly, user experience and ease of use topped the list of preferences, with a mean score of 4.43 and a relative importance of 88.6%. This is evident in the simplicity of financial transactions, the application's responsiveness, and the attractiveness and ease of navigation between its sections. This underscores the central role of user experience in enhancing user satisfaction and trust in the wallet.

Secondly, safety and reliability ranked second, with a mean score of 4.30 and a relative importance of 86.0%. This includes protecting funds from hacking or fraud, privacy policies, the use of biometric verification, and account recovery procedures. These results demonstrate that security is a crucial criterion in choosing an e-wallet, as Yemeni users seek confidence in the protection of their funds and financial data.

Thirdly, job performance and service diversity ranked third, with a mean score of 4.09 and a relative importance of 81.8%. This includes the ability to pay basic utility bills, easily top up balances through all channels, and a widespread agent network for cash withdrawals and deposits. This reflects the Yemeni user's appreciation for wallets that offer comprehensive and widely available financial services, given their direct impact on the ease of managing daily transactions.

Fourthly, costs, fees, and loyalty ranked fourth, with a mean score of 4.01 and a relative importance of 80.1%. This includes reasonable fees, transparent commission structures, free services offered as part of promotions, and customer support when problems arise. This indicates that cost and access to effective support are important, though not decisive, factors compared to operational and technical factors.

Fifthly, technical support and customer service ranked fifth with a mean score of 3.77 and a relative importance of 75.4%. This includes the speed and effectiveness of problem resolution, multiple support channels, and informing the user about the progress of complaints. These results indicate that the quality of



ISSN 2076-9202

technical support is important for building trust, but it does not directly influence wallet preference as much as user experience and security.

Finally, marketing strategy ranked sixth and had the lowest impact, with a mean score of 3.67 and a relative importance of 73.3%. This includes advertising, promotions, content innovation, and collaborations with influencers or brands. This indicates that while marketing supports the wallet's overall image, it plays a secondary role in Yemeni users' preferences compared to the practical and technical factors that directly affect wallet performance and usability.

In general, these results confirm that operational and technical dimensions, such as functionality, user experience, and security, are the decisive factors in Yemeni users' preference for e-wallets, while marketing, technical support, and fees act as supporting factors that complement the overall product picture. Banks and exchange companies can leverage these findings to guide their product development, focusing on providing reliable, user-friendly, and secure services while maintaining competitive fees and effective support. Marketing strategies, on the other hand, should enhance brand awareness and stimulate usage without being the determining factor in final preference.

Determining the level of influence of cost, fees, and loyalty factors on Yemeni users' preference for one electronic wallet over another.

**Table 14: Results of the Descriptive Analysis to Determine the Level of Impact of Costs, Fees, Loyalty, and Support on the Yemeni User's Choice of One Electronic Wallet Over Another.**

| No. | Phrase | Arithmetic Mean | Standard Deviation | Relative Importance % | Degree of Preference | Ranked by Importance |
|---|---|---|---|---|---|---|
| 01 | The fees charged are commensurate with the quality and value of the services provided by the portfolio. | 4.02 | 0.991 | 80.4% | High | 6 |
| 02 | The transfer fees between users of the same wallet are considered reasonable and competitive. | 3.95 | 0.957 | 79.0% | High | 8 |
| 03 | The fee and commission structure is clearly and transparently announced within the application. | 4.11 | 0.821 | 82.1% | High | 2 |
| 04 | Bill and service | 3.92 | 0.949 | 78.4% | High | 9 |



ISSN 2076-9202

| | | | | | | |
|---|---|---|---|---|---|---|
| | payment fees are competitive compared to traditional payment methods. | | | | | |
| 05 | The wallet sometimes offers fee-free transactions as part of promotional offers. | 4.04 | 0.880 | 80.9% | High | 4 |
| 06 | The user demonstrates a high level of loyalty to the wallet, and it is difficult for them to switch to a competing wallet. | 4.02 | 0.893 | 80.4% | High | 5 |
| 07 | The user plans to rely primarily on this wallet for their future financial transactions. | 3.75 | 1.028 | 75.1% | High | 10 |
| 08 | This wallet becomes an integral part of the user's daily financial routine. | 4.01 | 0.893 | 80.2% | High | 7 |
| 09 | Using this wallet improves the way a user manages their money. | 4.13 | 0.834 | 82.7% | High | 1 |
| 10 | This wallet better meets user expectations and needs than available alternatives. | 4.11 | 0.822 | 82.2% | High | 3 |
| Overall Average | | 4.01 | 0.693 | 80.1% | High | |

Table 14 shows the impact of costs, fees, loyalty, and support on Yemeni users' preference for one e-wallet over another. The overall arithmetic mean was (4.01) with a high relative importance, reflecting a generally positive perception among users of this dimension as a key determinant in choosing an e-wallet. This assessment demonstrates that Yemeni users approach fees and costs from a value-for-service perspective, rather than solely from a price perspective. The statement that using the wallet improves how users manage their finances ranked first, with an arithmetic mean of (4.13) and a relative importance of (82.7%), indicating that the functional value gained from using the wallet is the most important factor in enhancing satisfaction



ISSN 2076-9202

and continued use. Similarly, the statement regarding the clarity and transparency of the application's fee and commission structure received an arithmetic mean of (4.11) and a relative importance of (82.1%), ranking highly. This reflects the Yemeni user's sensitivity to financial transparency and their trust in wallets that provide clear information about costs. Similarly, the results showed that the wallet that best met user expectations and needs compared to available alternatives had a mean score of 4.11 and a relative importance of 82.2%, confirming that meeting real needs enhances perceived value and increases user preference for the wallet. The results also showed that offering occasional fee-free transactions was a contributing factor to preference, with a mean score of 4.04 and a relative importance of 80.9%. Statements related to the suitability of fees to service quality, loyalty, and the difficulty of switching to a competing wallet had similar mean scores of 4.02 and 80.4%, indicating that loyalty is closely linked to perceived price fairness and value. Conversely, statements related to transfer fees between users of the same wallet and bill payment fees compared to traditional methods had relatively lower mean scores of 3.95 and 3.92, respectively, although they remained within the high preference range, suggesting room for improvement in the pricing policies of these services. The statement regarding planning to rely primarily on the wallet for future financial transactions ranked last, with a mean score of 3.75 and a relative importance of 75.1%. This reflects the fact that the decision to fully adopt the wallet remains influenced by external factors such as technological stability and widespread commercial acceptance. Overall, these results confirm that the Yemeni user's evaluation of this dimension is based on a balanced valuation logic that links cost, transparency, perceived value, and loyalty. This highlights the importance of promoting fair and value-supporting pricing policies to enhance the competitiveness of electronic wallets offered by banks and exchange companies.

Determining the level of impact of technical support and customer service for the wallet on the preference of Yemeni users for one electronic wallet over another.

**Table 15: Results of the Descriptive Analysis to Determine the Level of Impact of Technical Support and Customer Service on the Preference of Yemeni Users for One Electronic Wallet Over Another.**

| No. | Phrase | Arithmetic Mean | Standard Deviation | Relative Importance % | Degree of Preference | Ranked by Importance |
|---|---|---|---|---|---|---|
| 01 | Complaints and problems faced by the user are resolved quickly and effectively. | 3.88 | 0.889 | 77.5% | High | 1 |
| 02 | Customer service staff have sufficient knowledge to resolve inquiries and problems. | 3.79 | 0.942 | 75.7% | High | 3 |
| 03 | It makes it easier to | 3.87 | 0.890 | 77.5% | High | 2 |



ISSN 2076-9202

| | | | | | | |
|---|---|---|---|---|---|---|
| | contact the customer service team when encountering a problem. | | | | | |
| 04 | The user is informed of the status of the complaint and its follow-up stages on a regular basis. | 3.76 | 0.937 | 75.1% | High | 4 |
| 05 | Technical support channels (phone, WhatsApp, in-app) are varied and available. | 3.55 | 0.930 | 71.0% | High | 5 |
| Overall Average | | 3.77 | 0.759 | 75.4% | High | |

Table 15 shows the level of influence of technical support and customer service on the Yemeni user's preference for one electronic wallet over another, where the overall arithmetic mean for this dimension reached (3.77) and a relative importance of (75.4%), which indicates a high level of preference that reflects the user's awareness of the importance of this dimension in his experience with electronic wallets, although to a lesser degree compared to the functional and technical dimensions. The statement regarding the swift and effective resolution of complaints and problems received a mean score of 3.88 and a relative importance of 77.5%, indicating that response speed is the most prominent criterion for Yemeni users when evaluating the efficiency of technical support. Similarly, the statement regarding the ease of contacting the customer service team when encountering a problem received a mean score of 3.87 and a relative importance of 77.5%, reflecting the user's need for direct and rapid communication channels, especially in an environment characterized by limited digital alternatives and continued reliance on human support. In the same vein, the results showed that customer service employees possess sufficient knowledge to resolve inquiries and problems, with a mean score of 3.79 and a relative importance of 75.7%, indicating that the technical competence of employees is a contributing factor to trust but still requires enhancement. The statement regarding informing the user of the complaint status and its follow-up stages periodically received a mean score of 3.76 and a relative importance of 75.1%, reflecting a relative weakness in proactive communication with the user during problem resolution. Conversely, the statement regarding the diversity and availability of technical support channels ranked last, with a mean score of 3.55 and a relative importance of 71.0%, despite remaining within the high preference level. This indicates that the number of channels still falls short of Yemeni users' expectations, especially given the heavy reliance on unofficial or inefficient channels. Overall, these results suggest that Yemeni users value technical support and customer service as important factors in choosing an e-wallet. However, this evaluation is more closely linked to the speed of response and the effectiveness of the solution than to the diversity of channels or formal procedures. This highlights the need



ISSN 2076-9202

for e-wallet service providers to develop more efficient and proactive technical support systems to enhance user satisfaction and retention.

Determining the level of impact of the wallet's marketing strategy on the Yemeni user's preference for one electronic wallet over another.

**Table 16: Results of the Descriptive Analysis to Determine the Level of Impact of the Marketing Strategy on the Preference of the Yemeni User for One Electronic Wallet Over Another.**

| No. | Phrase | Arithmetic Mean | Standard Deviation | Relative Importance % | Degree of Preference | Ranked by Importance |
|---|---|---|---|---|---|---|
| 01 | Wallet advertisements appear continuously across social media platforms and channels. | 3.59 | 0.994 | 71.7% | High | 5 |
| 02 | The promotional offers and discounts provided by the wallet encourage increased usage. | 3.65 | 0.928 | 73.0% | High | 3 |
| 03 | The portfolio's advertising content is innovative and effectively highlights its advantages. | 3.74 | 0.888 | 74.9% | High | 1 |
| 04 | There is noticeable collaboration between the portfolio and influential figures or major brands. | 3.65 | 1.022 | 73.0% | High | 4 |
| 05 | The wallet offers additional innovative features (such as making donations, purchasing tickets, or saving). | 3.70 | 0.896 | 74.0% | High | 2 |
| Overall Average | | 3.67 | 0.716 | 73.3% | High | |

Table 16 shows the impact of marketing strategy on Yemeni users' preference for one e-wallet over another.



ISSN 2076-9202

The overall arithmetic mean for this dimension was (3.67) with a relative importance of (73.3%), indicating a high level of preference. However, this is the lowest compared to the other functional and technical dimensions, reflecting that Yemeni users' decisions are not primarily based on marketing aspects but rather on the practical benefits of the application. The statement regarding the wallet's advertising content being innovative and clearly presenting its features ranked first, with an arithmetic mean of (3.74) and a relative importance of (74.9%). This indicates that users respond positively to marketing messages that focus on clarifying the actual benefits of services rather than traditional advertising methods. The statement about the wallet providing additional innovative features also received an arithmetic mean of (3.70) and a relative importance of (74.0%), reflecting users' appreciation for any added value offered through marketing campaigns that directly impacts their daily use. In contrast, the results showed that promotional offers and discounts had a mean score of 3.65 and a relative importance of 73.0%, indicating their role in stimulating usage. However, their impact remains temporary and does not constitute a decisive factor in long-term wallet preference. The phrase "collaborating with influencers or brands" also recorded a mean score of 3.65 and a relative importance of 73.0%, demonstrating that this marketing approach does not have a strong impact on Yemeni users compared to direct methods related to the service itself. The phrase "continuous advertising presence on social media platforms" ranked last, with a mean score of 3.59 and a relative importance of 71.7%, despite remaining within the high preference level. This reflects user saturation with advertising content and its lack of consideration as a primary factor in the decision to choose between e-wallets. In general, these results indicate that the marketing strategy plays a supportive role in enhancing the image of the electronic wallet, but its impact on the actual preference of the Yemeni user remains secondary compared to factors of security, user experience, and functional performance, which requires service providers to direct marketing efforts towards highlighting the practical value and real needs of users instead of focusing on advertising intensity.

Determining the level of impact of security and reliability of e-wallets on the preference of Yemeni users for one e-wallet over another.

**Table 17: Results of the Descriptive Analysis to Determine the Level of Impact of Security and Reliability of Electronic Wallets on the Preference of Yemeni Users for One Electronic Wallet Over Another.**

| No. | Phrase | Arithmetic Mean | Standard Deviation | Relative Importance % | Degree of Preference | Ranked by Importance |
|---|---|---|---|---|---|---|
| 01 | The wallet's privacy policy and terms of use explain how data is protected. | 4.44 | 0.701 | 88.7% | High | 2 |
| 02 | The wallet ensures the protection of funds from hacking or fraud. | 4.48 | 0.664 | 89.6% | High | 1 |



ISSN 2076-9202

| | | | | | | |
|---|---|---|---|---|---|---|
| 03 | Using fingerprint or facial recognition for login and transaction confirmation provides a high level of security. | 4.20 | 0.781 | 83.9% | High | 5 |
| 04 | You receive instant and reliable notifications for every financial transaction made through the account. | 4.14 | 0.809 | 82.8% | High | 6 |
| 05 | The wallet offers extensive integration with telecommunications networks for bill payments and top-ups. | 4.11 | 0.775 | 82.2% | High | 4 |
| 06 | The procedures for recovering account access in case of a forgotten password are secure and effective. | 4.42 | 0.729 | 88.4% | High | 3 |
| Overall Average | | 4.30 | 0.540 | 86.0% | High | |

Table 17 illustrates the impact of security and reliability on Yemeni users' preference for one e-wallet over another. The overall arithmetic mean for this dimension was (4.30) with a relative importance of (86.0%), reflecting a high awareness of the importance of security as a crucial factor in evaluating and choosing a wallet. The statement related to ensuring the protection of funds from hacking or fraud ranked first, with an arithmetic mean of (4.48) and a relative importance of (89.6%), confirming that trust in the safety of funds is the most important criterion for Yemeni users when choosing between e-wallets. Similarly, the statement regarding the clarity of the wallet's privacy policy, terms of use, and data protection methods received an arithmetic mean of (4.44) and a relative importance of (88.7%), reflecting users' awareness of the need for transparency in handling personal data and sensitive financial information. Similarly, the results showed that account recovery procedures for forgotten passwords had a mean score of 4.42 and a relative importance of 88.4%, indicating the importance of functional wallet security and the ease of regaining account control in emergencies. The statement regarding using fingerprint or facial recognition for login and transaction confirmation also had a mean score of 4.20 and a relative importance of 83.9%, reflecting users' appreciation for biometric verification methods in enhancing security. In contrast, statements related to instant transaction notifications and integration with telecommunications networks for bill payments and top-ups had mean scores between 4.11 and 4.14 and relative importance between 82.2 and 82.8%, indicating that while these technical features support security, their impact is less significant compared to trust in the protection of funds and data. In



ISSN 2076-9202

general, these results confirm that security and reliability are among the most important factors that Yemeni users rely on when evaluating electronic wallets, and that wallets that provide effective protection for funds and data, with clear and easy-to-implement policies, are preferred more, which makes this dimension pivotal for building the competitiveness of electronic wallets for banks and exchange companies.

Determining the impact of user experience and ease of use on Yemeni users' preference for one e-wallet over another.

**Table 18: Results of the Descriptive Analysis to Determine the Level of Impact of the User Experience of the Wallet and Ease of Use on the Preferences of Yemeni Users for One Electronic Wallet Over Another.**

| No. | Phrase | Arithmetic Mean | Standard Deviation | Relative Importance % | Degree of Preference | Ranked by Importance |
|---|---|---|---|---|---|---|
| 01 | The app's interface design reflects attractiveness and ease of navigation between its sections. | 4.41 | 0.654 | 88.2% | High | 2 |
| 02 | Financial transactions (such as transfers and payments) are completed in a few simple steps. | 4.49 | 0.621 | 89.8% | High | 1 |
| 03 | The application works quickly and is highly responsive when executing commands. | 4.39 | 0.677 | 87.8% | High | 3 |
| Overall Average | | 4.43 | 0.562 | 88.6% | High | |

The results in Table 18 indicate that user experience and ease of use are among the most important factors influencing Yemeni users' preference for one e-wallet over another. The overall arithmetic mean for this dimension was (4.43) with a relative importance of (88.6%), reflecting a high appreciation for the ease of using the application in daily life. The statement related to completing financial transactions such as transfers and payments in a few clear and understandable steps ranked first, with an arithmetic mean of (4.49) and a relative importance of (89.8%), confirming that the simplicity and speed of completing basic financial operations are key drivers of user preference. Similarly, the statement regarding the app's interface design reflecting attractiveness and ease of navigation between its sections received an arithmetic mean of (4.41) and a relative importance of (88.2%), indicating that an intuitive and visually appealing interface significantly contributes to a positive user experience. The statement that the application works quickly and is highly



ISSN 2076-9202

responsive when executing commands had a mean score of 4.39 and a relative importance of 87.8%, highlighting the importance of technical performance and speed in enhancing user satisfaction. Overall, these results underscore that a seamless, efficient, and aesthetically pleasing user experience is paramount for e-wallet adoption and preference among Yemeni users, making it a critical area for development and competitive differentiation for banks and exchange companies.

Determining the level of impact of functional performance and service diversity of a wallet on the preference of Yemeni users for one electronic wallet over another.

**Table 19: Results of the Descriptive Analysis to Determine the Level of Impact of Functional Performance and Service Diversity of the Wallet on the Yemeni User's Preference for One Electronic Wallet Over Another.**

| No. | Phrase | Arithmetic Mean | Standard Deviation | Relative Importance % | Degree of Preference | Ranked by Importance |
|---|---|---|---|---|---|---|
| 01 | The network of authorized agents for cash withdrawals and deposits is widespread and easily accessible. | 3.96 | 0.974 | 79.2% | High | 2 |
| 02 | The wallet allows payment of basic utility bills (electricity, water, internet). | 4.41 | 0.731 | 88.2% | High | 1 |
| 03 | The wallet balance can be easily topped up via all available channels (agent, bank, card). | 3.91 | 0.937 | 78.2% | High | 3 |
| Overall Average | | 4.09 | 0.688 | 81.8% | High | |

Table 19 shows that functionality and service diversity are key factors in Yemeni users' preference for one e-wallet over another. The overall arithmetic mean for this dimension was (4.09) with a relative importance of (81.8%), reflecting a high awareness of the role of operational infrastructure and service availability in improving user experience and promoting wallet adoption. The statement regarding enabling users to pay basic utility bills such as electricity, water, and internet ranked first, with an arithmetic mean of (4.41) and a relative importance of (88.2%), indicating that the ability to easily complete basic financial transactions is a major criterion for wallet preference. The statement regarding the widespread availability and accessibility of authorized agents for cash withdrawals and deposits also recorded an arithmetic mean of (3.96) and a relative



*ISSN 2076-9202*

importance of (79.2%), reflecting users' appreciation of the importance of the wallet's physical presence and easy access to financial services. Similarly, the statement regarding the ability to top up wallet balances through all available channels had a mean score of 3.91 and a relative importance of 78.2%, indicating that multiple top-up channels contribute to enhanced user convenience and efficiency in managing their finances. Overall, these results confirm that the availability and accessibility of diverse financial services are key factors influencing Yemeni users' preference for e-wallets, and that wallets offering comprehensive and widely accessible services enjoy a clear competitive advantage over banks and exchange companies.

Question 2: To what extent do the factors influencing the preference of Yemeni users for electronic wallets, namely technical support and customer service, marketing strategies, security and reliability, user experience and ease of use, functionality and service diversity, contribute to explaining the perceived value of the electronic wallet?

Before proceeding to use the multiple regression model to answer the second question, it is necessary to verify that the basic conditions of the analysis are met to ensure the validity and accuracy of the results. These conditions include linearity between the independent and dependent variables, independence of the residuals, absence of linearity between the independent variables, and verification of the values of excessive inflation of variance (VIF) and tolerance periods. Fulfilling these conditions ensures that the coefficients derived from the model are reliable, and that the statistical estimates are not affected by possible deviations in the data, enabling the researcher to accurately interpret the relationships between variables.

1.Linearity: The correlation matrix between the independent variables was confirmed in Table No. (20), and the correlation coefficients did not exceed (± 0.70), which indicates that the linearity is weak and ineffective between the independent variables.

**Table 20: Correlation Coefficient Matrix Between Independent Variables**

| Independent Variables | Technical support and customer service | Marketing strategies | Safety and reliability | User experience and ease of use | Job performance and service diversity |
|---|---|---|---|---|---|
| Technical support and customer service | 1 | | | | |
| Marketing strategies | .616** | 1 | | | |
| Safety and reliability | .501** | .582** | 1 | | |
| User experience and ease of use | .606** | .368** | .404** | 1 | |
| Job performance and service diversity | .509** | .589** | .531** | .486** | 1 |



ISSN 2076-9202

Table 20 shows that the correlation coefficients between the independent variables were less than the value ±0.70, indicating that the multicollinearity problem is weak and insignificant between the independent variables. In other words, there is no strong correlation between any two independent variables that could cause confounding or bias in the regression model estimates. This confirms the validity of using these variables together in the statistical analysis without multicollinearity affecting the results.

1.Multiple linearity: This condition was verified using the following indicators: the Variance Inflation Factor (VIF), which requires (< 5), and the Tolerance Coefficient (loading coefficient) (> 0.10). The results are in Table (21).

**Table 21: Index of Variance Inflation and Tolerance Periods Between Independent Variables in the Multiple Regression Model**

| Independent Variables | Collinearity Statistics (Tolerance) | Collinearity Statistics (VIF) |
|---|---|---|
| Technical support and customer service | 0.518 | 1.932 |
| Marketing strategies | 0.546 | 1.832 |
| Safety and reliability | 0.450 | 2.221 |
| User experience and ease of use | 0.597 | 1.675 |
| Job performance and service diversity | 0.549 | 1.823 |

Table 21 shows that all tolerance coefficient values are greater than 0.10, ranging from 0.512 to 0.758, and all variance inflation coefficient (VIF) values are less than 5, ranging from 1.320 to 1.955. This indicates that the independent variables in the multiple regression model do not suffer from excessive variance inflation, and that the relationship between the independent variables and multicollinearity is appropriate. In other words, these variables can be used in the regression model without multicollinearity negatively affecting the coefficient estimates or the accuracy of the results.

1. Lack of self-correlation (independence of errors):
2.

**Table 22: Durbin-Watson Test Results**

| Model | Durbin-Watson |
|---|---|
| 1 | 1.959 |

Table 22 shows that the Durbin-Watson value for a single model was 1.959, falling within the range of 1.50–2.50, indicating the absence of autocorrelation in the residuals. In other words, there is no linear successive relationship between the model's remaining errors. This reinforces the model's validity for data usage and confirms the hypothesis regarding the independence of errors. Overall, the results of the statistical analysis of the model can be relied upon without concern regarding the autocorrelation issue.

From the above, it can be said that the conditions for multiple regression analysis have been met, including linearity, independence of residuals, absence of linearity duplication, acceptable VIF values and tolerances, which ensures the validity of using variables in multiple regression analysis.

From this, it was possible to apply multiple regression analysis to answer the second question.

The perceived value of the electronic wallet refers to the overall evaluation that the Yemeni user makes of the electronic wallet, based on the fairness of the costs and fees, the extent to which it achieves a benefit that is



ISSN 2076-9202

commensurate with what is paid, and the reflection of this on the level of loyalty and intention to continue using it.

**Table 23: Results of the Multiple Regression Analysis to Answer the Second Question**

| Independent Variable | β (Estimate) | Std. Error | t-value | P-value | Significance |
|---|---|---|---|---|---|
| Technical support and customer service | 0.248 | 0.037 | 6.759 | 0.000 | Statistically significant |
| Marketing Strategies | 0.260 | 0.038 | 6.862 | 0.000 | Statistically significant |
| Safety and reliability | 0.196 | 0.055 | 3.555 | 0.000 | Statistically significant |
| User experience and ease of use | 0.259 | 0.046 | 5.625 | 0.000 | Statistically significant |
| Job performance and service diversity | 0.090 | 0.039 | 2.292 | 0.022 | Statistically significant |
| Coefficient of determination R-squared | 0.610 | | | | |
| Adjusted R-squared coefficient of determination | 0.606 | | | | |
| F-statistic test statistics | 146.565 | | | | |
| p-value (F-test) significance level | < 0.001 | | | | |
| Residual Standard Error | 0.435 | | | | |
| Df degrees of freedom | 473 | | | | |

The results of the multiple regression analysis indicate statistically significant effects of the studied factors on the perceived value of e-wallets among Yemeni users. This reflects the importance of these factors in shaping the overall evaluation of e-wallets offered by banks and exchange companies. The results showed that marketing strategies were the most influential factor ($\beta = 0.260$, $p < 0.001$), indicating that the effectiveness of promotional campaigns, offers, and marketing communication mechanisms plays a pivotal role in enhancing users' perception of the value gained from using e-wallets. This means that financial institutions that invest in smart and targeted marketing are able to increase the attractiveness of their e-wallets and strengthen user loyalty.

The study also revealed that user experience and ease of use had a strong and comparable impact ($\beta = 0.259$, $p < 0.001$), confirming that interface simplicity, ease of operation, and speed of service access are crucial elements in shaping perceived value, especially in an environment like the Yemeni market, which comprises segments with varying levels of digital literacy. This underscores the need for banks and exchange companies to prioritize technical design and user experience as a competitive advantage no less important than financial aspects.

The results also showed a significant effect of technical support and customer service ($\beta = 0.248$, $p < 0.001$), reflecting the Yemeni user's sensitivity to response quality, problem-solving speed, and the availability of



ISSN 2076-9202

effective support channels. This finding confirms that trust in e-wallets is not built solely on technical specifications, but also on the quality of human interaction and ongoing support, which necessitates the development of customer service centers and the training of specialized staff.

Similarly, the security and reliability factor had a statistically significant impact ($\beta = 0.196$, $p < 0.001$), indicating that users' sense of security regarding their data and funds is a key element in their evaluation of the perceived value of an e-wallet. This finding underscores the importance of adopting advanced security systems and intensifying awareness campaigns that bolster user confidence in the implemented security measures.

Conversely, although functional performance and service variety had relatively low impact factors ($\beta = 0.090$, $p = 0.022$), their statistical significance indicates that service variety and ease of operation remain influential factors, albeit with a smaller impact compared to other factors. This suggests that Yemeni users place greater importance on the overall quality of experience, support, and perceived cost, rather than solely on the quantity of services.

($R^2 = 0.610$) indicates that the five factors combined explain approximately 61% of the variance in the perceived value of the e-wallet, a high explanatory percentage that reflects the model's strength and suitability for interpretation and analysis. Furthermore, the F-statistic value (146.565) at a significance level of less than 0.001 confirms the overall significance of the model, enhancing the reliability of the results and giving them significant practical value for decision-makers in banks and exchange companies when developing their digital strategies and enhancing the competitiveness of their e-wallets.

Question 3: Are there statistically significant differences in users' evaluations of the overall performance of the electronic wallets under study?

**Table 24: Results of One-Way ANOVA (ONE WAY) to Indicate Differences**

| Variable | Sum of Squares | Degrees of Freedom (df) | Mean Square | F-statistic | Significance Level (P) |
|---|---|---|---|---|---|
| **Overall performance of electronic wallets** | | | | | |
| Among the groups | 21.202 | 10 | 2.120 | 4.762 | 0.000 |
| Within the groups | 206.128 | 463 | 0.445 | | |
| Total | 227.330 | 473 | | | |

The data in Table 24 indicates that there are statistically significant differences in users' evaluations of the overall performance of the electronic wallets under study, with the F-statistic value reaching 4.762. At a significance level of P = 0.000, which is lower than the established significance level (0.05), this reflects significant differences between users' average ratings of the overall performance of various e-wallets. This variation is attributed to differences in the quality and services offered by different wallets, in terms of operational efficiency, service diversity, ease of use, security, technical support, and cost, all of which directly affect the user's perception of the overall value of the e-wallet. This result indicates that Yemeni users do not perceive e-wallets as similar in performance, but rather differentiate between them based on their actual experience. Therefore, these findings highlight the importance for banks and exchange companies in



ISSN 2076-9202

analyzing the strengths and weaknesses of their e-wallets compared to competitors, and working to improve overall performance and enhance the perceived value to users, thereby contributing to increased competitiveness and sustainability in the e-wallet market.

To further investigate the source of these differences, Tukey's post-hoc test was used to compare the averages of experience, and Table No. (25) below illustrates this.

**Table 25: Tukey's Post-Hoc Test Results for Identifying the Source of Differences According to Wallet Name**

| Wallet | M Flous | Pocket | Mobile Money | My wallet | Your money | My mobile | One Cash | pyes | Cash | Saba Cash | Easy |
|---|---|---|---|---|---|---|---|---|---|---|---|
| M Flous | 1 | | | | | | | | | | |
| Pocket | -.527* | 1 | | | | | | | | | |
| Mobile Money | .413* | .527* | 1 | | | | | | | | |
| My wallet | -.114 | -.277 | -.136 | 1 | | | | | | | |
| Your money | -.017 | -.294 | -.119 | .408* | 1 | | | | | | |
| My mobile | .082 | .069 | .099 | -.376 | -.037 | 1 | | | | | |
| One Cash | .490* | .144 | .232 | -.181 | -.346 | .062 | 1 | | | | |
| Peace | .075 | .045 | .028 | .058 | .335 | -.078 | .449 | 1 | | | |
| Cash | .006 | .109 | -.034 | .048 | .034 | .064 | .341 | -.072 | 1 | | |
| Saba Cash | -.526 | -.981 | -.975 | -.872 | -1.015 | -.933 | -.947 | -.917 | -.640 | 1 | |
| Easy | | | | | | | | | | -1.053 | 1 |

(*): Differences are significant at the 0.05 level

The results of the Tukey post-hoc test show that there are statistically significant differences between users' evaluations of the overall performance of some e-wallets. Based on pairwise comparisons, significant differences were observed at the 0.05 level between wallets such as M-Floos and Pocket (-0.527*), between Mobile Money and Pocket (0.413*), and between Pocket and M-Floos (0.408*). Differences were also recorded between other wallets such as OneCash and M-Floos (0.490*), indicating that users rate the performance of some wallets better or worse than others.

