



The impact of financial inclusion on training and development programs for employees of the Agricultural Bank of Egypt in Alexandria Governorate

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Abstract: The study aimed to identify the impact of financial inclusion on the training and development programs for employees of the Agricultural Bank of Egypt in Alexandria Governorate. It used the descriptive analytical approach, relied on the questionnaire as a tool for the study, and used the simple random sampling method. The number of individuals in the study sample was (79) individuals. The study concluded that there was a medium level of the banking sector's ability to the application of financial inclusion, as well as the presence of a medium level of the ability of the Agricultural Bank of Egypt to implement training and development programs for human cadres. It was found that there is a statistically significant positive impact of the application of financial inclusion on the training and development programs for human cadres in the Agricultural Bank of Egypt in Alexandria Governorate, which demonstrates the correct of the main hypothesis of the study. It was found that whenever the average level of financial inclusion implementation increased by 1%. The average level of human cadre training and development programs at the Agricultural Bank of Egypt in Alexandria Governorate increased by 0.394%.

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Introduction

Financial inclusion is considered one of the most important lessons learned from the global financial crisis in various countries of the world, specifically developing countries, as it works to maintain financial stability and contributes to the access of low-income people and unbanked people to all the financial transactions, they need at prices that suit their income and meet their needs and are provided. them in a financially sustainable manner. Therefore, financial inclusion has become a top priority and concern for the Egyptian government as it is the mechanism through which the access of the largest number of individuals to a wide range of financial services and products at reasonable prices can be enhanced by increasing electronic payment tools, whether through mobile phones or credit cards, as the banking sector seeks to Achieving sustainable development in Egypt and increasing the number of individuals dealing with banks, as the number of individuals who obtain financial services in Egypt is estimated at about 30% by providing innovative services and products at an appropriate cost that suits

the needs of all segments of society (Central Bank of Egypt, 2019)

Problem

Financial inclusion is the focus of attention of many governments and financial regulatory bodies, including central banks. Therefore, it has become an important issue for the Central Bank of Egypt recently, as it aims to facilitate the access of financial products and services to various segments of society at reasonable and fair prices, whether via mobile phone or Credit cards aim to develop a system that keeps individuals away from non-cash transactions, achieve a breakthrough in the electronic system that controls all transactions, and increase the number of bank customers, which demonstrates the necessity of having a human element capable of dealing with technological developments and achieving all the goals of financial inclusion. Therefore, it is considered necessary to provide training programs for workers in the sector. Banking is one of the most important factors that contribute to increasing their capabilities and skills in dealing with the technological methods used and in developing the human resource, which shows

its necessity and importance in achieving the effective implementation of financial inclusion, which can only be achieved through distinguished training and the preparation of specialized programs through which bank employees can be given sufficient skills. With the requirements of continuous development and modernization, therefore, the Egyptian banking sector began to place training as one of its priorities that contributes to achieving the banking development required to reach the effective achievement of financial inclusion by providing programs and training courses for workers in Egyptian banks and financial institutions and making training an essential element in the plans for development and development of the banking sector. From the above, it is clear that the problem of the research is that it seeks to identify the impact of financial inclusion on the training and development programs of the employees of the Agricultural Bank of Egypt.

Objectives

The main objective of the research is “to identify the impact of financial inclusion on the training and development programs for the employees of the Agricultural Bank of Egypt,” and the sub-objectives branch out from it, which are: -

- 1- Identify the impact of the legislative and regulatory environment on the training and development programs for Agricultural Bank of Egypt employees
- 2- Identify the impact of the technological environment on the training and development programs for Agricultural Bank of Egypt employees
- 3- Identify the impact of the work environment within the banking sector on the training and development programs for Agricultural Bank of Egypt employees
- 4- Identify the impact of community awareness on the training and development programs for Agricultural Bank of Egypt

Research importance

- 1) The importance of studying financial inclusion and its effects on preparing training and development programs for Agricultural Bank of Egypt employees and raising the level of their competence and skills, which contributes to enhancing the financial performance of banks.
- 2) Helping banks and those in charge of the banking system recognize the role of financial inclusion and its impact on developing the performance of Agricultural Bank of Egypt employees.

