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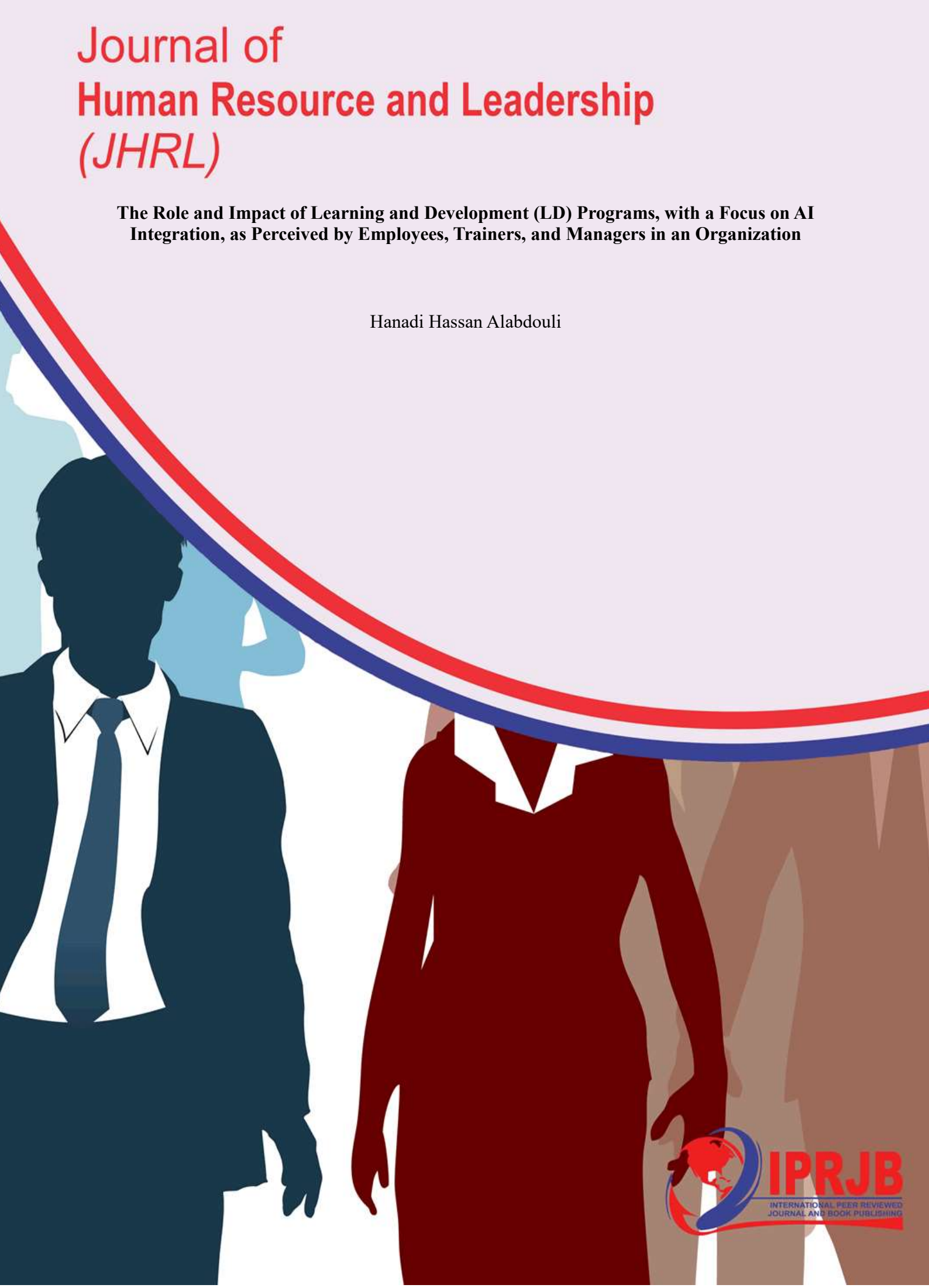

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# The Role and Impact of Learning and Development (LD) Programs, with a Focus on AI Integration, as Perceived by Employees, Trainers, and Managers in an Organization

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**Abstract**

**Purpose:** In today's competitive banking industry, maintaining employee engagement and fostering skill growth is crucial for organizational success. This study, which focuses on the UAE banking sector, explores how educational technology and artificial intelligence can enhance lifelong learning and development programs. Despite the increasing prevalence of technology in training, many programs still face challenges such as low engagement, a lack of personalization, and a lack of alignment with the organization's goals.

**Methodology:** The study employed a qualitative research technique involving interviews. Semi structured interviews were used.15 interviews were conducted, and participants were selected randomly from each of the three staff categories, including employees, trainers and managers. These groups were purposefully chosen to capture the various levels of involvement and engagement in the banks' L &D programmes in UAE. employed a semi-structured interview guide. Together with primary data collection, secondary sources referring to internal documents, L&D plans, open-source data on industry tendencies, and scientific articles on AI in corporate learning were examined. The data was analysed thematically.

**Findings:** The implementation of Artificial Intelligence (AI) in the Learning and Development (L&D) programs for the employees in the UAE banking sector is a promising endeavor that has been implemented as a challenge. This research looked at the reception of various levels of employees, trainers, and managers about the changes and efficiency of the AI-based L&D solutions. These studies support that AI has brought ideas of personalization, flexibility, and operational er efficiency and effectiveness into training paradigms.

**Unique Contribution to Theory, Practice and Policy:** Organizations should cultivate scheduled follow-up processes, including coaching, mentorship, and debriefings. Managers should ensure that they pattern themselves as trainers and supervisors to oversee the implementation of these new skills in the organization and correct any faults, if any, noted. Thus, this follow-up process retains the learning loop and increases the chances of behavioral change. AI systems should also have feedback methods, learning methods and real-time analysis that will enable the learners to keep up and or remain motivated.

**Keywords:** *Lifelong Learning, Development Program, Educational Technology, Learning, Artificial Intelligence, Engagements, Motivations*

## INTRODUCTION

The research focus on growing dynamic environment and high level of competitiveness in determining the key success factors in the UAE banking system, training and development of employees is not only a strategic imperative but also a source for creating new ideas and delivering high results. Since the world is rapidly changing both in terms of business needs and authorities' requirements with technological progress, the specific importance of the Learning and Development (L&D) programs escalates. To investigate the effectiveness of L&D programs and the importance of Artificial Intelligence (AI) in the UAE banking sector based on the employees', trainers', and managers' perceptions.

This is because the banking sector of the UAE is a multicultural environment and is progressing rapidly in terms of technological innovations, especially in the enhancement of artificial intelligence in learning and development training. While many aspects of AI concerning learning, skill gaps, and promotion of learner engagement have been acknowledged, its integration into employee development avenues is still rather sparse. Some challenges and drawbacks of its effective use are organizational readiness, resistance to change, and alignment with strategic objectives (Bhatt, P., Muduli, & A, 2023). To identify realistic challenges and opportunities, empirical data from workers in training, trainers, and managers in organizations is required by this study. Thus, it is envisaged to provide recommendations that can improve the content and delivery of L&D interventions in the context of the banking sector in the UAE.

As the modern economy becomes more digital and globalized, organizations have been changing training approaches into modern interventions to improve the competencies of their workforce. AI is being adopted more and more in L&D because AI is capable of data processing, giving an individualized learning experience, and being scalable. Likewise, as business needs become diverse and complex, special approaches to preparation for the future are required, and the use of AI-oriented platforms is an appropriate solution for setting and achieving educational objectives. Due to the increase in competition and a volatile economic environment, the use of AI in the development of its employees becomes vital in a firm.

### Problem Statement

The technological advancement, especially Artificial Intelligence (AI), is evolving the Learning and Development (L&D) increasingly across banking organizations in the United Arab Emirates. However, the adoption of AI in L&D programs is still lackluster with barriers such as organizational readiness to embrace the technology, lack of resistance to change, and lack of correspondence with the defined strategies (Maity & S, 2019). These factors hamper the efficiency of employee training and development, even when the demand for more creativity in education and training is rising. To investigate the reception of employees, trainers, and managers of utilizing artificial-integrated learning and development programs in the UAE banking context, to determine the challenges and prospects for increasing.

## LITERATURE REVIEW

### The Evolution of L&D in the UAE Banking Sector

According to Alhusban (2025), the UAE banking sector has experienced tremendous changes due to processes such as digitalization and regulation, and the industry's need to produce a qualified and professional human capital. Traditionally, L&D in UAE banks has largely relied on instructor-centered learning modes based on compliance, customer service, and core banking services. However, with fintech, banking solutions accompanied by artificial

intelligence, and increased regulatory demands, L&D frameworks have adapted to the modern technological and behavioral needs. During 2000 to 2004, mandatory compliance training was implemented at UAE banks, including AML, fraud, and Central Bank rules and regulations. The kind of training that was more common was done in classrooms, and few were done over the digital interface. Various banks, including Emirates NBD and the First Abu Dhabi Bank (FAB), have relied on outsiders for training and a generic e-learning package, which was untargeted. It was less about finding new opportunities and more about compliance with the standards and procedures.

The use of banking technology and increased incorporation of financial technology firms between 2010 and 2018 created pressure on the UAE banks. In light of the UAE Vision 2021, accompanied by the establishment of the National Innovation Strategy, financial institutions were compelled to promote greater human capital development in technology literacy, management of big data, and customer engagement. Companies continued to adopt online learning management systems such as Moodle and Cornerstone OnDemand, through which users could train online (Alhusban, et al., 2025). Furthermore, leadership management training programs also emerged in the regional banking sector, with competency management training at Mashreq Bank.

After 2019, more investment was observed in the UAE banks concerning AI due to the pandemic situation, forcing organizations to have adaptations and remote learning styles. Decoded was launched as a new product to recommend training courses depending on an employee's skills and career level, and there were also such AI-based platforms as Degreed and Coursera for Business. For instance, Dubai Islamic Bank created an artificial learning smart hub for learning. It is a real-time, machine learning-based tool that helps minimize repetitive courses and increase training participation. Parallel to this was the introduction of gamification in the training and development of UAE banks with the integrated implementation of virtual reality (VR) and augmented reality (AR) (Reitgruber & T, 2023). The case studies include Abu Dhabi Commercial Bank (ADCB), where it immersed some of its branch employees in an environment equipped with virtual reality (VR)-based simulations, aimed at training them to deal with customers without risking offending or upsetting them. These innovations also developed more technical skills, bargaining, and emotional intelligence.