These results show that e-wallets that achieved significant positive differences, such as "Mobile Money," "Jawaly," and "OneCash," have high ratings in terms of perceived value, while other wallets such as "Pocket" and "Easy" have negative differences, reflecting a lower level of user satisfaction.

These results indicate the importance of focusing on improving the elements of technical support and customer service, security, user experience, and the diversity of services in electronic wallets, especially those



ISSN 2076-9202

that received low ratings, to enhance the perceived value of the electronic wallet and increase customer satisfaction and loyalty, which will positively reflect on competitive performance in the local market.

## Chapter Four: Results, Conclusions, Discussion, and Recommendations

### Results

1.The study revealed that the "Pocket" wallet is the most used among respondents, followed by "M-Flous", "Mobile Money", "Jawaly", and "One Cash", while the least used wallets were "Easy", "Flousk", and "Cash", reflecting users' preference for wallets that provide integrated services and a convenient user experience.

2.The results showed that functional performance and service diversity represent the most influential factor in users' preference for electronic wallets, including the ability to pay bills, top up credit, and the spread of the agent network for withdrawal and deposit.

3.The study showed that user experience and ease of use come second in importance, as the user values the simplicity of the operations, the speed of the application's response, and the quality of its interface.

4.The results revealed that security and reliability are crucial criteria in choosing an electronic wallet, including money protection, privacy policies, and biometric verification.

5.The study concluded that costs, fees, and loyalty are important factors affecting user satisfaction, although not as decisive as operational and technical factors.

6.The results showed that technical support and customer service enhance user confidence, but do not affect wallet preference to the same degree as practical and technical factors.

7.The study revealed that marketing strategy plays a secondary role in user preference, as it supports the overall image of the wallet but does not directly influence the choice compared to operational and technical factors.

8.The results showed that the Yemeni user relies on an integrated interaction between services, user experience, security, and cost when choosing an electronic wallet, which provides clear indicators for banks and exchange companies to develop strategies to improve services and increase customer satisfaction and loyalty.

9.The results showed that the perceived value of the electronic wallet (costs, fees, and loyalty) is a major factor in preference, as the Yemeni user values the wallet that provides him with real value in managing his money, with transparent fees and meeting his real needs, which enhances loyalty and continued use.

10.The study revealed that technical support and customer service are important factors, but less influential than operational and technical factors. Their impact is concentrated on the speed of problem-solving and the effectiveness of response, while the diversity of official channels and procedures is less important to the Yemeni user.

11.The results showed that marketing strategy has a secondary effect on preference, as users appreciate marketing messages that highlight practical benefits, but the intensity of advertising and promotional offers are not decisive factors in decision-making.

12.The study showed that security and reliability are the most important factors for the Yemeni user, with a focus on protecting funds from hacking, ensuring data confidentiality, and facilitating account recovery in emergencies, making security a crucial criterion for wallet preference.



*ISSN 2076-9202*

13.The results revealed that user experience and ease of use strongly influence preference, as users value the simplicity of transactions, the speed of application response, and the attractiveness of its interface, making this dimension a key competitive factor for wallet adoption.

14.The study explained that functional performance and service diversity are important factors in preference, including the ability to pay basic bills, the spread of the agent network, and the availability of multiple shipping channels, which allows the user to manage their financial transactions efficiently and increases the wallet's competitive advantage.

15.The results showed that marketing strategies have a strong and statistically significant impact on the perceived value of the e-wallet, highlighting the importance of targeted promotional campaigns and offers programs to enhance the attractiveness of e-wallets and user loyalty.

16.The results revealed that user experience and ease of use strongly influence perceived value, with interface simplicity and speed of access to services being critical elements, indicating the need for banks to focus on improving technical design and user experience to enhance preference.

17.The results showed that technical support and customer service have a significant impact on perceived value assessment, with the user focusing on speed of problem-solving and effectiveness of response, indicating the importance of developing support centers and training qualified personnel to enhance confidence in the product.

18.The results showed that security and reliability are key factors in shaping perceived value, as users seek protection for money and data, highlighting the need to adopt advanced protection systems and awareness messages that enhance customer confidence.

19.The results revealed that functional performance and service diversity, although less influential, remain a significant factor, as the user pays attention to the ability to easily complete financial transactions and access cash services, reflecting the importance of the availability of basic services of high quality.

20.The results of the one-way ANOVA and Tukey's tests showed statistically significant differences between e-wallets, with the most preferred wallets such as "Mobile Money", "Jawaly" and "One Cash" being distinguished against other less rated wallets such as "Pocket" and "Easy", highlighting the need for banks to analyze the strengths and weaknesses of their wallets to improve the perceived value and overall satisfaction of users.

**Conclusions**

1.The study shows that the most used wallets, such as "Pocket" and "M-Flous," are preferred by users because they provide integrated services and a convenient user experience, indicating that the quality of services and user experience play a key role in wallet selection.

2.Functional performance and service diversity are the most important factors in user preference, as users value the ability to pay basic bills, top up credit, and have a widespread agent network, which enhances the operational efficiency of the wallet.

3.The study revealed that user experience and ease of use come second in importance, confirming that the simplicity of operations, the speed of application response, and the quality of the interface are key competitive elements.

4.Security and reliability are crucial factors in choosing a wallet, including money protection, privacy policies,



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and biometric verification, which makes security an unavoidable standard for building trust.

5.Costs, fees, and loyalty are important factors affecting user satisfaction, and it is preferable that fees reflect actual value to the customer with high transparency to promote loyalty and continuity.

6.Technical support and customer service enhance user confidence, but they have less impact compared to operational and technical factors, with an important focus on speed of problem-solving and effectiveness of response.

7.Marketing strategies play a secondary role, supporting the overall wallet image but not determining the final choice compared to operational and technical factors, indicating that the focus should be on the practical value for the user.

8.All five factors (functionality, user experience, security, technical support, and marketing) have a significant impact on the perceived value of the wallet, with the order of impact strength being: marketing, user experience, technical support, security, and functionality.

9.The existence of significant differences between wallets reflects the user's preference for some wallets over others, and indicates the importance of assessing strengths and weaknesses to improve perceived value and enhance competitiveness.

10.The Yemeni user relies on an integrated interaction between services, user experience, security, and cost when choosing an electronic wallet, which provides clear indicators for banks to develop strategies to enhance customer satisfaction and loyalty and increase the adoption of digital wallets.

**Recommendations**

1.The focus is on providing integrated financial services such as basic bill payments, balance top-ups, and improving the agent network for withdrawals and deposits, to ensure that users' needs are met effectively and to increase the wallet's competitive advantage.

2.Designing an attractive and easy-to-navigate application interface, simplifying the steps of financial operations, and speeding up the application's response, so that the user experience is smooth and comfortable to enhance customer satisfaction and their continued use of the wallet.

3.Adopting advanced protection measures for funds and data, ensuring clear privacy policies, providing biometric verification methods, and simplifying account recovery procedures in emergencies, to enhance user confidence in the wallet.

4.Providing a clear and transparent fee structure, ensuring that fees reflect the perceived value of services, with loyalty programs that encourage users to continue, to enhance customer satisfaction and retention.

5.Focus on speed of problem-solving and effective response, training staff to provide effective support, and improving communication channels, to ensure enhanced trust and satisfaction among users.

6.Designing marketing campaigns that demonstrate the practical benefits of the wallet, while moving away from traditional advertising intensity and focusing on valuable content that actually reflects the advantages of the services.

7.Analyzing performance differences between different wallets to identify strengths and weaknesses, and taking actions to improve the perceived value to users, thereby increasing the wallet's competitiveness in the market.

8.Ensuring that all key factors (services, user experience, security, fees, and support) work in a consistent



*ISSN 2076-9202*

manner to enhance the perceived value of the wallet for the Yemeni user.'

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# PROMOTING ENHANCEMENT OF COMPETENCIES AND ABILITIES: ESSENTIAL IN PROGRESSION OF INDIVIDUALS IN PERSONAL AND PROFESSIONAL LIVES

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**Abstract**

The main objective of this research is to acquire an efficient understanding of the factor that in doing well in one's job duties and responsibilities, achieving desired goals and objectives and meeting the expectations of family members, educators and employers, promoting enhancement of competencies and abilities is regarded to be of utmost significance. Within personal lives, within the course of pursuance of educational programs in educational institutions of all levels and in all types of employment settings, individuals need to work hard in leading to their up-gradation. The various factors, which are facilitating in promoting enhancement of competencies and abilities are, implementing effective communication processes with family and community members, acquisition of education, getting enrolled in training and development programs, conducting research through utilizing various sources and experience. The various types of competencies and abilities are to be implemented in a moral and ethical manner. Furthermore, it needs to be ensured, these are facilitating in promoting well-being of not only individuals, but also family and community members. Hence, the up-gradation of various types of competencies and abilities is essential in bringing about improvements in overall quality of lives of individuals. Therefore, it is well-understood; promoting enhancement of competencies and abilities is essential in progression of individuals in personal and professional lives. The main concepts that are taken into account in this research paper are, understanding the meaning and significance of promoting enhancement of competencies and abilities, measures to be put into operation in promoting enhancement of competencies and abilities and advantages of promoting enhancement of competencies and abilities.

**Keywords:** *Abilities, Competencies, Enhancement, Individuals, Personal, Professional, Promoting, Up-gradation*

## Introduction

The individuals are different from each other in terms of number of factors, i.e. castes, creeds, races, genders, age groups, cultures, religions, ethnicities, occupations, educational qualifications, communities and socio-economic backgrounds. In spite of these differences, they have one of the major goals of bringing about improvements in their overall quality of lives. In achieving this goal, promoting enhancement of



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competencies and abilities is regarded to be of utmost significance. The competencies are referred to capabilities, skills, proficiencies and know-how. The abilities are referred to talents, gifts, capacities and aptitudes. The various types of competencies and abilities are, convincing, persuading, planning, organizing, directing, leading, controlling, co-ordinating, negotiating, emotional intelligence, systems thinking, putting in efforts to one's best abilities, possessing the abilities to work under stress, coping with various types of dilemmas and challenging situations and carrying out all types of tasks and activities in a well-ordered manner. The individuals implement these competencies and abilities in personal and professional lives.

Throughout the lives of individuals, they need to put in their best efforts in leading to their up-gradation. Furthermore, these are required to be put into operation in a well-ordered and regimented manner in leading to up-gradation of overall standards of living (Doyle, 2019). Within personal lives, within the course of pursuance of educational programs in educational institutions of all levels and in all types of employment settings, promoting enhancement of competencies and abilities is regarded to be of utmost significance. Therefore, it is understood on a comprehensive basis, promoting enhancement of competencies and abilities are essential in leading to progression of individuals.

Throughout the lives of individuals, they need to implement effective communication processes with family members, relatives, friends, neighbors, educators, supervisors, classmates, employers, colleagues and service providers (Fransson, n.d.). These are facilitating in augmenting information in terms of various subjects and concepts, exchanging different types of ideas and viewpoints, obtaining answers to various questions and clarifying doubts in terms of different subjects and factors. Furthermore, information needs to be augmented in terms of communication ethics, i.e. making use of polite language and decent words; treating others with respect and courtesy; making provision of factual information; building trust and understanding; reinforcing the traits of proficiency and adeptness; depicting the traits of helpfulness and co-operation and possessing an approachable nature and an amiable attitude. Furthermore, communication needs to take place with normal mind-sets. Exercising control on the psychological problems of anger and stress is regarded to be of utmost significance. As a consequence, individuals will be able to enhance their competencies and abilities. Therefore, it is well-understood; communicating with family and community members is facilitating in promoting enhancement of competencies and abilities.

## Understanding the Meaning and Significance of Promoting enhancement of Competencies and Abilities

The individuals, belonging to all occupations, communities and socio-economic backgrounds have recognized the meaning and significance of education. They have formed the viewpoint that education is the instrument, which not only imparts information in terms of academic subjects and lesson plans, but also in terms of various types of techniques, which are facilitating in emerging into moral and ethical human beings and productive citizens of the country. Within educational institutions of all levels, educators are utilizing various types of teaching-learning methods, teaching-learning materials and instructional strategies. Furthermore, they encourage the participation of students in various types of assessment strategies and academic activities, i.e. class assignments, homework assignments, projects, reports, competitions, quizzes, debates, group discussions, role plays, presentations, public-speaking and so forth. The students participate



ISSN 2076-9202

in these on an individual basis or in groups, comprising of two or more students. They need to acquire an efficient understanding of academic subjects and lesson plans.

The educators are imparting information among students in terms of academic subjects and lesson plans. Furthermore, they promote enhancement of various types of competencies and abilities. The students, belonging to all grade levels need to promote enhancement of various types of competencies and abilities in order to do well in their academic tasks and activities. Hence, it is understood on a comprehensive basis that within the course of pursuance of educational programs in educational institutions of all levels, students, belonging to all grade levels are leading to up-gradation of various types of competencies and abilities. These need to be put into operation in a moral and ethical manner in order to achieve educational goals. Therefore, individuals are able to acquire an efficient understanding of the meaning and significance of promoting enhancement of competencies and abilities, when they are getting enrolled in educational institutions of all levels and acquiring education.

The individuals, belonging to all occupations, communities and socio-economic backgrounds have one of the major goals of getting engaged in employment opportunities. The individuals make selection of fields in accordance to their interests and abilities. The different fields that are selected are education, arts, literature, science, technology, medical, health care, engineering, business, management, administration, law, journalism, and so forth. In all fields, individuals are in various job positions. They are required to put into operation various types of job duties and responsibilities. These are teaching, instruction, counseling, guiding, reporting, editing, project management, preparation of spread-sheets, research, writing, administrative tasks, managerial functions, technical work and so forth. In putting these into operation in a well-ordered manner, individuals need to augment information in terms of different types of techniques and processes. In putting these into operation in order to generate desired outcomes, the up-gradation of various types of competencies and abilities is essential.

In being successful in the implementation of job duties and responsibilities, incurring the feeling of job satisfaction and retaining one's jobs, the up-gradation of various types of competencies and abilities is essential. The individuals, belonging to all job positions need to promote enhancement of various types of competencies and abilities in order to do well in their job duties and responsibilities. Hence, it is understood on a comprehensive basis that within the course of putting into operation, job duties and responsibilities in all types of employment settings, individuals, belonging to all job positionsneed to work hard in leading to up-gradation of various types of competencies and abilities. These need to be put into operation in a moral and ethical manner in order to achieve various types of professional goals. Therefore, one is able to acquire an understanding of the meaning and significance of promoting enhancement of competencies and abilities, when individuals are implementing job duties and responsibilities in all types of employment settings.

The individuals, belonging to all occupations, communities and socio-economic backgrounds need to inculcate the traits of proficiency and adeptness. These are the traits, which are facilitating in acknowledging and implementing various factors, i.e. differentiating between various types of appropriate and inappropriate factors; reinforcing a constructive approach; forming positive viewpoints in terms of various factors and individuals; being well-informed in terms of job duties and responsibilities; generating information in terms of methodologies and procedures; augmenting information in terms of various types of modern, scientific



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and innovative methods and materials; augmenting various types of skills and abilities; leading to up-gradation of motivation and concentration levels towards works; putting in efforts to one's best abilities; possessing the abilities to work under stress; coping with various types of dilemmas and challenging situations and carrying out all types of tasks and activities in a well-ordered manner. The individuals implement these traits in personal lives, pursuance of educational programs in educational institutions of all levels and in all types of employment settings.

Throughout the lives of individuals, they need to put in their best efforts in leading to up-gradation of these traits. Furthermore, these are required to be put into operation in a well-ordered and regimented manner in achieving desired goals and objectives. These traits are facilitating to members in leading to up-gradation of various types of competencies and abilities. These will be enhanced in a well-organized and efficient manner, when individuals are proficient and adept in their conduct. Furthermore, individuals will be well-prepared in terms of strategies of overcoming all types of setbacks. As a consequence, they will do well in their job duties and responsibilities, achieve desired goals and objectives and meet the expectations of family members, educators and employers. Therefore, an understanding of the meaning and significance of promoting enhancement of competencies and abilities is acquired, when individuals are inculcating the traits of proficiency and adeptness.

**Measures to be put into operation in Promoting enhancement of Competencies and Abilities**

An aimless life is a meaningless life. Hence, individuals, belonging to all occupations, communities and socio-economic backgrounds have goals and objectives to achieve. The various factors in terms of which these are formulated are, education, employment opportunities, careers, family, relationships, settlement, travelling, assets, resources, property, health, well-being, personality traits and overall standards of living. In achieving desired goals and objectives, individuals need to be well-prepared. They need to lead to up-gradation of various types of competencies and abilities. These are required to be put into operation in a principled manner in order to achieve desired goals and objectives (Giving Feedback & Setting Targets in Behaviour Management, n.d.).

Throughout the lives of individuals, they need to augment information in terms of measures to be put into operation in promoting enhancement of competencies and abilities. All types of measures are required to be put into operation in a well-ordered and regimented manner. Furthermore, positivity needs to be reinforced in all types of measures. One of the important aspects that needs to be taken into account is, all measures need to be facilitating in promoting well-being and goodwill of individuals, professional settings and communities. The information in terms of measures is acquired through implementing effective communication processes with family and community members, being well-informed in terms of various types of job duties and responsibilities in personal and professional lives, conducting research through utilizing various sources and experience. Therefore, measures to be put into operation in promoting enhancement of competencies and abilities are stated as follows:

**Implementing Effective Communication Processes**

Throughout the lives of individuals, they need to implement effective communication processes with



*ISSN 2076-9202*

family and community members.These are facilitating in augmenting information in terms of various subjects and concepts, exchanging different types of ideas and viewpoints, obtaining answers to various questions and clarifying doubts in terms of different subjects and factors. Furthermore, information needs to be augmented in terms of communication ethics, i.e. making use of polite language and decent words; treating others with respect and courtesy; making provision of factual information; building trust and understanding; reinforcing the traits of efficiency, honesty and truthfulness; depicting the traits of helpfulness and co-operation and possessing an approachable nature and an amiable attitude. Furthermore, communication needs to take place with calm and composed mind-sets among all individuals.

Exercising control on the negative feelings of anger and frustration is essential. These need to be prevented from giving rise to impediments within the course of putting into operation effective communication processes with family and community members. As a consequence, individuals will be able to enhance their competencies and abilities. Through generating information in terms of various types of subjects and factors, enhancement of competencies and abilities takes place in an efficacious manner. Hence, it is well-understood; communicating with family and community members is regarded to be of utmost significance in promoting enhancement of various types of competencies and abilities. Therefore, implementing effective communication processes is regarded as one of the indispensable measures to be put into operation in promoting enhancement of competencies and abilities.

**Forming Cordial and Amiable Terms and Relationships with others**

Throughout the lives of individuals, they need to form cordial and amiable terms and relationships withfamily and community members. For this purpose, information needs to be augmented in terms of communication ethics, i.e. making use of polite language and decent words; treating others with respect and courtesy; making provision of factual information; building trust and understanding; reinforcing the traits of proficiency and adeptness; depicting the traits of helpfulness and co-operation and possessing an approachable nature and an amiable attitude. These are important in reinforcing cordiality and amiability in terms and relationships with family and community members.

One of the important aspects that needs to be taken into account is, communication needs to take place with normal mind-sets. Exercising control on the negative feelings of anger and frustration is essential in carrying out this task. These negative feelings are considered to play an important role in impeding terms and relationships with family and community members. As a consequence of reinforcing cordiality and amiability in terms and relationships with family and community members, individuals will be able to enhance their competencies and abilities. The individuals will communicate in obtaining answers to various types of questions and clarifying doubts in terms of various types of factors and subjects. Furthermore, individuals will be able to generate information in terms of various factors, which are facilitating in promoting enhancement of competencies and abilities. Therefore, forming cordial and amiable terms and relationships with others is one of the significant measures to be put into operation in promoting enhancement of competencies and abilities.

**Acquisition of Education**



*ISSN 2076-9202*

Within educational institutions of all levels, educators are utilizing various types of teaching-learning methods, teaching-learning materials and instructional strategies. Furthermore, they encourage the participation of students in various types of assessment strategies and academic activities, i.e. class assignments, homework assignments, projects, reports, tests, exams, competitions, quizzes, debates, group discussions, role plays, presentations, public-speaking and so forth. The students participate in these on an individual basis or in groups, comprising of two or more students. They need to acquire an efficient understanding of academic subjects and lesson plans in order to enhance their performance.

The educators are imparting information among students in terms of academic subjects and lesson plans. Furthermore, they promote enhancement of various types of competencies and abilities. The students, belonging to all grade levels need to promote enhancement of various types of competencies and abilities in order to do well in their academic tasks and activities. Furthermore, they will meet the expectations of educators. Hence, it is understood on a comprehensive basis that within the course of pursuance of educational programs in educational institutions of all levels, students, belonging to all grade levels are leading to up-gradation of various types of competencies and abilities. These need to be put into operation in a principled manner in order to achieve educational goals. Hence, throughout the pursuance of educational programs in educational institutions of all levels, students, belonging to all grade levels need to work hard in leading to up-gradation of competencies and abilities. Therefore,acquisition of education is an eminent measure to be put into operation in promoting enhancement of competencies and abilities.

**Promoting enhancement of Career Prospects**

Promoting enhancement of career prospects is regarded as one of the major goals of individuals, belonging to all occupations, communities and socio-economic backgrounds. The individuals make selection of fields in accordance to their interests and abilities. In all fields, individuals are in various job positions. They are required to put into operation various types of job duties and responsibilities. These are teaching, instruction, counseling, guiding, reporting, editing, project management, preparation of spread-sheets, research, writing, administrative tasks, managerial functions, technical work and so forth. In implementing these in a well-ordered manner, individuals need to augment information in terms of different types of strategies. In order to generate desired outcomes, the up-gradation of various types of competencies and abilities is essential.

In being successful in the implementation of job duties and responsibilities, incurring the feeling of job satisfaction and retaining one's jobs, the up-gradation of various types of competencies and abilities is important. Hence, it is understood on a comprehensive basis that within the course of putting into operation, job duties and responsibilities in all types of employment settings, individuals, belonging to all job positions need to work hard in leading to up-gradation of various types of competencies and abilities. These need to be put into operation in a well-organized manner in meeting the expectations of employers and achieving various types of professional goals. As a consequence, individuals, belonging to all job positions will promote enhancement of their career prospects. Therefore,promoting enhancement of career prospectsis an expedient measure to be put into operation in promoting enhancement of competencies and abilities.



*ISSN 2076-9202*

**Generating Information in terms of Methodologies and Procedures**

In all fields and professions, with the main objective of doing well in various types of job duties and responsibilities, individuals need to augment information in terms of different types of methodologies and procedures. The individuals need to lead to up-gradation of various types of competencies and abilities in putting these into operation in generating desired outcomes. Furthermore, the individuals will lead to up-gradation of confidence levels and overcome the feelings of apprehensiveness and vulnerability. As a consequence, they will be well-informed in terms of various types of methodologies and procedures.

In being successful in different types of methodologies and procedures, the up-gradation of various types of competencies and abilities is regarded to be of utmost significance. Furthermore, the mind-sets of the individuals will be stimulated and they will lead to up-gradation of motivation and concentration levels towards implementation of job duties and responsibilities. The individuals, belonging to all job positions need to promote enhancement of various types of competencies and abilities in order to do well in different types of methodologies and procedures. Hence, it is understood on a comprehensive basis that within the course of putting into operation various types of methodologies and procedures in all types of professional settings, i.e. educational institutions of all levels and in all types of workplaces, individuals, belonging to all job positionsneed to work hard in leading to up-gradation of various types of competencies and abilities. Therefore,generating information in terms of methodologies and procedures is a renowned measure to be put into operation in promoting enhancement of competencies and abilities.

**Utilizing Pioneering Methods and Materials**

With advancements taking place and with the advent of modernization and globalization, individuals, belonging to all professions and fields are utilizing pioneering methods and materials. These are utilization of various types of tools, devices, apparatus, machinery, equipment, gear and technologies. The individuals need to acquire an efficient understanding of the concepts and get engaged in regular practice. This is facilitating in augmenting information and understanding. The individuals need to lead to up-gradation of various types of competencies and abilities in putting these into operation in a well-ordered and disciplined manner. Furthermore, the individuals will lead to up-gradation of confidence levels and overcome the feelings of apprehensiveness and vulnerability. As a consequence, they will be well-informed in terms of various types of pioneering methods and materials.

In being successful in different types of these methods and materials, the up-gradation of various types of competencies and abilities is regarded to be of utmost significance. Furthermore, individuals will lead to up-gradation of motivation and concentration levels towards implementation of job duties and responsibilities. The individuals, belonging to all job positions need to promote enhancement of various types of competencies and abilities in order to do well in different types of these methods and materials. Hence, it is understood to a major extent that within the course of putting into operation various types of these methods and materials in all types of professional settings, i.e. educational institutions of all levels and in all types of workplaces, individuals, belonging to all job positionsneed to work hard in leading to up-gradation of various types of competencies and abilities. Therefore,utilizing pioneering methods and materials is a decisive measure to be put into operation in promoting enhancement of competencies and



*ISSN 2076-9202*

abilities.

**Inculcating the Traits of Morality and Ethics**

The individuals, belonging to all occupations, communities and socio-economic backgrounds need to inculcate the traits of morality and ethics. These are the traits, which are facilitating in acknowledging and implementing various factors, i.e. differentiating between various types of appropriate and inappropriate factors; reinforcing a constructive approach; forming positive viewpoints in terms of various factors and individuals; promoting normal mind-sets; coping with psychological problems of anger, stress, anxiety, frustration and depression in an efficient manner; augmenting various types of skills and abilities; leading to up-gradation of motivation and concentration levels towards works; putting in efforts to one's best abilities; possessing the abilities to work under stress and carrying out all types of tasks and activities in a well-ordered manner. The individuals implement these traits in personal lives, pursuance of educational programs in educational institutions of all levels and in all types of employment settings.

Throughout the lives of individuals, they need to put in their best efforts in leading to up-gradation of these traits. Furthermore, these are required to be put into operation in a satisfactory manner in achieving desired goals and objectives. These traits are facilitating to members in leading to up-gradation of various types of competencies and abilities. These will be put into operation in a satisfactory manner, when individuals are moral and ethical in their conduct. Furthermore, individuals will be well-prepared in terms of various types of strategies that are facilitating in leading to progression of all types of professional settings and communities. As a consequence, they will do well in their job duties and responsibilities, achieve desired goals and objectives and meet the expectations of family members, educators and employers. Therefore,inculcating the traits of morality and ethics is an imperative measure to be put into operation in promoting enhancement of competencies and abilities.

**Implementing the Traits of Diligence, Resourcefulness and Conscientiousness**

Implementing the traits of diligence, resourcefulness and conscientiousness is essential for individuals, belonging to all occupations, communities and socio-economic backgrounds. These are the traits, which are facilitating in acknowledging and implementing various factors, i.e. honing analytical and critical-thinking skills; making wise and productive decisions in terms of various factors; being well-informed in terms of job duties and responsibilities; generating information in terms of methodologies and procedures; augmenting information in terms of various types of modern, scientific and innovative methods and materials; augmenting various types of skills and abilities; leading to up-gradation of motivation and concentration levels towards works; putting in efforts to one's best abilities; possessing the abilities to work under stress; providing solutions to various types of problems and carrying out all types of job duties and responsibilities in a well-ordered manner. The individuals implement these traits in personal and professional lives.

Throughout the lives of individuals, they need to put in their best efforts in leading to up-gradation of these traits. Furthermore, these are required to be put into operation in a satisfactory manner in achieving desired goals and objectives. These traits are facilitating to members in leading to up-gradation of various



*ISSN 2076-9202*

types of competencies and abilities. Furthermore, individuals will be well-prepared in terms of strategies of providing solutions to various types of problems. As a consequence, they will do well in their job duties and responsibilities, achieve desired goals and objectives and meet the expectations of family members, educators and employers. Therefore, implementing the traits of diligence, resourcefulness and conscientiousness is a favorable measure to be put into operation in promoting enhancement of competencies and abilities.

**Augmenting Skills**

Throughout the lives of individuals, irrespective of their occupations, communities and socio-economic backgrounds need to lead to up-gradation of various types of skills. The various types of skills are communication skills, decision-making skills, analytical skills, critical-thinking skills, problem-solving skills, time-management skills, technical skills, creative skills, personal skills, professional skills, presentation skills, leadership skills, negotiation skills, artistic skills, intellectual skills, educational skills and public speaking skills. The individuals implement these skills in personal lives, pursuance of educational programs in educational institutions of all levels and in all types of employment settings. These are regarded as an integral part of the personal and professional lives of individuals. As a consequence, individuals get prepared in terms of various subjects and factors.

Throughout the lives of individuals, they need to put in their best efforts in leading to up-gradation of these skills. Furthermore, they work on their own or take help and assistance from family and community members. The skills are facilitating to members in leading to up-gradation of various types of competencies and abilities. These will be put into operation in a satisfactory manner, when individuals are principled in their conduct. As a consequence, they will provide solutions to various types of problems, do well in their job duties and responsibilities, achieve desired goals and objectives and meet the expectations of family members, educators and employers (Getting Started with Active Learning, n.d.). Therefore, augmenting skills is an advantageous measure to be put into operation in promoting enhancement of competencies and abilities.

**Coping with Psychological Problems in an Efficacious Manner**

In promoting enhancement of competencies and abilities, individuals need to cope with psychological problems in an appropriate manner. These are regarded as an integral part of lives of individuals. Within personal lives, within the course of pursuance of educational programs in educational institutions of all levels and in all types of employment settings, individuals experience situations, which enable them to experience anger, stress, anxiety, frustration and depression. These are experienced in a major or minor form. These give rise to impediments within the course of leading to up-gradation of various types of competencies and abilities. Throughout their lives, they need to augment information in terms of various types of techniques, which are facilitating in coping with these problems in an appropriate manner. Furthermore, these are to be prevented from giving rise to impediments within the course of enhancement of competencies and abilities.