Methodology

The research uses both the descriptive approach, which describes the phenomenon to be studied and the concepts and terminology related to this phenomenon, and the analytical approach, which

is concerned with analyzing the data related to the research, which will be obtained through the study tool represented in the questionnaire form, by using statistical methods and methods to reach results through which Achieving research objectives.

Research hypotheses

The main hypothesis: There is a statistically significant effect of financial inclusion on the training and development programs for Agricultural Bank of Egypt employees

A group of sub-hypotheses will emerge from the main hypothesis:

The first sub-hypothesis: There is a statistically significant effect of the legislative and regulatory environment as one of the dimensions of financial inclusion on the training and development programs for Agricultural Bank of Egypt employees.

The second sub-hypothesis: There is a statistically significant effect of the technological environment as one of the dimensions of financial inclusion on the training and development programs for Agricultural Bank of Egypt employees

The third sub-hypothesis: There is a statistically significant effect of the work environment within the banking sector as one of the dimensions of financial inclusion on the training and development programs for Agricultural Bank of Egypt employees.

The fourth sub-hypothesis: There is a statistically significant effect of community awareness as one of the dimensions of financial inclusion on the training and development programs for Agricultural Bank of Egypt employees.

Statistical methods

1. Frequency distributions, percentages, arithmetic means, standard deviations, and relative weight to describe the characteristics of the study sample and its variables.
2. Cronbach Alpha test: to measure the stability of the study tool.
3. Pearson correlation coefficient to measure the internal consistency of questionnaire statements.
4. Simple regression coefficient: to identify the effect of the independent variable on the dependent variable and test the study hypotheses

Search concepts

Financial inclusion:

“The possibility of individuals and companies having access to useful financial services at affordable prices that meet their needs – transactions, payments, savings, credit and insurance – and are provided to them in a responsible and sustainable manner (Arab Monetary Fund, 2015).

Training:

Training is the process by which people are taught skills and given the necessary knowledge or behavior so that they can carry out their responsibilities to the required standards; This process differs from the education process through which general knowledge about a specific subject is conveyed, because the focus of the training process is on the specific requirements of the job. (Kozhakhmet, S., Moldashev, K., Yenikeeva, A., & Nurgabdeshev, A. 2020).

Development and qualification:

is to provide the individual with scientific skills and experience within the company or bank, raise the cultural level, make him more flexible with different work conditions, give the individual the opportunity to prove himself, and enable him to make the appropriate decisions at the appropriate times, which is something that inspires in the employee a spirit of responsibility and loyalty (Khaled Marzouk Al-Dalh, & Faisal. 2021)

Applied framework**Study population and sample:**

The study population is represented by all employees of the Agricultural Bank of Egypt in Alexandria Governorate. As a result of the difficulty of conducting a comprehensive inventory of all members of the study population, the study used the sampling method in order to collect data related to the study by selecting a simple random sample through the study tool represented by the electronic questionnaire form, which It will be used to collect study data by publishing the link to the questionnaire on all social networking sites for members of the study population. The number of members of the study sample reached 79 individuals, and they answered the questions of the questionnaire at a rate of about 10% of the members of the study population.

Study tool

The study used the questionnaire form as a tool for the field study. The questionnaire form included three sections, the first section of which deals with the personal characteristics of the study sample, which are (gender, age, educational qualification, job title, and number of years of experience), while the second section of the questionnaire form explains the statements related to the financial inclusion axis. Which includes four dimensions: (the legislative and supervisory environment, the technological environment, the work environment within the banking sector, and community awareness). This axis included 20 statements, while the third section of the questionnaire explains the statements related to the axis of human cadre training and development programs. It included 10 statements, and a five-point Likert scale was used. Grades for answering the questions of the study topics.