**Global Trends and Applications in the UAE Banking Sector**

According to Dixit and Jatav (2023), AI in L&D has revolutionized corporate training, and the utilization of such technologies has extended to the United Arab Emirates with great excitement in the banking and other financial institutions. While organizations have used generic types of AI L&D solutions, the UAE banks have endeavored to develop the increasingly popular AI solutions that responded in clear and targeted ways to the particular difficulties faced by local workers, the specific standards put forward by the local authorities, and the bank's need for a concomitant evolution of its human resources. Many banks in the UAE have implemented artificial intelligence to ensure the provision of personalized learning. For example, Emirates NBD has applied an AI-based learning solution for the training that uses an analysis of performance indicators to make suggestions about the training for employees. Information in the system defines skill deficiencies as they occur and personalizes the rate and the type of content to be delivered. Similarly, First Abu Dhabi Bank (FAB) utilizes dynamic abilities primarily based on AI that entail adjustments of the level of questions depending on the performance given by other employees.

It is thus important for the learning and development of UAE banks that the use of AI-powered chatbots becomes institutionalized. One of them is considered Mashreq Bank, its program, called Mashreq Future Ready, which has components such as L&D Assist – a chatbot created to answer any questions of employees concerning compliance, products, and soft skills. These co-delivery virtual trainers cut down the demand for recourse to human trainers for frequent inquiries, giving L&D teams time for strategic planning. Another successful example is the Dubai Islamic Bank (DIB), based on the function of the NLP that helps executives go through the financial product training (Dixit, S., & Jatav, 2022). By using the application of AI on the available data, the UAE banks can predict future skills. To determine that, ADCB leverages two machine learning models: one to analyze industry trends and performance metrics of the organization, and the other, which is based on succession planning data, outlines which competencies are likely to be most valuable for the next 3 to 5 years. This helps the bank to determine upward training rather than wait for the scarcity of specific skills, whereby they embark on training to address the shortages.

Integrating artificial intelligence with virtual & Augmented reality technologies has revolutionized the learning experience in the UAE's banks. AI can change the context of a scenario depending on the actions made by employees during the VR-based anti-fraud training simulation by Emirates Islamic Bank. Likewise, RAKBANK uses AR-powered smart glasses for branch staff, where AI-driven tips for customer interaction are superimposed in live transactions. AI processes have replaced traditional points of assessment used in the L&D evaluation in UAE banks. Standard Chartered UAE uses eye-tracking AI and sentiment analysis to measure engagement levels during e-learning (Khamis & R, 2024). On the other hand, Commercial Bank of Dubai (CBD) applies cause-and-effect analysis to connect training attendance with specific organizational performance measures or KPIs to determine exact returns on Learning & Development interventions, rate of return in productivity, and customer satisfaction.

**Employee, Trainer & Manager Views**

According to Nirubarani and Aithal (2024), the adoption of AI in the learning and development programs in the UAE's banks has elicited various emotions from stakeholders in every organization based on their positions and interactions with the technology. Overall, employees find the science of automated training customized to be flexible, especially the use of mobile devices and the flexibility of achieving the chunks at the comfort of their OWN time. A few respondents said helped them save at least 40% of the time in compliance training, resulting from AI-curated content.

Nonetheless, some employees, especially those in the front line engaging with customers, see the recommendations of AI as irrelevant to real-life banking context, junior employees are concerned about their learning progress being tracked to assess their performance. Trainers benefited greatly by spending almost 30% of time saved previously on administrative tasks, such as grading quizzes and tracking progress, being taken up by AI. Nevertheless, this change has also impacted the roles of these professionals by forcing them to gain new competencies in data analysis and AI system administration (Nirubarani, J., Aithal, P., & S, 2024). It remains a major challenge for L&D specialists as over 40% of them spend more time analyzing AI-derived data than providing conventional training and coaching, which means that staff members need to upskill faster, given how rapidly technology is evolving. Many respondents

insisted that AI cannot mimic the feedback of live trainers, especially in the intricate circumstances of training or when handling sensitive issues.

At the management level and especially at the leadership level, artificial intelligence incorporated in L&D is perceived more strategically with pointing to ROI and faster time to productivity. Certain sectors the banking sector, have seen an improvement in onboarding speed by about 25 % using AI simulations. Executives expect to cut training costs by as much as 18% when the use of AI is adopted (Nirubarani & Aithal, 2024). However, middle management employees consider that AI-generated standardized competency models are damaging to their domains because they avoid relying on subjective judgment when evaluating an employee. A key concern extending across levels is that the existing Arab preferring AI systems evade contextual and linguistic sensitivities, with most of the employees stating that the content produced by the AI systems is not relevant to their Arab culture.

However, there are agreements that AI is strong in compliance tracking, records 92% compliance, while manual monitoring records only 78% compliance. Every participant acknowledges that while AI works best in rote and customized learning approaches, best suited for leadership and EI-sensitive scenarios, human intervention cannot be replaced (Ivana & D, 2024). As the case of the UAE banking sector shows, it is necessary to look into the potential of AI for analysis while maintaining a focus on people factors for professional growth. As implementation progresses, the emphasis is on developing more open and combined models that apply artificial intelligence, employing human ingenuity for meaningful L&D results.

Select trainers also pointed at the dehumanizing characteristic of AI in that the technology is outstanding in dispensing information but not in training the kind of critical thinking ability and mentorship that learners need. HR and L&D managers underlined that AI-based learning should be supplemented with coaching to motivate and engage employees. Organizations already have used AI to teach basic skills and have human trainers for leadership development, emotional and social intelligence, and conflict management (Hiremath, et al., 2021). In conclusion, the stakeholders briefly support interweaving AI more moderately, focusing on AI's benefits without eliminating humanity in learning paths.

**Organizational Readiness and Cultural Alignment for AI**

According to Najjar (2023), when considering using AI in Learning and Development, the level of organizational readiness as well as the culture of the organization directly blend into decision-making and impact the uptake of such innovations. This availability is not limited to the technological dimension but also includes leadership commitment, employee attitude, and organizational competence for continual digital advancement. For the employee perspective, organizational readiness can therefore be measured in terms of the communication and support during the transitions or implementation of AI, besides whether there is a system in place that provides necessary training on how to work with AI. Leaders are most likely to welcome AI in L&D when they get the impression that AI is being used to enhance their capability as opposed to replacing them. Lack of enough training and transparency often results in the emergence of resistance since people do not understand why they are being replaced by AI (Najjar, 2023). For the employees to accept the AI-driven learning, they should feel that the organizational intention is about enhancing employee as well as organizational performance, and not simply to reduce cost and employ fewer employees.

Trainers, on their part as purveyors of knowledge, serve a different role. It is generally determined by the available tools to make the job easier, as it does not replace them. Some of

the features that trainers have particularly appreciated in AI are: providing trainers with learning analytics, defining learners' learning paths, and offering trainers feedback in real-time. They also have apprehensions regarding the degradation of their roles if the AI is positioned in place of humans. Therefore, cultural change must incorporate guidelines on how trainers' experience in utilizing AI will be developed and how their positions will be developed, not undermined (Najjar, 2023). Organizations that have a culture of cohesiveness in the idea that AI integrates with human ingenuity experience better transitions and trainers' adoption. From the strategic viewpoint, managers determine readiness. Others focus on budget capabilities, their rates of return, and compliance with long-term views of the talented athletes. AI in L&D works best in organizations that are already predisposed to innovation as a value and where the leaders are informed about the capabilities and drawbacks of AI. Managers lead by example to ensure organizational culture matches these objectives: when managers participate in AI projects and do so with employees in mind, other managers are likely to do the same. On the other hand, AI integration that is done without a proper involvement of the people concerned is seen as being forced, and this cuts down morale and uptake.

Organizational readiness is not a fixed state but a dynamic concept, Therefore, organizational readiness is not an invariant position but an evolving phenomenon or process. It is dynamic because people involved in the organizational setup, including the employees, trainers, and managers, constantly interact and work with these AI tools. A readiness gap is frequently produced where specific technological change is greater than the cultural/behavioral update of employees. To address this challenge, organizations need to ensure that they put in place measures for change management to ensure AI concepts are aligned with the existing culture of organizations. These covers engaging the stakeholders in the decision-making processes when choosing and adopting AI, as well as empowering them on the steps to follow throughout the cycle, and creating ways through which feedback from real-world application of AI can inform subsequent refinements (Benfradj, et al., 2024). The interviews with employees, trainers, and managers indicate that there is a set of factors that influence success, and those include preparedness in the technological, emotional, and strategic sense. Globally enhanced efforts to implement more effective ways of nurturing the learning-enabling culture and promoting collaboration between humans and artificial intelligence are called for to ensure long-term success.

**AI L&D Impact on Engagement**

According to Blezek, Olson-Williams, Missert, and Korfiatis (2021), the emergence and application of AI in the L&D landscape have significantly changed the approach to the processes related to the learning and development of employees, trainers, and managers. Albeit this paper focuses on the conception of AI's effectiveness in terms of engagement and performance as reconstructed through human experience, the technical feasibility of the concept of the AI student is efficiently shown. Many of the stakeholders have diverse perceptions with regard to the roles they play, the nature of the implementation of AI, and the extent to which it is in harmony with personal learning objectives. Employee point of view, the increased effectiveness of learning engagement due to the use of AI in L&D, including through the means of personalized content delivery, creating the learning path depending on the learner, and offering different modules, has been mentioned.

From the available information, it is evident that employees in various banks in the UAE, including First Abu Dhabi Bank (FAB) and Mashreq, were more satisfied when training

systems used AI to identify preferred courses to offer based on the trainee's performance, their positions, and preferences. It helped minimize the time spent on the texts that do not contain pertinent information and boosted the feeling of learning effectiveness. A survey taken in 2023 among the employees of a large UAE-based financial company revealed 68% of workers stating that AI-based tools are better at keeping their attention more effectively than traditional training courses due to "relevance of the content provided by" and "correct tempo encountered in" the module (Blezek, Olson-Williams, Missert, & Korfiatis, 2021).