The individuals carry out this task on one’s own or through obtaining help and support from family



*ISSN 2076-9202*

and community members. Hence, formation of agreeable terms and relationships with others is regarded to be of utmost significance. The individuals, belonging to all age groups, occupations, communities and socio-economic backgrounds need to reinforce the traits of efficiency, honesty, truthfulness, reliability, helpfulness, co-operation, approachability and amiability. These traits are to be put into operation in communicating and working with individuals within and outside the homes. As a consequence, enhancement will take place of competencies and abilities. Therefore, coping with psychological problems in an efficacious manner is a useful measure to be put into operation in promoting enhancement of competencies and abilities.

**Advantages of Promoting enhancement of Competencies and Abilities**

The individuals, belonging to all communities and socio-economic backgrounds need to promote enhancement of various types of competencies and abilities. The individuals put into operation various types of competencies and abilities in personal and professional lives. This is considered to be advantageous to individuals, all types of professional settings and community members to a major extent. Therefore, advantages of promoting enhancement of competencies and abilities are, meeting expectations of family members, educators and employers; incurring the feelings of pleasure and contentment; leading to up-gradation of overall personality traits and bringing about improvements in one's overall quality of lives. These are stated as follows:

**Meeting Expectations of Family Members, Educators and Employers**

As a consequence of promoting enhancement of various types of competencies and abilities within personal lives, within the course of pursuance of educational programs in educational institutions of all levels and in all types of employment settings, individuals will provide solutions to various types of problems, do well in their job duties and responsibilities, achieve desired goals and objectives and meet the expectations of family members, educators and employers. Hence, competencies and abilities prepare individuals to carry out their job duties and responsibilities in accordance to the expectations of family members, educators and employers. Therefore,meeting expectations of family members, educators and employers is regarded as one of the indispensable advantages of promoting enhancement of competencies and abilities.

**Incurring the feelings of Pleasure and Contentment**

As a consequence of promoting enhancement of various types of competencies and abilities within personal lives, within the course of pursuance of educational programs in educational institutions of all levels and in all types of employment settings, individuals will provide solutions to various types of problems, do well in their job duties and responsibilities, achieve desired goals and objectives and meet the expectations of family members, educators and employers. Furthermore, they will acquire appreciation and reverence and incur the feelings of pleasure and contentment (Definitions for Helpfulness, 2020). Therefore, incurring the feelings of pleasure and contentment is one of the significant advantages of promoting enhancement of competencies and abilities.



*ISSN 2076-9202*

**Leading to Up-gradation of overall Personality Traits**

Leading to up-gradation of overall personality traits is regarded as one of major goals of individuals, belonging to all communities and socio-economic backgrounds. As a consequence of promoting enhancement of various types of competencies and abilities, individuals will augment information in terms of factors, which are facilitating in achieving this goal, i.e. diet and nutrition; exercises and physical activities; yoga and meditation; treating various types of health problems and illnesses; alleviating loneliness; forming an effective social circle, comprising of family and community members; reinforcing the traits of proficiency and adeptness; maintaining cleanliness within and outside the homes; having pleasant facial expressions and dressing neatly. All these factors are to be implemented in a well-ordered manner. Therefore, leading to up-gradation of overall personality traits is an eminent advantage of promoting enhancement of competencies and abilities.

**Bringing about Improvements in one's overall Quality of Lives**

The individuals, belonging to all occupations, communities and socio-economic backgrounds have a common goal of bringing about improvements in their overall quality of lives. As a consequence of promoting enhancement of various types of competencies and abilities, individuals will augment information in terms of factors, which are facilitating in achieving this goal, i.e.education, employment opportunities, careers, family, relationships, settlement, travelling, assets, resources, infrastructure, amenities, property, health, well-being and personality traits. All these factors are to be implemented in a well-ordered and satisfactory manner in achieving this goal. Therefore,bringing about improvements in one's overall quality of livesis an expedient advantage of promoting enhancement of competencies and abilities.

**Conclusion**

The competencies are referred to capabilities, skills, proficiencies and know-how. The abilities are referred to talents, gifts, capacities and aptitudes. Throughout the lives of individuals, they need to work hard in promoting their enhancement. Furthermore, information needs to be augmented in terms of measures to be put into operation in promoting enhancement of competencies and abilities. In addition, one needs to be well-aware in terms of advantages of carrying out this task. Finally, it can be stated, progression will take place of individuals in their personal and professional lives, when they are enhancing their competencies and abilities.

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# ACCOUNTING INFORMATION QUALITY, COST OF CAPITAL: THE MODERATING ROLE OF FINANCIAL LEVERAGE

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**Abstract**

This study attempts to design a research framework examining the relationship between the quality of accounting information and the cost of capital of real estate companies listed on the Vietnamese stock market. Simultaneously, the study analyzes the moderating role of financial leverage in this relationship. The analysis uses an unbalanced panel dataset of approximately 200 real estate companies listed on the HOSE, HNX, and UPCoM exchanges during the period 2010–2025. The cost of capital is measured using the weighted average cost of capital (WACC) from the Refinitiv Eikon database. The quality of accounting information is measured through discretionary accruals estimated using the Modified Jones Model. Additionally, an alternative measure of accounting information quality is used to examine the stability of the results.The study is expected to contribute to academic literature by providing empirical evidence from the real estate industry in the context of the emerging market. At the same time, the study clarifies how financial leverage can affect the economic impact of accounting information quality.

***Keywords:*** *Accounting Information Quality; Cost of Capital; Emerging Markets; Financial Leverage; Real Estate Firms; Vietnam.*

## 1. Introduction

Accounting information is crucial in capital markets due to investors and creditors typically use financial statements to figure out how well a business is doing and how risky it is. When financial statements are clear and accurate, people in the market may get a clearer idea of how well a business is doing, how much money it is making, and how much it can grow. This helps to close the gap in information between enterprises and those who supply financing (Healy & Palepu, 2001).

The cost of capital in financial markets is the rate of return that investors and lenders need to make up for the risk of giving money to businesses. There are several things that affect the cost of capital, such as the state of the economy, the business's financial risk, and how clear the financial information is (Lambert, Leuz, &



***ISSN 2076-9202***

Verrecchia, 2007). When investors are very unsure about a company's finances, they usually want a greater expected return, which raises the cost of capital.

Financial theories say that the quality of accounting information can have a big impact on a company's cost of capital. High-quality accounting information lowers the difference in information between managers and investors, which lowers the risk of making bad investment decisions (Akerlof, 1970; Jensen & Meckling, 1976). When financial information is clearer and more trustworthy, investors can better judge the company's risk and value, which lowers the return they need.

Numerous prior research has investigated the economic implications of the quality of accounting information. Several studies have found that good financial reporting can make investments more effective, ease financial restrictions, and make capital markets work better (Bushman & Smith, 2001; Healy & Palepu, 2001). However, there is still not a lot of real-world evidence about how the quality of accounting information affects the cost of capital, especially in emerging markets (Francis, LaFond, Olsson, & Schipper, 2004).

The link between financial openness and the cost of capital can be quite crucial in industries that need a lot of money, like real estate. Many real estate projects need a lot of money up front and take a long time to build before they start making steady cash flow (Titman & Warga, 2001). So, enterprises in this field depend a lot on outside sources of money, including bank loans, bond sales, or stock sales.

In Vietnam, the real estate market has changed a lot in the last few years. Companies in this field are dealing with a lot of problems, such as the COVID-19 epidemic, strict credit standards, and the corporate bond market's ups and downs (Dang & Nguyen, 2022). These things have made it harder for firms to get money and made investors and creditors more careful about giving it to them.

Many studies have looked at how the quality of accounting information affects how well organisations do economically, but there isn't much real-world evidence on how the quality of accounting information affects the cost of financing, especially in emerging economies (Lambert et al., 2007). Moreover, the majority of prior studies employed multi-sector data samples and seldom examined the moderating effect of financial leverage in this connection.

This study aims to discover the correlation between the quality of accounting information and the cost of capital for publicly traded real estate companies in Vietnam, while also investigating the regulatory function of financial leverage.

Specifically, the study’s main purpose is to answerthe following research questions.

- How does accounting information quality influence the cost of capital of Vietnamese listed real estate firms?
- How does financial leverage moderate the relationship between accounting information quality and the cost of capital?

## 2. Literature Review and Hypothesis Development

### 2.1 Theoretical Background

There are a few fundamental ideas in finance and accounting that can help us understand the link between the



ISSN 2076-9202

quality of accounting information and the cost of capital.

Agency Theory explains that when ownership and management are separate, managers and shareholders may have different interests (Jensen & Meckling, 1976). In this case, financial reporting is a way to keep an eye on things that help lower agency costs. When the quality of accounting data gets better, the amount of openness goes up, and investors can better judge how well the business is doing.

According to Information Asymmetry Theory, differences in information between enterprises and investors raise the level of information risk in the capital market (Akerlof, 1970). Investors usually want a bigger expected return to make up for the risk when they don't have reliable information about a business's finances.

Signalling Theory says that companies can utilize financial signals to tell the market about the quality and future of their business (Spence, 1973). People think that clear and accurate financial reports are a good sign that makes investors think businesses are less hazardous.

Stakeholder Theory in capital structure also says that when organisations are trying to figure out the best amount of leverage, they need to weigh the pros and cons of debt and the risks of financial risk (Myers, 1984). The more financial leverage a company has, the more financial risk it has, which might influence how investors look at its financial data.

### 2.2 Accounting Information Quality

The quality of accounting information is how well financial statements show how a business is doing and give investors and other stakeholders meaningful information to help them make decisions (Dechow, Ge, & Schrand, 2010). Financial statements are more reliable when they have high-quality accounting information. This helps investors better understand how well the business is performing.

Researchers in empirical accounting commonly use different indicators to quantify the quality of accounting information. These include the quality of accruals, the sustainability of profits, and the openness of financial information (Francis, LaFond, Olsson, & Schipper, 2004). Discretionary accruals are typically used as a measure of how much earnings management is going on and how good financial reporting is (Dechow, Sloan, & Sweeney, 1995).

Previous research has demonstrated that accounting information is better when there are less discretionary accruals. This is because there is less management involvement in the financial reporting process (Dechow et al., 1995; Francis et al., 2004).

### 2.3 Cost of Capital

The cost of capital indicates the return required by investors and creditors to compensate for the risk associated with providing funds for a business. This is a crucial indicator in corporate finance since it directly influences investment decisions and the firm's capital structure (Brealey, Myers, & Allen, 2017).

The Weighted Average Cost of Capital (WACC) is extensively employed to determine the cost of capital in empirical research. This metric aggregates the cost of equity and the cost of debt according to the proportion of each capital type utilised by the enterprise (Modigliani & Miller, 1958).



*ISSN 2076-9202*

When investors see more risks, they will demand a higher expected return, hence elevating the business's cost of capital. Conversely, when the perceived amount of risk diminishes, the cost of capital typically decreases (Lambert, Leuz, & Verrecchia, 2007).

### 2.4 Financial Leverage

Financial leverage is a measure of the extent to which a business uses debt to finance its operations and investments. Businesses can take advantage of tax incentives and expand operations using debt. However, financial risk also increases with high leverage (Myers, 1984).

In the case of unstable cash flow, businesses with high levels of debt may face increased payment pressure, which can increase the risk of insolvency. Therefore, financial leverage is often considered a crucial factor in assessing the risk level of a business by investors and creditors (Jensen & Meckling, 1976).

### 2.4 Hypothesis Development

The impact of accounting information quality on the economic performance of businesses has been the subject of numerous empirical studies. These studies demonstrate that investment efficiency, financial constraints, and capital market transparency can be enhanced through the implementation of high-quality financial reporting (Bushman & Smith, 2001).

Some studies show that businesses with high-quality financial reporting generally have lower costs of capital (Francis et al., 2004). This is because transparent financial information reduces information risk and helps investors assess the value of the business more accurately (Lambert et al., 2007).

However, the results of previous studies are not always consistent. According to several studies, the cost of capital can be influenced by the quality of accounting information, the development of financial markets, or the financial characteristics of the enterprise (Bhattacharya, Desai, & Venkataraman, 2013).

Furthermore, most previous studies have been conducted in developed markets and used multi-sector data samples. Empirical evidence in emerging markets, particularly in the real estate sector, remains relatively scarce.

This study investigates the correlation between the quality of accounting information and the cost of capital for businesses, building upon previous theoretical frameworks and empirical research. Information asymmetric theory and agency theory suggest that clear and reliable financial information can help bridge the gap between businesses and investors. The cost of capital decreases as investors gain a better understanding of the business's financial situation and risks. This is due to a reduction in the required rate of return.

However, the impact of accounting information accuracy on the cost of financing may depend on the level of financial risk of the business. The likelihood of bankruptcy increases when a company has a high level of debt. In this case, investors and creditors may prioritize financial risk over relying solely on the accuracy of accounting information.

Based on the preceding theoretical background and analysis, the study proposes the following hypotheses:

**H1:** The quality of accounting information is inversely correlated with the cost of capital.



*ISSN 2076-9202*

Furthermore, when a company has a high level of debt, its financial risk increases, and investors may be more concerned about whether the company can repay its debts. This may make the accuracy of accounting information less important when considering the cost of capital.

**H2:** Financial leverage reduces the strength of the inverse relationship between the quality of accounting information and the cost of capital.

## 3. Methodology

### 3.1 Data

The study sample includes real estate companies listed on Vietnamese stock exchanges, including the Ho Chi Minh Stock Exchange (HOSE), the Hanoi Stock Exchange (HNX), and the UPCoM market.Companies are included in the sample if they have fully audited financial statements and the necessary information to generate the research variables. We exclude observations lacking sufficient data to ensure the consistency of the dataset. The study sample has approximately 200 real estate companies listed between 2010 and 2025, creating an unbalanced panel dataset. The use of panel data allows the study to consider both data changes over time and differences between companies.The Refinitiv Eikon database was the primary source of financial data for the companies. This data is then integrated with information from the financial reports of listed companies.

### 3.2 VariableMeasurement

#### Dependent Variable

Cost of capital serves as the dependent variable in this study. Weighted Average Cost of Capital (WACC) is used to quantify the cost of capital in this research.

WACC is a measure of a firm's total cost of capital, encompassing both the cost of equity and the cost of debt, proportional to the proportion of each source of capital in the company's capital structure.

#### Independent Variable

The primary independent variable of this study is Accounting Information Quality (AIQ).

This study assesses accounting information quality by analyzing discretionary provisions calculated using a modified Jones Model. Many empirical accounting studies use this indicator to show how well a corporation is managing its earnings.The higher the accounting information quality, the lower the absolute value of discretionary accurals.

#### Moderating Variable

The moderating variable in this study is financial leverage (LEV).

Financial leverage is measured by the ratio of total debt to total assets of the business. This indicator reflects the extent to which the business uses debt in its capital structure and the level of financial risk it faces.

#### Control Variables

To limit bias in model estimation, the study uses several control variables commonly found in studies on the



*ISSN 2076-9202*

cost of capital, including firm size measured by the natural logarithm of total assets, firm growthmeasured by the revenue growth rate, profitability measured by the return on assets (ROA) and asset tangibility measured by the ratio of tangible fixed assets to total assets.These control variables help reflect the financial characteristics of the business that may affect the cost of capital.

### 3.3 Research Model

To test the research hypotheses, the study uses a panel data regression model.

The basic model is established as follows:

$$COC_{it} = \beta_0 + \beta_1(AIQ_{it}) + \beta_2(LEV_{it}) + \Sigma\beta_k Controls_{it} + \epsilon_{it}$$

*Where:*

- $WACC_{it}$: Cost of capital of firm *i* in year *t*
- $AIQ_{it}$: Accounting information quality
- $LEV_{it}$: Financial leverage
- $Controls_{it}$: Control variables, including firm size, growth, profitability, asset structure, interest rate, and GDP growth
- $\epsilon_{it}$: Error term

To examine the moderating role of financial leverage, the study uses a regression model with the following interaction variable:

$$COC_{it} = \beta_0 + \beta_1(AIQ_{it}) + \beta_2(LEV_{it}) + \beta_3(AIQ_{it} \times LEV_{it}) + \Sigma\beta_k Controls_{it} + \epsilon_{it}$$

*Where:*

- $AIQ_{it} \times LEV_{it}$: The interaction variable is used to examine the moderating effect of financial leverage.

The regression models is estimated using Pooled OLS, Fixed Effects Model (FEM), and Random Effects Model (REM) methods to determine the model that best fits the panel data.

## 4. Conclusion

This study aims to develop a research model investigating the correlation between accounting information quality and the cost of capital of real estate companies listed on the Vietnamese stock market from 2010 to 2025, while also exploring the moderating impact of financial leverage.

This study is expected to contribute to academic literature in three main ways.First, it will provide empirical evidence for the correlation between accounting information quality and the cost of capital in emerging markets, characterized by limited financial information transparency.Second, it will examine how financial leverage can alter how financial risk affects the economic impact of accounting information quality.Third, it will provide important insights into the function of financial transparency in improving corporate financial conditions by focusing on a capital-intensive industry in the context of an emerging market, Vietnam.



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# EXPLORING CASE STUDY METHODOLOGY IN PUBLIC SECTOR AUDITING AND POLICY DECISION-MAKING

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**ABSTRACT**

This study employs a qualitative case study methodology to explore how public sector auditing influences policy implementation within complex political settings. While audits are designed to enhance translucency and accountability, their real-world impact is often constrained by political agendas, financial limitations, and institutional resistance. The research investigates the pathways through which audit findings contribute to—or are disregarded in—policy decisions, addressing the broader challenge of bridging technical assessments with governance outcomes. Utilizing diverse data sources such as interviews, document analysis, and observations, this approach captures the intricate relationship between managerial evaluations and political constraints. Insights from two key informants—a senior public sector auditor and a policymaker responsible for audit execution—provide a dual perspective on both proceduralausterity and practical application, highlighting challenges and opportunities for improving policy alignment. The case study method, known for its contextual depth and adaptability, is particularly suited for examining these governance dynamics, allowing a delicate understanding of how audit recommendations navigate political realities. By identifying key enablers and barriers, the study offers both theoretical insights and practical strategies to enhance the effectiveness of public sector audits in shaping policy, ultimately strengthening accountability and decision-making processes.

**Keyword**: *Public sector auditing; Qualitative case study methodology; Policy decision-making; Policy implementation; Public accountability; Transparency; Political constraints; Governance; Audit recommendations; Public sector governance.*

The relationship between managerial practices, including accounting, auditing, and evaluation, and the political environment in which these practices operate, is a critical area of concern in public sector governance. Managerial practices are foundational tools designed to promote accountability, efficiency, and transparency in the management of public resources. Through systems of accounting and auditing, organizations aim to identify inefficiencies, evaluate compliance with established standards, and deliver actionable recommendations to decision-makers. However, the effectiveness of these practices is profoundly influenced by the political environment, which shapes priorities, imposes constraints, and responds to public expectations. Integrating these two dimensions to create governance mechanisms that simultaneously meet technical standards and address political realities represents a fundamental challenge in public administration.



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Auditing and evaluation are pivotal managerial functions that ensure public sector organizations adhere to regulatory standards and achieve their objectives. Audits serve as essential tools for identifying operational inefficiencies, detecting malpractices, and guiding corrective measures. Systematic evaluation, as emphasized byMoroney & Robyn (n.d.), is indispensable for bridging the gap between technical assessment and practical implementation. However, in practice, auditing systems often fail to achieve their full potential due to limited influence on policymaking. This gap highlights a persistent challenge: while audit recommendations are typically grounded in technical adversity, their practical application is frequently constrained by external factors, such as political considerations, resource limitations, and bureaucratic inertia. This disjunction deepens the need to examine the interaction between managerial practices and political imperatives.

The political dimension adds layers of complexity to governance processes. Policymaking is inherently influenced by competing interests, such as public opinion, fiscal constraints, and lobbying from powerful stakeholders. As Atkinson et al. (2011) argue, evaluation methodologies must consider political feasibility to ensure their relevance and utility. Policymakers often prioritize decisions that align with political goals or constituent demands, even when these decisions diverge from technical recommendations provided by auditors. Consequently, the political environment exerts significant influence on the acceptance, modification, or rejection of audit findings, complicating the process of translating technical evaluations into actionable policies.

This disconnect between managerial and political contexts is particularly pronounced in public sector governance, where accountability systems are often underfunded or subject to political interference. Despite the presence of comprehensive auditing frameworks, the translation of audit outcomes into meaningful policy decisions remains inconsistent. MacDonald (2012)suggests that participatory approaches, which engage multiple stakeholders in the auditing process, can help bridge this gap. These approaches emphasize collaboration among technical experts, policymakers, and community representatives, fostering legitimacy, relevance, and impact for audit findings. By incorporating diverse perspectives, participatory approaches can address political sensitivities while ensuring technical robustness.

The research problem thus arises from this misalignment. While auditing and evaluation practices are designed to enhance accountability and transparency, their effectiveness is often constrained by the political contexts in which they operate. This limitation necessitates an investigation into the mechanisms through which managerial evaluations impact political decision-making and the factors that either enable or hinder the realization of audit outcomes. Such an investigation is particularly pertinent in politically complex environments, where resource constraints and systemic inefficiencies further exacerbate governance challenges.

Research Problem:

- How do auditing and evaluation practices in the public sector influence policy implementation and decision-making in politically complex environments?

Research Question:

- What are the mechanisms through which public sector auditing practices shape policy decisions and contribute to accountability and transparency?



ISSN 2076-9202

This pressing need to understand the interplay between managerial practices and political contexts calls for a methodological approach that can thoroughly investigate the intricate, context-dependent nature of these dynamics. Given the complexity of the research problem and the specificity of the research question, a method that delves deeply into real-world phenomena while considering their multifaceted contexts is essential.

The qualitative case study methodology provides such a comprehensive framework for exploring these challenges.As Priya (2020)and Mtisi (2022)emphasize, this methodology is particularly suitable for addressing intricate research problems where the phenomenon under study cannot be easily separated from its context. Case study research seeks to answer "how" and "why" questions, making it a compelling choice for examining the dynamics of public sector auditing and its intersection with political decision-making.

One of the primary strengths of the case study methodology is its ability to incorporate multiple sources of data. By employing interviews, document analysis, and observations, this approach facilitates a holistic understanding of the research problem. Priya (2020)accentuates that this triangulation strengthens the credibility and reliability of findings, allowing researchers to examine phenomena from multiple perspectives. For instance, when exploring the interaction between managerial auditing practices and political contexts, interviews with auditors and policymakers can reveal both technical and political challenges, while documents and reports provide an objective record of organizational performance and policy outcomes.

Another advantage of this methodology is its adaptability. Unlike rigid methodologies, case studies allow for iterative data collection and analysis, enabling researchers to adjust their approach in response to emerging themes and patterns. Priya (2020)notes that this flexibility is particularly valuable in studying dynamic systems such as public governance, where political, social, and economic factors frequently shift. For example, if preliminary data suggests unexpected stakeholder influences on audit outcomes, the researcher can incorporate additional inquiries to investigate these findings more deeply. This adaptability ensures that the research remains responsive to the evolving nature of the problem, providing richer and more meaningful insights.

Furthermore, the case study methodology’s emphasis on contextual understanding makes it uniquely suited to examining the interplay between auditing practices and political realities. Public sector auditing operates at the intersection of technical processes and political imperatives, making it critical to understand how organizational priorities, resource constraints, and public expectations shape governance outcomes. By grounding findings in their specific contexts, case study research not only illuminates the unique dynamics of the studied case but also identifies broader patterns that may be applicable to similar settings.

Finally, case study research is practical and impactful. While its findings may not always be generalizable, they are often directly applicable to the context being studied. Priya (2020) argues that this localized applicability enhances the methodology's value for practitioners, as it provides actionable recommendations tailored to the specific needs of the organization or system under investigation. In this study, the insights gained from examining a specific case of public sector auditing will offer valuable strategies for aligning technical recommendations with political priorities, thereby improving governance practices.

The success of case study research often hinges on the careful selection of key informants who possess specialized knowledge and insights into the studied phenomenon. As Mtisi (2022)andPriya (2020)highlight, purposive sampling is essential for identifying individuals who can provide meaningful contributions to the



ISSN 2076-9202

research. In this study, two key informants are proposed to address the research problem and question effectively: a senior public sector auditor (Mr. A) and a policymaker responsible for audit implementation (Ms. B). These informants represent the technical and political dimensions of the research problem, ensuring a balanced and comprehensive analysis.

Senior Public Sector Auditor (Mr. A):

Mr. A is a senior auditor in a public sector organization tasked with evaluating compliance, operational efficiency, and adherence to regulatory standards. His expertise lies in identifying inefficiencies, drafting actionable recommendations, and navigating procedural barriers within the auditing process. As a technical expert, Mr. A's insights will be critical for understanding the challenges auditors face in producing recommendations that are both technically sound and politically viable. For example, he can shed light on how audit findings are developed, communicated, and modified to accommodate organizational priorities or political considerations.

Moreover, Mr. A's perspective will help uncover systemic barriers that limit the influence of auditing practices on policymaking. By sharing his experience, he can provide valuable context on the internal dynamics of the auditing process, the technical rigor required to produce credible findings, and the strategies used to balance accuracy with political sensitivity.

Policymaker in Audit Implementation (Ms. B):

Ms. B is a policymaker responsible for reviewing and implementing recommendations from public sector audits. Her role includes aligning audit findings with organizational goals, navigating political constraints, and ensuring that policies are actionable within the framework of existing governance structures. Given her position, Ms. B's insights will be invaluable for understanding how political agendas, stakeholder engagement, and fiscal realities shape the adoption and execution of audit recommendations.

Ms. B's perspective is crucial for bridging the gap between technical and political dimensions. For instance, she can provide examples of how political dynamics influence decision-making processes and how external pressures, such as lobbying or public opinion, impact the prioritization of audit recommendations. Additionally, Ms. B's reflections on stakeholder engagement and inter-agency collaboration will offer practical strategies for improving the alignment between auditing practices and policy implementation.

Together, Mr. A and Ms. B will provide a panoramic understanding of the research problem. Their complementary expertise will illuminate both the technical and political mechanisms driving the relationship between auditing practices and policy-making, ensuring that the study captures the complexity and nicety of the phenomenon.

In conclusion, the qualitative case study methodology, as articulated by Priya (2020)and Mtisi (2022), provides a robust framework for addressing the complex research problem at the intersection of public sector auditing and political decision-making. Its emphasis on depth, contextual understanding, and adaptability makes it uniquely suited for exploring the subtle interactions between technical processes and political imperatives. By integrating multiple sources of data and perspectives, the methodology allows for aintegral examination of how auditing practices influence policy implementation and decision-making.

The role of key informants in this process is paramount. Mr. A and Ms. B, representing the technical and political dimensions of public sector governance, will provide critical insights into the barriers and enablers of



ISSN 2076-9202

effective audit-to-policy translation. Their contributions will ensure that the study captures the interplay between technical recommendations and political realities, offering actionable recommendations for improving governance practices.

Ultimately, this study will generate findings that are not only theoretically significant but also practically relevant. By addressing the challenges and opportunities at the intersection of auditing and policymaking, the research aims to bridge the gap between managerial practices and political priorities, fostering greater accountability, transparency, and effectiveness in public sector governance. In doing so, it contributes to both the academic understanding of case study methodology and the practical advancement of governance systems in politically complex environments.

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# MOTIVATING HUMAN RESOURCES: INDISPENSABLE IN LEADING TO PROGRESSION OF WORKPLACES

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**Abstract**

The human resources are the assets in all types of organizations and employment settings. They are required to utilize their educational qualifications, competencies and abilities in an effective manner. The individuals in leadership positions are required to implement factors, which are facilitating in motivating human resources. As a consequence, their mind-sets will be stimulated and they will put in their best efforts in generating desired outcomes. Furthermore, they will form positive viewpoints in terms of various factors of the workplaces and individuals, whom one is working and dealing with. The human resources, belonging to all job positions have goals and objectives to achieve. They will have to lead to up-gradation of motivation and concentration levels towards works, when they are committed towards achievement of goals and objectives. Furthermore, they will work hard in generating information in terms of job duties, responsibilities, methodologies and procedures. In cases of occurrences of any types of dilemmas and challenging situations as well, human resources do not feel disheartened and put in their best efforts in solving these. As a consequence, they will do well and meet the expectations of employers and supervisors. Hence, it is well-understood, throughout their jobs, leading to up-gradation of motivation levels among human resources is regarded to be of utmost significance. Therefore, it is understood on a comprehensive basis that motivating human resources is indispensable in leading to progression of workplaces. The main concepts that are taken into account in this research paper are, understanding the meaning and significance of motivating human resources, measures to be put into operation in motivating human resources and advantages of motivating human resources.

**Keywords:** *Abilities, Employment Settings, Human Resources, Job Duties, Motivating, Organizations, Organizational Goals, Skills*

## Introduction

The organizations and employment settings are of various types, i.e. educational institutions of all levels, training centres, services organizations, production and manufacturing organizations, agencies, non-government organizations, wholesalers, retail stores and so forth. In all types of organizations and employment settings, human resources are assets. They are required to make use of their educational qualifications, competencies and abilities in an effective manner (Kristinsson, n.d.). The individuals in leadership positions are vested with the authority and responsibility of motivating human resources. This is



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the key in stimulating the mind-sets of human resources. As a consequence, they will put in their best efforts in doing well in their job duties and responsibilities, achieving desired goals and objectives and meeting the expectations of employers and supervisors. The leaders, throughout their jobs need to augment information in terms of strategies, which are facilitating in motivating human resources. Furthermore, these are required to be implemented in a well-ordered and regimented manner in generating desired outcomes. Therefore, motivating human resources is essential in enabling them to utilize their educational qualifications, competencies and abilities in a satisfactory manner.

The communication processes needs to take place in an effective manner. These are facilitating in augmenting information and understanding in terms of various types of subjects and concepts; exchanging different types of ideas and viewpoints; obtaining answers to different types of questions and clarifying doubts in terms of various subjects and concepts. Furthermore, individuals need to be well-informed in terms of communication ethics, i.e. making use of polite language and decent words; treating others with respect and courtesy; making provision of factual information; depicting the traits of helpfulness and co-operation and possessing an approachable nature and an amiable attitude. The communication processes need take place with calm and composed mind-sets. Furthermore, exercising control on psychological problems of anger, stress and frustration is regarded to be of utmost significance (Kumar, 2014). As a consequence, there will be formation of agreeable terms and relationships with each other. Furthermore, there will be formation of pleasant environmental conditions within workplaces. Hence, leaders will render an important contribution in motivating human resources. Therefore, it is well-understood; implementing effective communication processes is crucial in motivating human resources.