The study divided the direction of the study sample members' agreement on the statements of the study's themes into levels by applying the following:
Scale range = highest number on the scale (5) – lowest number on the scale (1) = 4

Level range = scale range / number of levels (3) = 1.33

Table (1): Division of levels

level	Degree
Low	1-1.666
Medium	1.667 – 2.333
High	2.334 – 3

Source: Derrick ·B· White ·P (2017)

Validity of the study tool

The validity of the questionnaire statements was calculated by using the Pearson correlation coefficient to measure the correlation between the score of each questionnaire statement and the total score of the dimension to which the statement belongs to determine the level of internal consistency of the study tool. The results were as follows:

Table (2): Correlation coefficients for the financial inclusion axis statements

Legislative and regulatory environment		Technological environment		Work environment		Community awareness	
Phrase	Correlation coefficient	Phrase	Correlation coefficient	Phrase	Correlation coefficient	Phrase	Correlation coefficient
1	0.723**	6	0.549**	11	0.604**	16	0.852**
2	0.642**	7	0.694**	12	0.750**	17	0.768**
3	0.582**	8	0.637**	13	0.695**	18	0.836**
4	0.634**	9	0.679**	14	0.696**	19	0.793**
5	0.388**	10	0.564**	15	0.701**	20	0.805**

Source: Results of statistical analysis of study data by SPSS23

Table (3): Correlation coefficients for the phrases of the human cadres training and development programs

Phrase	Correlation coefficient	Phrase	Correlation coefficient
1	0.429**	6	0.766**
2	0.872**	7	0.872**
3	0.900**	8	0.900**
4	0.821**	9	0.720**
5	0.820**	10	0.667**

Source: Results of statistical analysis of study data by SPSS23

All correlation for study tool axes items was statistically significant in 0.01 and the tool has structural validity.

Reliability study tool

Table (4): Reliability questionnaire

axes	Alpha Cronbach	Number of elements
Financial inclusion	20	0.875
Training and development programs for human resources	10	0.883
Total questionnaire	30	0.910

Source: Results of statistical analysis of study data by SPSS23

The value of Cronbach alpha for all study tools is high and the study tool is high Reliability

Characteristics of the study sample

Table (5): Distribution of the study sample according to personal characteristics

characteristics	Categories	N	%
Gender	male	54	68.4
	feminine	25	31.6
Age	Less than 30 years old	20	25.3
	From 30 years to less than 40 years	35	44.3
	From 40 years to less than 50 years	15	19.0
	50 years and over	9	11.4
Qualification	High School	11	13.9
	Bachelor's	47	59.5
	Master's	14	17.7
	Ph.D.	7	8.9
Functional degree	Director general	11	13.9
	Deputy Director	15	19.0
	Head of the Department	21	26.6
	employee	32	40.5
Years of Experience	Less than 5 years	15	19.0
	From 5 years to less than 10 years	29	36.7
	From 10 years to less than 15 years	24	30.4
	15 years and over	11	13.9

Source: Results of statistical analysis of study data by SPSS23

Analysis of the questionnaire form

The first axis: financial inclusion

1- The legislative and regulatory environment

It was found that the statements of the axis of the role of financial inclusion related to the legislative

and supervisory environment were all at the medium level of approval, which demonstrates the presence of a medium level of the ability of the legislative and supervisory environment to be compatible with the application of financial inclusion where the mean value was 3.084 with a standard deviation of 1.028.

Table (6): Phrases of the legislative and regulatory environment axes

N.	Phrase	Mean	S. D	Relative weight	Degree	Arrangement
1	Laws and legislation contribute to increasing the ability of banking institutions to implement financial inclusion	3.025	1.132	0.605	Medium	4
2	The relevant agencies have developed regulations and laws that are compatible with financial inclusion	2.987	1.019	0.597	Medium	5
3	There is periodic and continuous monitoring that contributes to confronting any emergency problems that may occur when implementing financial inclusion	3.076	1.059	0.615	Medium	3
4	The supervisory bodies work to identify the opinions, complaints and suggestions of customers and bank employees related to the implementation of financial inclusion	3.177	1.010	0.635	Medium	1
5	The banking sector is interested in facilitating procedures and instructions related to financial inclusion	3.152	0.921	0.630	Medium	2

Source: Results of statistical analysis of study data by SPSS23

2- Technological environment

It was found that the statements of the axis of the role of financial inclusion related to the Technological environment were all at the medium level of approval, which demonstrates the presence of a medium level of

the ability of the Technological environment to be compatible with the application of financial inclusion where the mean value was 3.197 with a standard deviation of 1.017.