To trainers, it is more focused to the achievement of learning objectives, as well as the planned and systematic manner of training implementation. Most people agree that the application of AI involves lifting 'transactional' work like tracking participation, creating performance reports, and even providing basic feedback to the learners. This leads to the promotion of trainers for content development and learners' support in need of strategic client engagement. However, some of the trainers in some institutions have expressed a concern about the exponential decrease of interpersonal affective ties, given that the use of AI comprises many forms of feedback and interaction. Within blended learning models where some of the instruction is computer-aided with additional sessions conducted by trainers, trainers have received the highest satisfaction levels on the grounds of higher levels of learner engagement and immediate assessment and intervention.

For managers, Advanced Intelligence has helped change how the results of performance from L&D programs are monitored and assessed. LMS integrated with AI is now in a position to associate the learning progress with performance data such as work productivity, the measure of errors, and even collaboration results. Some of the HR leaders in the UAE banking sector have indicated that they are now easily identifying talents for training using analytical data obtained from AI to training outcomes and key performance indicators. Emirates Islamic Bank in 2022 learned that after adopting the ALA, when organizational manager-led coaching is enhanced, the effectiveness of the boost was pegged at 35%, because of increased understanding of learning deficits and advantages.

**AI Adoption Challenges in UAE Banking**

According to Hiremath (2021), several challenges that affect AI Implementation in Learning & Development in the UAE's Banking Sector act as barriers for the integration of AI in the learning and development of banks in the UAE. The main concern appears to be resistance in implementation stemming from the staff's questionable trust in synthetic training solutions. Currently, 42% of the frontline bankers particularly expressed doubt about the application of the learning paths from machines in their working engagements, and said that they would still want human trainers to conduct their intricate product knowledge sessions. There is usually resistance because of the concern about what will happen to jobs, and the authorities' observation of learning contracts and patterns is likely to influence employment decisions.

Another challenge of technological implementation is that there are several limitations regarding the support of the Arabic language. A majority of the current AI learning platforms were created with content in the English language, hence providing a wrong translation of the content and giving examples irrelevant to the Arabic culture for the Arabic-speaking employees (Hiremath, et al., 2021). For instance, self-assessment conducted in one of the major banks in the UAE showed that 65% of the courses proposed by AI for the Emirati employees contain Western examples and scenarios that are inapplicable to Islamic banking. It also challenges the banking sector when implementing AI tools on existing systems of work, since the systems are

often outdated and do not have appropriate APIs to support linking up with modern learning and development systems.

Challenges greatly affect the feasibility of the implementation of the assortment of banks across regions, inclusive of regional banks. Deploying complete AI for the L&D is not inexpensive; a mid-sized bank in the UAE has spent approximately $ 2.3 million during the initial stage due to the customization and training of the human resources. Additional annual expenditures incurred in model updating and changes in contents put the overall cost at 20 to 30% higher than the above figure. These cost factors are hard to justify in many organizations, most notably by banks, as they do not unveil immediate and tangible return on investment metrics, and most traditional forms of training seem to suffice for the legal requirements (Hiremath, et al., 2021).

Other legal issues pose challenges to the integration of AI in UAE organizations; The Central Bank of the UAE has put in place guidelines that call for the regulation of algorithms used to determine the enhancement of employee promotion and training. Companies typically go through several checks to approve the AI systems they wish to implement, since they need to meet the requirements of data protection to avoid biases. Thus, one of the multinational banks working in the UAE had to postpone the launch of an AI coaching platform for 9 months due to the problems connected to the data on the results of the performance of employees collected by the system.

Another cause of the difficulty in implementation is cultural characteristics within organizations. Most UAE banks have a hierarchical structure for L&D decisions that tend to be made by the top end of the organizational hierarchy. Top-down implementations of knowledge management systems that allow employees to follow training programs of their choice conflict with this climate and thus have low utilization (Benfradj, et al., 2024). As per one case, a bank's AI-based recommendation system proposed horizontal and cross-departmental continuous learning for the high potentials, while 78 per cent of such recommendations were part of the hierarchical approach to career paths. AI's rapid expansion makes it difficult for L&D to constantly ensure that the team is up-to-date on the developments. Increasingly, people trained as instructional designers now require knowledge of data analysis and management of artificial intelligence, which entails appreciable reskilling. Some L&D staff of one UAE bank stated that 60% needed significant upgrading to support the new AI systems, and there were reduced training outcomes for a while.

Best practices are also affected by the challenges that arise in measurement, where banks struggle to explain the gains in enhanced training through AI methodologies and approaches as opposed to traditional techniques. AI systems are related to completion rates and quiz scores, meaning the correlation between these and hard business values like customer satisfaction or sales has not been established. It has been established that some UAE banks have noticed a poor correlation between the proficiency level as reported through the AI programs and the performance indicators in soft skills development (Bernhardt & M, 2023). These complex and interacting issues mean that UAE banks must design clear and detailed implementation plans that must address technological, financial, organizational cultural, and human aspects. The solution will be the hybrid models, which means that the use of AI should complement the strengths of L&D but meet new requirements in the use of AI in HR in the context of the banking workforce in the Asia-Pacific region.

**Future Directions and Recommendations for AI-Driven**

According to Dutt and Kannan Poyil (2024), the UAE banking sector must adopt an HR strategy aimed at developing effective human-artificial intelligence training cooperation. This is because there is a need for the employees to have a sense of understanding that the choices being made for their learning are made by artificial intelligence and not any other person, to eliminate any form of prejudice. To be precise, the former calls for the automation of initial and expert training where AI provides information of the areas to be closed and content delivery and the later where the AI should provide feedback and human trainers should be used in actual role plays especially where cultural sensitivity is likely to be an issue say in customer service roles. To support the trainers, it is feasible to organize specific upskilling activities to help them fill the knowledge gaps on AI.

L&D departments need to be certified in their tools, especially in data analysis and adaptation to regional markets. Managers need to be provided with dashboards that would hint and guide in making leadership decisions on career development, but would also involve algorithmic and human factors. Technologically, banks should integrate with EdTech suppliers to design Arabic-language AI solutions based on the region's banking industry (Dutta, D., Kannan Poyil, & A, 2024). Special consideration for the creation of pilot programs, including the use of generative AI for dynamic and diverse content creation, could thus help to address this issue without breaching the cultural relevancy standards. To assess the business value of AI-based L&D, impact cannot just be identified in the completion of new courses or modules, but in behavioral change and achieved business results. Essentially, organizations need to frame AI as a tool that supplements the skills and judgment of leaders when nurturing the UAE's banking workforce.

## METHODOLOGY

### Research Design

The research design chosen for this study is an exploratory qualitative, which provides a framework for gaining a rich understanding of how L&D programs and the integration of AI with them are viewed by the employees, trainers, and managers in the UAE banking industry. This design was the most appropriate because many phenomena studied are multifaceted, qualitative, and endogenous regarding organizations and people's perceptions. Since the application of AI in L&D is still a novel and continuously developing phenomenon in the context of the region, exploratory research allows for identifying new themes, perceptions and paradoxes that would remain occluded when applying more set and rigorous research frames. Exploratory qualitative research design helps to examine various aspects, expectations, beliefs, and barriers that the stakeholders face regarding AI integration to L&D. It is not an attempt at generalization but rather a way of investigating how participants in their daily lives make meaning (Di Lauro, Tursunbayeva, Antonelli, & Moschera, 2025). It also enables even higher flexibility of the questions during the research process because questions may change based on the observed patterns. This is an essential factor, especially for the UAE region, which has undergone a rapid digitization process in the workplace, consists of multicultural employees, and has a high regulatory bar for effective training programs.

Semi structured interviews were used for primary data-gathering technique used in this design. This format helped the researcher to be as structured as possible during interviews with the core set of questions while at the same time allowing the participants to give their side of the story, examples, and opinions beyond the options provided. Five employees, five trainers, and

five managers from different banks operating in the UAE were purposively selected to ensure that the participants offered different perspectives. These groups are as follows: they are to be selected because each has a particular perception influenced by their roles or interaction with AI-mediated L & D systems. These interviews discussed concerns like the general attitudes towards AI in training, experience with AI solutions & implements, issues faced when implementing such tools and the correlation between the L&D programs and self and organizational objectives (Abro, Ateeq, Milhem, & Alzoraiki, 2024). This flexibility of the interviews enabled the researchers to capture the richness and complexity of the participants' encounters, which was instrumental in establishing how the e new technological system is changing conventional learning models.

It also adopted an approach that compared the results obtained from the employees, the trainers and the managers to note similarities and differences. It increases the reliability and comprehensiveness of the study as it is possible to associate the concept of strategic intent with its pedagogical implementation and students' reception. For instance, trainers were more concerned with the material's content and how easy it would be to deliver it. At the same time, the employees were interested in the ease of access and how the information could be applied in their working environment. The managers were thinking more about the results of the material and the returns on investment. Further, the design embraced cultural and language diversity, a vital aspect of adopting AI learning tools in the UAE banking sector.

Moreover, after 2022, UAE banks have been focusing on personalized career progression and upskilling with the help of AI to meet the emerging demands of changing job profiles. These include EdCast and LinkedIn Learning Hub, which have been incorporated to present employees with learning pathways through analytics. First, Abu Dhabi Bank (FAB) implemented an artificial intelligence-based mentorship matching system to automatically search for the appropriate mentors based on the employee's profiles and career goals. Banks have also used AI competency frameworks, which provide the real-time update of skills required due to the emergence of new technologies or even new regulations. Besides, there has been the adoption of microlearning approaches, which is the breaking up of knowledge into smaller, AI-adaptive learning modules that help the learner retain and apply knowledge. Other institutions, such as Emirates NBD, utilized artificial intelligence in practice by employing scenarios and training the employees to act in risky conditions (Ajayi-Nifise, et al., 2024). The COVID-19 pandemic also led to the requirement of learning experience platforms (LXPs) to support different languages due to the diversity of the UAE workforce. Last was an emphasis on learning as a workplace infusion through production tools, such as Microsoft Viva and AI-embedded in CRM, that would keep the employees engaged in a constant process of contextualized learning throughout the workplace; and, in this way, develop the culture of perceiving learning as everlasting and happening right at the workplace.

The qualitative exploratory design of the study made it possible to ease some of the challenges, which were as follows: language barriers, cultural sensitivity to the content that AI provides, and the reception of the training material depending on the participants' jobs and experiences. Consequently, it can be concluded that the selected exploratory qualitative research design was not only suitable but also necessary to grasp the various issues related to AI in L&D (Amoako, Omari, Kumi, Agbemabiase, & Asamoah, 2021). It provided an organized yet flexible approach to guide the researcher in the process of gathering as well as organizing and analyzing data in a manner that effectively real-life complexity of the banking industry in the UAE.