**Understanding the Meaning and Significance of Motivating Human Resources**

The individuals in leadership positions give rewards and incentives to human resources. These are gifts, certificates, trophies, bonuses, reimbursements, increase in pay, promotional opportunities, additional job duties and responsibilities, opportunities to hone leadership skills and other types of skills and abilities, paid vacations and paid leaves. The human resources are given these on regular or annual basis. The human resources, belonging to all job positions are required to do well in their job duties and responsibilities, achievevarious types of organizationalgoals and objectives and meet the expectations of employers and supervisors. The human resources, throughout their jobs need to be well-informed in terms of their job duties and responsibilities. These are complicated and manageable, these are implemented in less amount of time or can be more time-consuming and these are carried out on an individual basis or through working in co-ordination with other members. As a consequence of being well-informed in terms of these, human resources will render an important contribution in achieving desired goals and objectives.

The individuals in leadership positions inform the human resources in terms of these. As a consequence of generating information in terms of these, their mind-sets will be stimulated. They will hone their curiosity levels and work hard towards generation of desired outcomes. Furthermore, they will put in their best efforts in providing solutions to various types of problems and challenging situations, doing well in their job duties and responsibilities, achieving desired goals and objectives and meeting the expectations of employers and supervisors. Hence, it is well-understood; giving of rewards and incentives is regarded as one of the



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prominent factors, which are facilitating in motivating human resources. Therefore, individuals are able to acquire an efficient understanding of the meaning and significance of motivating human resources, when they are given different types of rewards and incentives.

The individuals in leadership positions are required to lead to up-gradation of training and development programs. These are the programs, which have one of the major goals of leading to up-gradation of knowledge, competencies and abilities among human resources in terms of different factors of the workplaces. These programs are organized for one day, two days, one week, two weeks, one month or even more. The trainers are making use of various types of training methods and training materials in imparting information among human resources in terms of various factors of the organizations. The different factors are goals, objectives, mission, purpose, job duties, responsibilities, methodologies, procedures, strategies, approaches, techniques, resources, infrastructure, amenities, facilities, organizational culture and overall structure of the workplaces. The human resources get enrolled in these programs, when they get recruited and selected within the workplaces. Within the course of implementation of their job duties and responsibilities as well, human resources get enrolled in these programs to generate information in terms of various types of modern, scientific and innovative methods and materials.

It is understood on a comprehensive basis that promoting enhancement of training and development programs are also considered to be worthwhile and useful in augmenting information and understanding among human resources in terms of various aspects of the organizations. As a consequence, the human resources will be confident that they will put in their best efforts towards doing well in their job duties and responsibilities and achieving desired goals and objectives. Furthermore, they will meet the expectations of employers and supervisors. Hence, it is well-understood; getting enrolled in training and development programs is regarded as one of the noteworthy factors, which are facilitating in leading to up-gradation of motivation levels among human resources. Therefore, one is able to acquire an understanding of the meaning and significance of motivating human resources, when they are getting enrolled in training and development programs.

Within all types of workplaces, management of resources is essential in motivating human resources. The various types of resources that need to be managed are financial, human, technical, material and information. Financial resources are monetary resources. These are utilized to make purchases of various products, acquire services of service providers, bring about changes in various factors and fulfill different types of needs and requirements. Human resources are the personnel. They are required to make use of their educational qualifications, skills and abilities in an appropriate manner. Technical resources are various types of technologies, i.e. computers, lap-tops, I pads, scanners, printers, photo-copiers, audio-visual aids and so forth. Material resources are tools, devices, apparatus, machinery, equipment and gear. Information resources are books, articles, projects, reports, magazines, newspapers, other reading materials and internet. These are required to be utilized by human resources, belonging to all job positions throughout their jobs. One of the important aspects that needs to be taken into account is, in order to be successful in one's job duties and responsibilities, the resources need to be utilized in a moral and ethical manner.

The individuals in leadership positions formulate laws and rules in terms of management of resources. These need to be followed by human resources, belonging to all job positions. Furthermore, wastage needs



ISSN 2076-9202

to be prevented. As a consequence of management of resources in an efficacious manner, the human resources will be confident that they will put in their best efforts towards doing well in their job duties and responsibilities and achieving desired goals and objectives. Furthermore, they will meet the expectations of employers and supervisors. Hence, it is well-understood; this is vital in leading to up-gradation of motivation levels among human resources. Therefore, an understanding of the meaning and significance of motivating human resources is acquired, when management of resources takes place in an efficacious manner.

**Measures to be put into operation in Motivating Human Resources**

In all types of organizations and workplaces, there are certain types of goals and objectives to achieve. The various types of goals and objectives are, implementing recruitment and selection methods in an efficacious manner; leading to up-gradation of training and development programs; utilizing various types of modern, scientific and innovative methods and materials; leading to an increase in productivity and profitability; meeting customer demands; improving employee morale; organizing seminars and workshops; enhancing organizational culture; creating amiable and pleasant environment within workplaces and promoting enhancement of overall structure of the workplaces. The leaders and human resources, belonging to all job positions need to work in a diligent manner towards achievement of desired goals and objectives (What is Administrative Management Theory? – Definition & Functions, 2019).

The individuals in leadership positions need to augment information in terms of measures to be put into operation in motivating human resources. All types of measures are required to be put into operation in a well-ordered and regimented manner. Furthermore, positivity needs to be reinforced in all types of measures. One of the important aspects that needs to be taken into account is, human resources need to utilize their skills and abilities in carrying out the functioning of the overall organizations in an efficacious manner. Therefore, measures to be put into operation in motivating human resources are stated as follows:

**Implementing Effective Communication Processes**

The communication processes needs to take place in an effective manner among all members of the workplaces. These are facilitating in augmenting information and understanding in terms of various types of subjects and concepts; exchanging different types of ideas and viewpoints; obtaining answers to different types of questions and clarifying doubts in terms of various subjects and concepts. Furthermore, individuals need to be well-informed in terms of communication ethics, i.e. making use of polite language and decent words; treating others with respect and courtesy; making provision of factual information; building trust and understanding; reinforcing the traits of efficiency, honesty and truthfulness; depicting the traits of helpfulness and co-operation and possessing an approachable nature and an amiable attitude. These need to be acknowledged and implemented in an appropriate manner by all members, irrespective of their job positions.

The communication processes need take place with calm and composed mind-sets. Furthermore, exercising control on psychological problems of anger, stress and frustration is essential. As a consequence, there will be formation of pleasant and cordial terms and relationships with each other. Furthermore, there



*ISSN 2076-9202*

will be formation of pleasant environmental conditions within workplaces. The human resources will form the viewpoint that in order to do well in their works, they will be able to approach and communicate with other members to generate information. As a consequence,the up-gradation of motivation levels among human resources will take place in an efficacious manner. Therefore, implementing effective communication processes is regarded as one of the indispensable measures to be put into operation in motivating human resources.

**Developing Mutual Understanding with others**

The development of mutual understanding with other members is essential in motivating human resources. For this purpose, all members need to be well-informed in terms of communication ethics, i.e. making use of polite language and decent words; treating others with respect and courtesy; making provision of factual information; building trust and understanding; reinforcing the traits of efficiency, honesty and truthfulness; depicting the traits of helpfulness and co-operation and possessing an approachable nature and an amiable attitude.Furthermore, exercising control on negative feelings of anger and frustration is essential. As a consequence, there will be development of mutual understanding with others.

It is well-understood that development of mutual understanding will enable the human resources to take help and support from each other in cases of occurrences of setbacks. When the human resources communicate with leaders, supervisors or colleagues, they will generate information in terms of various subjects and concepts. As a consequence, setbacks will be overcome and human resources will be successful in their job duties and responsibilities. Furthermore, in some cases, there is occurrence of informal conversation and friendly terms and relationships are formed. This incurs the feelings of pleasure and contentment among human resources. They feel comfortable within workplaces and take pleasure in putting into operation their job duties and responsibilities. As a consequence,the up-gradation of motivation levels among human resources will take place in an efficacious manner. Therefore, developing mutual understanding with others is one of the significant measures to be put into operation in motivating human resources.

**Leading to Up-gradation of Training and Development Programs**

The individuals in leadership positions are required to lead to up-gradation of training and development programs. These are the programs, which have one of the major goals of leading to up-gradation of knowledge, skills and abilities among human resources in terms of different factors of the workplaces. These programs are organized for one day, two days, one week, two weeks, one month or even more. The trainers are making use of various types of training methods and training materials in implementing their job duties and responsibilities. The different factors are goals, objectives, mission, purpose, job duties, responsibilities, methodologies, procedures, strategies, approaches, techniques, resources, infrastructure, amenities, facilities, organizational culture and overall structure of the workplaces. The human resources get enrolled in these programs, when they get recruited and selected within the workplaces. Within the course of implementation of their job duties and responsibilities as well, human resources get enrolled in these programs to generate information in terms of various types of pioneering



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methods and materials.

It is understood to a major extent that promoting enhancement of training and development programs are also considered to be worthwhile and useful in augmenting information and understanding among human resources in terms of various aspects of the organizations. As a consequence, the human resources will be confident that they will do well in their job duties and responsibilities and achieve desired goals and objectives. Furthermore, they will meet the expectations of leaders. Hence, it is well-understood; getting enrolled in training and development programs is meaningful in leading to up-gradation of motivation levels among human resources. Therefore,leading to up-gradation of training and development programs is an eminent measure to be put into operation in motivating human resources.

**Implementing Appealing Factors**

The individuals in leadership positions implement appealing factors in motivating human resources. These are gifts, certificates, trophies, bonuses, reimbursements, increase in pay, promotional opportunities, additional job duties and responsibilities, opportunities to hone leadership skills and other types of skills and abilities, paid vacations and paid leaves. The human resources, belonging to all job positions are required to do well in their job duties and responsibilities, achievevarious types of organizationalgoals and objectives and meet the expectations of employers and supervisors. As a consequence of implementing these appealing factors, human resources will put in their best efforts in doing well in their job duties and responsibilities and achieving desired goals and objectives.

The individuals in leadership positions inform the human resources in terms of these. As a consequence of generating information in terms of these, their mind-sets will be stimulated. They will hone their enthusiasm levels and work hard towards generation of desired outcomes. Furthermore, they will put in their best efforts in providing solutions to various types of problems and challenging situations. In addition, these are prevented from giving rise to impediments within the course of achievement of professional goals and objectives. Hence, it is well-understood; appealing factors needs to be put into operation in motivating human resources on regular basis. The research studies have indicated that when employers give projects to human resources, they implement these factors, so they feel motivated towards their works. Therefore,implementing appealing factors is an expedient measure to be put into operation in motivating human resources.

**Managing Resources**

Within all types of workplaces, management of resources is essential in motivating human resources. The various types of resources that need to be managed are financial, human, technical, material and information. Financial resources are monetary resources. These are utilized to make purchases of various products, acquire services of service providers, bring about changes in various factors and fulfill different types of needs and requirements. Human resources are the personnel. They are required to make use of their educational qualifications, skills and abilities in an effective manner. Technical resources are various types of technologies, i.e. computers, lap-tops, I pads, scanners, printers, photo-copiers, audio-visual aids and so forth. Material resources are tools, devices, apparatus, machinery, equipment and gear. Information



*ISSN 2076-9202*

resources are books, articles, projects, reports, magazines, newspapers, other reading materials and internet. These are required to be utilized by human resources, belonging to all job positions throughout their jobs. In being successful in one's job duties and responsibilities, the resources need to be utilized in a principled manner.

The individuals in leadership positions formulate laws and rules regarding management of resources. These need to be followed by human resources, belonging to all job positions. Furthermore, wastage needs to be prevented. As a consequence, human resources will be confident that they will put in their best efforts towards doing well in their job duties and responsibilities and achieving desired goals and objectives. Furthermore, they will meet the expectations of employers and supervisors. Hence, it is well-understood; this is crucial in leading to up-gradation of motivation levels among human resources. Therefore, managing resources is a renowned measure to be put into operation in motivating human resources.

**Providing Infrastructure, Amenities and Facilities**

The individuals in leadership positions are vested with the authority and responsibility of making provision of infrastructure, amenities and facilities. These are referred to power supplies, water supplies, clean drinking water, furniture, heating and cooling equipment in accordance to the weather conditions, communication networks, transportation facilities, internet, ramps, elevators, parks, buildings and overall environmental conditions. Within educational institutions, there are libraries and laboratories. As a consequence of making these available, human resources feel comfortable within workplaces. Furthermore, they will be able to concentrate on their job duties and responsibilities in a well-ordered manner. In this manner, there will be up-gradation of motivation levels among human resources. The services are to be hired of service providers in managing these, i.e. painters, carpenters, plumbers, electric workers, repair workers, gardeners, technical assistants and librarians.

The individuals in leadership positions formulate laws and rules in terms of management and utilization of infrastructure, amenities and facilities. These need to be followed by human resources, belonging to all job positions. Furthermore, wastage needs to be prevented. As a consequence, human resources will be confident that they will put in their best efforts towards doing well in their job duties and responsibilities and achieving various types of professional goals and objectives. Furthermore, they will meet the expectations of individuals in leadership positions. Hence, it is well-understood; these are vital in leading to up-gradation of motivation levels among human resources. Therefore, providing infrastructure, amenities and facilities is a decisive measure to be put into operation in motivating human resources.

**Improving Employee Morale**

The morale is referred to honing of optimism, determination, self-esteem and confidence among employees. The individuals in leadership positions need to implement factors, which are facilitating in improving employee morale. The different types of factors are required to be put into practice in a well-ordered and regimented manner. These are, implementing effective communication processes; forming cordial and amiable terms and relationships with others; imparting information among human resources in terms of job duties and responsibilities; encouraging them to get enrolled in training and development



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programs; giving promotional opportunities and increase in pay; encouraging them to utilize various types of pioneering methods and materials; giving of rewards and incentives; organizing seminars and workshops; enhancing organizational culture; creating amiable and pleasant environment within workplaces and promoting enhancement of overall structure of the workplaces. All these factors are worthwhile in improving employee morale (Souders, 2020).

As a consequence of improving employee morale, mind-sets of human resources, belonging to all job positions will be stimulated. Furthermore, they will put in their best efforts towards coping with various types of dilemmas and challenging situations, doing well in their job duties and responsibilities, achieving various types of professional goals and objectives and meeting the expectations of individuals in leadership positions. Hence, improving employee morale is crucial in leading to up-gradation of motivation levels among human resources. Therefore, improving employee morale is an imperative measure to be put into operation in motivating human resources.

**Promoting Teamwork**

The individuals in leadership positions give assignments and projects to human resources, which they are required to work in teams, comprising of two or more members. Promoting teamwork is advantageous to human resources. The various benefits of teamwork are, generating information in terms of each other' cultures and socio-economic backgrounds; obtaining help and assistance from other team members in overcoming setbacks; putting in efforts to one's best abilities; possessing the abilities to work under stress; incurring the feelings of pleasure and contentment; augmenting various types of skills and abilities; implementing various types of methodologies and procedures in an adequate manner; generating information in terms of various types of pioneering methods and materials; obtaining guidance from team-leaders in doing well in all types of job duties and responsibilities and meeting the expectations of employers and supervisors. The possession of awareness in terms of benefits of teamwork is essential in leading to up-gradation of motivation levels among human resources.

As a consequence, human resources will communicate with their colleagues and generate information in terms of different types of subjects and concepts. Furthermore, mind-sets of human resources, belonging to all job positions will be stimulated. In addition, they will take pleasure in putting into operation their job duties and responsibilities, achieving various types of professional goals and objectives and meeting the expectations of individuals in leadership positions. Hence, it is well-understood; promoting teamwork is crucial in leading to up-gradation of motivation levels among human resources. Therefore, promoting teamwork is a notable measure to be put into operation in motivating human resources.

**Implementing Grievance Redresser Procedures**

The human resources, belonging to all job positions experience problems in terms of various factors, i.e. job duties, responsibilities, methodologies, procedures, approaches, techniques, strategies, work pressure, unawareness in terms of various subjects and factors, lack of implementation of time-management skills, lack of analytical, critical-thinking and problem-solving skills, scarcity of financial, human, technical, material and information resources, lack of infrastructure, amenities and facilities, crime and violence and so



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forth. These are impediments within the course of generation of desired outcomes and need to be solved in an appropriate manner. The individuals in leadership positions need to implement grievance redresser procedures. These procedures are facilitating to human resources in conveying their problems. These are conveyed in a verbal or written form. As a consequence, human resources are able to communicate in terms of their grievances to leaders.

The leaders need to provide solutions to these in an effective manner. Furthermore, they ensure, these are not giving rise to impediments within the course of implementation of various types of job duties and responsibilities in a satisfactory manner. As a consequence, up-gradation of motivation levels will take place among human resources. Furthermore, they will conduct themselves in a manner, which is pleasing to individuals in leadership positions and also their colleagues. As a consequence, human resources will put into operation the job duties and responsibilities in a manner, which are facilitating in carrying out the functioning of overall organizations. Therefore,implementing grievance redresser procedures is a noteworthy measure to be put into operation in motivating human resources.

**Creating Pleasant and Amiable Environment within Workplaces**

Creating pleasant and amiable environment within workplaces is regarded as one of the primary goals of individuals, belonging to all job positions. This is crucial in leading to up-gradation of motivation levels among human resources. In achieving this goal, the factors, which need to be taken into account are, honing analytical and critical-thinking skills; making wise and productive decisions in terms of different factors; forming cordial and amiable terms and relationships with other members; implementing recruitment and selection methods in an efficacious manner; managing financial, human, technical, material and information resources; making provision of infrastructure, amenities and facilities; leading to up-gradation of training and development programs; utilizing various types of modern, scientific and innovative methods and materials; improving employee morale; organizing seminars and workshops; enhancing organizational culture and promoting enhancement of overall structure of the workplaces. The leaders and human resources, belonging to all job positions need to acknowledge and implement these factors throughout their jobs.

As a consequence, up-gradation of motivation levels will take place among human resources. Furthermore, they will put into operation the job duties and responsibilities in a manner, which are facilitating in carrying out the functioning of organizations. In addition, they will feel comfortable within workplaces. Furthermore, they will put into operation their job duties and responsibilities in a satisfactory manner, achieve various types of professional goals and objectives and meet the expectations of individuals in leadership positions.Therefore,creating pleasant and amiable environment within workplaces is a useful measure to be put into operation in motivating human resources.

**Advantages of Motivating Human Resources**

In all types of organizations and employment settings, human resources need to utilize their educational qualifications, competencies and abilities in an appropriate manner. The individuals in leadership positions are vested with the authority and responsibility of motivating human resources. This is the key in carrying out the functioning of overall structure of the organizations in a satisfactory manner. The



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leaders, throughout their jobs need to augment information in terms of strategies, which are facilitating in motivating human resources. Furthermore, these are required to be put into operation in a well-organized manner in generating desired outcomes. One of the important aspects that needs to be taken into account throughout one's jobs is, the environmental conditions within workplaces need to be pleasant and amiable. As a consequence, human resources will feel motivated and put in their best efforts towards generation of desired outcomes (Sorge, 2002).

The individuals in leadership positions and human resources are required to work in co-ordination with each other in implementing various types of job duties and responsibilities. The leaders need to possess an approachable nature and an amiable attitude. As a consequence, they will form sociable terms and relationships with human resources. This is also considered to be an important factor in motivating human resources. It is understood on a comprehensive basis that motivating human resources is considered to be advantageous to workplaces. Therefore,advantages of motivating human resources are, putting in efforts to one's best abilities; meeting the expectations of individuals in leadership positions; enhancing organizational culture and leading to up-gradation of overall structure of workplaces. These are stated as follows:

**Putting in Efforts to one's best Abilities**

The human resources, belonging to all job positions experience problems in terms of various factors, i.e. job duties, responsibilities, methodologies, procedures, approaches, techniques, strategies, work pressure, unawareness in terms of various factors, lack of implementation of time-management skills, lack of analytical, critical-thinking and problem-solving skills, scarcity of financial, human, technical, material and information resources, lack of infrastructure, amenities and facilities, crime and violence, psychological problems, health problems, illnesses and so forth. These are impediments within the course of generation of desired outcomes and need to be solved in a satisfactory manner. Hence, human resources need to put in efforts to their best abilities to solve these. As a consequence of motivating human resources, they will put in efforts to their best abilities to solve all types of problems. Therefore, putting in efforts to one's best abilities is regarded as one of the indispensable advantages of motivating human resources.

**Meeting the Expectations of Individuals in Leadership Positions**

As a consequence of motivating human resources, they will put in efforts to their best abilities to do well in their job duties and responsibilities. When there will be occurrences of any types of dilemmas and challenging situations, human resources will not feel disheartened, but will put in their best efforts in providing solutions to these. Furthermore, these are prevented from assuming a major form. In this manner, human resources will contribute in achieving various types of organizational goals and objectives. Furthermore, expectations of individuals in leadership positions will be met. This is the key in incurring the feeling of job satisfaction and retaining one's jobs. Therefore, meeting the expectations of individuals in leadership positions is one of the significant advantages of motivating human resources.

**Enhancing Organizational Culture**

Enhancing organizational culture is regarded as one of the primary goals of individuals in leadership



*ISSN 2076-9202*

positions and human resources, belonging to all job positions.As a consequence of motivating human resources, they will implement all the factors, which are facilitating in achieving this goal. The various factors are, job duties, responsibilities, methodologies, procedures, approaches, techniques, strategies, norms, values, morals, ethics, diligence, resourcefulness, conscientiousness, helpfulness, co-operation, efficiency, approachability and amiability. These factors are required to be put into operation in a well-ordered and regimented manner to achieve this goal. Therefore, enhancing organizational culture is an eminent advantage of motivating human resources.

**Leading to Up-gradation of overall Structure of Workplaces**

The individuals in leadership positions and human resources, belonging to all job positions have one of the major goals of leading to up-gradation of overall structure of workplaces. As a consequence of motivating human resources, they will implement all the factors, which are facilitating in achieving this goal. The various factors are, job duties, responsibilities, methodologies, procedures, approaches, techniques, strategies, norms, values, morals, ethics, diligence, resourcefulness, conscientiousness, helpfulness, co-operation, efficiency, approachability, amiability, resources, infrastructure, amenities, facilities, organizational culture and overall environmental conditions. These factors are required to be put into operation in a satisfactory manner to achieve this goal. Therefore,leading to up-gradation of overall structure of workplaces is an expedient advantage of motivating human resources.

**Conclusion**

In all types of organizations and employment settings, human resources are to be motivated towards putting into operation their job duties and responsibilities in a well-ordered manner. As a consequence, they will be able to achieve organizational goals and objectives. Furthermore, information needs to be generated in terms of measures to be put into operation in motivating human resources. In addition, one needs to augment information in terms of advantages of carrying out this task. Finally, it can be stated, motivating human resources is vital in leading to progression of overall structure of the workplaces.

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# IMPACT OF STRESS ON EMPLOYEE JOB PERFORMANCE IN THE BANKING SECTOR A STUDY OF BANKING SECTOR EMPLOYEES IN HARIPUR

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**Abstract**

A lot of work, high performance standards, long working hours and constant interaction with the customers have made stress at the workplace a big problem in the banking industry. The paper will discuss the effect of work stress on the job performance of employees working in the banking industry, particularly the employees in the banking industry in Haripur. The quantitative research design was used and 100 employees in the banks of both public and private sector were sampled using a structured questionnaire. The results indicate that job stress has been very common among the banking employees and is mostly brought about by work load, performance and mental fatigue. The findings suggest that there is a significant negative correlation between job stress and job performance of the employee as high levels of stress result in lack of concentration, poor productivity, low levels of motivation and high chances of making mistakes. Moreover, job stress was observed to have a negative influence to job satisfaction and a great impact on turnover intentions by employees. Even though there is some organizational support, it was felt that it was not enough to be effective in reducing stress and its adverse effect on performance. The research concludes that the uncontrolled stress in the workplace negatively impacts on the well-being of the employees, job performance, and organizational performance. Hence, banks ought to have good stress management practices and supportive organizational policies to increase the performance and retention of employees.

***Keywords:*** *Workplace stress, job performance, banking sector, job satisfaction, organizational support, Haripur.*

## Introduction

Stress at work is a major issue globally more so in the highly demanding careers such as banking. Individuals in such settings are subjected to excessive workload, long work hours, and demanding performance targets and must continually deal with customers (Vinod and Ambatipudi, 2024). All these pressures accumulate to result in increased stress levels that may damage both the mental and job performance of employees (Anadkat et al., 2023). In case this type of stress is long term, it may complicate people to focus, make appropriate decisions, or remain productive, which ultimately impacts the whole organization. Employee stress is felt in the banking industry more than any other as it is such a competitive and regulated industry. The staff members of banks have a lot to handle- they do not only have to deal with the financial



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transactions but also make customers, abide by the rigid rules and achieve hard sales targets. It is all about paying attention and precision. Research indicates that as the level of stress increases among banking professionals, they become more dissatisfied with their jobs, their performance suffers, they miss work more frequently, and they consider leaving their jobs more frequently (Dey and Bhattacharjee, 2025). This is not only a problem to the employees, it might cause poor quality of service, dissatisfied customers and even jeopardize the position of the bank. Being in the banking industry may be very stressing, and in most cases, more than other sectors. This is the pressure on all fronts, the stiff competition, the rules, and the necessity to reach high sales goals. Employees of the bank are having their hands full: ensuring all the transactions are correct, assisting clients, and dealing with all the regulations. Such continuous pressure is a strain. Studies indicate that, at some point, too much stress causes individuals in the banking industry not to enjoy their jobs, their work quality declines, they take sick leaves more frequently, and most of them even consider leaving (Dey and Bhattacharjee, 2025). This stress in the long run can damage the quality of service delivered, a customer who is not satisfied, and even upset the stability of the bank.

**Literature Review**

Recent studies continue to demonstrate that job performance of banking employees is impaired when they experience a considerable amount of stress. As an illustration, Anadkat and colleagues (2023) discovered that the level of stress actually affects the motivation and attention of employees, which implies that they become less productive and the quality of their work decreases. Employees who are stressed also tend to commit errors and feel out of touch with their work and less concerned about the organizational objectives (Dipboye, 2018). It is, therefore, apparent that job stress is not only an individual problem but something that can have a life threatening impact on the entire company. One of the recent studies that examined stress among the employees in the private banks revealed that stress does not only press on the mind but also on the body. Employees who had to work with high stress levels frequently experienced such issues as always feeling tired, feeling anxious, and less satisfied with their work (Dey and Bhattacharjee, 2025). All these complications result in individuals performing poorly at work and may increase chances of making errors at work. It demonstrates that stress is not only a mental problem, it is also a physical one, and in fact it is what is holding people back to do well (Singh et al., 2019). Other scholars have also examined the cumulative nature of job stress among individuals who work in either a public or a private bank, and they discovered that such factors as being uncertain about your position, having little control over your job, and being overworked are significant contributors of stress in both types of banks (Kattilayil & Madasamy, 2021). It is no wonder that employee motivation and job performance are affected when workers have no clear idea of what is expected of them and when they have too much work and are overwhelmed by it. These findings demonstrate the extent to which organizations need to have well-defined roles and a supportive management in order to ensure that stress is kept at bay(Adeyemi Nurudeen Salau & Adéyemí Nurudeen Salau, 2023). The recent studies are beginning to give it a clear picture that the organization support can be a big difference in the way employees handle stress. When individuals have the support of their supervisors and receive reasonable feedback about the effectiveness of their work and have the resources, which can assist them in overcoming the stress, then they are much more capable of coping with the pressure and maintaining their productivity (Verma et al., 2025). This is to demonstrate that workplace stress is not only about the quantity of work one has to do- the manner in



ISSN 2076-9202

which the employees are treated and assisted by the organization is equally important. According to a recent review of the literature by Mukherjee and others (2024), job stress in banking is not a fictional and hypothetical issue- it always pulls down performance, well-being, and job satisfaction, regardless of the country or banking system. The authors note that until banks intervene with viable solutions to handle or lessen stress, it will continue to intervene in the accomplishment of employees giving their best and the organization as a whole succeeding. Their article actually underscores the need to continue researching this problem by scholars and agencies.

**Problem Statement**

Job stress has become a critical issue in the banking sector due to heavy workloads, strict performance targets, long working hours, and continuous customer interactions. Banking employees are required to maintain accuracy, efficiency and compliance with regulations while working under constant pressure. This prolonged exposure can negatively affect employees' concentration, motivation and job satisfaction.

Despite existing research on workplace stress in the banking industry, there is limited analysis specific to Haripur's banking sector, particularly concerning the effects of job stress on employee performance, well-being, and turnover intentions. Additionally, the influence of organizational support in alleviating job stress has been insufficiently studied. Inadequate stress management may lead to decreased productivity, more errors, and increased turnover, ultimately impacting organizational performance. This study aims to explore the effects of job stress on employee performance in Haripur's banking sector and the mitigating role of organizational support.

**Research Objectives**

1. To establish the impact of work stress on the work performance of the banking sector employees.
2. To investigate the effect of job stress on the well-being of the employees and their level of happiness at the workplace.
3. To reveal the key causes of the stress of banking employees.
4. To observe the way in which the organization support can be used to reduce stress among employees.

**Hypotheses**

H1: An increased stress in the workplace is likely to render banking employees ineffective at work.

H2: The more stressed the bank workers are, the lesser the satisfaction they are with the work.

H3: As stress increases, the employees in banks tend to think more of quitting their jobs.

H4: Organization support can be used to mitigate the effects of stress on the performance of banking employees.

**Methodology**

**Research Design**

The research design used in this study is the quantitative research design, which aims at investigating how job stress affects job performance of employees in the banking industry. Quantitative method is appropriate since it will enable a deeper comprehension of the lived experience, perception, and feelings of the employees in relation to workplace stress, which cannot be well understood in terms of numerical data (Mukherjee et al., 2024). The study will aim to find out the experiences of banking employees with stress and its effects on behavior, motivation, productivity, and performance by employing open-ended responses. The



*ISSN 2076-9202*

quantitative research approach is especially useful in organizational research since it offers descriptive information about the intricate human phenomena (e.g., emotional pressure, burnout, job strain, and coping mechanisms) (Anadkat et al., 2023). Because job stress is very subjective and depends on how the participants perceive it, this design will enable them to be able to give their experiences using their own words, which will make the findings more authentic and profound.