Table (7): Phrases of the Technological environment axes

N.	Phrase	Mean	S. D	Relative weight	Degree	Arrangement
1	The banking sector is interested in keeping pace with all modern technological developments in the field of banking services provided to customers	3.025	1.132	0.605	Medium	4
2	The banking sector is interested in employing technological means to provide all banking services to achieve financial inclusion	2.987	1.019	0.597	Medium	5
3	The banking sector is interested in working to increase customers' ability to use technological means that enable them to benefit from banking services and achieve financial inclusion	3.291	0.850	0.658	Medium	2
4	The banking sector is working to increase electronic payment methods, which contributes to increasing customers' ability to settle their financial transactions	3.392	0.791	0.678	Medium	1
5	Technological methods contribute to reducing the cost of financial transactions, which contributes to expanding the application of financial inclusion	3.291	1.293	0.658	Medium	3

Source: Results of statistical analysis of study data by SPSS23

3- Work environment

It was found that the statements of the axis of the role of financial inclusion related to the Work environment were all at the medium level of approval, which

demonstrates the presence of a medium level of the ability of the Work environment to be compatible with the application of financial inclusion where the mean value was 3.258 with a standard deviation of 0.962

Table (8): Phrases of the Work environment axes

N .	Phrase	Mean	S. D	Relative weight	Degree	Arrangement
1	Financial inclusion contributes to increasing the ability of banks to provide training programs for their employees to develop their performance and increase their abilities to perform their work efficiently and effectively.	2.848	0.921	0.570	Medium	5
2	Financial inclusion contributes to increasing the ability of banks to identify all customer needs on a regular and ongoing basis	3.405	1.149	0.681	Medium	1
3	Financial inclusion increases the ability of banks to quickly deal with all customer complaints and comments	3.291	0.850	0.658	Medium	4
4	Financial inclusion contributes to increasing the ability of banks to attract banking talent to work for them	3.392	0.791	0.678	Medium	2
5	Financial inclusion contributes to encouraging banks to develop work procedures to keep pace with all the different variables in the internal and surrounding environment of banks	3.354	1.098	0.671	Medium	3

Source: Results of statistical analysis of study data by SPSS23

4- Community awareness

It was found that the statements of the axis of the role of financial inclusion related to community awareness, one of which came in the high level of approval and four in the medium level of approval, which shows the presence of a medium level of community awareness of the importance of implementing financial inclusion

where the mean value was 3.533 with a standard deviation of 1.223

It is clear from the above that there is a medium level of the banking sector's ability to implement financial inclusion where the mean value reached 3.268 with a standard deviation of 1.057.

Table (9): Phrases of the Community awareness axes

N .	Phrase	Mean	S. D	Relative weight	Degree	Arrangement
1	The banking sector is interested in providing all the information that customers need in order to benefit from banking services	3.418	1.257	0.684	Medium	4
2	The banking sector is working to increase individuals' awareness of the importance of using technological methods in financial transactions	3.797	1.324	0.759	High	1
3	The banking sector works to encourage individuals to open bank accounts to benefit from financial inclusion services	3.608	1.148	0.722	Medium	2
4	The banking sector works to encourage individuals to express their opinions about the banking services provided	3.487	1.287	0.697	Medium	3
5	Individuals are interested in owning modern technological devices that contribute to increasing their ability to complete financial transactions accurately and quickly	3.354	1.098	0.671	Medium	5

Source: Results of statistical analysis of study data by SPSS23

The second axis: training and development programs for human cadres

It was found that three of the statements on the topic of training and qualification programs for human cadres were at the high level of approval and seven were at the medium level of approval, which demonstrates the existence of a medium level of the ability of the Agricultural Bank of Egypt to implement training and qualification programs for human cadres. The overall average value was 3.492 with a standard deviation of 1.224.