**Research Approach**

This research utilized a qualitative method grounded on the interpretive paradigm to examine how different organizational stakeholders make sense of the implementation of AI in Learning and Development programs. The interpretivist perspective was more appropriate because the study was concerned with reasons and purpose, the subjects' perceptions of the world and their interactions with technology in training contexts. Interpretivism forges on the proposition that reality is relativist, implying that truth is relative to an individual's position, positionality or biography. This philosophical position informed the research of understanding the multiple perspectives that employees, trainers, and managers had regarding AI-enhanced L&D. For example, some employees saw benefits in the capabilities of using AI tools as helpful and supportive. In contrast, other employees experienced apprehension about depersonalization and the irrelevance of the task. The matter is similar to some trainers who reported that AI helped reduce time spent on paperwork but was unhelpful because of the content's uniqueness and learners' interest (Kinowska & Sienkiewicz, 2023). The approach of research analysis used during the study was inductive, which implies that themes and patterns were developed from the data and not the other way around. It was particularly pertinent to explain how AI impacts the uptake of L&D, course delivery, and talent management among employees. The Iterative nature of the approach made the research liberal enough by allowing the researcher to be more flexible when conducting the interviews, ask more Questions, and dig deeper where necessary.

Semi structured interviews were used since the authors wanted the participants to explain their experiences in their own words and in a natural, unstructured way. The interpretive paradigm assisted in keeping the study beyond descriptive in that it tried to explain the meanings behind the participants' utterances. For instance, when an employee complained of feeling 'watched' by the AI systems, this was not simply discounted; instead, it was interpreted in the context of trust, surveillance and autonomy in a learning context. This study also aligned with contextual understanding, acknowledging that culture, political context and organizational culture of the UAE's banks greatly influence its perception of AI in training. Due to the demographic complex, the hierarchical organizational culture, and the multilingual settings in the region, the qualitative interpretive approach provided a better perspective of the participants' experiences. The pretest and posttest focus was conducted following cultural and linguistic considerations and organizational policies, making it more credible and detailed. The qualitative interpretive approach also aligned the study with the process perspective of learning that focused on how the learning process unfolds over time (Aithal, Prabhu, & Aithal, 2024). The following analysis reveals how AI tools are perceived and understood by the people involved in designing, implementing, and receiving the related training to comprehensively understand the L&D practices and their alignment with the organizational goals. This approach also unveiled technical possibilities of the AI application in training and the learners' emotional, cognitive, and relational presence in AI-mediated learning.

Last but not least, the chosen interpretivist qualitative paradigm supported the principle of participants' autonomy and agency. Some participants were not treated just as respondents but as co-researchers whose life experiences enhanced their knowledge about AI in L & D. The respondents' inputs were valuable in substantiating the research knowledge and proffering recommendations on enhancing subsequent training initiatives in the UAE banking industry (Mohiuddin Babu, Akter, Rahman, Billah, & Hack-Polay, 2024). Overall, the chosen methodological framework of qualitative research following the principles of the interpretive paradigm proved to be suitable for studying the relationships between technology, learning and

behaviour. It provided the possibility to gain meaningful insight into how AI is reshaping the landscape of L&D environments in a changing field.

**Data Collection Methods**

The study employed a qualitative research technique involving interviews to comprehensively analyze the role and effectiveness of L&D programs, especially considering the incorporation of AI in their operations. This approach was chosen because it provides an in-depth understanding of participants' experiences, context and opinions regarding AI in corporate training settings. Due to the exploratory nature of the study and the fact that the research addressed the nature of AI-enhanced learning, it was essential to let the participants speak freely while at the same time ensuring that all participants discussed specific components of the study in each interview. Due to this, 15 interviews were conducted, and participants were selected randomly from each of the three staff categories, including employees, trainers and managers. These groups were purposefully chosen to capture the various levels of involvement and engagement in the banks' L &D programmes in UAE. This allowed us to gather specific observations about the experiences that workers had with applying AI in their vocational training and their attitudes toward its efficiency and usefulness. Many trainers gave insights regarding content development, delivery issues as well as uses of AI in amplifying teaching methodologies and the application of AI in L&D from a strategic perspective, particularly in areas of ROI and business alignment of content delivery in L&D (Alhusban, et al., 2025). The use of this triangulated participant structure provided the researcher with a good vantage point to understand the topic from all angles since data covered all the aspects of learning and development that are impacted on by AI.

They took the form of interviews and employed a semi-structured interview guide with broad questions based on the following domains. These were L&D programs, contact & experience with AI, perceived advantages & disadvantages of AI concerning training, potential problems and solutions of the AI-based L&D framework. This format provided rigidity to the study while allowing the researcher to discuss new themes or rephrase questions as needed. The interviews took 45 to 60 minutes and could be conducted in person if the participant was comfortable or through a secure video link. Because the UAE is multilingual, the participants were asked to interview in English. This approach was practical in that it ensured that there was inclusion and that, in the case of language barriers, they did not affect the richness and accuracy of the responses (Jia, Luo, Fang, & Liao, 2024). All interviews were conducted with the participant's permission and were audio-taped and transcribed word by word. Transcripts were made anonymous to ensure participants' anonymity and meet the requirement of ethical conduct.

Together with primary data collection, secondary sources referring to internal documents, L&D plans, open-source data on industry tendencies, and scientific articles on AI in corporate learning were examined. These sources helped provide background information and enabled validation of the data, hence increasing the reliability of the study. For instance, the work concerns reference to AI-applying applications like adaptive dashboards or AI-based content recommendation systems that are cross-checked with available documentation and/or industry examples. In addition, the researcher kept an online reflective field note to document contextual information, interactions in the interview, and any analytic thoughts. This was done to enhance reflexivity and ensure that the researcher could take cognizance of their bias while analyzing the collected data. This kind of approach in data collection helped the researcher to develop a detailed and holistic impression of how the integration of AI is improving L & D experiences

in the UAE banking industry (Kinowska & Sienkiewicz, 2023). It identified various stakeholders' perceptions, similarities, and differences, forming the basis for subsequent thematic analysis.

**Data Analysis**

After the interviews were conducted and recorded, the tapes were transcribed, and the transcripts were used for thematic analysis, a standard qualitative method that makes it easier for the researcher to look for patterns in the obtained data. For this reason, Braun and Clarke's six-phase guideline was explicitly used to analyze this study because it offers a comprehensive and flexible approach to making sense of qualitative data. Therefore, the thematic analysis was deductive, and the themes were not pulled out of the data with the help of a priori theory. This was particularly relevant because the study was conducted with an exploratory research design, and the application of AI within L&D is still in its developmental stage in the UAE banking sector. The first step of the analysis was the process of sensitization, whereby the researcher went through each of the transcripts several times to gain a comprehensive overview of the text contents. This phase enabled the identification of concepts, repeated phrases or expressions, and emotions of the participants. The early notes and memos were taken to record initial thoughts and outline some points that can be discussed later (Uriarte-Gallastegi, Arana-Landín, Landeta-Manzano, & Laskurain-Iturbe, 2024). The following step was to code the data generated at this stage, which was used to generate initial codes. These codes encompassed the following ideas: AI-based personalization, technical implementation issues, participants, culture, non-acceptance of AI systems, and the relevance of training.

This led to the generation of descriptive and interpretive codes cross-tabulated to establish their relationship. During the third phase of the process, these initial codes were further grouped into potential themes. The related codes were grouped into categories, and more general themes could be identified. For example, codes corresponding to chatbots, AI dashboards and adaptive content generation were considered AI learning tools. Also, the employees' concerns when they observed that AI-generated specific training content was not in line with their roles or organizational culture were grouped under a theme, which we named content relevance and culture. In the fourth phase, the researcher analyzed the themes as interrelated within the study to make the themes coherent internally and different from other studies. Some topics listed have been subdivided to differentiate them into subtopics, while others have been clustered, subsuming them into other issues (Sposato, 2024). Such an approach was based not only on the content of the interviews but also on comparing it with the notes and other secondary data, thus ensuring that identified themes reflect both participants' stories and the organization's operating conditions.

This was done by naming the themes and giving them definitions that captured the general meaning of each one in the fifth phase. For instance, one of the encompassed themes, perceptions of effectiveness, encompassed the participants' views on what AI can do to improve learning, how it can help personalize and enhance engagement, and areas in which AI is less effective, such as judgment and empathy. The final theme, organizational readiness and barriers, discussed the structural, technical and cultural issues that banks encounter when implementing AI-infused L&D. The final processes were the writing down of an analytical narrative or the elaboration of the themes where the findings of the study were expounded concerning examples from the interviews where participants' quotes were used to enrich the study. The differences across those three participant groups were also considered in detail.

Regarding the availability and customization of the AI tools, the employees were appreciative but apprehensive about the topicality and pertinence of the information provided (Ferrari, 2023). While trainers considered tool usability, limitations on the content creation, and the need for technical support as essential elements, managers paid particular attention to alignment strategies, cost, and performance measurement.

Furthermore, L&D has gone hyper-personal, and major banks such as Emirates NBD and Mashreq are now using AI platforms to provide micro learning based on live performance data. They adapt content in a way best suited to each learner, making them more effective and efficient in terms of knowledge enhancement. Furthermore, there are other ways through which are being used by the banks, for instance, predictive analytics in the recognition of the emerging gaps in skills so that training can be done proactively. For example, First Abu Dhabi Bank (FAB) used AI to implement career mapping, allowing employees to see the available career possibilities and where they need training. Another innovation is the AI-powered social learning environments in which organizations establish employee communities that learn on the fly with the help of such techniques as social learning (Amoako, Omari, Kumi, Agbemabiase, & Asamoah, 2021). For instance, the Abu Dhabi Commercial Bank (ADCB) used AI to facilitate peer learning by moderating the discussion forums through which knowledge is shared; the AI was also used to control participation and the participants' sentiments in the discussion to improve learning models.

In addition, AI has helped firms augment compliance training with improved personalization of regulatory content tailored by an individual risk level and job responsibilities of an employee. With cyber threats increasing, it is unsurprising that the UAE's banks have adopted AI-led cybersecurity awareness programs that deliver tailored threat scenarios to staff (Mohiuddin Babu, Akter, Rahman, Billah, & Hack-Polay, 2024). Such new practices indicate a move from the more conventional, traditional model of one-time, one-package training to more continuous, needs-based, and contextual solution-based training closer to the specific needs of the employees and organization and the changing financial environment.