**Target Population**

This study will target the employees of the banks in the public and private sector. This incorporates personnel in various job descriptions like tellers, customer service personnel, relationship managers, loan officers, and operations personnel. Workers in various levels of hierarchy are subjected to varying types of pressure, and thus the inclusion of diversity in the sample gives a more comprehensive perspective on stress in the workplace in the banking industry (Kattilayil and Madasamy, 2021). Banking employees were chosen due to the fact that the nature of their work implies constant contact with the customers, dealing with sensitive financial information, meeting the targets, and strict regulations which are all major causes of stress (Dey and Bhattacharjee, 2025).

**Sampling Technique**

Purposive sampling will be the sample technique used in the study, which is a non-probability sampling method that entails the selection of participants that have a first-hand experience with the phenomenon under study, which in this case is job stress within the banking industry. The purposive sampling technique is quite popular in qualitative studies because it guarantees that the participants are capable of delivering any informative and relevant data concerning the research topic (Mukherjee et al., 2024). The employees who have a working experience of at least one year in a bank will be picked to make sure that the respondents have had enough exposure to the banking work environment and the stressors associated with it. It assists in enhancing the credibility of the information gathered and makes the results based on the actual workplace experiences (Verma et al., 2025).

**Data Collection Method**

Data were collected using a **structured questionnaire** specifically designed for banking employees. Most questions were **closed-ended**, using a Likert scale to measure the level of job stress, its impact on performance, job satisfaction, and turnover intentions. Additionally, **two open-ended questions** were included to allow respondents to describe specific stressors they experience and suggest ways in which organizational support could help. The questionnaire was distributed online and in printed form to accommodate participant preferences and increase response rates.

**Data Analysis Technique**

The information obtained in the open ended responses will be analyzed through thematic analysis. Thematic analysis is used to discover the regularities, ideas, and themes that are repeated in the answers of participants (Mukherjee et al., 2024). In the process, significant statements are read several times, coded, grouped into general themes, and the meaning of the same is interpreted in the context of the research problem. This approach is suitable in this study since the researcher will be able to examine how the employees perceive and react to stress at work. It will also assist in determining key stress factors, coping measures, and suggested solutions based on the experiences directly by banking workers (Verma et al., 2025).



*ISSN 2076-9202*

## FINDINGS AND DATA ANALYSIS

### Sample Size:

This paper relies on the survey conducted on 100 employees in the banking industry.

### Demographic Profile of Respondents

The demographic analysis demonstrates that respondents are a representative sample of the employees of the banking sector concerning the age, working experience, and bank type. Most of the respondents belong to the early to mid career age, which implies that the stress related problems are highly felt among working professionals. The sample seems to be balanced considering that the respondents were distributed in both the public and the private sector banks.

**Figure 1 Age Group of Respondents (n = 100)**

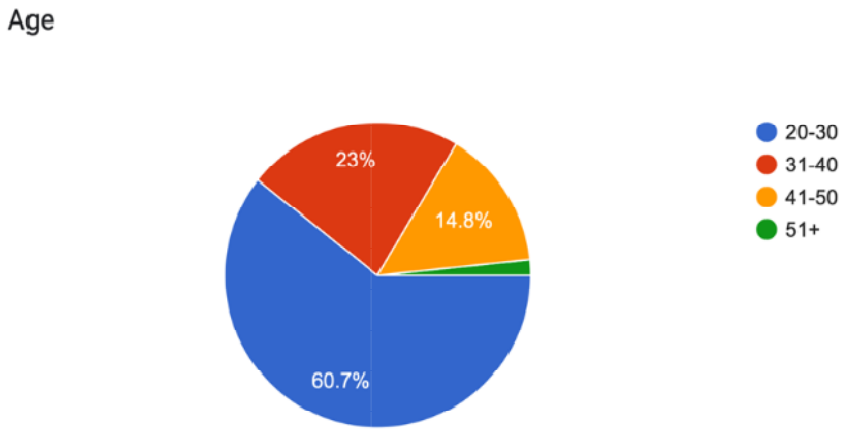



**Figure 2 Years of Experience of Respondents (n = 100)**

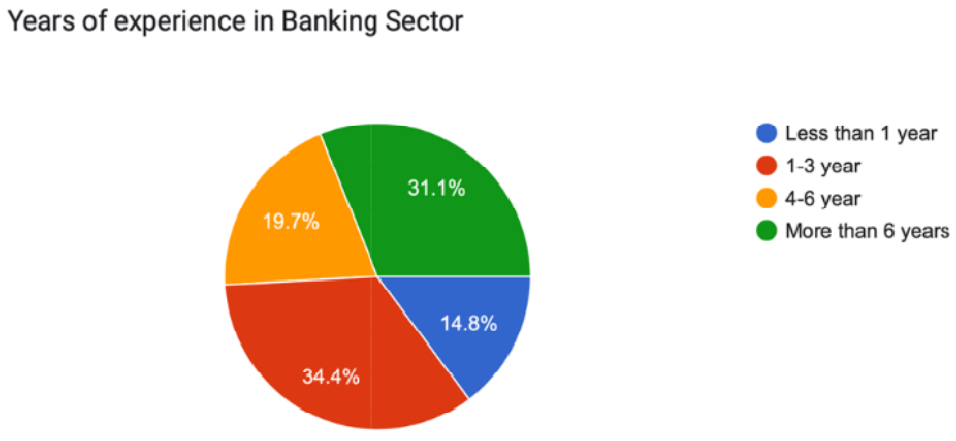
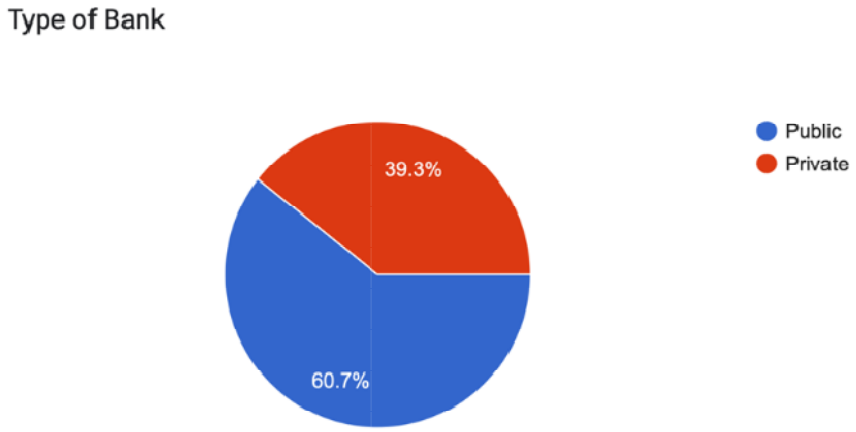



**Figure 3 Type of Bank (Public vs. Private) (n = 100)**



ISSN 2076-9202




**Level of Job Stress Among Banking Employees**

The results show that job stress is one of the issues that attract employees in the banking industry (Spielberger & Reheiser, 2020). Issues like work overloads and the need to achieve performance goals were found to be the key contributors of stress at work. The findings indicate that banking work is a very demanding task to employees in terms of their psychological needs. Even though not all stress-related variables are reported in graphical form, answers to other stress-related statements showed the same tendencies as the ones reported, which once again confirmed the high amounts of stress levels in the banking sector.

**Figure 4. Overall Perception of Job Stress Among Employees (n = 100)**

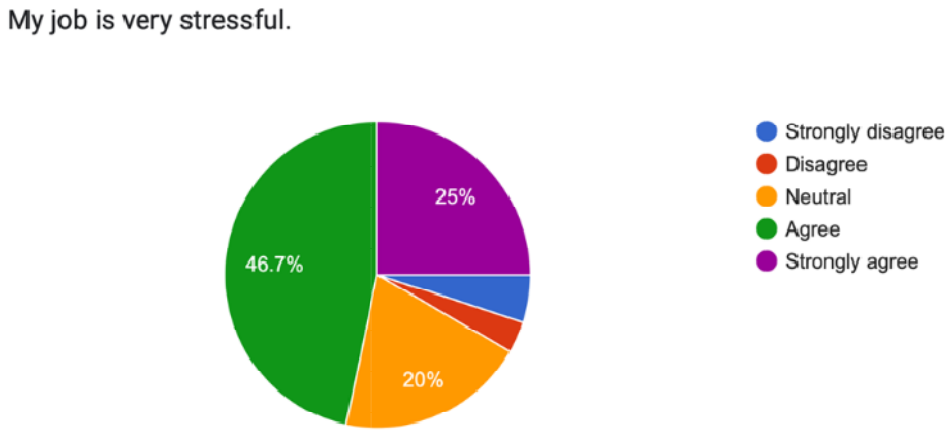
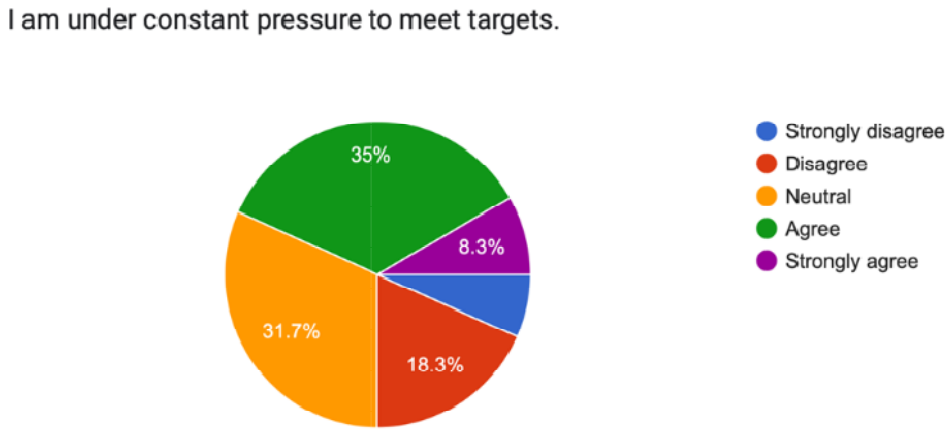



**Figure 5. Workload and Performance Targets as Sources of Stress (n = 100)**



*ISSN 2076-9202*




**Impact of Job Stress on Employee Job Performance**

Based on the analysis of performance related responses, it is evident that job stress has a negative effect on job performance among the employees. Most of the respondents claimed that stress lowers their focus and work productivity (Ehsan & Ali, 2019). Moreover, a number of respondents also said that stress levels amplify the chances of making errors and lower the morale to work well. One interesting observation is that a significant percentage of the employees indicated that they have plans of leaving their workplace because of the long-term stress, which depicts the dire organizational impacts of uncontrolled work-related stress.

**Figure 6 Effect of Job Stress on Employee Concentration and Productivity (n = 100)**

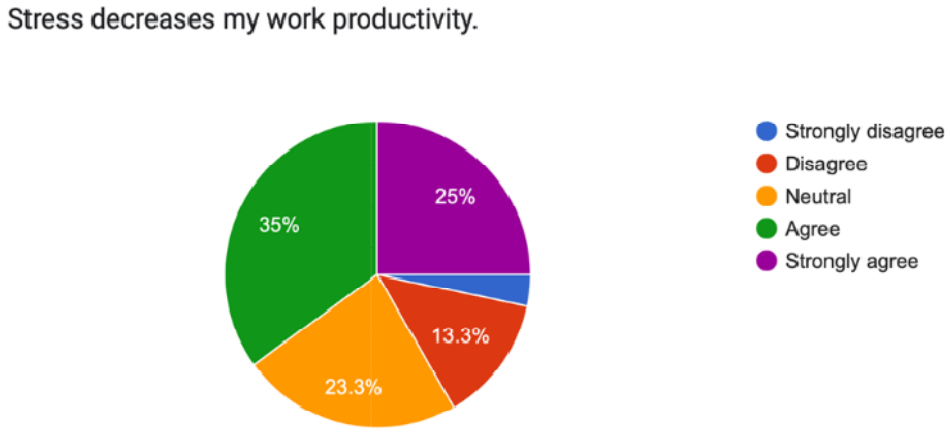



**Figure 7 Turnover Intention Due to Job Stress (n = 100)**



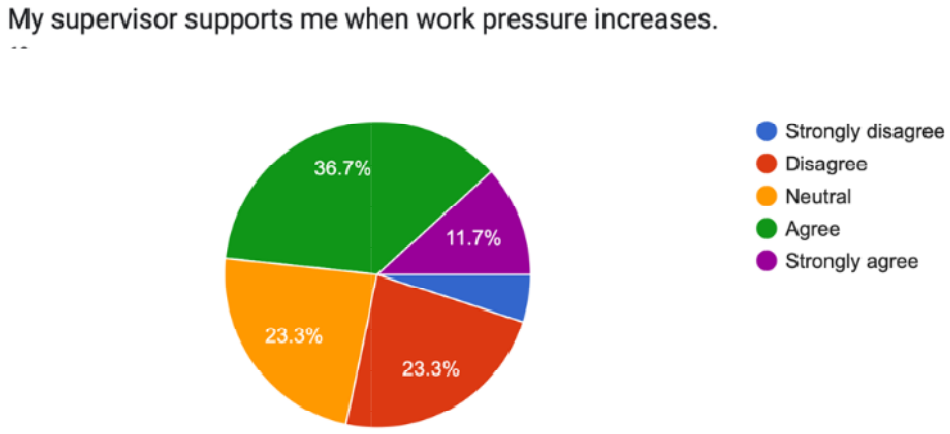
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**Organizational Support and Work Environment**

Reactions concerning organizational support show ambivalent perceptions in the banking employees. Although some of the respondents admitted that they had been supported by their supervisors at times of intense work pressure, there were numerous cases when they felt that there were no organized organizational programs aimed at employee mental health and stress management. Such results indicate that the current support systems might not provide adequate counteractions to deal with the adverse impacts of job stress.

**Figure 8 Perceived Organizational Support for Managing Stress (n = 100)**




**Thematic Analysis of Open-Ended Responses (Qualitative Findings)**

Analysis of the two open-ended questions revealed recurring themes regarding workplace stress and potential solutions. The table below summarizes the key themes, the main causes of stress reported by employees, and the suggested changes to reduce stress.

**Table 1: Themes, Causes of Stress, and Suggested Solutions**

| Theme | Causes of Stress (Q1) | Suggested Solutions (Q2) |
|---|---|---|
| **High workload / overburden** | Handling multiple tasks and responsibilities under tight deadlines; high volume of work | Better staffing; redistribute workload; clear task allocation |



*ISSN 2076-9202*

| | | |
|---|---|---|
| **Unrealistic targets / performance pressure** | Pressure to achieve daily/weekly targets; overbearing expectations | Set clear, realistic priorities and achievable targets |
| **Long working hours / tight deadlines** | Extended hours; tight deadlines leading to fatigue | Reduce working hours; introduce breaks; flexible schedules |
| **Lack of organizational support** | Insufficient guidance or help from supervisors; feeling unsupported | Stronger supervisor support; teamwork; mentorship |
| **Toxic work environment / interpersonal issues** | Backbiting, disrespect, unfriendly environment | Promote friendly and positive work environment; recognition and appreciation |
| **Customer-related stress** | Difficult clients; complaints; challenging customer interactions | Provide training for handling customers; educate customers; streamline processes |
| **Role ambiguity / insufficient knowledge** | Lack of clarity about tasks; inadequate knowledge | Training and skill development; clear job descriptions |
| **Technology / process issues** | System instability; inefficient processes | Enhance IT systems; streamline processes |

**Summary of Findings**

The integrated findings from both quantitative and qualitative analysis indicate that stress is widespread in the banking sector and negatively impacts employee performance, motivation, and retention. The quantitative data highlighted the prevalence of stress due to workload, targets, and long hours, while the qualitative thematic analysis provided specific causes and actionable solutions. Key stressors identified include work overload, unrealistic targets, long working hours, lack of support, toxic work environment, role ambiguity, and customer-related challenges. Employees suggested solutions such as better staffing, clear targets, organizational support, reduced working hours, improved technology, recognition, and training opportunities.

**Discussion**

The findings of this study indicate that workplace stress is a significant issue among banking employees in Haripur, affecting both their performance and overall well-being. The quantitative data showed that a large proportion of respondents experience high stress levels due to heavy workload, tight deadlines, and strict performance targets. This confirms Hypotheses 1 and 2, which stated that higher stress reduces employee effectiveness and job satisfaction. The data also revealed that prolonged stress contributes to low motivation, decreased concentration, higher likelihood of errors, and increased turnover intentions, supporting Hypothesis 3.

The qualitative findings from the thematic analysis provide further insight into the sources and potential solutions for stress. Employees highlighted key stressors, including work overload, unrealistic targets, long working hours, lack of organizational support, toxic work environment, customer-related



*ISSN 2076-9202*

pressures, and role ambiguity. These themes not only explain the quantitative results but also offer practical suggestions to mitigate stress. Employees proposed solutions such as better staffing and workload distribution, clearer and realistic targets, supervisor support, recognition and appreciation, flexible work schedules, training programs, and improved technology, which directly support Hypothesis 4 that organizational support can reduce the negative effects of stress on performance.

These findings align with previous research. Anadkat et al. (2023) noted that high workload reduces attention, motivation, and productivity, while Dey and Bhattacharjee (2025) found that stressed banking employees are more likely to consider leaving their jobs. Mukherjee et al. (2024) emphasized that organizational support and clear guidance improve employee coping mechanisms. The consistency of these results with prior studies underscores that workplace stress in the banking sector is a universal concern, though the present study provides localized insights specific to Haripur banks, highlighting both cultural and operational factors affecting stress.

The integrated findings suggest important implications for banking management. Addressing stress requires a combination of organizational strategies and managerial interventions. Reducing excessive workload, setting realistic targets, providing adequate staffing, and offering timely support and recognition can help employees manage stress effectively. Additionally, improving technology, clarifying job roles, and offering training opportunities can empower employees to perform better and enhance overall job satisfaction. Implementing these measures can improve employee performance, retention, and organizational productivity, demonstrating that proactive stress management is not only a welfare issue but also a strategic business concern.

In conclusion, the discussion demonstrates that stress in the banking sector is multifaceted, stemming from both structural and interpersonal factors. The study confirms that high stress negatively affects performance, satisfaction, and retention, but effective organizational support and interventions can mitigate these adverse effects. This emphasizes the need for banks to adopt comprehensive stress management strategies to promote employee well-being and sustain organizational success.

## Conclusion and Recommendations

### Conclusion

This research investigated the impact of workplace stress on the job performance, well-being, and satisfaction of banking employees in Haripur. The findings reveal that stress is a significant challenge in the banking sector, primarily caused by high workload, unrealistic performance targets, long working hours, role ambiguity, customer-related pressures, and lack of organizational support.

The quantitative data demonstrated that high stress reduces concentration, productivity, and motivation, while increasing the likelihood of errors and turnover intentions, confirming Hypotheses 1, 2, and 3. The thematic analysis of open-ended responses provided additional insight into these stressors and suggested practical solutions, supporting Hypothesis 4 that organizational support can mitigate stress. Employees specifically highlighted the importance of better staffing, realistic targets, supportive supervisors, flexible schedules, recognition, training, and improved technology as effective ways to reduce stress.

Overall, this study emphasizes that workplace stress not only affects individual employees but also impacts organizational performance, service quality, and employee retention. Even when some organizational



ISSN 2076-9202

support exists, it is often insufficient to counteract the negative effects of stress, highlighting the need for more comprehensive and proactive stress management interventions.

**Recommendations**

The study conducted and discussed has given the following recommendations:

1. ***Application of Stress Management Programs.*** Banks ought to implement systematic stress management interventions including counseling services, stress awareness programs and wellness interventions among the employees. Such programs may assist the employees in learning coping skills and minimizing the psychological effects of work stress.
2. ***Workload and Target Management.*** The management must make sure that there is a realistic distribution of the workload and performance goals (Inegbedion et al., 2020). Too much work and unrealistic expectations are a huge cause of stress and poor performance. This can be reduced through proper allocation of tasks and staffing.
3. ***Enhancing Supervisory Support.*** Managers and supervisors ought to be instructed on how to offer emotional and professional assistance to the employees. The stress can be minimized and the morale of employees can be increased with the help of supportive leadership, open communication, and frequent feedback.
4. ***Work-Life Balance Promotion.*** The work-life balance should be promoted by the banks by restricting excessive working hours and providing flexible working arrangements where possible (Thilagavathy S & Geetha S.N, 2021). This will help minimize burnout and enhance physical and mental health of employees.
5. ***Improving the Organizational Policies on Well-being of the employees.*** Organizational policies should be formulated on employee mental health that should involve frequent stress tests and their prophylaxis. Stress can be greatly reduced and job performance can be improved through a favorable organizational culture.

**Limitations and Future Research**

Despite the usefulness of this study, it has some limitations. The information was gathered with the help of a questionnaire, which is based on self-reported answers and is prone to personal bias. Also, the research had a small sample which could limit the applicability of the results. This study can be further developed by the future research in terms of sample size, participants across geographical areas, and mixed research methods, including interviews or longitudinal studies. Future studies can also be done on effectiveness of certain stress management programs in employee performance in the banking industry.



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# EXAMINING THE INFLUENCE OF ACCOUNTING PROGRAM CHARACTERISTICS ON STUDENTS' INTENTION TO PURSUE A VACPA: THE MEDIATING ROLE OF SELF-EFFICACY

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## ABSTRACT

This study investigates the relationship between accounting program characteristics, students' self-efficacy, and their intention to become a Vietnamese Association of Certified Public Accountant (VACPA) among undergraduate and graduate students at the University of Economics Ho Chi Minh City (UEH). Utilizing a survey-based method, the research targets students enrolled in accounting courses within the accounting major, employing cluster sampling to ensure a representative sample. The study explores how program accreditation, the quality of professors, and the relevance of coursework influence students' self-efficacy and, subsequently, their intention to pursue the VACPA designation. Structural Equation Modeling (SEM) is used to analyze data, providing insights into the direct and mediated effects of these program characteristics. The findings aim to contribute to the understanding of how educational environments shape students' career intentions, offering practical implications for improving accounting education and supporting student success in professional certification pursuits.

## INTRODUCTION

### Background of the Study

In Vietnam, the Vietnam Association of Certified Public Accountant (VACPA) certification has become an important milestone in the career of accounting students who wish to have a career advancement in the fields of accounting, auditing and finance. The VACPA certification is widely recognized as a symbol of professional excellence, providing accountants with the necessary credentials to thrive in both the public and private sectors (Bouilheres et al., 2022a) . Accounting program standards, including quality assurance by leading international accounting associations, the quality of accounting professors and the structure of accounting classes for accounting majors, play an important role in shaping students' intentions to pursue the VACPA certification (Pan & Perera, 2012). The accounting program's affiliation with international accounting professional organizations will ensure that the program meets the high educational standards of the profession, while the quality of the professors and the design of the classes will significantly influence students' preparation and confidence when taking the VACPA exams (Pan & Perera, 2012). Furthermore, only Thuy et al., (2022)investigates how proximity to the profession, knowledge, and sources of knowledge influence Vietnamese students' perceptions of the auditing profession.



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**Statement of the Problem**

Despite the recognition of the VACPA designation, there is up to 70% of accounting students graduate and work in other fields (Academy of Finance Vietnam, 2022).; in addition, Bouilheres et al (2022) only investigated the factors influencing international accounting professional association membership in context of Vietnam. This gap is particularly significant because students may have different experiences based on the accreditation status of the program, the interaction of their professors, and the structure of their courses (Lankton et al., 2024). In addition, the role of student self-efficacy—their belief in their ability to become a VACPA—has not been thoroughly explored in this context. Self-efficacy is an important factor mediating the relationship between educational experiences and career intentions (Restubog et al., 2010), making it necessary to understand how it influences the pursuit of the VACPA designation.

**Research Questions**

1. How do accounting program characteristics—such as accreditation, accounting professors, and accounting classes—influence students' intentions to become a VACPA in Vietnam?
2. What is the role of students' self-efficacy in mediating the relationship between accounting program characteristics and the intention to pursue the VACPA designation?

**Objectives of the Study**

1. To examine the impact of accounting program characteristics on students' intentions to pursue the VACPA certification.
2. To explore the mediating role of students' self-efficacy in the relationship between program characteristics and career intentions.

**Research description**

This study will employ a quantitative approach using surveys of accounting students at a public university in Vietnam with high-quality accounting program. The study will focus on understanding how program characteristics, such as recognition by the international accounting profession, professor quality, and course design, influence students' self-efficacy and intention to pursue VACPA certification. The findings will provide valuable insights for educators and policy makers to improve accounting education and support students in their career development.

## LITERATURE REVIEW

**The students' self-efficacy**

Self-efficacy refers to an individual's belief in their ability to execute the actions necessary to achieve specific outcomes (Bandura, 1997). In the context of education, students' self-efficacy is critical as it influences their motivation, learning, and academic performance (Yusuf, 2011) . Self-efficacy is not a static trait; it evolves based on experiences, feedback, and the challenges students encounter ("Self-Efficacy Theory in Education," 2016). Thus, high self-efficacy in accounting students can lead to greater persistence in their studies, a stronger commitment to their career goals, and a higher likelihood of successfully obtaining certifications such as the Vietnamese Association of Certified Public Accountant (VACPA) designation.



*ISSN 2076-9202*

For accounting students, self-efficacy plays a particularly vital role in their educational journey and professional aspirations (Bandura et al., 2001) . The rigorous nature of accounting courses, combined with the complexity of the VACPA exams, requires students to possess a strong belief in their capabilities. Furthermore, self-efficacy influences not only their academic success but also their decision to pursue the VACPA certification, which is seen as a gateway to professional recognition and career advancement in Vietnam's accounting sector.

**The drivers of students' self-efficacy**

Several factors contribute to the development of students' self-efficacy (Van Dinther et al., 2011), particularly in the field of accounting. Hence, program characteristics, such as accreditation, the quality of professors, and the structure of accounting classes, are significant drivers of self-efficacy.

Accreditation of accounting programs serves as a mark of quality (Robert G. Allyn, 1966), signaling that the program meets specific educational standards and is aligned with the requirements of professional bodies like the VACPA. Students in accredited programs are likely to develop higher self-efficacy because they trust that their education is rigorous and relevant to the demands of the profession (Tang et al., 2004). The assurance provided by accreditation can bolster students' confidence in their ability to pass challenging certification exams.

The role of accounting professors is equally critical in shaping students' self-efficacy. Professors who are knowledgeable, approachable, and committed to student success can significantly enhance students' beliefs in their abilities (Komarraju, 2013). Through effective teaching methods, mentoring, and constructive feedback, professors can help students build the skills and confidence needed to excel academically and professionally (Johnson, 2015). Research has shown that positive interactions with faculty are linked to higher levels of student self-efficacy (Defreitas & Bravo, 2012; Ferguson, 2021), particularly in demanding fields like accounting.

Accounting classes also play a crucial role in developing self-efficacy. Courses that are well-structured, relevant, and aligned with the requirements of the VACPA exams can help students feel more prepared and confident. Classes that incorporate practical applications, case studies, and real-world scenarios allow students to apply theoretical knowledge, reinforcing their belief in their ability to succeed in both their studies and future careers (Dunlap, 2005; Yoon et al., 2006). The design and delivery of these courses are essential in helping students bridge the gap between academic learning and professional practice (Willert, 2011) .

**The outcomes of students' self-efficacy**

The impact of students' self-efficacy extends beyond academic performance to influence a range of educational and career outcomes. High self-efficacy is associated with increased motivation, persistence, and resilience in the face of challenges (Garza et al., 2014). Therefore, for accounting students, these qualities are essential for navigating the demanding curriculum and preparing for the VACPA exams.

Students with high self-efficacy are more likely to engage actively in their learning, seek out opportunities for professional development, and persist through difficult courses (Schunk & Mullen, 2012). This perseverance is crucial in the context of accounting education, where the complexity of the subject matter



*ISSN 2076-9202*

and the rigor of professional certification exams can be daunting (Bui & Porter, 2010) . Moreover, self-efficacy influences students' career aspirations (Bandura et al., 2001; Kim, 2014), including their intention to pursue certifications like the VACPA, which require a substantial commitment of time, effort, and resources.

In the professional point of view, self-efficacy is linked to career success. Individuals with high self-efficacy are more likely to set ambitious career goals, seek out challenging roles, and perform well in their jobs (Fort et al., 2011; Van Vianen, 1999). For accounting students, this implies that those with higher self-efficacy are not only more likely to pursue the VACPA designation but also to succeed in the accounting profession (Lam et al., 2017; Schoenfeld et al., 2017), where confidence and competence are key to career advancement.

**The mediating role of students' self-efficacy**

Self-efficacy plays a mediating role in the relationship between educational experiences and career intentions. In the context of accounting education, self-efficacy can mediate the effects of program characteristics—such as accreditation, faculty quality, and coursework design— (Kahraman &DemirdelenAlrawadieh, 2021; Khampirat, 2021; Komarraju et al., 2013; Odello et al., 2008; Prifti, 2022)on students' intentions to pursue the VACPA certification.

For example, students enrolled in accredited accounting programs may develop higher self-efficacy due to the perceived quality and rigor of their education (Robert G. Allyn, 1966). Hence, this enhanced self-efficacy can, in turn, increase their intention to pursue the VACPA designation, as they feel more confident in their ability to meet the challenges of the certification process. Similarly, positive interactions with accounting professors and well-designed courses can boost students' self-efficacy, leading to stronger career intentions (Dunlap, 2005; Ferguson, 2021) .

The mediating role of self-efficacy is supported by social cognitive theory, which posits that beliefs about one's capabilities influence both the choices individuals make and the effort they put into achieving their goals (Bandura et al., 2001). Therefore, in the context of this study, understanding how self-efficacy mediates the relationship between accounting program characteristics and the intention to become a VACPA is crucial for developing educational strategies that support student success.

**Intention to become a VACPA**

The intention to become a VACPA is a significant career goal for accounting students in Vietnam . This intention is shaped by various factors, including students' perceptions of the accounting profession, the anticipated benefits of obtaining the VACPA certification, and their confidence in their ability to succeed in the certification process (Bouilheres et al., 2022b).

Research on career intentions suggests that students who are confident in their abilities (high self-efficacy) are more likely to set ambitious career goals and pursue professional certifications like the VACPA. This certification is seen as a gateway to professional recognition, higher income, and greater career opportunities in the accounting field (Wen et al., 2015, 2018). Therefore, understanding the factors that influence students' intentions to become a VACPA, particularly the role of self-efficacy, is essential for educators and policymakers aiming to support the professional development of accounting students.

In conclusion, accounting program characteristics such as accreditation, the quality of professors, and the design of courses play a crucial role in shaping students' self-efficacy, which in turn influences their



*ISSN 2076-9202*

intention to pursue the VACPA certification. By exploring these relationships, this study aims to provide insights into how accounting programs can be optimized to better support students in their academic and professional journeys.