Testing the study hypotheses

It was found that there was a statistically significant impact of the legislative and supervisory environment as one of the dimensions of financial inclusion on the training and development programs for human cadres in the Agricultural Bank of Egypt at a significance level of 0.01, which shows the correct of the first sub-hypothesis of the study. The impact was positive and it became clear that there is a positive relationship between the legislative and supervisory environment as one of the dimensions of financial inclusion. With the human cadre training and development programs at the Agricultural Bank of Egypt, the value of the correlation coefficient reached 0.382 and It was found that whenever the level of the legislative and

regulatory environment as one of the dimensions of financial inclusion increased by 1%, the level of human cadre training and development programs at the Agricultural Bank of Egypt in Alexandria Governorate increased by 1,060%.

It was found that there was a statistically significant impact of the technological environment as one of the dimensions of financial inclusion on the training and development programs for human cadres in the Agricultural Bank of Egypt at a significance level of 0.01, which shows the correct of the second sub-hypothesis of the study. The impact was positive, and it became clear that there is a positive relationship between the technological environment as one of the dimensions of financial inclusion with programs. Training and development of human cadres in the Agricultural Bank of Egypt, where the value of the correlation coefficient reached 0.344. It was found that whenever the level of the technological environment as one of the dimensions of financial inclusion increased by 1%, the level of the training and development programs for human cadres in the Agricultural Bank of Egypt in Alexandria Governorate increased by 0.940%.

Table (10): Phrases of the training and development programs for human cadre's axes

N.	Phrase	Mean	S. D	Relative weight	Degree	Arrangement
1	The bank is interested in providing the training programs that employees need	3.418	1.257	0.684	Medium	6
2	Training courses and programs are determined by the actual needs of employees	3.633	1.273	0.727	Medium	3
3	The bank is interested in developing the performance levels of its employees and increasing their levels of education and awareness of all modern methods in the field of work	3.709	1.242	0.742	High	1
4	The bank is interested in providing training programs for new employees before they join work to familiarize them with the work system	3.684	1.276	0.737	High	2
5	The bank evaluates the performance of employees after they obtain the training courses they need	3.595	1.325	0.719	Medium	4
6	The bank is interested in developing the creative and innovative capabilities of its employees, which contributes to increasing their ability to complete tasks and work accurately and efficiently	3.532	1.197	0.706	Medium	5
7	The bank is interested in working to develop the spirit of creativity and initiative among its employees	3.633	1.273	0.727	Medium	3

8	The bank is interested in learning the opinions, ideas and suggestions of employees through which performance methods can be developed and workloads reduced	3.709	1.242	0.742	High	1
9	Bank employees possess multiple skills that make them capable of performing more than one job or work	3.025	1.132	0.605	Medium	7
10	The bank is interested in working to ensure that employees acquire new skills and abilities that contribute to the development and completion of work accurately.	2.987	1.019	0.597	Medium	8

Source: Results of statistical analysis of study data by SPSS23

Table (11): The impact of financial inclusion and its dimensions on human resources training and development programs

Hypotheses	b	R	t	F	P-Value
First sub	1.060	0.382	**3.624	**13.136	0.001
Second sub	0.940	0.344	**3.215	**10.336	0.002
Third sub	1.106	0.430	**4.175	**17.431	0.000
Fourth sub	0.885	0.504	**5.123	**26.240	0.000
Main	0.394	0.532	**5.513	**30.389	0.000

Source: Results of statistical analysis of study data by SPSS23

It was found that there is a statistically significant impact of the work environment within the banking sector as one of the dimensions of financial inclusion on the training and development programs for human cadres in the Agricultural Bank of Egypt at a significance level of 0.01, which shows the correct of the third sub-hypothesis of the study. The impact was positive, and it became clear that there is a positive relationship between the work environment within the banking sector. As one of the dimensions of financial inclusion with human cadre training and development programs in the Agricultural Bank of Egypt, the value of the correlation coefficient reached 0.430. It was found that the more the level of the work environment within the banking sector as one of the dimensions of financial inclusion increased by 1%, the higher the level of human cadre training and development programs in the Agricultural Bank of Egypt. In Alexandria Governorate, by 1.106%.