From this thematic analysis, the study established ample evidence of how AI is redefining, supporting and sometimes posing challenges to delivering L&D in UAE banks. Some of the key insights that emerged from the process included both convergence and divergence among the experiences of the various stakeholders, calling for inclusive and culturally sensitive L&D programs that are flexible enough to respond to the needs of the learning flavours of different ethnic groups. The analysis also focused on the shift of a new generation of automation hybrids that retain AI power coupled with human discretion, discretion-oriented tasks, and leadership development (Ajayi-Nifise, et al., 2024).

**Ethical Considerations**

In this study, permission was sought and granted by the university's research ethics committee before data collection. This ethical clearance indicated that the study proposal, instruments, and intended procedures complied with the relevant ethical standards. The participant information sheet from this research described the study's purposes, each participant's role, and the processes of using, storing, and securing the data collected. The sheet also reinforced the idea that participating was voluntary and that the participants were free to leave anytime without any reason being required from them (Mohiuddin Babu, Akter, Rahman, Billah, & Hack-Polay, 2024). Enough time was encouraged and was available for respondents to ask questions, and all the respondents provided written informed consent before any interview.

There is always the question of privacy and anonymity in the ethical process of the case. The participants were informed that their identities would be concealed during the consolidation of the results, and aliases would replace all identifiable information they provided. Measures were taken to exclude any identification of organizational references during data transcription, and the information was generalized. This was especially the case, given that most of the UAE banking institutions participating in the study had a hierarchical structure; sharing some views, particularly those regarding AI adoption or training effectiveness, could potentially harm professional relationships or one's reputation (Song, Shin, & Shin, 2024). Since the study deals with AI, an area of concern regarding issues like surveillance, fear of loss of jobs, and social justice with algorithmic bias, utmost care was taken to ensure that trust prevailed during the interviews. They were informed that the study was evaluative and developmental, unlike other assessment exercises to test their performance.

To enhance ethical measures, the collected data was saved in encoded files that are retrievable only by the primary researcher and supervisors. Others were kept under password-protected systems to enhance the security of the backup copies. The interviews were recorded in an audio format and erased after the transcriptions had been taken to avoid exposure to personal raw data. The participants' safety was also ensured by informing them that the information would not be used for any purpose other than research and would not be provided to any other party without their consent. Thirdly, the principle of beneficence was considered during the study because the participants escaped harm in their involvement. Moreover, the emotional distress of the participants was acknowledged during interviews, and they were assured that they could pass on any question they were uncomfortable with or decline to continue with the interview (Aithal, Prabhu, & Aithal, 2024). When the idea of AI surveillance or loss of jobs was mentioned during the interviews, the interviewers understood. They assured the participants that the answers would be anonymous and non-traceable. Special emphasis was also placed on the cultural factors. This was important, especially since the UAE has a multicultural and diverse workforce that made communication respect everyone's cultures; the interviews were conducted in English or Arabic according to the participants' preferences.

## FINDINGS

### For Employees

### Theme 1: Perceptions of Organizational Learning and Development Programs

From the interview, Participant 1 explained that the learning and development (L&D) programs within the organization were well-structured, especially those concerning promotions, in that they provide direction on progression. Participant 2 also raised concerns about the delivery of programs across the departments, where there were time gaps observed with the learning outcomes. While Participant 3 expressed that the onboarding training program was satisfactory, he stated that there was a problem with consistent and strategic training after the induction program, which, in turn, hampers the development of such skills. Participant 4 agreed with the fact that training content is beneficial but denied the passive form of delivery by stating a desire for activities. Participant 5 had a positive disposition regarding the programs, explaining that the availability of mentorship roles in the L&D programs was highly useful, especially for enhanced mobility between the different positions. Although participants had different experiences, they understood the significance of the L&D program and wanted improvements in the areas of standardization, engagement, and more strategic duration.

### Theme 2: Engaging and Effective Training Aspects

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Participant 1 pointed out real-life examples and case studies as the most effective kind of learning, citing that it made him grasp how it is done in real life. Participant 2 pointed out that completion of group tasks with peers improved their interest and comprehension, particularly in problem-solving activities. Participant 3 expressed liking short modules, games, and animations, explaining that they were the best mode of passing on complicated information. Participant 4 had a positive attitude toward the method of feedback during the training workshop because it provided corrective feedback and practice simultaneously. Participant 5 was a fan of diagrams and examples that helped explain technical information. All participants showed specific though mutually beneficial preferences, which point to the effectiveness of the diverse, interactive, and practical approach to the training and development of the participants' interest and attention.

**Theme 3: Use of AI-Powered Learning Tools**

Participant 1 employed an action AI chatbot that recommended the kind of training that the participant required given their performance and career aspirations, which he said was helpful for learning. Participant 2 also utilized an analytics dashboard that indicated aspects of learning that he succeeded in and the aspects that he required help with. Participant 3 used an adaptive platform that updated the progress of the content based on student performance and the quiz's feedback, which he found interesting and helpful in terms of time. Participant 4 used a virtual tutor system before, but he said that it is not very intuitive and is more complex than other forms of AI. Thus, Participant 5 admitted they had never used any AI tools intentionally and just took traditional online courses, which indicates a lack of awareness or integration of AI tools. These replies are somewhat unclear regarding the use of AI tools: These results indicate a clear need to spread and train more about various tools that incorporate AI.

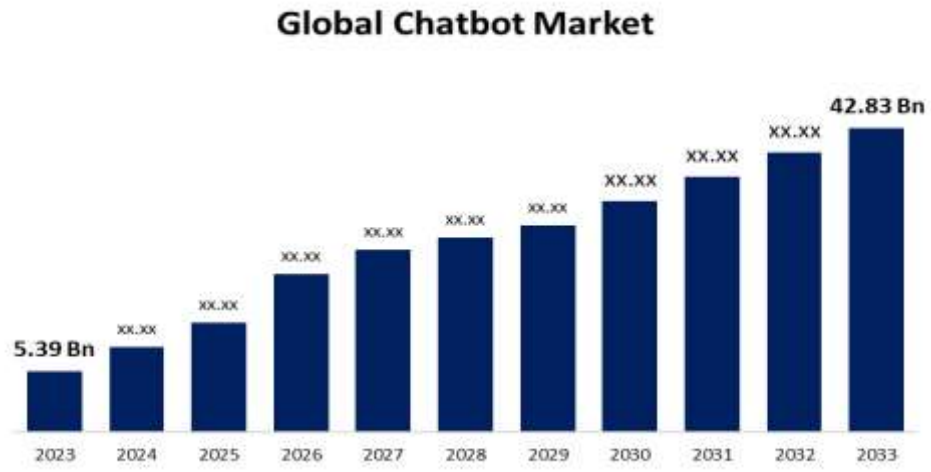


*Figure 1: Chatbot Market Size, Share, Growth Forecast 2033 (Spherical Insights, 2024)*

**Theme 4: Challenges in Applying Training to the Workplace**

Participant 1 stated that although training was received, implementing the knowledge gained at work in stressful positions was always difficult without practical assistance. Some of the training learned by Participant 2 was deemed as irrelevant to the current tools used in the organization and the job requirements to implement the knowledge. Another participant mentioned lack of time and high workloads as the two factors that hinder the use of new skills on the floor. Participant 4 claimed that there is no further support received or managerial

reinforcement after the training has been conducted, and this has demotivated him/her from practicing what has been learned. Finally, Participant 5 mentioned that there were others in the workplace who had not been trained in the same way as they were, and this led to misfits and ineffective communication between members of the teams. These findings suggest that there is not enough support for learners and their supervisors after the training, timeliness of the materials presented during the training, and the match between the training participants and the context of their workplace.

**Theme 5: Suggestions for Program Improvement**

For that reason, Participant 1 proposed that the training should be divided into personalized reading paths according to employees' positions and levels of experience in the company. Participant 2 opined that a combination of face-to-face and online delivery systems should be used to capture each student's mode of learning. Participant 3 also suggested follow-up training sessions as coaching or mentorship sessions to ensure the participants apply what they have learned. Participant 4 supported the view of having culturally relevant content by adding the cultural aspect to make it more relatable. Participant 5 recommended that communication training should be done in multiple languages so that all employees can be trained without prejudice. Hypotheses discussed in these suggestions include the use of an individualized approach, diversity, and integration of learning support systems in training to increase program significance.

**Theme 6: Using AI to Improve Traditional Training**

Participant 1 thought that with the aid of artificial intelligence, learners will be more engaged since they will receive material that is relevant to them as well as progress through lessons tailored to their learning style. Participant 2 went further to state that with the help of predictive analytics, deficiencies in skill levels could be diagnosed before they grew serious, and then training could be arranged more proactively. According to the interview, Participant 3 found AI-driven, just-in-time learning tools useful for making information easily available in customer-related positions. Participant 4 also said that through simulators, employees can rehearse their responses to given scenarios in a controlled environment that does not involve any risk-taking. It should be noted that Participant 5 did not want to completely implement an AI system but rather integrate both human and intelligent learning systems. These views all together form the grounds for a blended model, where AI works hand in hand with other practices of learning.

**Theme 7: Impact of Learning Interventions on Engagement, Productivity, and Career Development**

Participant 1 stated that the results of the leadership course were that they got promoted recently because the program gave them confidence. Participant 2's motivation increased after the use of AI tools as the training content became more personalized and more convenient to arrange. The third participant explained the idea of improved individual performance, and their efficiency was increased after training sessions. Participant 4 pointed out an increase in critical thinking and better decision-making being implemented at the workplace after the learning interventions. On this issue, Participant 5 mentioned that structured training assisted them in developing career goals and enhanced organizational commitment. In summary, the perceived impact of learning programs is that they enhance learning, enrichment, and beneficial career outcomes.

**For Trainers**

**Theme 1: Use of AI Tools in Training Sessions**

The most common applications mentioned by Participant 1 include the use of artificial intelligence chatbots and machine learning algorithms, whereby the system adapts the training to the trainee depending on the results of the performance levels, especially during the initial stages of on-the-job trainees. Participant 2 used such features as quizzes and simulations, which helped to check the understanding of the material in real time and adjust the difficulty level. Only in the limiting case did Participant 3 report using AI for scheduling and tracking attendance, while the area of content personalization was mentioned to have a very limited application. Participant 4 tried using AI to track the engagement level of the learners during the sessions, and he mentioned that he would prefer simple interfaces. Participant 5 said that she does not actively use AI, and the reason was that she never received training on how to use it and that the format of e-learning she used was normal. These are mixed levels of AI in trainers where some have already incorporated sophisticated tools, and others have not adopted the learning systems with AI.