## MODEL AND HYPOTHESES DEVELOPMENT

### Theoretical background

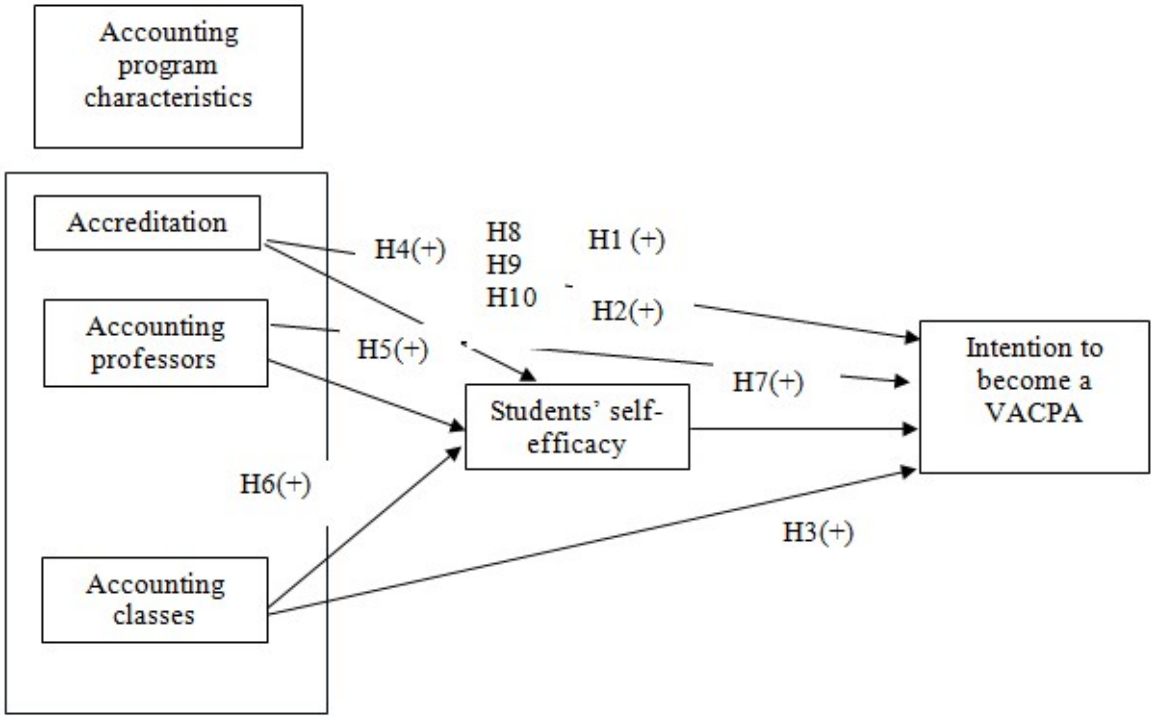
Explanation of the research model

The proposed research model, which examines the relationship between accounting program characteristics and students' intentions to become a Vietnam Association of Certified Public Accountants (VACPA), is elaborated from Social Cognitive Career Theory (SCCT). SCCT emphasizes the important role of self-efficacy, outcome expectations, and personal goals in shaping individuals' career development and choices (Brown, 2002). In this context, the model appropriately incorporates self-efficacy as a central mediator linking students' perceptions of the quality of accounting programs—such as the program's integration with international accounting professional associations, the quality of accounting faculty, and accounting coursework—with students' intentions to pursue the VACPA designation. In this way, the proposed model is consistent with SCCT's premise that individuals are more likely to set and pursue career goals when they believe in their ability to succeed in those goals. The emphasis on self-efficacy reflects SCCT's assertion that confidence in one's abilities, fostered by a supportive and high-quality educational environment, is a significant predictor of career-related intentions and behaviors.

Furthermore, SCCT posits that both personal factors (like self-efficacy) and contextual factors (such as program characteristics) interact to influence career choices (Brown, 2002). The proposed model's focus on accounting program characteristics as key predictors of self-efficacy and subsequent career intentions underscores this interaction. It suggests that students who perceive their accounting program to be of high quality—through accreditation, effective teaching and interactions, and relevant coursework—are likely to develop stronger self-efficacy beliefs, which in turn enhances their intention to become a VACPA. This theoretical grounding not only provides a robust framework for understanding how educational experiences shape career aspirations but also highlights the importance of designing accounting programs that actively support students' belief in their ability to succeed in their chosen profession. Therefore, proposing this model based on SCCT is highly appropriate for exploring the factors that influence accounting students' career paths and their pursuit of professional certifications.



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Source: summarized by author

**The hypotheses development**

Connecting accounting program accreditation and students' intention to become a VACPA

First, signaling theory suggests that program accreditation serves as a signal of program quality and rigor to both students and potential employers (MacKenzie Jr et al., 2019). Accreditation from professional accounting organizations is often seen as a sign of distinction, indicating that the program meets the high educational standards required for professional success (Meier & Smith, 2016). Thus, for students, the perception that they are enrolled in an accredited program increases their confidence in the education they are receiving, leading to a stronger intention to pursue a career as a VACPA.

Second, from a practical standpoint, accreditation often provides students with tangible benefits, such as better preparation for the CPA exams, increased employability, and greater recognition by employers and professional bodies (Espahbodi et al., 2023; James &Pattaguan, 2016). These advantages make it more likely that students will view becoming a CPA as a desirable and achievable goal (Mistry, 2021), leading to a stronger intention to pursue the certification. Thus, it is logical to hypothesize that program accreditation will have a positive impact on students' intention to become a CPA, as it aligns with both theoretical predictions and the practical realities of professional education and career development in accounting.

*Hypothesis 1: There is a positive relationship between accounting program accreditation and intention to become a VACPA.*

The mediating role of students' self-efficacy in the relationship between accounting program accreditations and students' intention to become a VACPA

Firstly, the development of this hypothesis is derived from Social Cognitive Career Theory (SCCT), which highlights the importance of self-efficacy in career decision-making(Brown, 2002). While accreditation can directly influence students' intentions by signaling the quality and professional relevance of the program, its



ISSN 2076-9202

impact is significantly enhanced when students possess high self-efficacy. Self-efficacy, defined as a student's belief in their ability to successfully execute the necessary tasks to achieve a specific goal(Bandura, 1994), plays a critical role in translating the benefits of accreditation into actual career intentions.

Secondly, accredited programs typically provide robust educational frameworks, experienced faculty, and access to resources that can help students develop the skills and confidence needed to succeed in the profession(Ingvarson et al., 2005). This, in turn, enhances their self-efficacy, making them more likely to pursue a VACPA designation. Students with high self-efficacy are more likely to perceive the advantages of an accredited program as attainable and within their reach(Rishel & Majewski, 2009), thus strengthening the relationship between accreditation and their intention to become a VACPA. By this, it is suggested that self-efficacy is a crucial mediator that influences how students internalize and act upon the quality signals provided by program accreditation. I propose the following hypothesis:

*Hypothesis 2: Students' self-efficacy (perceived ability) mediates the relationship between accounting program accreditation and intention to become a VACPA.*

**Hypotheses summary**

Hypothesis 1: There is a positive relationship between accounting program accreditation and intention to become a VACPA.

Hypothesis 2: Students' self-efficacy (perceived ability) mediates the relationship between accounting program accreditation and intention to become a VACPA.

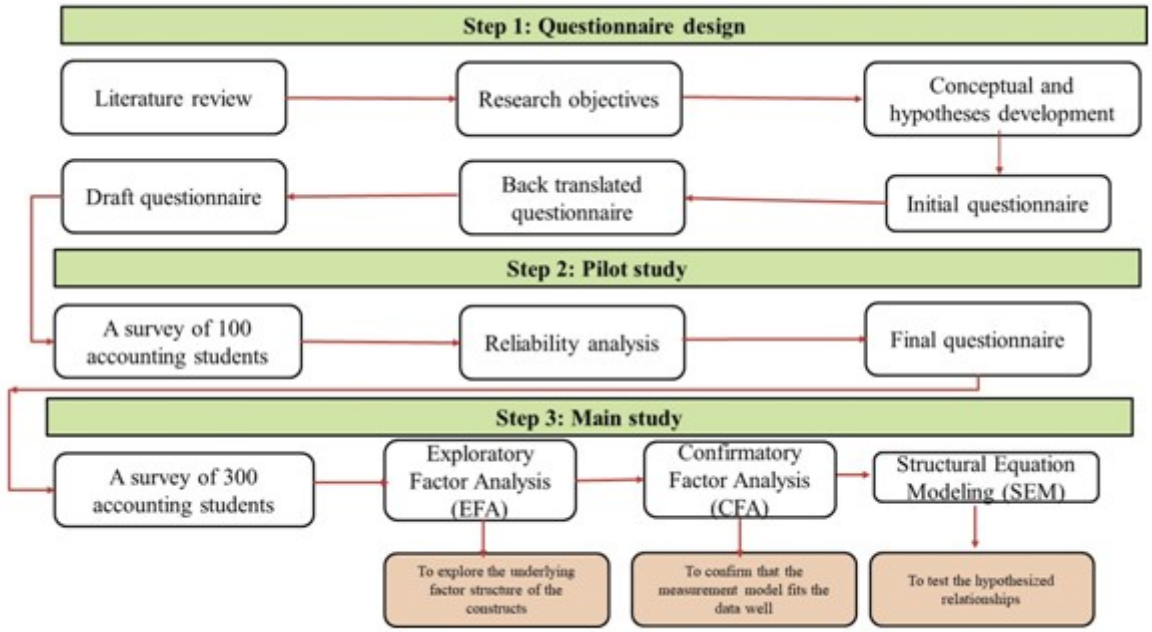
## RESEARCH METHODOLOGY

### Research design

To investigate the proposed model, which examines the relationship between accounting program characteristics, students' self-efficacy, and their intention to become a Vietnamese Certified Public Accountant (VACPA), the researcher have determined that a survey-based research methodology targeting students enrolled in accounting coursework within the accounting major at the University of Economics Ho Chi Minh City (UEH) is the most appropriate approach. This methodology allows for the systematic collection and analysis of data from a population directly engaged with the accounting program, ensuring the relevance and applicability of the findings to the study’s objectives.



ISSN 2076-9202




Source: Adapted and modified from Badir, 2022

**Target population and sampling methodology**

The target population for this study comprises undergraduate and graduate students currently enrolled in accounting courses within the accounting major at UEH. This focused selection ensures that the survey targets individuals who are most directly influenced by the characteristics of the accounting program under investigation.

Given the specificity of the target population, the researcher employs a cluster sampling method, wherein each class within the accounting major at both undergraduate and graduate levels is treated as a distinct cluster. By selecting a representative number of classes from each level, the researcher ensures that the sample adequately reflects the diversity of student experiences across different stages of academic progression. This method not only enhances the representativeness of the sample but also provides a comprehensive view of the factors influencing students' intentions to pursue the VACPA designation.

**Sample size determination**

Ensuring statistical significance and generalizability is critical in this research. Using Cochran's formula for large populations (Bartlett et al., 2001), with a confidence level of 95% and a margin of error of 5%, the researcher initially estimate a required sample size of approximately 384 students. However, to account for potential non-responses and incomplete surveys, the researcher has decided to target a sample size of 420 respondents.

Given that the population is confined to students enrolled in accounting courses, the sample will be drawn proportionally from the selected clusters (classes) within the undergraduate and graduate accounting programs. The exact number of clusters included will depend on the total number of accounting students and classes available at the time of the study. It is imperative that the selected sample includes enough students from both levels to facilitate a thorough analysis of the variables influencing their intentions to pursue the VACPA designation.

**Survey Distribution and Data collection**



ISSN 2076-9202

To maximize response rates and ensure data accuracy, the researcher will administer the survey online during scheduled class sessions. Instructors will be requested to allocate a few minutes at the end of their classes for students to complete the survey on their devices. This approach leverages the existing academic environment, thus increasing participation and minimizing disruptions.

The survey will remain accessible for a two-week period, allowing students who require additional time to complete it. This strategy ensures comprehensive coverage while maintaining the integrity of the data collection process.

**Data analysis**

Upon completion of data collection, responses will undergo rigorous screening for completeness and accuracy. Descriptive statistics will be employed to summarize the demographic characteristics of the sample. For hypothesis testing, Structural Equation Modeling (SEM) will be utilized(Becker et al., 2023), as it enables the simultaneous examination of complex relationships between multiple variables, including the mediation effect of self-efficacy.

SEM is particularly suitable for this study, given its capability to assess both direct and indirect effects of program characteristics on students' career intentions, thus providing a nuanced understanding of the underlying mechanisms at play.

**Chapter summary**

This research methodology, utilizing a survey administered to students enrolled in accounting courses within the accounting major at both undergraduate and graduate levels, is strategically designed to explore the intricate relationships between program accreditation, self-efficacy, and career intentions. By focusing on this specific cohort, the study aims to produce detailed and actionable insights into how educational program characteristics influence accounting students to pursue professional certifications, such as the VACPA, thereby contributing valuable knowledge to both academic and practical domains.

*Summary of measurement items*

| No | Constructs | Operational definition | Measurements | Sources |
|---|---|---|---|---|
| | **Dependent variables** | | | |
| **1** | **Intention to become a VACPA** | *is the students' intention to become a VACPA* | **1.** I intend to become a VACPA.<br>**2.** It is highly likely that I will take the necessary steps to become a VACPA.<br>**3.** I predict that I will become a VACPA.<br>**4.** At the present time, there is a high probability that I will become a | Adapted from Nancy Lanktona, Amanda Thompson-Abbotta and Lisa Nash (2024). |



ISSN 2076-9202

| | | | | |
|---|---|---|---|---|
| | | | VACPA.<br>**5.** I plan to become a VACPA. | |
| | **Independent variables**<br>To what extent do you agree with the following statements describing your perception of **accreditation, accounting professors, accounting classes** which are the key aspects of accounting program? | | | |
| **1** | **Accounting Program characteristics Individual-level perception of a*ccreditation*** | *are students' opinions on the benefits of accounting program being accredited by leading professional accounting organizations program (such as CIMA, ACCA, CPA Australia, ICAEW).* | **1.** I would prefer to study at a school that offers programs accredited by leading professional accounting bodies (such as CIMA, ACCA, CPA Australia, ICAEW).<br>**2.** I believe the quality of education is better at a school with programs accredited by professional accounting bodies.<br>**3.** I think exam pass rates for professional accounting qualifications are higher for students from schools with programs accredited by professional accounting bodies.<br>**4.** I perceive the overall quality of the accounting program to be better when it is accredited by professional accounting bodies.<br>**5.** I believe students receive more individual attention at a school with programs accredited by professional accounting bodies. | Adapted from Henderson (1990). |



ISSN 2076-9202

| | | | | |
|---|---|---|---|---|
| **2** | **Individual-level perception of *accounting professors*** (student-faculty interaction) | *is the students' perception of the accounting professor's interaction with accounting-related topics in the classroom and outside the classroom.* | **1.** Accounting faculty discuss the accounting profession with individual students.<br>**2.** I feel a personal identification with the accounting profession as a result of my interactions with my accounting instructors. | Adapted from Donelan1992 with reverse-score items. |
| **3** | **Individual-level perception of *accounting classes*.** | *is defined through students' perceptions of various aspects of their educational experience. Specifically, the researcher describes how accounting classes are structured to develop professionalism, ethical standards, creative and independent thinking, and problem-solving abilities.* | **1.** Accounting classes induce students to develop a higher level of professionalism.<br>**2.** Accounting courses induce students to develop higher levels of work ethics.<br>**6.** Accounting classes teach students how to solve problems with incomplete or ambiguous facts.<br>**7.** Accounting courses induce students to develop a higher level of leadership. | Adapted from Donelan1992 with reverse-score items. |
| | **Mediating Variables** | | | |
| **1** | **Students' self-efficacy (perceived ability)** | *is a student's judgement of his or her ability to organize and execute courses of action needed to reach designated types of* | If you were to pursue a accounting career, how confident are you that you could successfully accomplish everything necessary to become a professional accountant?<br>**1.** I can make a plan of | Adapted from 2022 Annelien van Rooyen. |



ISSN 2076-9202

| | | | | |
|---|---|---|---|---|
| | | *performance.* | my educational goals<br>**2.** I can do well in school<br>**3.** I can prepare for the qualifying exams | |
| | **Control variables** | | | |
| **1** | **Graduate:** *is a students'academic status.* | | *1* if graduate student, *0* if undergraduate student | N/A. |
| **2** | **Age** | | is based on a collected data (18-28 years old). | N/A. |
| **3** | **Gender:** *male or female* | | 1. *1* is female, *0* is male. | N/A. |

Source: author's own creation

## CONCLUSION

This study examines how accounting program characteristics influence students' intention to pursue the Vietnamese Association of Certified Public Accountants (VACPA) designation, with students' self-efficacy serving as a mediating mechanism. Drawing on Social Cognitive Career Theory, the study argues that students are more likely to develop stronger professional intentions when they perceive their accounting program as academically rigorous, professionally relevant, and supportive of their career development. In this context, accreditation, accounting professors, and accounting classes are expected to play important roles in shaping students' confidence in their ability to become professional accountants.

The proposed model highlights the importance of students' self-efficacy in explaining how educational experiences are translated into career intentions. While accounting program characteristics may directly encourage students to consider the VACPA pathway, their influence is likely to be stronger when students believe that they have the ability to plan their educational goals, perform well academically, prepare for qualifying examinations, and succeed in professional certification processes. Therefore, self-efficacy is positioned as a key psychological factor that connects the quality of accounting education with students' intention to become a VACPA.

The study is expected to contribute to the literature on accounting education and professional career choice in Vietnam by focusing specifically on the VACPA context. Previous studies have examined accounting students' career perceptions and professional body affiliation, but limited attention has been given to how accounting program characteristics and students' self-efficacy jointly influence students' intention to pursue the VACPA designation. By addressing this gap, the study provides a more focused understanding of the educational and psychological factors that may encourage accounting students to enter the professional accounting pathway.

From a practical perspective, the findings of this study may offer useful implications for universities, accounting departments, lecturers, and professional accounting bodies. If accreditation, professor interaction,



*ISSN 2076-9202*

and accounting class design are found to significantly enhance students' self-efficacy and professional intention, accounting programs should strengthen their alignment with professional standards, provide more career-oriented classroom experiences, and increase meaningful interaction between faculty and students. Such improvements may help students feel more prepared, more confident, and more motivated to pursue the VACPA certification.

Overall, this study emphasizes that students' intention to become a VACPA is not shaped only by personal career preference, but also by the quality of the educational environment in which students develop their professional identity and confidence. By examining the mediating role of self-efficacy, the study provides a theoretically grounded and practically relevant framework for understanding how accounting education can better support students' professional development in Vietnam.

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*ISSN 2076-9202*

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*ISSN 2076-9202*

# APPENDICES

## APPENDIX A

## Research questionnaire

**Part 1: General information.**

1. Age ☐ 17 – 21 ☐ 22 – 26 ☐ Over 26

2. Gender ☐ Male ☐ Female

3. Which year of study are you currently in? ☐ Year 1 ☐ Year 2 ☐ Year 3 ☐ Year 4 ☐ Graduate student (master's in accounting).

**Part 2: Intention to become a VACPA.**

**Intention to become a VACPA.**

Please rate how strongly you agree or disagree with the following statements. – (1) strongly disagree to (5) strongly agree.

| | Strongly disagree | | Neutral | | Strongly agree |
|---|---|---|---|---|---|
| **Intention to become a VACPA.** | | | | | |
| **1.** I intend to become a VACPA. | 1 | 2 | 3 | 4 | 5 |
| **2.** It is highly likely that I will take the necessary steps to become a VACPA. | 1 | 2 | 3 | 4 | 5 |
| **3.** I predict that I will become a VACPA. | 1 | 2 | 3 | 4 | 5 |

**Part 3: Accounting program characteristics.**

**Individual-level perception of accreditation**

To what extent do you agree with the following statements describing your perception of accreditation? Please rate how strongly you agree or disagree with the following statements. – (1) strongly disagree to (5) strongly agree.

| | Strongly disagree | | Neutral | | Strongly agree |
|---|---|---|---|---|---|
| **Individual-level perception of accreditation.** | | | | | |
| **1.** I would prefer to study at a school that offers programs accredited by leading professional accounting bodies (such as CIMA, ACCA, CPA Australia, ICAEW). | 1 | 2 | 3 | 4 | 5 |



ISSN 2076-9202

| | | | | | |
|---|---|---|---|---|---|
| **2.** I believe the quality of education is better at a school with programs accredited by professional accounting bodies. | 1 | 2 | 3 | 4 | 5 |
| **3.** I think exam pass rates for professional accounting qualifications are higher for students from schools with programs accredited by professional accounting bodies. | 1 | 2 | 3 | 4 | 5 |
| **4.** I perceive the overall quality of the accounting program to be better when it is accredited by professional accounting bodies. | 1 | 2 | 3 | 4 | 5 |

**Individual-level perception of accounting professors (student-faculty interaction)**

To what extent do you agree with the following statements describing your perception of accounting professors?

Please rate how strongly you agree or disagree with the following statements. – (1) strongly disagree to (5) strongly agree.

| | **Strongly disagree** | | **Neutral** | | **Strongly agree** |
|---|---|---|---|---|---|
| **Individual-level perception of accounting professors.** | | | | | |
| **1.** Accounting faculty discuss the accounting profession with individual students. | 1 | 2 | 3 | 4 | 5 |
| **2.** I feel a personal identification with the accounting profession as a result of my interactionswith my accounting instructors. | 1 | 2 | 3 | 4 | 5 |
| **3.** Accounting faculty instill ethical standards through personal interaction with students. | 1 | 2 | 3 | 4 | 5 |

**Individual-level perception of accounting classes.**

To what extent do you agree with the following statements describing your perception of accounting classes?

Please rate how strongly you agree or disagree with the following statements. – (1) strongly disagree to (5) strongly agree.

| | **Strongly disagree** | **Neutral** | **Strongly agree** |
|---|---|---|---|
| **Individual-level perception of accounting classes.** | | | |



*ISSN 2076-9202*

| | | | | | |
|---|---|---|---|---|---|
| **1.** Accounting classes induce students to develop a higher level of professionalism. | 1 | 2 | 3 | 4 | 5 |
| **2.** Accounting courses induce students to develop higher levels of work ethics. | 1 | 2 | 3 | 4 | 5 |
| **3.** Accounting courses help students learn to learn, to think, and to be creative. | 1 | 2 | 3 | 4 | 5 |
| **4.** Accounting courses require students to be active, independent learners. | 1 | 2 | 3 | 4 | 5 |

**Part 4: Students self-efficacy.**

**Students' self-efficacy (perceived ability)**

If you were to pursue a accounting career, how confident are you that you could successfully accomplish everything necessary to become a professional accountant?

Please rate how strongly you agree or disagree with the following statements. – (1) strongly disagree to (5) strongly agree.

| | **Strongly disagree** | | **Neutral** | | **Strongly agree** |
|---|---|---|---|---|---|
| **Students' self-efficacy (perceived ability).** | | | | | |
| **1.** I can make a plan of my educational goals. | 1 | 2 | 3 | 4 | 5 |
| **2.** I can do well in school. | 1 | 2 | 3 | 4 | 5 |
| **3.** I can prepare for the qualifying exams. | 1 | 2 | 3 | 4 | 5 |
| **4.** I can perform well on my exams. | 1 | 2 | 3 | 4 | 5 |



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# UNDERSTANDING TRAINING CYCLE: ESSENTIAL IN LEADING TO PROGRESSION OF WORKPLACES

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**Abstract**

The training and development programs are regarded essential in leading to up-gradation of overall structure of workplaces. The main objective of these programs is to impart information in terms of various factors of the workplaces to the trainees, i.e. goals, objectives, mission, purpose, departments, personnel, job duties, responsibilities, methodologies, procedures, approaches, strategies, organizational culture and overall structure of the workplaces. The trainers utilize various types of training methods and training materials in imparting information in terms of various factors of the workplaces. The training cycle is the framework for how to plan, implement, evaluate and review the entire training process organized for the human resources within the organizations. The newly recruited and present employees are required to get enrolled in training and development programs. As a consequence, they hone their information and understanding with the main objective of bringing about improvements in their job performance.In this manner, trainers will be well-prepared in terms of techniques of doing well in their job duties and responsibilities, achieving organizational goals, promoting enhancement of organizational culture and leading to up-gradation of overall structure of the organizations. Hence, leading to up-gradation of training cycle is regarded to be of utmost significance in promoting well-being and goodwill of human resources. Therefore, it is well-understood; understanding training cycle is essential in leading to progression of workplaces. The main concepts that are taken into account in this research paper are, understanding the meaning and significance of training cycle, advantages of training cycle and enhancement of training cycle takes place through roles of trainers.

**Keywords:** *Employment Settings, Human Resources, Organizations, Organizational Goals, Training Cycle, Trainees, Trainers, Training and Development Programs*

## Introduction

The organizations and employment settings are of various types, i.e. educational institutions of all levels, training centres, services organizations, financial institutions, production and manufacturing organizations, agencies, non-government organizations, wholesalers, retail stores and so forth. In different types of organizations and employment settings, the training and development programs have acquired prominence. The individuals in leadership positions are vested with the authority and responsibility of leading to up-gradation of training and development programs. These programs are organized for one day



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and are even for six months of time duration. These are imparting information in terms of various factors of the organizations and employment settings, i.e. mission, purpose, goals, objectives, job duties, responsibilities, procedures, approaches, strategies, techniques, departments, personnel, infrastructure, amenities, facilities, organizational culture and overall structure of the organizations (Nicotera, 2020).

The well-qualified and competent trainers are making use of different types of training methods and training materials in imparting information among trainees in terms of various factors of the organizations and employment settings. Hence, these are considered to be worthwhile and favorable in enhancing organizational culture and leading to up-gradation of overall structure of the organizations. Therefore, it can be stated, training and development programs are regarded to be favorable in leading to up-gradation of knowledge, competencies and abilities among human resources.

The trainers make use of various types of training methods i.e. lecture method, case studies, simulation, vestibule training, role playing, job rotation, field-work, understudy, coaching, incident method, in-basket method, business game and sensitivity training. The training methods have one of the major goals of ensuring that trainers are able to acquire an efficient understanding of job duties and methodologies needed to put these into operation in a well-ordered and regimented manner. The different types of training materials are books, articles, reports, projects, newspapers, magazines, smart-boards, tools, devices, apparatus, machinery, equipment, gear and various types of technologies (North, 2022).

The human resources, belonging to all job positions need to be well-informed in terms of various types of job duties and responsibilities. These are put into practice on an individual basis or through working in teams, comprising of two or more human resources. Furthermore, possession of information in terms of techniques is indispensable in augmenting information in terms of different types of job duties and responsibilities. In addition, inculcation of traits of honesty and efficiency is essential in generating desired outcomes. Therefore, through getting enrolled in training and development programs, human resources are augmenting information in terms of various types of job duties and responsibilities.

**Understanding the Meaning and Significance of Training Cycle**

Training cycle is the framework for how to plan, implement, evaluate and review the entire training process organized for the human resources within the organizations. The newly recruited and present employees are required to get enrolled in training and development programs. As a consequence, they are augmenting their knowledge and understanding with the main objective of bringing about improvements in their job performance. Within advancements taking place and with the advent of modernization and globalization, human resources in all types of organizations are utilizing various types of modern, scientific and innovative methods and materials. These are utilization of various types of tools, devices, apparatus, machinery, equipment, gear and technologies. Hence, in order to generate information in terms of these, human resources get enrolled in training and development programs even within the course of implementing their job duties and responsibilities (Knapp, Copland, Plecki, Portin, & Colleagues, 2006).

Throughout their jobs, human resources, belonging to all job positions need to improve their job performance. They need to work hard in augmenting information in terms of factors, which are facilitating in bringing about improvements in their job performance. When conducting research on training cycle, the



ISSN 2076-9202

information needs to be acquired in terms of various factors, i.e. identifying training needs; setting training objectives; plan/design a training program; implementation of a training program; evaluation of the training program and review and analysis of the training program. These are stated as follows:

**Identifying Training Needs**

The job duties and responsibilities are based on three main criteria, i.e. knowledge, skills and attitudes. The training need is the gap between knowledge, skills and attitudes required and those, which are already possessed by human resources. An individual training need arises, when the job performance declines, i.e. when it is below the required standards. The decline in the job performance is experienced, when the human resources lack the knowledge and skills. When they are unaware in terms of various types of methodologies, procedures, techniques and approaches, it is apparently understood that they will not be able to carry out their job performance in a well-ordered and regimented manner. Hence, individuals in leadership positions are required to organize training and development programs, so human resources are able to lead to up-gradation of their knowledge, skills and attitudes.

The trainers are making use of different types of training methods and training materials in imparting information among trainees in terms of various factors of the organizations and employment settings. In organizing training and development programs, the various factors in terms of which leaders need to be aware are, time duration, venue, training methods, training materials, program, prospectus and schedule. One of the important aspects that needs to be taken into account is, these programs are to be useful in training human resources, enhancing organizational culture and leading to up-gradation of overall structure of the organizations. Hence, it is understood on a comprehensive basis that identification of training needs is essential in promoting enhancement of training and development programs. Therefore, identifying training needs is regarded as essential in augmenting knowledge and skills among human resources and leading to up-gradation of overall structure of the organizations.

**Setting Training Objectives**

When the individuals in leadership positions are leading to up-gradation of training and development programs, they need to augment information in terms of training objectives. These are imparting information in terms of various factors of the organizations and employment settings, i.e. mission, purpose, goals, objectives, job duties, responsibilities, procedures, approaches, strategies, techniques, departments, personnel, infrastructure, amenities, facilities, organizational culture and overall structure of the organizations. Furthermore, there is recruitment of well-qualified and competent trainers. They are making use of different types of training methods and training materials in imparting information among trainees in terms of various factors of the organizations and employment settings. Hence, these are considered to be worthwhile and favorable in enhancing organizational culture and leading to up-gradation of overall structure of the organizations. Hence, it can be stated, training and development programs are regarded to be favorable in leading to up-gradation of knowledge, competencies and abilities among human resources.