It was found that there was a statistically significant impact of community awareness as one of the dimensions of financial inclusion on human cadre training and development programs in the Agricultural Bank of Egypt at a significance level of 0.01, which shows the correct of the fourth sub-hypothesis of the study. The impact was positive, and it became clear

that there was a positive relationship between community awareness as one of the dimensions of financial inclusion with programs. Training and development of human cadres in the Agricultural Bank of Egypt, where the value of the correlation coefficient reached 0.504. It was found that whenever the level of community awareness as one of the dimensions of financial inclusion increased by 1%, the level of training and development programs for human cadres in the Agricultural Bank of Egypt in Alexandria Governorate increased by 0.885%.

It was found that there was a statistically significant impact of applying financial inclusion on human cadre training and development programs in the Agricultural Bank of Egypt at a significance level of 0.01, which shows the correct of the main hypothesis of the study, which was the impact was positive, and it became clear that there was a positive relationship between the application of financial inclusion and human cadre training and development programs in the Egyptian Agricultural Bank. The value of the correlation coefficient was 0.532, and it was found that whenever the level of financial inclusion implementation increased by 1%, the level of human cadre training and development programs at the Agricultural Bank of

Egypt in Alexandria Governorate increased by 0.394%.

Conclusion

- ✓ There is a medium level of ability of the legislative and regulatory environment, the technological environment, the work environment, and community awareness to be compatible with the application of financial inclusion from the point of view of the study sample members who work at the Agricultural Bank of Egypt in Alexandria Governorate. and this result is consistent with the result of a study (Sayed & Shusha, 2019)
- ✓ There is a medium level of the banking sector's ability to implement financial inclusion from the point of view of the study sample members who work at the Agricultural Bank of Egypt in Alexandria Governorate and this result is consistent with the result of a study (Al-Ash, & Abdullah, 2021) and study (Sayed & Shusha, 2019)
- ✓ There is a medium level of the ability of the Agricultural Bank of Egypt to implement training and development programs for human resources from the point of view of the study sample members who work in the Agricultural Bank of Egypt in Alexandria Governorate and This result is consistent with the result of a study (Al-Qahtani, & Awad, 2017) and study (Zubaidi, & Saeed, 2021)
- ✓ There is a positive, statistically significant impact of the legislative and regulatory environment, the technological environment, the work environment, and community awareness, as dimensions of financial inclusion, on the training and development programs for human resources at the Agricultural Bank of Egypt in Alexandria Governorate, which demonstrates the validity of the hypotheses of the sub-study and this result is consistent with the result of a study (Sayed & Shusha, 2019)
- ✓ There is a statistically significant positive impact of applying financial inclusion on human cadre training and development programs at the Agricultural Bank of Egypt in Alexandria Governorate, which demonstrates the validity of the main hypothesis of the study. It turns out that the more the rate of financial inclusion application-level increases by 1%, the higher the rate of level of human cadre training and development programs in the bank. Egyptian agricultural sector in Alexandria Governorate by 0.394% and this result is consistent with the result of a study (Al-Ash, & Abdullah, 2021) and study (Sayed & Shusha, 2019)

Recommendations

- ✓ The necessity of working to increase the dissemination of the concept of financial inclusion in all financial and banking establishments and institutions in Egypt through training courses and programs that are prepared for workers to achieve the best possible benefit from the application of financial inclusion.
- ✓ Working to provide all the capabilities and needs through which the level of programs and courses that are implemented to train and develop human cadres in all banks and financial institutions operating in the Egyptian banking sector can be increased.
- ✓ Activating the role of the central administration for financial inclusion to improve the extent of the level of financial inclusion so that the administration is responsible for private data in all geographical regions of banks.
- ✓ Making videos by using payment and electronic collection methods, contributes to eliminating ignorance.

Proposed future studies

- ✓ Research and studies related to the impact of applying financial inclusion on all factors affecting the level of performance and productivity of financial and banking organizations and institutions and the ability of individuals to benefit from its application, which contributes to identifying how optimal benefit can be achieved from applying the concept of financial inclusion.
- ✓ Research and studies related to training programs, the factors affecting them, and their effects on levels of performance and productivity.

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