**Theme 2: Employee Feedback on AI-Driven Learning Tools**

Participant 1 stated that there is evidence that the employees liked flexibility, customization, and options to learn for several hours at a time. Regarding adaptive systems, Participant 2 testified that people were sharing positive comments concerning interactive features; however, some of the users mentioned that they felt lost at the beginning when using the adaptive systems. Participant 3 also felt that he got some reactions; some of the employees appreciated the instant feedback they received, while others preferred to be guided by the instructor. It was observed that young employees embraced change enthusiastically while the rest of the staff required time to adapt to change and embrace the new AI environment, as mentioned by Participant 4. Participant 5 pointed out that employees seldomly discussed AI, perhaps because it is not integrated well; there is a need to make it more evident that AI is being used. Users more often highlight the efficiency of AI but demand more support and explanations from them.

**Theme 3: Challenges in Preparing Training for Diverse Attendees**

Participant 1 also pointed out the challenges that material must be developed in a way that is acceptable and accessible to people from different language and cultural backgrounds and with different levels of computer literacy. Indeed, participant 2 pointed out the problem of writing texts containing technical information but at the same time being appropriate for employees with various levels of education. Participant 3 also stressed that it may be difficult to allocate time and means when using a choice model that addresses different learner's needs. As a group, some challenges that challenged Participant 4 included challenges relating to sample sensitization, choice of example(s), and scenarios that can be motivated in a way that will not offend any member of the participant group that is present. Participant 5 noted that some of the trainees may have low self-efficacy in using technology, which would limit their interaction with the technology-supported training. These findings imply the importance of incorporating universal design principles, flexibility, and extra time and money for the learners.

**Theme 4: Measuring Training Success and Key Indicators**

Another way in which Participant 1 applies it is through knowledge confirmation and tracking skill enhancement and the rate of completion. Participant 2 uses feedback forms, quiz scores, and activity statistics that are obtained while the activity is in progress and includes parameters such as students' participation in the discussion. Participant 3 stated that he/she focused on the changes in the behaviour of employees at the workplace and subsequent conversations with the line managers to check on the effect achieved. Specifically, Participant 4 utilizes time-on-module and quiz data and links them to employee performance evaluations. When asked for the preferred method of tracking, participant 5 chose Manual tracking through observations made by the trainers and feedback surveys given after training for the participants due to limited resources of automated tools. In all the responses, success is defined using both qualitative and quantitative measures, while data analytics solutions are not easily available to everyone.

**Theme 5: Support Required for Enhancing Training Implementation**

One of the concepts mentioned by Participant 1 was to have more appropriate and simplified AI tools and technical support with the purpose of facilitating content development and minimizing repetitive tasks. Participant 2 suggested that more time should be spent as well, and a bigger budget should be allocated to enable distinctions to be made in content, depending on the target group. Participant 3 proposed that some of the money should be used to train the trainers to be on par with the advances in EdTech. Altogether, Participant 4 mentions the desire to have easy-to-use authoring tools and the availability of real-time translation for creating more accessible content. In particular, Participant 5 stressed the need to involve IT departments in the creation of content to improve the AI elements included in the training modules. Altogether, the trainers also felt the lack of better tools, integration with other departments, and the need for training other trainers and other employees to improve the training procedures for an organization's development in the digital world.

**For Manager**

**Theme 1: Evaluation of Training Effectiveness**

**Participant 1** points out that they measure the effectiveness of training by taking a look at the changes that take place in employee performance metrics following training, including productivity and the quality of work post-training. They also mentioned the use of ROI analysis and participant feedback for success. Employee retention and the capability of transferring skills from the training to daily tasks were the core of **Participation 2**'s attention. Follow-up assessments and performance reviews are used to measure improvements and determine other areas for development. Post-training surveys and feedback forms were seen as a way to get employee insights by **Participant 3**. In addition, they also evaluate training effectiveness by documenting when employees use new skills in given projects and what that means for team performance.

**Theme 2: AI-powered Tools for Lifelong Learning**

In particular, **Participant 1** spoke of how AI can present personalized learning paths that provide people the opportunity to learn at their own pace. The original reason they used AI-powered platforms was to suggest relevant courses and track progress, which has helped with more efficient skill development. **Participant 2** agreed but said that adaptive learning systems (such as AI tools) help employees focus on their weaker areas, and thus, learning can become more targeted as well as effective. In addition, they mentioned the work with AI that can

analyze learning behaviour and advise to suggest resources based on the needs of the individual. Also, **Participant 3** said that AI can aid in lowering the time spent on learning by going through a large amount of training content. According to them, AI tools are enabling them to distribute the right content to the right people faster.

**Theme 3: Measuring Employee Engagement Post-Training**

After the training, **Participant 1** emphasized that it is essential to do one check-in with employees to learn how they have adapted their learning. Additionally, they follow up on participation in follow-up activities and discussions. In a second interaction with me, **Participant 2** talked about how they use AI tools to see which data shows how employees will interact with training materials after the session. This also includes logging login times, completion rates, and interaction with supplemental materials to measure ongoing engagement. **Participant 3** also reported that people were surveyed, team feedback was used, and performance metrics were used to see how well the people took the training in their roles. They also collect data on the way skills are applied in the workplace and adjust future training programs as a result.

**Theme 4: Aligning Training Outcomes with Organizational Objectives**

**Participant 1** mentioned that they evaluate people's performance and check with employees about their views on specific business goals to make sure their training is relevant to the organization. This is to ensure that training that is being undertaken aims at the skills that will have maximum impact on the success of the company.

**Participant 2** agreed and stated the need to set specific training goals linked to company KPIs. One thing they also said is that they also use the data to make sure the training meets current skill gaps and changing business needs.

Here, **Participant 3** had a slightly different approach stating that to enable training to match organizational objectives, there should be regular communication between HR and department heads. They channel their training programs to accommodate the changing strategic direction of the company.

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*Figure 2: Aligning Training Outcomes with Organizational Objectives (Anh, 2024)*

**Theme 5: Preference: AI-driven vs. Human-led Training**

**Participant 1** distinguished a blended approach where AI can bring scalability and personalization to the learning but they believe it is still critical for human-led instruction to be involved to provide context and emotional connection. They proposed a mix of AI in the delivery of content supplemented with human facilitators during discussions and feedback.

In more complex, high-stakes situations where employees need nuanced guidance, the role of human instructors is even more important, and the hybrid model was agreed by **Participant 2**, though he disagreed with their role exclusively relying on support tools such as Microsoft Teams. From their view, AI is most useful in building standardization and shortening the process of basic learning.

**Participant 3** was more inclined to AI-driven training due to the efficiency and cost related to using AI platforms. Yet they understood that human-led contacts are still necessary to deepen learning and create mentorship in higher impact topics such as leadership development and team dynamics.

**Icebreaker:** One such was a leadership exercise with which **Participant 1** reminisced—leading a mock team project. The reactions of them on their communication skill opened their eyes to the leadership style that they need to change or improve to have not only authentic but also real-world interactions.

A data analytics course that used industry-specific case studies was reminded by **Participant 2**. This practical approach was helpful to them in gaining confidence on using new skills in work.

**Participant 3** brought to our table a communication workshop, whereby, role-playing difficult conversations helped individuals mitigate how they will interact with employees in situations that will be uncomfortable.

**Discussion Topics:**

**Theme 1: Motivations for Training Participation**

The ability to advance their career was pointed out by **Participant 1** as the reason why employees are most motivated. If the training is correlated to the promotions or milestones that are recognized by the company, people are more likely to participate.

**Participant 2** adds that employees attend training so that they can better develop their expertise, increasing their appeal in terms of hiring potential in the role that they hold now, and also future potential.

**Participant 3** focused on the role of getting certified or credentials upon completing training as one major motivator. Possible to demonstrate you've learned something new, and adding a little to your resume is extra motivation.

**Theme 2: Role of EdTech Tools in Learning Experience**

EdTech tool allowed **Participant 1** to appreciate the flexibility it brings, particularly for people who are working remotely. However, they also warned that the tools could sometimes stifle engagement because they are too passive or do not promote interaction.

EdTech tools both provide a sense of convenience and self-paced learning, however, they can make it seem disconnected without incorporation in live sessions or group activities, **Participant 2** noted. In their opinion, EdTech tools should be combined with elements that allow for more interactive, collaborative things.

According to **Participant 3**, the EdTech tools offer great accessibility but to be designed for the learner. Misalignment with why the tool is needed by a user creates frustration, and the lack of a good interaction draws the user away from it.

**Theme 3: Suggestions for More Engaging Learning Programs**

**Participant 1** suggested that there be more hands on learning opportunities, such as simulations and scenario based exercises, to continue to keep training interesting and applicable to the employee's actual world issues.

Integrating social learning elements such as peer-to-peer discussions, group projects, and mentorship, suggested **Participant 2**, would make training programs more engaging and learning contextual and practical.

**Participant 3**, the participants mentioned that it was crucial to customize the learning experience to match the specific roles and industries of employees. Additionally, they proposed utilizing case studies and examples that are specific to the industry.

**Closing:**

**Theme 1: Integration and Perception of AI-Driven and EdTech Tools in Learning**

**Participant 1** had positive feelings towards AI applications, such as chatbots or personalized platforms that allow for employee training and development, depending on the level achieved. They only appreciated the EdTech for these reasons, and flexibility and human inputs for affective and contextual learning.

**Participant 2** explained that there is applicability for recognizing skill deficits through things such as adaptive learning systems and predictive analytics. They noted that EdTech tools

promoted interactivity in learning but can be improved to better meet the needs of the learners in terms of engagement.

**Participant 3** also stated that the application of just-in-time AI learning and content, which adapted to the visual learner's pace, was effective in saving time. They stressed the fact that while AI enhances proficiency, it is vital to employ human tutors for superior training, managerial roles.

**Theme 2: Effectiveness of AI Tools in Enhancing Student Engagement**

**Participant 1** stated that AI chatbots and an adaptive learning platform were very effective; participants felt motivated when they were taken through adaptive learning pathways aligned with their objectives.