The record of conditions that existed before the training was given and set basis for evaluation of training. The leaders make sure that human resources are able to obtain knowledge in terms of all subjects



*ISSN 2076-9202*

and factors, which are facilitating in enhancing their job performance. The training and development programs can be enriched with the job performance of well-qualified and skillful trainers. They need to take into account various factors, when they are imparting training, i.e. job duties, responsibilities, methodologies, procedures, techniques, organizational culture and overall working environmental conditions. One of the important objectives is, trainees need to benefit from these programs and lead to up-gradation of their competencies and abilities. Therefore, setting training objectives is meaningful in promoting enhancement of training and development programs.

**Plan/Design a Training Program**

In planning and designing a training program, the individuals in leadership positions and trainers need to augment information in terms of strategies. The primary objective of strategies is to plan the training program in an effective manner. In carrying out the tasks of planning and designing a training program, the various factors that needs to be taken into account are, statement of objectives, choice of participants, the place of training, duration of training program, the level of instruction, choice of training techniques and the need of feedback. These are considered to be important factors, which enable individuals in leadership positions to get engaged in discussion with trainers and other members of the workplaces. The leaders need to make wise and productive decisions in terms of various factors. One of the important aspects that needs to be taken into account is, human resources need to benefit from these programs. Furthermore, they will be well-prepared in terms of factors, which are facilitating in carrying out the functioning of the organizations in an appropriate manner.

The trainers are making use of different types of training methods and training materials in imparting information among trainees in terms of various factors of the organizations and employment settings. These are required to be put into operation in a well-ordered and regimented manner. One of the important aspects that needs to be taken into account is, these programs are to be useful in training human resources, enhancing organizational culture and leading to up-gradation of overall structure of the organizations. Hence, it is understood to a major extent that identification of training needs is essential in promoting enhancement of training and development programs. Therefore, plan/design a training program is worthwhile in leading to up-gradation of various types of competencies and abilities among trainees.

**Implementation of a Training Program**

In conducting the training program in a successful manner, the trainers and trainees need to work in co-ordination with each other. Implementation involves series of activities, like selection of a trainer. The trainers need to possess the required educational qualifications, competencies and abilities. Furthermore, they need to augment their information in terms of training methods and materials. These are required to be put into operation in a well-ordered and satisfactory manner in imparting information in terms of various factors of the workplaces to trainees. The training and development programs can be enriched with the job performance of well-qualified and skillful trainers. The trainers need to be well-informed in terms of their job duties and responsibilities. Furthermore, they need to be well-aware in terms of different types of methodologies and procedures. The possession of information in terms of all these factors, stimulates their



*ISSN 2076-9202*

mind-sets. As a consequence, they will lead to up-gradation of motivation and concentration levels towards implementing their job duties and responsibilities.

The trainers need to take into account various factors, when they are imparting training, i.e. job duties, responsibilities, methodologies, procedures, techniques, strategies, approaches, organizational culture and overall working environmental conditions. One of the important objectives is, trainees need to benefit from these programs and promote enhancement of their skills and abilities. Furthermore, inculcating the traits of morality, ethics, diligence and conscientiousness is facilitating in generating desired outcomes. In addition, trainers need to ensure, they are leading to up-gradation of their competencies and abilities, so they are able to carry out their job duties and responsibilities in accordance to the desired expectations. Therefore, implementation of a training program is regarded as one of the indispensable stages of training cycle.

**Evaluation of the Training Program**

The individuals in leadership positions are required to manage financial, human, technical, material and information resources in leading to up-gradation of training programs. The financial resources are monetary resources. These are utilized to make purchases of various products, acquire services of service providers, pay salaries and reimbursements, bring about changes in various factors and fulfill different types of needs and requirements. Human resources are trainers. They are required to make use of their educational qualifications, competencies and abilities in an efficacious manner. Technical resources are various types of technologies, i.e. computers, lap-tops, I pads, scanners, printers, photo-copiers, audio-visual aids and so forth. Material resources are tools, devices, apparatus, machinery, equipment and gear. Information resources are books, articles, reports, projects, newspapers, magazines, other reading materials and internet. The management and utilization of resources are to take place in an effective manner. These are vital in leading to up-gradation of these programs.

The evaluation of the training programs determine, whether these are useful in augmenting information and understanding among trainees in terms of various factors of the organizations, promoting enhancement of organizational culture and leading to up-gradation of overall structure of the organizations. Hence, it is understood on a comprehensive basis, evaluation processes needs to be implemented in a well-ordered manner in order to determine the usefulness of these programs. Upon completion of these programs, the trainees are given a questionnaire, which contains questions in terms of training methods, training materials, job performance and conduct of trainers and overall environmental conditions. Positive feedback is facilitating in keeping up the good work, whereas, negative feedback enables the leaders and trainers to bring about improvements. Therefore, evaluation of the training program determines whether these are perfect or there are occurrences of any types of flaws and inconsistencies.

**Review and Analysis of the Training Program**

Review and analysis of the training program is the last step of the training cycle. In this step, the organizations and human resources are able to provide answers to various questions, i.e. effectiveness of the training program, changes in the job performance of human resources and how far the training programs are able to achieve organizational goals and objectives. This step determines, whether these are useful in



*ISSN 2076-9202*

augmenting information and understanding among trainees in terms of various factors of the organizations, promoting enhancement of organizational culture and leading to up-gradation of overall structure of the organizations.The trainers are making use of different types of training methods and training materials in imparting information among trainees in terms of various factors of the organizations and employment settings. These are required to be put into operation in a well-ordered and regimented manner. One of the important aspects that needs to be taken into account is, these programs are to be useful in training human resources and promoting enhancement of overall structure of the organizations.

When trainees are acquiring an understanding of their job duties, responsibilities, methodologies and procedures in an appropriate manner, it is apparently understood, they will meet the expectations of leaders, whereas, in cases, when they are unable to augment their information and understanding, efforts need to be put into operation in bringing about improvements in training methods, training materials and overall programs. As a consequence, wise and productive decisions need to be made and the designing of future training programs is to take place in a well-organized manner. Therefore, review and analysis of the training program determines, whether leaders and trainers are required to bring about improvements in any factors of these programs.

**Advantages of Training Cycle**

Training cycle is essential in leading to progression of human resources and overall structure of the organizations. The newly recruited and present employees are required to get enrolled in training and development programs. As a consequence, they are augmenting their knowledge and understanding with the main objective of bringing about improvements in their job performance. The training cycle is essential in achieving organizational goals and leading to up-gradation of overall structure of the organizations. Furthermore, human resources are able to lead to up-gradation of various types of competencies and abilities. Training cycle is considered to be advantageous to human resources and overall structure of workplaces (Newton, Hayday, &Barkworth, 2005). Therefore, advantages of training cycle are, augmenting knowledge in terms of organizational goals, imparting information in terms of job duties and responsibilities, generating information regarding methodologies and procedures, being well-informed in terms of modern, scientific and innovative methods and materials, getting familiar with other members of the organizations and forming cordial and amiable terms and relationships with other members. These are stated as follows:

**Augmenting Knowledge in terms of Organizational Goals**

The trainees in training and development programs are imparted information in terms of organizational goals. The various types of organizational goals are, implementing recruitment and selection processes in an effective manner; improving employee morale; leading to an increase in productivity and profitability; meeting customer demands; utilizing modern, scientific and innovative methods and materials; managing financial, human, technical, material and information resources; making provision of infrastructure, amenities and facilities; enhancing organizational culture; creating amiable and pleasant environmental conditions within workplaces and leading to up-gradation of overall structure of workplaces. In achieving organizational goals, the human resources need to be well-informed in terms of their job duties and



*ISSN 2076-9202*

responsibilities. Furthermore, they need to ensure, various types of methodologies and procedures are put into practice in an adequate manner.

The human resources need to ensure, throughout their jobs, they lead to up-gradation of various types of competencies and abilities in an effective manner. As a consequence, they will be well-prepared in terms of techniques of achieving organizational goals. The human resources need to develop mutual understanding with individuals in leadership positions and colleagues. They need to work in co-ordination in achieving various types of organizational goals in an appropriate manner. Therefore, augmenting knowledge in terms of organizational goals is regarded as one of the indispensable advantages of training cycle.

**Imparting Information in terms of Job Duties and Responsibilities**

The human resources are required to be well-informed in terms of their job duties and responsibilities. These are manageable and complicated, these are implemented in less amount of time or can be more time-consuming and these are carried out on an individual basis or through working in co-ordination with other members. One of the important aspects that needs to be taken into account is, human resources need to lead to up-gradation of motivation and concentration levels towards putting these into practice in an efficacious manner. In putting these into operation in a well-ordered and regimented manner, human resources need to augment information in terms of techniques. These need to be put into operation in a well-ordered and regimented manner in generating desired outcomes. In training and development programs, the trainers are imparting information in terms of various types of job duties and responsibilities to trainees.

The human resources need to ensure, throughout their jobs, they lead to up-gradation of various types of competencies and abilities in an efficacious manner. As a consequence, they will do well in their job duties and responsibilities, achieve organizational goals, enhance organizational culture and lead to up-gradation of overall structure of the organizations. Therefore, imparting information in terms of job duties and responsibilities is one of the significant advantages of training cycle.

**Generating Information regarding Methodologies and Procedures**

In putting into operation various types of job duties and responsibilities, human resources need to generate information in terms of methodologies and procedures. These are referred to the techniques of putting into practice various types of job duties and responsibilities in a well-ordered and satisfactory manner. The human resources need to acquire an efficient understanding of the concepts. Furthermore, they need to get engaged in regular practice. This is the key in being well-equipped in terms of various types of methodologies and procedures. As a consequence, human resources will hone confidence levels and overcome the feelings of apprehensiveness and vulnerability (Knowledge bank: Job Design, n.d.).

The different types of methodologies and procedures need to be put into operation in a well-organized manner in generating desired outcomes. In training and development programs, the trainers are imparting information in terms of various types of methodologies and procedures to trainees. The human resources need to ensure, throughout their jobs, they lead to up-gradation of various types of skills in an efficacious manner. As a consequence, they will achieve organizational goals and lead to up-gradation of overall structure of the organizations. Furthermore, they will acquire appreciation and reverence from



*ISSN 2076-9202*

leaders, incur the feeling of job satisfaction and retain their jobs. Therefore, generating information regarding methodologies and procedures is an eminent advantage of training cycle.

**Being well-informed in terms of Modern, Scientific and Innovative Methods and Materials**

With the advent of technologies, human resources in all types of organizations are utilizing various types of modern, scientific and innovative methods and materials. These are utilization of various types of tools, devices, apparatus, machinery, equipment, gear and technologies. Hence, in order to generate information in terms of these, human resources get enrolled in training and development programs even within the course of implementing their job duties and responsibilities. The human resources need to acquire an efficient understanding of the concepts. Furthermore, they need to get engaged in regular practice. This is the key in being well-equipped in terms of various types of these methods and materials. As a consequence, human resources will hone confidence levels and overcome the feelings of apprehensiveness and vulnerability.

The different types of methods and materials need to be put into operation in carrying out various types of job duties and responsibilities in an effective manner. In training and development programs, the trainers are imparting information in terms of various types of these methods and materials to trainees. The human resources need to ensure, throughout their jobs, they lead to up-gradation of problem-solving skills in an efficacious manner. As a consequence, they will provide solutions to various types of dilemmas and challenging situations. Furthermore, they will be successful in their works, acquire appreciation and reverence from leaders, incur the feeling of job satisfaction and retain their jobs. Therefore, being well-informed in terms of modern, scientific and innovative methods and materials is an expedient advantage of training cycle.

**Getting Familiar with other Members of the Organizations**

In training and development programs, human resources, belonging to all job positions get familiar with other members of the organizations. The trainers are giving case studies, assignments, reports and projects to the trainees, which they are required to work in teams, comprising of two or more members. For this purpose, they need to be well-informed in terms of communication ethics, i.e. making use of polite language and decent words; treating each other with respect and courtesy; making provision of factual information; building trust and understanding; reinforcing the traits of efficiency, honesty and truthfulness; depicting the traits of helpfulness and co-operation and possessing an approachable nature and an amiable attitude. One of the important aspects that needs to be taken into account is, communication processes needs to take place with normal mind-sets. Furthermore, exercising control on psychological problems of anger and frustration is regarded to be of utmost significance.

As a consequence, human resources will obtain help and assistance from each other in carrying out their job duties and responsibilities in a well-organized manner. Furthermore, their mind-sets will be stimulated and they will lead to up-gradation of motivation and concentration levels towards works. In this manner, they will provide solutions to various types of dilemmas and challenging situations. Furthermore, they will be successful in their works, acquire appreciation and reverence from leaders and generate desired



*ISSN 2076-9202*

outcomes. Hence, in incurring the feeling of job satisfaction, it is necessary for human resources, belonging to all job positions to know other members. Therefore, getting familiar with other members of the organizations is a renowned advantage of training cycle.

**Forming Cordial and Amiable Terms and Relationships with other Members**

In training and development programs, human resources, belonging to all job positions get familiar with other members of the organizations. The trainers are giving case studies, assignments, reports and projects to the trainees, which they are required to work in teams, comprising of two or more members, hence forming cordial and amiable terms and relationships with other members is essential. For this purpose, they need to be well-informed in terms of communication ethics, i.e. making use of polite language and decent words; treating each other with respect and courtesy; making provision of factual information; building trust and understanding; reinforcing the traits of efficiency, honesty and truthfulness; depicting the traits of helpfulness and co-operation and possessing an approachable nature and an amiable attitude. One of the important aspects that needs to be taken into account is, communication processes needs to take place with calm and composed mind-sets. Furthermore, exercising control on negative feelings of anger and frustration is regarded to be of utmost significance.

As a consequence, human resources will obtain help and assistance from each other in carrying out their job duties and responsibilities in a well-organized manner. Furthermore, their mind-sets will be stimulated and they will lead to up-gradation of motivation and concentration levels towards job duties and responsibilities. In this manner, they will provide solutions to various types of problems and stressful situations. Furthermore, they will be successful in their works, acquire appreciation and reverence from leaders and generate desired outcomes. Hence, in incurring the feeling of job satisfaction, it is necessary for human resources, belonging to all job positions to know other members. Therefore,forming cordial and amiable terms and relationships with other members is a prominent advantage of training cycle.

**Enhancement of Training Cycle Takes Place through Roles of Trainers**

The trainers need to possess the required educational qualifications, competencies and abilities. Furthermore, they need to augment their information in terms of training methods and materials. These are required to be put into operation in a well-organized manner in imparting information in terms of various factors of the workplaces to trainees. The training and development programs can be enriched with the job performance of well-qualified and skillful trainers. The trainers need to be well-informed in terms of their job duties and responsibilities. Furthermore, they need to be well-aware in terms of different types of methodologies and procedures. The possession of information in terms of all these factors stimulates their mind-sets. As a consequence, they will lead to up-gradation of motivation and concentration levels towards implementing their job duties and responsibilities.

The trainers need to take into account various factors, when they are imparting training, i.e. job duties, responsibilities, methodologies, procedures, techniques, strategies, approaches, organizational culture and overall working environmental conditions. One of the important objectives is, trainees need to benefit from these programs and promote enhancement of their skills and abilities. Furthermore, inculcating the



*ISSN 2076-9202*

traits of proficiency and adeptness is facilitating in being successful in their works. In addition, trainers need to ensure, they are leading to up-gradation of their skills and abilities, so they are able to carry out their job duties and responsibilities in accordance to the desired expectations. Therefore,enhancement of training cycle takes place through roles of trainers, when they are inculcating the traits of proficiency and adeptness.

The trainers need to be well-informed in terms of their job duties and responsibilities. These are manageable and complicated, these are implemented in less amount of time or can be more time-consuming and these are carried out on an individual basis or through working in co-ordination with other members, including trainees. The trainers and trainees need to work in collaboration and integration with each other in leading to up-gradation of training and development programs. One of the important aspects that needs to be taken into account is, trainers need to lead to up-gradation of motivation and concentration levels towards putting these into practice in a satisfactory manner. In putting these into operation in a well-ordered and regimented manner, trainers need to augment information in terms of techniques. These need to be put into operation in a well-organized manner in generating desired outcomes. In training and development programs, the trainers are imparting information in terms of various types of job duties and responsibilities to trainees.

The trainers need to ensure, throughout their jobs, they lead to up-gradation of various types of competencies and abilities in a satisfactory manner. As a consequence, they will do well in their job duties and responsibilities, achieve organizational goals, enhance organizational culture and lead to up-gradation of overall structure of the organizations. Therefore, enhancement of training cycle takes place through roles of trainers, when they are generating information in terms of their job duties and responsibilities.

In putting into operation various types of job duties and responsibilities, trainers need to generate information in terms of methodologies and procedures. They are making use of various types of training methods and training materials in augmenting skills and abilities among trainees. These are referred to the techniques of putting into practice various types of job duties and responsibilities in an appropriate manner. The trainers need to acquire an efficient understanding of the concepts. Furthermore, they need to get engaged in regular practice. This is the key in being well-equipped in terms of various types of methodologies and procedures. As a consequence, trainers will hone confidence levels and overcome the feelings of apprehensiveness and vulnerability.

The different types of methodologies and procedures need to be put into operation in a well-organized manner in generating desired outcomes. In training and development programs, the trainers are imparting information in terms of various types of methodologies and procedures to trainees. The human resources need to ensure, throughout their jobs, they lead to up-gradation of various types of skills in an efficacious manner. As a consequence, they will achieve organizational goals and lead to up-gradation of overall structure of the organizations. Furthermore, they will acquire appreciation and reverence from leaders, incur the feeling of job satisfaction and retain their jobs. Therefore, enhancement of training cycle takes place through roles of trainers, when they are generating information in terms of various types of methodologies and procedures.

In training and development programs, trainers are giving case studies, assignments, reports and projects to the trainees, which they are required to work in teams, comprising of two or more members. The working in teams is considered to be advantageous to trainees. Furthermore, they are able to obtain help and



*ISSN 2076-9202*

assistance from other members in being successful in their job duties and responsibilities. One of the important aspects that needs to be taken into account is, communication processes needs to take place with normal mind-sets.

As a consequence, human resources will lead to up-gradation of enthusiasm levels in carrying out their job duties and responsibilities in a well-organized manner. Furthermore, their mind-sets will be stimulated and they will lead to up-gradation of motivation and concentration levels towards works. In this manner, they will provide solutions to various types of problems. Furthermore, they will be successful in their works, acquire appreciation and reverence from leaders and generate desired outcomes. Hence, in incurring the feeling of job satisfaction, it is necessary for human resources, belonging to all job positions to acknowledge the meaning and significance of teamwork. Therefore,enhancement of training cycle takes place through roles of trainers, when they are promoting teamwork among trainees.

## Conclusion

In different types of organizations and employment settings, the training and development programs are imparting information in terms of various factors of the workplaces. The information needs to be augmented in terms of meaning and significance of training cycle. This is the framework for how to plan, implement, evaluate and review the entire training process. Furthermore, individuals need to be well-informed in terms of advantages of training cycle. Enhancement of training cycle takes place through roles of trainers. Finally it can be stated, implementing training cycle is an efficacious manner is useful in leading to progression of human resources and overall structure of workplaces.

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# AI'S IMPACT ON WOMEN'S ACCESS TO LEADERSHIP

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## Introduction

The underrepresentation of women in leadership roles remains a persistent structural challenge across industries worldwide. Women continue to face systemic barriers to career advancement, particularly at senior and executive levels. The rise of Artificial Intelligence (AI) in human resource management introduces new and complex dimensions to this longstanding issue. As organizations increasingly rely on algorithmic tools to guide recruitment, performance evaluation, and promotion decisions, questions emerge about whether these systems will help dismantle existing inequities or quietly reinforce them.

AI-driven HR technologies promise greater objectivity and efficiency in workforce decision-making. However, growing evidence suggests that these systems are not inherently neutral. When trained on historical data that reflects gender and racial biases, AI tools risk perpetuating the very inequalities they are designed to overcome. At the same time, researchers and practitioners have pointed to AI's potential to standardize evaluation criteria, reduce subjective judgment, and broaden access to leadership development, possibilities that couldbenefit women in the workplace.

Despite increasing scholarly attention to both gender equity in leadership and the ethics of AI in HR, relatively little research examines the intersection of how women experience these systems in practice. This study seeks to address that gap by examining women's awareness of AI use in HR processes, their perceptions of fairness and transparency, and whether AI is experienced as a barrier to or an opportunity for career advancement.

Research Question: ***How does the widespread adoption of artificial intelligence in human resource management activities impact women's access to leadership roles?***

## Aims and Objectives:

This study aims to explore how the adoption of artificial intelligence in human resource management processes is perceived by women, and whether those perceptions relate to their access to, and attainment of, leadership roles. Theresearch aimed to investigatethe following:

1. Assess women's awareness of AI use in HR processes within the place of employment.
2. Examine women's perception offairness in AI-driven recruitment, evaluation, & promotion systems.
3. Investigate the relationship between AI familiarity and leadership attainment.
4. Explore whether AI is perceived by women as a barrier or opportunity in advancing to leadership roles.

## Research Design and Methodology

This study employed a mixed-methods research design to investigate how the adoption of artificial



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intelligence in human resource management processes influences women's access to leadership roles. By integrating both quantitative and qualitative data collection and analysis, this approach allowed for a more comprehensive understanding of the research topic than either method alone could provide. Quantitative data captured measurable trends and relationships across variables, while qualitative data explored the personal experiences and perceptions that provide context for those patterns. This two-phase design was structured to first establish a theoretical foundation through secondary research, and then generate original, participant-centered findings through primary data collection via survey distribution.

**Variables**

**Dependent Variable:**

- Leadership position attainment (Yes/No)
- Perceived fairness of AI systems
- Perceived impact of AI on career advancement
- Perceived barriers to leadership

**Independent Variables:**

- Level of AI familiarity
- Self-reported understanding of HR decision-making processes
- Organizational AI usage (Yes/No/Unsure)
- Industry sector (public, private, non-profit, other)
- Age range

**Phase 1: Systematic Literature Review**

In the first phase, the research conducted focused exclusively on secondary data.A systematic review was conducted of scholarly and peer-reviewed sources that examine the intersection of AI in HR practices and gender equity in leadership. It provided knowledgeable insights that assisted in identifying key trends, barriers, and enablers relating to women's advancement in workplaces increasingly shaped by AI-based systems.

The analysis was focused on three main HR functions where AI is most influential. The 3 key areas of focus in this phase included:

- **Recruitment and Selection,** where algorithms are used for resume screening and candidate ranking.
- **Performance Evaluation,** where AI supports employee monitoring, analytics, and appraisals.
- **Reward and Promotion Systems,** where predictive tools influence advancement decisions

To ensure the integrity of the research,priority was given to studies published within the past five-six years to maintain relevance and accuracy. Exceptions were made on influential studies that provided foundational insights into the topic, recognizing their enduring significance in shaping current research.

Limitations of this phase include restricted availability of recent academic studies and biases inherent in the reviewed literature. Despite these constraints, the findings from secondary researchestablished a theoretical framework and identified gaps that guided the design of the next phase.

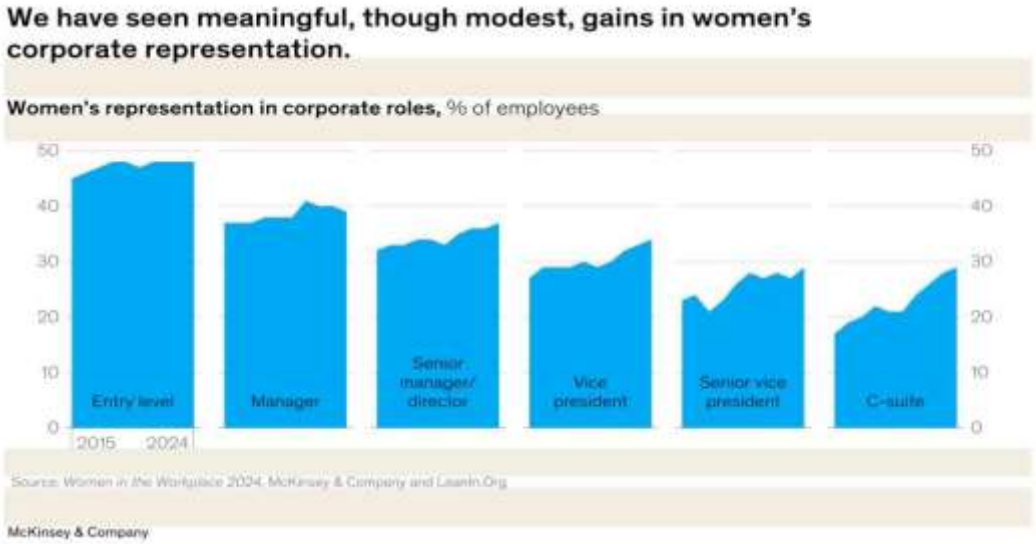


*ISSN 2076-9202*

## Literature Review

This literature review examines how AI may reinforce or mitigate gender barriers for women aspiring to leadership, focusing on three critical areas: recruitment, performance evaluation, and promotion systems. The review combines recent data to understand both the challenges and opportunities AI presents for gender equity in organizational leadership. We are still seeing a gender disparity between men and women in leadership, with a 2024 report by McKinsey showing that women make up 29% of C-suite positions (see Exhibit 1) (Krivkovich et al., 2024). An improvement from 17% in 2015, but with women facing barriers earlier in the pipeline at the entry and manager levels (Krivkovich et al., 2024). This makes a review of how technological advances in AI help or hinder women's advancement timely and pertinent research.

Exhibit 1




## Recruitment

Recruitment represents the area of HR that has seen the highest implementation of AI technologies, with algorithms increasingly used to screen resumes, rank candidates, and automate job advertisement placement (Bogen & Rieke, 2018; Kochling& Wehner, 2020). These systems are often upheld as tools of efficiency and objectivity that can reduce human bias in hiring decisions. However, substantial evidence suggests that AI recruitment systems may replicate or amplify existing workplace inequalities if not designed or audited effectively.

Research demonstrates that predictive hiring tools often reflect historical biases present in training data, potentially filtering out female candidates early in the hiring process unless inclusive datasets and auditing safeguards are implemented (Bogen & Rieke, 2018). Perhaps most concerning, these systems can perpetuate patterns of inequality throughout the hiring process, even when explicitly programmed to ignore protected characteristics such as gender, race, and age (Bogen & Rieke, 2018). This phenomenon occurs because AI algorithms mayidentify proxy variables that correlate with protected characteristics, effectively reintroducing bias through indirect pathways.

The mechanisms that bias enters recruitment AI are varied and complex. Training data that reflects historical hiring patterns will naturally encode past discrimination, leading platforms to favour candidates who resemble previously successful employees, a group that in many industries and leadership contexts, has been



ISSN 2076-9202

predominantly male (Kelan, 2024). Data labeling processes may themselves introduce bias, as assessors' subjective judgements about traits like confidence can differ for women and men (Kelan, 2024). Additionally, the language processing algorithms used in resume screening may disadvantage women through subtle linguistic patterns. For instance, women's resumes may use different terminology to describe equivalent experiences or may include career gaps associated with caregiving responsibilities that algorithms flag as negative indicators.

UNESCO's research on AI and gender equality found that AI-powered recruitment software has discriminated against women in numerous documented cases (UNESCO, 2020). However, the same report noted AI-powered gender decoders have helped HR professionals write job postings using gender-sensitive language to make them more inclusive (UNESCO, 2020). This duality illustrates AI's potential to both harm and help gender equity efforts, depending on design and implementation choices.

Recent scholarship has examined specific interventions to reduce bias in recruitment AI. These include using balanced training datasets that represent diverse candidate pools, implementing regular bias audits throughout the algorithm's lifecycle, and incorporating fairness constraints directly into algorithmic design (Fabris et al, 2024). However, research also indicates that technical fixes alone are insufficient; organizational commitment to equity and human

oversight remains essential components of fair AI recruitment systems (Seppala &Malecka, 2024). A critical systematic review of the field found that while firms implement AI decision-making to increase efficiency and objectivity, these systems frequently lead to unfair treatment of certain groups and implicit discrimination (Kochling& Wehner, 2020).

**Promotion and Succession Planning**

AI's role in promotion decisions and leadership succession planning represents perhaps the most direct impact on women's access to leadership roles. Organizations increasingly use predictive analytics to identify high-potential employees and forecast leadership success. These systems analyze patterns among current and past leaders to identify candidates likely to succeed in leadership positions.

The fundamental challenge with AI-driven promotion systems lies in their reliance on historical patterns of leadership success. In organizations where leadership has been predominantly male, algorithms trained on past data will naturally identify male characteristics and career trajectories as indicators of leadership potential (Fabris et al, 2024). This creates a self-reinforcing cycle where AI systems recommend candidates who resemble existing leaders, making it difficult for women and other underrepresented groups to break into leadership ranks.

Research has identified several specific mechanisms through which AI may impede women's promotion prospects. First, algorithms may weight characteristics associated with male career patterns more heavily, such as continuous employment without career breaks or rapid advancement in early career stages. Second, AI systems may incorporate proxy measures for gender without explicit gender variables, such as using organizational network analysis that disadvantages women who may have less access to informal male-dominated networks. Third,promotion algorithms may fail to recognize alternative pathways to leadership that women are more likely to take, such as lateral moves to gain diverse experience or leadership roles in traditionally female-dominated functions.



*ISSN 2076-9202*

However, some research suggests AI could also help reduce bias in promotion decisions by forcing organizations to articulate explicit criteria for advancement and by flagging when promotion patterns diverge from stated organizational values around diversity and equity. When designed with fairness in mind and subjected to rigorous auditing, AI promotion systems could potentially reduce the influence of informal networks and subjective judgments that have historically disadvantaged women (Kubiak et al, 2023). Nevertheless, recent research examining AI-generated content about leadership reveals that these systems consistently depict men as strong, courageous, and competent, while portraying women as emotional and ineffective, suggesting that AI tools may perpetuate rather than mitigate gender bias in leadership contexts (Newstead & Eager, 2023).

In terms of leadership development, there have been exciting developments in AI learning technologies that may be able to impact the gender inequality of women in leadership positions by creating personalized learning and development plans (Sanni, 2025). These AI-powered tools can analyze a woman with leadership potential's existing skill set and career goals to generate learning modules focused on key leadership competencies necessary to the industry or organization (such as strategic decision making, negotiation, communication, and conflict resolution). These AI platforms enable real-time feedback and performance tracking, ensuring that the training it develops is adaptive and evolves according to the woman's progress and struggles (Sanni, 2025). This development will especially impact women leaders, as they havehistorically faced barriers to tailored learning opportunities in the forms of mentorship and formal career development programs (Sanni, 2025).