**Participant 2** found that with the help of the PA tools, one can determine areas to focus learning on and learners' interests.

**Participant 3** pointed out to use of technologies such as just-in-time learning tools to make content easily available in working environments, thus enhancing efficiency and attention, where roles are swiftly changing, in customer service.

**Theme 3: Implementation of Adaptive Learning Strategies in Curriculum Design**

**Participant 1** unveiled that HBMSU utilizes the applications of artificial intelligence that tailor training content according to the learners' performances, resulting in the development of unique learning patterns that enhance learners' interests.

**Participant 2** also pointed out the utilization of the dashboards and analytics to focus on the lessons that need to be taught at the individual level; the system adapts the content to match the learner's weak points.

**Participant 3** has suggested that the adaptive modules be referred to as those that alter depending on the feedback given in the quiz for better effectiveness and the overall learning needs of students.

**Theme 4: Challenges and Solutions in Implementing AI in Learning Environments**

**Participant 1** found that most AI tools are complicated and not easy to use. They were able to overcome this through campaigning for easy personal and technical assistance.

The change initiation by **Participant 2** reveals the following: One of the concerns from the audience is resistance due to the limited use of technology. As a solution, they provided orientation to the students and hybridized the mode of learning by integrating AI with face-to-face communication.

TV3 was found to raise awareness of the benefits of AI **participant 3**. To address this, they trained AI highly specifically and incorporated it into well-known formats so employees did not even realize they were learning from an AI.

**Theme 5: Evaluating Effectiveness and Return on Investment of AI in Learning**

To evaluate efficiency, **Participant 1** captured performance metrics after the training, such as an increase in productivity and the Return on Investment analysis.

**Participant 2** felt that assessments after the actual engagement, engagement data, observation, and skills transfer feedback can provide the ROI, and where to go from there.

**Participant 3** monitored the application of skills in a real project and employed feedback questionnaires to assess the pertinence of the training and the impact on the performance of the team.

**Theme 6: Effective Strategies for Integrating AI in Corporate Training Programs**

**Participant 1** proposed the usage of AI, implying that the content to be delivered matches each learner's Support with a focus on emotions and context.

**Participant 2** suggested that predictive analytics should be used to determine the knowledge deficiency, even when it is still possible to focus on the restoration of the deficiency.

**Participant 3** pointed out that to bring maximum improvements, it is necessary to start using the AI tools that will provide evident changes and then develop new features step by step. They also pointed out that tutor intervention can be effective for improving knowledge on how and when to apply AI in training.

**Theme 7: Recommendations for Effective Adoption of EdTech and AI in Workforce Training**

**Participant 1** claimed that easy-to-understand applications should be implemented, and support for applications should be used without much pressure from management.

The possible solution proposed by **Participant 2** is the necessity of training both employees and trainers to increase confidence and utilization of EdTech tools.

**Participant 3** stressed the inviting IT departments from the start, as well as integrating the features with people to achieve the best learning solutions.

**Theme 8: HBMSU's Role in Assisting Organizations with AI-Based Training Solutions**

**Participant 1** suggested that HBMSU could offer intelligent learning tracks, where information would be changed according to the results of assessments and the employee's goals, which would make the training more effective.

**Participant 2** suggested that HBMSU should assist organizations in applying the prediction model to ascertain early on where needed skills are lacking for organizations to provide adequate training and developmental opportunities that address individual and organizational needs.

**Participant 3** noted that HBMSU can complement by providing mentoring alongside AI features to ensure that AI is used for learning and development without replacing human expertise in complex, critical development fields.

**Theme 9: Anticipating Future Trends in AI-Driven Learning for Organizations**

**Participant 1** insisted that the role of AI will remain progressive in enhancing the learning experience and distinguishing content and uses data and interaction from real-time to fit the learner's progress.

**Participant 2** further emphasized the use of analytical performance prediction that would enable organizations to identify areas that require the most attention to enable orientation of particular training regimes.

**Participant 3** was able to predict how learning would be augmented with human and artificial intelligence coaches that facilitate learning in areas like leadership development.

**Discussion**

The findings discussed in the analysis apply a comprehensive view of how learning and development (L&D) initiatives are perceived, delivered, and assessed at the organization's employee, trainer, and managerial levels. From the employees' viewpoint, the overall attitude towards the organizational learning programs was positive because all the employees viewed such training programs as valuable and necessary. However, perspectives were raised regarding its gap and activity after the induction program, which implies that while foundational initiatives are present, more work is needed to embed a long-term strategic approach in training delivery. Some of the participants mentioned that the content they learned was helpful. Still, they, again and again, wanted content that was more engaging and related to their needs, which shows that the quality and delivery of content are not the same thing. These benefits include practical examples, working in groups, and using graphics such as diagrams and animations. These preferences show that there should be an emphasis on the kind of experiential learning activities and those that engage participants interactively to sustain interest and enhance recall (Sposato, 2024). It was also established that there is a move up in the engagement factor since employees are provided with exercises where they are allowed to carry out theoretical tasks practically through group work and simulations. Feedback mechanisms were also stated as being vital enablers that assist the learners in assessing their progress as well as improving on the aspects that were discussed, which further highlights the importance of repetition of these mechanisms as the learner's progress through the learning process.

When it came to enhancing training interventions, participants' ideas included developing an accredited training plan based on experience and expertise, as well as combining online and face-to-face modalities, the need to create culturally sensitive and linguistically appropriate content. These ideas indicate that there is a new understanding of the lack of efficiency of the old model. Employees have stated that they prefer training systems that are accessible, diverse, and backed up by subsequent mentoring and follow-on sessions, and this implies the need for a comprehensive approach to the training program. Most employees were positive when faced with how AI could complement traditional training methods (Khamis, 2024). AI could assist in delivering content that is specific to an individual learner, monitor learner progress and even predict performance deficiencies that could evolve into performance gaps.

This was considered one of the benefits of using virtual simulations and other just-in-time forms of learning where learners are allowed to practice in a safe environment. There was, however, a word of caution regarding the complete reliance on AI. As a result, some recommended using a model that combines man and AI where the human factor of teaching, especially emotional intelligence, comes into play. Regarding the perception of change brought by the L&D interventions, the results also showed that the degree of perceived change in employee outcomes was also high. Some of the changes mentioned by the participants were in their confidence level, motivation, decision-making processes, and career planning from the training activities. In particular, one person attributed an increase in rank and improved leadership skills and self-confidence to a leadership training course (Nirubarani & Aithal, 2024). These are testaments to the importance of training in the success of an organization so that the proper learning outcomes lead to improved performance at the individual and group levels.

It became clear that the utilization of AI for learning became one of the trends, though not without its imperfections, in the present training environment. Some employees used AI

chatbots, learning applications, and analytics to navigate the training, monitor, and get suggestions. Nevertheless, this was not the case, as some practices were adopted to certain extents. One respondent reported he has never used any AI tool at the workplace, so a workforce may not be aware of or implement such technologies. The different cases suggest that there is a requirement on the institutional level to not only spread the use of AI but also the training of the employees to reap the benefits of technological advancements. However, despite such structured training, various factors hinder the implementation of the content in practice. The main challenges the employees mentioned included lack of time to attend the training, the irrelevance of the content in their daily work schedule, the tools and responsibilities they were handling, and lack of follow-up by the trainers (Dhia, 2023). These findings suggest a poor relationship between training contexts and training applications and a strong call for improving context relevance and employing managers to enable transfer. As a result, inequitable training within the team implies communication difficulties; thus, there is a need for harmonization in training to enhance team cohesiveness.

The reasons for training participation were career promotion, certification and increased efficiency. Recognition of certification was viewed as one of the key motivators, with value attached to the fact that it represented a specific acquired knowledge or competency that enhanced the learner profile (Abro, Ateeq, Milhem, & Alzoraiki, 2024). Furthermore, there are significant concerns about the flexibility and availability of EdTech tools during the learning process; one disadvantage that can be ascribed to EdTech tools is the feeling of depersonalization if live or collaborative elements do not support the section. Participants suggested adding scenarios into training, peer learning and doing the training with the participants' jobs in mind. These notions are based on constructivism's principles with concepts such as relevance and interactivity. The usefulness of the training material and ensuring it ties to the industry and specific roles to be taken up by the learners was deemed necessary in creating interest and relevance.

The managers adopted several evaluation methods, including changes in productivity and how skills were applied, as well as an analysis of return on investment to determine the efficiency of the training programs. Tools were appreciated for identifying learning paths and individual learning requirements to increase the precision and effectiveness of learning development. There was also a post-training test that involved assessments, questionnaires, and performance data to check for the applicability of the knowledge gained in the workplace (Song, Shin, & Shin, 2024). The focus was on understanding the training activities related to the focus business processes. Managers involved Human Resources and department heads in setting learning programs to meet existing gaps and organizational strategies. In this process, there was effective use of learning AI and analytics to identify potential future learning needs and provide material in accordance with these needs.

In this case, the AI was not only an application to help the work be completed at the right time but also a method to effectively achieve the required organizational goals. Several of the themes discussed with all the participants, including employees, trainers, and managers, were the idea of using AI in tandem with other traditional learning techniques. While AI's advantages are efficiency, scalability, and individualization, the human instructor was valuable for context-sensitive and emotional support and for teaching complex skills like leadership and teamwork. It also points out that there should be a balance between the instructional approaches to enhance both modalities. They shared experiences that helped them understand the need for practical training and training pertinent to a given role. Leadership simulations, case-based courses, and

communication workshops were mentioned as some of the most effective in developing realistic skills and confidence among learners (Dhia, 2023). All of these findings point to the understanding that the delivered programs must be based on the context of the industry and incorporate the principles of interaction design to ensure that the desired change is sustainable among the learners.

The gap showed an increased need to train trainers systematically and effectively, and more specifically, to train them on how to apply the principles of artificial intelligence in trainers. It was agreed that having simple interfaces to interact with artificially intelligent systems and technical support was also ideal for broader adoption and increased efficiency in content development. The overall response of the employees towards the AI-based tools was positive, and the two most liked aspects were flexibility and interactivity. However, trainers mentioned that some employees were confused about the older people or those who were not computer literate, indicating that there would be needed for oriental action and follow up to the performance which had to be delivered in front of a more diverse audience concerning nationality, education, and experience, it was difficult for trainers to address cultural and technological disparities among the attendees (Nyathani, 2023). This requires several strategies in designing educational technology and establishing support structures to accommodate various groups of people.

The trainers who were involved in the delivery of training sessions also employed qualitative methods to assess the effectiveness of the training exercises. These tools included polls, feedback on students' interactions, analytic activity data, and convened stations with the direct supervisors. However, not all the trainers had access to the automated system, which shows from the above study that even trainers still lack the resources they require for their work. This called for institutional support for better data analytics tools to support large trainers easily (Nirubarani & Aithal, 2024). Improving these evaluation mechanisms is therefore essential to determine the extent of change that has taken place as a result of the training interventions and, in the process, design improved content for future training. The last viewpoint of the manager gave a strategic dimension to the discussion by pointing out the match between the training outcomes and organizational objectives.

## CONCLUSION AND RECOMMENDATIONS

### Conclusion

The implementation of Artificial Intelligence (AI) in the Learning and Development (L&D) programs for the employees in the UAE banking sector is a promising endeavor that has been implemented as a challenge. This research looked at the reception of various levels of employees, trainers, and managers about the changes and efficiency of the AI-based L&D solutions. These studies support that AI has brought ideas of personalization, flexibility, and operational er efficiency and effectiveness into training paradigms, However, it has not been fully implemented because of certain organizational, cultural, and technology constraints. The first general idea that emerged is the need and applicability of AI in L & d processes— from automating mundane tasks freeing up more time for learning, to customizing and feedback for L&D.

The participants appreciated the use of AI in achieving the goals of providing lesson packages, increasing target and relevance, as well as cutting down on the wade time spent on general training. Its utility was valued in the assessment of learners' performance and adjustment of specific instructional approaches. However, some of the trainers highlighted the issue of less

student-teacher interaction and the necessity to learn new technologies among the significant advantages. Managers embraced more of a tactical approach and saw AI as a way to ensure that L&D is properly connected to performance, goals, and business value, as well as ROI.

However, some challenges ensue during the implementation of the models, which are briefly discussed below. Another challenge pertains to cultural relevance, specifically, insufficient support for the Arabic language and insufficient use of culturally familiar examples to the audience decreases the perceived relevance of the AI-written text. Some of the challenges include: inadequacies in integrating with other existing technologies in the existing structures, and acceptance due to a lack of knowledge or the impression that existing technologies are the latest.

Lastly, there are issues to do with post-training application, where knowledge obtained is not effectively implemented in an organization, which underlines the rationale in providing better support structures, follow-up procedures, and content best suited for a certain context. One common denominator regarding the preferences of all the stakeholders is the fact that they all mentioned a desire to see more blended learning solutions. Most of the participants stressed the usefulness of AI tools due to a great number of opportunities and scope; however, they still prefer to use human-led training in cases of training that are sensitive, emotionally driven, or focused on some leadership aspects. The $75,000 database also underlines the need to develop L&D frameworks that will capitalize on AI's capabilities yet retain employer attributes such as coaching, caring, and judgmental aspects of learning.

This research also raises organizational readiness issues, technological, cultural, and strategic. The likelihood of having satisfactory effects of integrating AI into L&D is high in organizations that are receptive to innovation, encourage adoption of change, and include employees, trainers, and leaders in change processes. Furthermore, incorporating trainers, to enhance their competencies, developing structures for adoption, and the construction of AI systems that are sensitive to the culture in the current context will help close the implementation gap. Finally, the research is based on the concept of lifelong, personalized, and self-learning empowered by AI but driven by humans. For the UAE banks and institutions of the like, the roadmap focuses on balancing the technological trends with culture and best positioning to foster a strong L&D environment.

**Recommendations**

**Strengthening Post-Training Support and Workplace Integration:** This was done to identify ways to improve the AHP program, particularly regarding follow-up and application support after the training. While training sessions are crucial and present an ideal approach to developing new skills, lack of follow-up or motivation from management makes the employees fail to apply the learnt knowledge. In that respect, organizations should cultivate scheduled follow-up processes, including coaching, mentorship, and debriefings. Managers should ensure that they pattern themselves as trainers and supervisors to oversee the implementation of these new skills in the organization and correct any faults, if any, noted. Thus, this follow-up process retains the learning loop and increases the chances of behavioral change.

It is also the case with standardizing the training process of its employees regardless of their departments. Lack of equal training exposure within the team was cited as a cause of misunderstandings and wasted time during work. Building standard maintenance of all the content of the training courses within organizations assists in the construction of strong teams and effective work sequences. It also reduces confusion resulting from some employees being

trained on new systems or updated methodologies (Aithal, Prabhu, & Aithal, 2024). Also, the training content should reflect the systems, tools, and tasks the employees are expected to perform in the workplace. In order to facilitate this, it is advisable to include the heads of departments and IT personnel in the training development. These are some reasons why applying training to an actual work setting benefits the employees; the employees are more encouraged to train and apply their newly acquired knowledge.

**Expanding and Normalizing the Use of AI and EdTech:** Some workers and trainers have had the chance to access AI technologies in learning, while some are still in the dark about whether such technologies exist or how they can embrace them. Such technologies should be adopted and marketed across these organizations to increase understanding of how to use them. This is particularly relevant for employees who might not be conversant with the gadgets or resist change. Information, training, and clear instructions and interfaces can considerably enhance the number of users. Therefore, the platforms must be easy to use and developed with an end user in mind. Sophisticated and unattractive tools demotivate the users, and the technology itself defeats the purpose of the technology.

Hence, one must choose the AI platforms that are as technically advanced as they are easy to use. AI systems should also have feedback methods, learning methods and real-time analysis that will enable the learners to keep up and or remain motivated. Also, forecasting is essential to determine the deficiencies in specific skills that can hinder performance (George & Wooden, 2023). The best thing about using trends in the progress and performance of the learners is that training is not necessarily done on an as-needed basis but rather in advance. This means the workforce is always informed on the relevant skills to meet the demands of the business environment, thus making the organization more competitive in the fast-growing environment.

**Enhancing the Structure and Relevance of Learning Programs:** By referring to the results of the targeted survey of employees, we can conclude that although the organization has implemented the learning and development structure, the specific structure requires even more correspondingly with the particular needs of workers. Some of the issues mentioned include a lack of individualization of pathways, which would make the participants lose interest and see the training as irrelevant. Hence, the training must be designed according to the job positions, years of service, and the level of the employee's productivity. This can be achieved using AI, where an individual has a set of learning steps that can change in real time depending on the user's behaviour. Further, the organization should also consider adopting a hybrid virtual and physical learning model.

This format allows for an individual approach to learning and a more relaxed timetable, which is helpful for employees with a lot of work assigned to them. They also recommended the inclusion of the applicability of content within the training forms or lesson plans. Information deemed impractical or irrelevant to day-to-day business operations was considered irrelevant, particularly when provided by individuals in direct contact with customers or the technical department (ADENIYI & AKINSUROJU, 2024). Real-life examples, case studies, field exercises and practical lessons such as simulations are more effective as they apply what has been learnt practically. This makes it possible for the learners to apply what they have learnt directly in their practice, training making the perceived value of the training high and retention high.

**Exploring the Role of Institutions like HBMSU in Corporate Learning:** Institutions like Hamdan Bin Mohammed Smart University (HBMSU) can help support corporate training

programs. It is also ideal that the university can create specific learning maps to fit the organization with intelligent characters that can learn depending on the performance and learning deficit. These tracks may contain both the academic aspect and the aspect applied to the workplace, thus linking the two. With the help of predictive modelling tools, HBMSU can also assist organizations with skill gap analysis. To this extent, it is possible for organizations to determine where their human resources lack and establish training methods to correct the gap before it influences performance. This way, time is not wasted, and it also ensures a flexible workforce in an organization. In addition, the university can cooperate with the organizations and provide the content by the AI while the learners can be coached and advised by the tutor (Rehan, 2023). This approach maintains positive aspects of efficiency and EI and effectively leads decision-making and communication skills training.

**Measuring Learning Impact and Return on Investment:** Training evaluation should not only focus on measures like the completion rate. Managers and trainers require a more complex and multiple-factor approach that involves observation, results, feedback, and long-term use of the skills. The information also gives more profound insight into how training leads to performance, productivity and increased satisfaction. In this context, AI tools can help this evaluation process by gathering and analyzing data on learners' behavior, accomplishments and performance. Linking it with performance management systems provides a way through which organizations can establish the correlation between learning interventions and organizational performance. For instance, seeing that an employee's satisfaction has better ratings after they go through the communication module can be effective. Besides, knowledge assessments and knowledge checks should be conducted during training to collect qualitative data on the learners' experiences and difficulties (Sharma & Kohli, 2024). They can be used to improve future training programs to ensure improvement each time the training is carried out.

**Cultivating Motivation and Engagement in Learning:** The motivation to undertake training is therefore evident, and the research indicates that when there is a connection between training and employee advancement, there will be increased participation in training. Some of the ways of motivating the trainees include providing certificates, awards, and other forms of recognition. When the employees appreciate that learning results in promotion, increased responsibilities, or recommendation, they will be motivated toward the goal and wish to spare time and energy for the process. This is why peer mentoring, group assignments, and discussions, among other social learning approaches, should also be adopted in training courses. It also helps create awareness and information and enhance the organization’s professional contacts (ADENIYI & AKINSUROJU, 2024). Industry-specific examples, examples, Simulations and other interactive elements make the learner see more of the real-world application of his learning. This makes the training more effective because it sparks interest and allows employees to retain information.

**Supporting Trainers in the Digital Transformation:** It is important to note that trainers are the key agents, and their effective involvement is crucial in ensuring learning strategies are effective; hence, they've pointed out that they lack resources/training on AI and EdTech tools. Training for trainers should be offered to acquaint them with modern learning technologies and instructional management theories. Face-to-face, technical, and certification training and knowledge-sharing among practitioners or trainers could be used to close the digital literacy gap among the trainers and enhance the quality of training. Moreover, trainers need tools to develop content that is easy to create and that can be applied in various languages and cultures. Several participants observed that its employees may not be literate or possess the necessary

tech skills required for training. Some things that should be noted in the training include; real-time translation, simple interfaces and culturally appropriate examples. Engagement of other departments, particularly IT, in the training development should be highly encouraged to appreciate the technical feasibility of those training modules and ensure that they fit into the organizational framework (Rehan, 2023). Such a strategy also makes it possible to develop integrated, technologically enhanced learning initiatives that are sustainable and useful.

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