There is a great potential for AI to improve fairness in promotion and succession planning practices. AI "can assist organizations in recognizing and correcting unconscious bias," however they "must implement ethical AI governance frameworks to ensure that AI tools enhance rather than hinder women's advancement into leadership roles" (Mutuma et al., 2025). With these deliberate efforts in designing and auditing their AI promotion and evaluation systems, "AI may entrench the very inequalities it is poised to solve " (Mutuma et al., 2025).

**Performance Evaluation and Assessment**

The introduction of AI into performance evaluation systems represents a significant shift in how employee contributions are measured and rewarded. AI-powered performance management tools promise to reduce subjectivity in evaluations by analyzing multiple data points, including productivity metrics, communication patterns, and project outcomes (Lepri et al, 2018). However, these systems raise important questions about whose contributions are valued and how different work styles are assessed.

Research in this area reveals several concerns specific to women's advancement. Traditional performance evaluation systems have long been documented as sites of gender bias, with women receiving less specific feedback, being judged more harshly for assertive behaviour, and having their accomplishments attributed to team efforts rather than individual merit (Correll & Simard, 2016). When AI systems are trained on historical performance data that reflects these biases, they risk perpetuating and scaling discriminatory evaluation practices.

Furthermore, AI performance monitoring systems may disadvantage women through their measurement choices. Metrics that emphasize constant availability and long working hours for example, may



ISSN 2076-9202

systematically undervalue employees who have caregiving responsibilities; a group disproportionately composed of women. Research demonstrates that AI evaluation systems can penalize employees with caregiving responsibilities by assigning higher scores to those who work longer hours, thereby reinforcing workplace cultures that disadvantage women (Emtrain, 2024). Similarly, AI systems that analyze communication patterns may misinterpret collaboration and consensus-building as indicators of lower leadership potential, despite these being effective leadership approaches often employed by women.

The complexity of many AI evaluation systems presents an additional challenge. When employees do not understand how they are being assessed or what factors influence their ratings, they cannot strategically position themselves for advancement (Binns, 2018). This lack of transparency may particularly harm women and underrepresented groups who already face unclear pathways to leadership.

**Gaps and Limitations in the Literature**

While the literature on AI and gender bias has grown substantially in recent years, several important gaps remain. First, much existing research focuses on recruitment, with comparatively less attention to performance evaluation and promotion systems. It's noted that Sanni (2025) pointed out in her research that different academic fields approach the study of AI in leadership development from varying perspectives. Addressing the need for continued research on both the short-term and long-term implications of AI enabled development tools. Second, most studies examine AI's impact at single points in the employee lifecycle, missing the culminative effectsof bias across multiple HR systems. Third, there is limited research on intersectional effects; how AI systems impact women differently based on age, race, disability status, and other factors.

We found that most of the current research is descriptive rather than evaluative, documenting problems rather than testing solutions. There is a particular need for studies that track women's career trajectories in organizations before and after AI implementation. Finally, most of the existing scholarship focuses on technical aspects of bias in AI systems, with less attention to organizational context, implementation practices, and the interaction between AI systems and human decision-makers.

These gaps highlight the need for continued research that examines the full lifecycle of women's careers in AI-augmented organizations and that evaluates the effectiveness of various interventions to promote gender equity.

**Literature Review Findings**

This section joins findings from existing research to address our central research question: How does the rise of AI in HR impact women's access to leadership roles? The evidence shows a complex and often contradictory picture, with AI systems functioning as both barriers to, and potential enablers of women's leadership advancement.

The reviewed literature consistently shows that AI-driven HR tools frequently reproduce existing gender inequities when algorithms are trained on biased historical data. Prior studies in recruitment, performance evaluation, and promotion reveal that women are often disadvantaged by systems that reward traditional male career patterns, such as uninterrupted work histories or assertive communication styles. These outcomes align with the expectations identified in theproposal, which predicted that algorithmic decision making would mirror long-standing organizational inequalities.



*ISSN 2076-9202*

There were, however, some surprising findings. While many sources highlight risks, several studies also demonstrate that AI can enhance fairness when used with structured evaluation criteria and regular auditing. These contradictory results suggest that the impact of AI depends less on the technology itself and more on how it is governed and integrated into HR practices.

Overall, the findings directly address the research question by showing how AI can both restrict and expand leadership opportunities for women. The evidence confirms that without safeguards, AI reinforces bias, but when designed and monitored responsibly, it can support more transparent and equitable HR decisions; but "without deliberate effort, AI may entrench the very inequalities it is poised to solve" (Mutuma et al., 2025).

**Phase 2: Mixed Method Data Collection (Survey Methodology)**

The research transitions to the primary research phase in phase two. Building on insights from the literature review, this phase involved collecting original data to explore firsthand perspectives on AI and women's leadership in HR contexts.

**Primary Research Design**

Building on insights from the literature review, primary data was collected through a structured online survey. The purpose of this phase is to examine women's lived experiences and perceptions of artificial intelligence (AI) in Human Resources (HR) processes and how these systems may influence access to leadership roles.

Importantly, participants were not required to have formal knowledge of HR systems or AI technologies. This study focuses on perceived impact, awareness, and livedexperience, rather than technical expertise. Perceptions of fairness, transparency, and opportunity are critical variables in understanding how AI shapes women's career pathways, regardless of participants' depth of knowledge. Differences in AI familiarity were measured and incorporated into the analysis.

The primary research seeks to explore:

- Women's awareness of AI use in HR processes
- Perceived fairness of AI-driven recruitment, evaluation, and promotion systems.
- The relationship between AI familiarity and leadership attainment.
- Whether AI is perceived as a barrier or opportunity in advancing to leadership.

**Sampling Methodology**

The study used a convenience sampling method due to time constraints and accessibility considerations within the scope of this academic research project.Participants were recruited through social media platforms, professional networks, and word-of-mouth.

Selection Criteria

Participants must:

- Identify as a woman.
- Be 18 years of age or older.
- Have a minimum of 6 months of work experience.

The six-month work experience requirement ensured that participants had sufficient exposure to workplace systems to provide informed responses. HR expertise was not required. Since the study examines perceptions and experiences, participants' varying levels of knowledge was measured and



ISSN 2076-9202

analyzed rather than treated as a limitation.

Sample Size

The research collected 33 responses. This sample size is sufficient for descriptive, correlational, and basic regression analysis while remaining feasible within the project timeline.

**Survey Design and Measurement Instruments**

The study collected both quantitative and qualitative data. Quantitative data was gathered using multiple-choice questions, Likert-scale items, and sliding scale measures. Qualitative data was obtained through open-ended responses to capture deeper personal insights.

The survey measures:

- Women's awareness of AI use in HR processes.
- Perceived fairness of AI-driven recruitment, evaluation, and promotion systems.
- The relationship between AI familiarity and leadership attainment.
- Whether AI is perceived as a barrier or opportunity in advancing to leadership.

**Ethical Considerations**

This research follows established ethical standards outlined by the Tri-Council Policy Statement (TCPS). All team members have completed TCPS ethics training to ensure compliance with best practices for human subject research. Informed consent was obtained from all participants, clearly outlining the purpose of the study, the voluntary nature of participation, and the intended use of the data. Individuals who chose not to participate were neither pressured nor incentivized. All collected data was anonymized and stored securely, with responses used solely for research purposes. Survey instruments were carefully reviewed to ensure clarity and reduce potential bias, supporting the overall validity and reliability of the study.

**Primary Research Data Analysis**

A total of 33 responses were received and included in the analysis.

Data was analyzed using:

- Descriptive statistics to summarize demographic information and overall trends.
- Correlation analysis to examine the relationship between AI familiarity and perceived fairness or barriers.
- Regression analysis to assess whether AI exposure and familiarity predict leadership attainment or perceived barriers to advancement.

Participants' level of AI familiarity functioned as a control variable in regression models to account for differences in awareness. Including familiarity measures strengthens the study by allowing comparisons between participants with varying levels of understanding rather than assuming equal knowledge across respondents. Qualitative responses were coded thematically to identify recurring themes related to bias, transparency, opportunity, and systemic barriers.

Before tackling the analysis, responses were reviewed to make sure they were accountable and consistent. Any incomplete or unclear responses were removed from the data set to ensurethe data was reliable. Some responses were grouped into categories and numerical values as well as Likert scale questionswere used witha scale of 1 being "Strongly Disagree" and 5 being "Strongly Agree" to allow for better comparison and analysis.Descriptive statistics were used as the first step in the analysis to summarize



ISSN 2076-9202

the trends within the data. This includedcalculating frequencies and percentages of the demographic by age, industry, and leadership status.Means and medians were used as a starting point to help understand the responses from participants to questions such as fairness of AI systems and how participants perceived AI in career advancements.

The next analysis of data was completed to look at the relationship between key variables the study was focused on. Cross tabulation chart was used to compare the responses received in areas such as AI familiarity or those working in organizations that utilize AI vs organizations who do not. By using these charts, it allows patterns of how AI is currently perceived and if it is linked to obtaining leadership roles and promotions. In addition to the quantitative findings, the qualitative data from theopen-ended survey questions were reviewed with a thematic approach to learning what themes were trending in the data. Responses were reviewed and grouped according to the ideas and patterns that were shown.

Some of the main themes that were found revolved around the concern of fairness of AI, bias within AI systems, lack of transparency within decision making and the different opinions obtained around if AI creates and helps with new opportunities or adds an additional barrier to obtaining those opportunities. These themes around AI fairness, bias and transparency provided a deeper level of understanding to our data and it brought forward the lived experiences of the survey participants in regard to AI.

By combining qualitative and quantitative analysis, it allowed for a better understanding of the research topic. Statistical data identified generic trends and relationships.The qualitative data showed further insights into personal experience and perceptions that can't be seen by looking at data sets alone. By using a mixed approach to analyzing the data collected it strengthened our validity of findings and provided a well-supportedanalysis and interpretation of how AI could be influencing women's accessibility in obtaining leadership roles.

**Respondent Profile**

The sample reflected a broad cross-section of working women across age groups, employment sectors and career levels. Respondents ranged in age from 18-55+, with the largest concentration falling within the 35-44 age bracket (30.3%), followed closely by the 25-34 group (27.3%). Older cohorts were also represented, with 7 respondents aged 45-54 (21.2% and 5 aged 55 and over (15.2%), while the youngest group (18-24) accounted for just 2 respondents (6.1%). This age distribution reflects a sample with substantial professional experience, which is relevant given the study's focus on lived workplace encounters with HR systems.

**Research Findings**

When looking at statistics for organizational AI use, 15 participants reported that their company uses AI within HR to some degree, 7 reported there was no AI use, and 11 reported being unsure. This reflects a gap of awareness regarding AI use within organizations, and it is relevant that participants are aware and how they perceive the impact of AI. These findings are presented in Table 1 and supported by visuals to show patterns in the data.



ISSN 2076-9202

**Table 1.** Descriptive Statistics Summary (95% Confidence Level)

| Variable | N | Mean | Std Dev | Min | Median | Max |
|---|---|---|---|---|---|---|
| **AI Familiarity** | 33 | 2.42 | 1.20 | 1 | 2 | 5 |
| **HR Understanding** | 33 | 2.88 | 1.24 | 1 | 3 | 5 |
| **Org AI Use** | 33 | 1.24 | 0.79 | 0 | 1 | 2 |
| **Perceived Fairness** | 33 | 4.48 | 2.33 | 0 | 5 | 8 |
| **AI Reduces Bias** | 33 | 2.94 | 0.86 | 1 | 3 | 4 |
| **AI Reinforces Bias** | 33 | 3.42 | 0.87 | 1 | 4 | 5 |
| **AI Impact on Leadership** | 33 | 2.82 | 1.16 | 1 | 3 | 5 |
| **Leadership Attainment** | 33 | 0.48 | 0.51 | 0 | 0 | 1 |
| **AI Affected Career** | 33 | 0.24 | 0.44 | 0 | 0 | 1 |
| **Age** | 33 | 3.12 | 1.17 | 1 | 3 | 5 |

Figure 1. The majority of respondents fell within the 35-44 age bracket (30.3%), reflecting a sample with substantial professional experience. The 18-24 cohort was the least represented at 6.1%

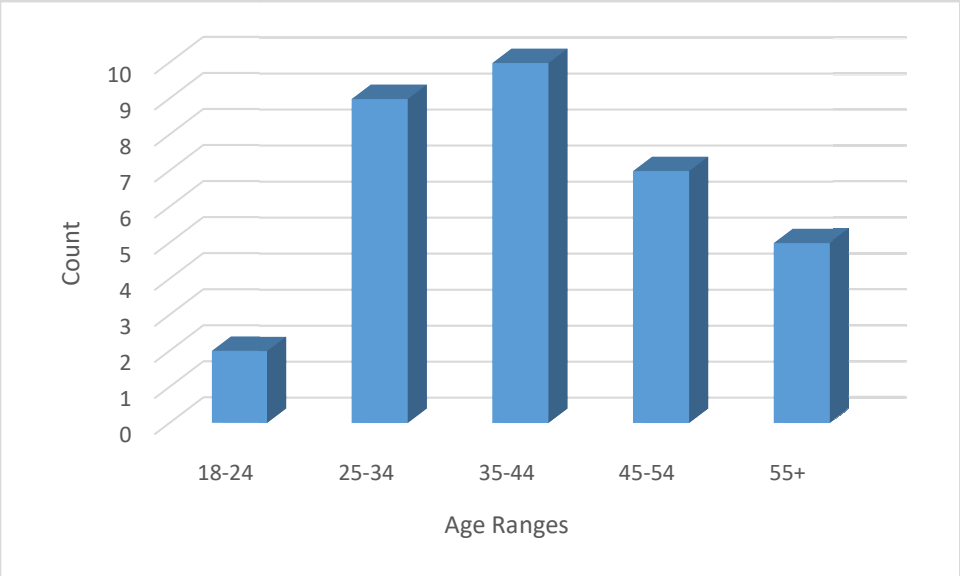



**Figure 1.** Age Distribution of Respondents (n=33)



*ISSN 2076-9202*

Figure 2. Of the 33 respondents, 16 reported currently holding a leadership position and 16 reported they did not, resulting in an evenly split sample across leadership attainment.

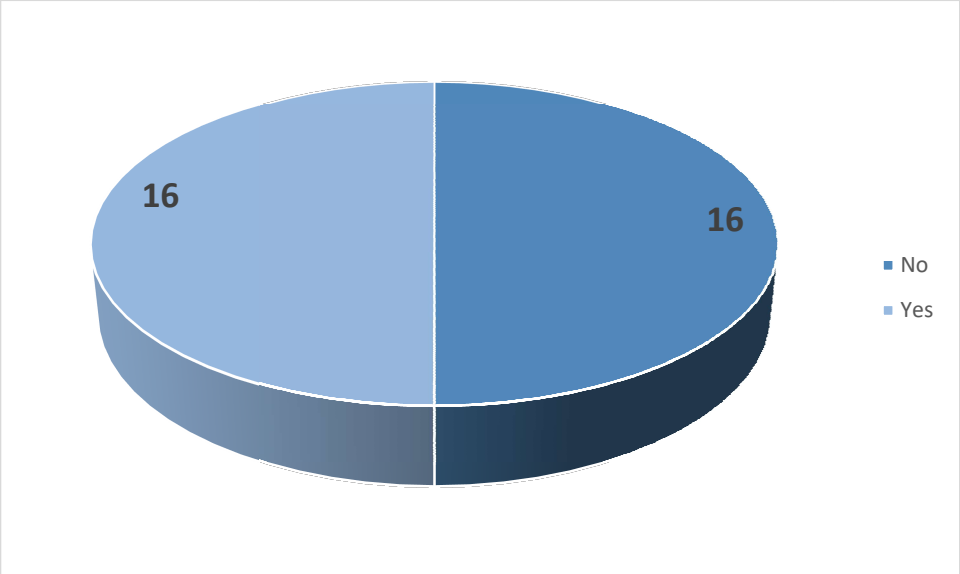



**Figure 2.** Leadership Status of Respondents

Figure 3. Nearly half of respondents were either unsure (33.3%) or worked in organizations without AI in HR (21.2%), highlighting a significant awareness gap regarding how AI is being used in their workplaces.

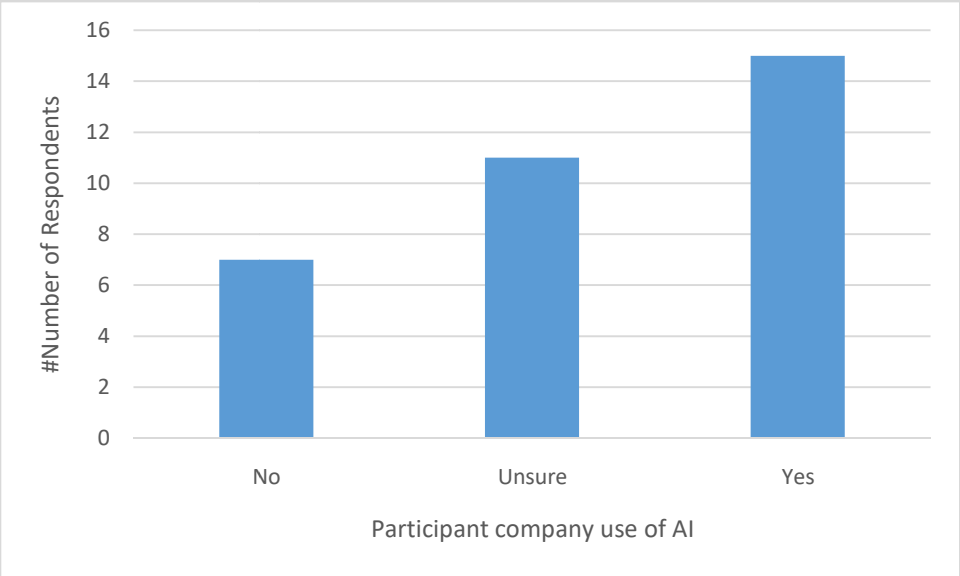



**Figure 3.** Organizational Use of AI in HR



*ISSN 2076-9202*

Figure 4. Respondents reported low overall familiarity with AI tools used in HR, with a mean score of 2.42 out of 5. The most common self-reported level was “slightly familiar” (33.3%).

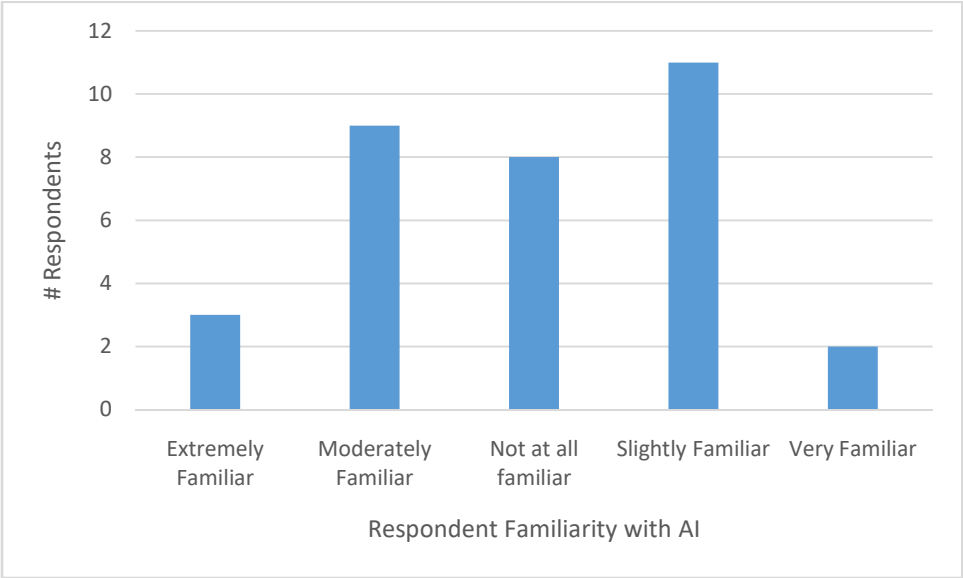



**Figure 4.** Level of AI Familiarity Among Respondents

Figure 5. Respondents clustered between 3 and 6, with a mean of 4.48 and a median of 5. No respondent rated AI hiring systems at a 9 or 10, indicating a general absence of confidence in their fairness.

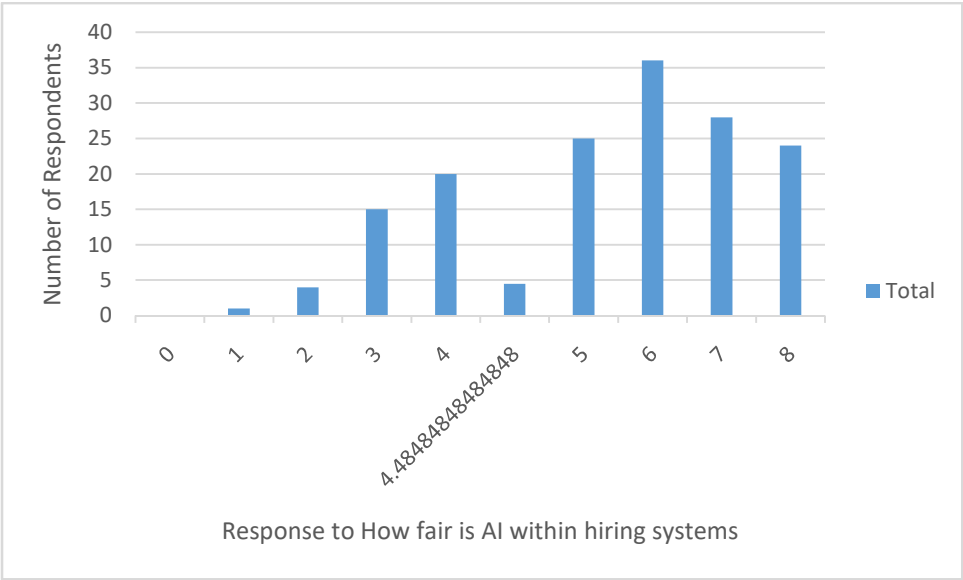



**Figure 5.** Perceived Fairness of AI in Hiring Systems (1–10 Scale)



*ISSN 2076-9202*

Figure 6. The most common response was “unsure” (42.4%). Among those who took a position, more respondents identified AI as creating barriers (27.3%) than opportunities (15.2%), with equal share reporting no impact (15.2%).

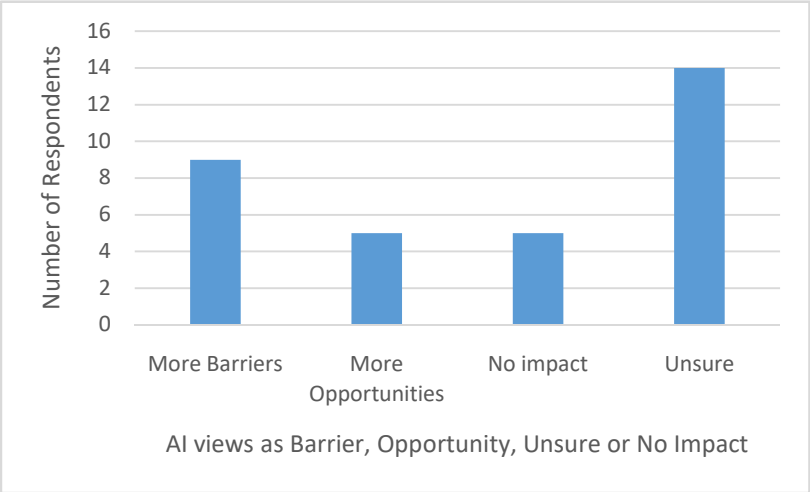



**Figure 6.** Perceptions of AI as a Barrier or Opportunity for Leadership Advancement

**Quantitative Findings:**

The quantitative data from this study revealed a range of meaningful patterns in how women perceive AI in HR processes, and how these perceptions relate to their workplace experiences and career trajectories. Participants reported relatively low familiarity with AI tools used in HR, with the mean AI familiarity score sitting at 2.42% out of 5. The largest group described themselves as “slightly familiar” (33.3%), and only 5 respondents reported being “very” or “extremely” familiar with these tools. Self-reported understanding of how HR decisions are made in their organizations was slightly higher at a mean of 2.88 out of 5, with most respondents still falling in the limited to moderate range.

When asked to rate the fairness of AI-driven hiring systems on a scale from 1-10, the mean response was 42.48, with a median of 5. Responses clustered between 3-6, and no participant rated AI hiring systems at a 9 or 20, showing that genuine confidence in their fairness was largely absent from the sample. On the two paired bias items, participants leaned more toward agreeing that AI may unintentionally reinforce gender bias (mean=3.42) than toward agreeing it can reduce it (mean=2.94), with “agree” being the most commonly selected response to the reinforcement item (45.5%).

Regarding the perceived extent of AI’s impact on women’s leadership access, the most common response was “moderately” (39.4%), with a mean of 2.82 out of 5. On promotional decisions specifically, most respondents either said AI didn't influence promotions in their organization (45.5%) or were unsure (33.3%), which is consistent with the broader awareness gap throughout the data. A multiple linear regression predicting perceived fairness found the overall model to be statistically significant, with age showing as the most notable individual predictor, showing a negative relationship with perceived fairness.

In practical terms, older respondents tended to rate AI hiring systems as less fair. AI familiarity, HR understanding, and organizational AI use all trended positively but did not reach individual significance at this sample size. A binary logistic regression predicting leadership attainment also found positive



ISSN 2076-9202

associations with both AI familiarity and HR understanding, suggesting that greater system literacy was associated with a higher likelihood of holding a leadership role.

**Qualitative Findings:**

The qualitative data was gathered through two open-ended survey questions: Question 14, which asked participants who had felt automated systems affected their career opportunities to describe that experience, and Question 16, which invited all respondents to share recommendations for promoting gender equity in AI-driven HR systems. Eight participants responded to Question 14, and the majority offered responses to Question 14. Responses were reviewed thematically and grouped according to the patterns and ideas that emerged across the data. A recurring concern was that automated screening tools do not account for the nuance in manywomen's career histories. Participants stated they had been screened out within minutes of applying to roles they considered themselves qualified for and raised concerns that career gaps from maternity leave or caregiving roles may cause candidates to be filtered out before a human reviewer is ever involved. Across the recommendation responses, four themes stood out consistently.

The first was transparency. Multiple participants called for organizations to be clearer about whether and how AI is being used in hiring, evaluation and promotion, with several recommending that hiring managers receive detailed reports on screened-out applications including gender breakdowns. The second was bias auditing, with participants recommending that AI systems be regularly reviewed and adjusted to prevent the perpetuation of gender bias, noting that ATS platforms can inadvertently screen for language patterns more common in male applicants resumes, embedding bias into the hiring pipeline from the very first stage.

The third was the importance of keeping humans in the decision-making loop, with respondents arguing that AI should function as a support tool rather than a final decision-maker. This was particular to leadership selection where context and judgement matter. The fourth was representation in AI development itself, with participants emphasizing that women and gender-diverse people need to be involved in building and testing these systems from the outset rather than being consulted after the fact. When asked directly whether AI creates more opportunities or more barriers for women seeking leadership roles, the most common response was “Unsure” (42.4%), and among those who did take a position, more barriers was selected most frequently (27.3%) compared to more opportunities (15.2%) and no impact (15.2%). The number of uncertain responses is itself a meaningful finding, pointing to a lack of transparency in organizations that leaves many women without enough visibility into these systems to form a clear view of impact.

**Recommendations**

The findings of this study highlight a critical gap between the growing use of artificial intelligence in HR processes and women’s perceptions of fairness, transparency, and trust in these systems. While AI is not yet widely perceived as directly influencing career advancement, the presence of uncertainty and concern suggests that its long-term impact cannot be overlooked. As such, organizations must take a proactive approach to ensure AI systems support, rather than hinder, equitable access to leadership opportunities.

First, organizations should implement regular bias audits for AI-driven HR systems. Given that AI tools are trained on historical data, there is a significant risk that existing gender biases may be unintentionally embedded and reinforced. Ongoing evaluation is essential to identify and mitigate these risks, ensuring that decision-making processes remain fair and inclusive across diverse employee groups.



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Second, improving transparency in AI decision-making is critical. The findings revealed a clear lack of awareness and understanding among participants regarding how AI is used within HR processes. Organizations should prioritize clear communication about where and how AI is applied in recruitment, performance evaluation, and promotion decisions. Increased transparency will not only reduce uncertainty but also help build trust in these systems.

Third, AI should be used as a support tool rather than a final decision-maker. While AI can enhance efficiency and consistency, over-reliance on automated systems may reduce accountability and increase the risk of biased outcomes. Maintaining human oversight in decision-making ensures that contextual factors, lived experiences, and individual circumstances are properly considered.

Finally, organizations should invest in increasing AI literacy among employees. As the results suggest, individuals with greater familiarity and understanding of HR systems are more likely to feel confident navigating them. Providing education and training on AI use in the workplace can empower employees, reduce uncertainty, and support more equitable career advancement.

Overall, these recommendations emphasize that AI itself is not inherently problematic. Rather, its impact depends on how it is designed, implemented, and monitored. By focusing on accountability, transparency, and human-centered application, organizations can ensure that AI becomes a tool for inclusion rather than a barrier to leadership.

## Conclusion

This study set out to explore how the growing use of artificial intelligence in human resource management influences women's access to leadership roles. The findings reveal a complex and evolving relationship between technological advancement and workplace equity. While AI is not yet widely perceived as directly impacting career progression, the presence of uncertainty, low perceived fairness, and concerns around bias highlight the importance of addressing these issues early in the adoption process.

The result suggests that the greatest challenge is not the technology itself, but the lack of transparency, understanding, and trust surrounding its use. Women in this study expressed mixed perceptions, recognizing both the potential benefits of AI in reducing subjectivity and the risks of reinforcing existing inequalities. This tension reflects a broader transition period, where AI is increasingly integrated into organizational systems but not yet fully understood or trusted by those it affects.

Importantly, this research highlights that access to leadership is not determined solely by formal systems, but also by how those systems are perceived and experienced. Even in the absence of direct impact, uncertainty, and lack of confidence in AI-driven processes can influence how individuals engage with opportunities for advancement.

This study contributes to the growing body of research on AI and workplace equity by providing insight into women's lived experiences and perceptions. However, given the relatively small sample size and the rapidly evolving nature of AI, further research is needed to better understand long-term impacts across industries and organizational contexts.

In conclusion, AI has the potential to either reinforce or reduce existing barriers to leadership. The direction it takes will depend on the choices organizations make in its design and implementation. By prioritizing



ISSN 2076-9202

fairness, transparency, and human oversight, organizations can ensure that AI supports more inclusive and equitable pathways to leadership for women.

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