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Designing Human Resources Training Model with Blended Learning Approach in Government Banking

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Purpose: The human resource studies seek to investigate the effective factors on education and its impact on the development of human learning in organizations. As a result, considering the importance of human resources training in all organizations, the present research was conducted with the aim of designing human resources training model with blended learning approach in government banking.

Methodology: This study in terms of purpose was applied and in terms of implementation method was qualitative. The statistical populations were included documents related to the field of human resources training with the blended learning approach in the last 15 years, which 35 documents were selected as a sample with using the purposive sampling method. To collect the findings were usedfrom notes taking method from the documents, which whose validity was confirmed by the triangulation method and their reliability was obtained by the Cohen's kappa coefficient method 86.9 percent. The data were analyzed by thematic analysis and under three types of open, axial and selective coding.

Findings: The findings showed that for the human resources training model with blended learning approach in government banking were identified 118 basic themes, 24 organizing themes and 9 comprehensive themes including educational leadership based on understanding and recognition, educational planning and targeting, optimization of educational processes, educational interactions, dynamic learning indicators, features of learning organization, explanation of educational goals, organizational agility and development of human resources training models. In the end, the human resources training model with blended learning approach in government banking was drawn.

Conclusion: The results of this study can have practical implications for the officials and planners of the government banking, and they based on the themes of the present research can take an effective step towards improving human resources training according to the blended learning approach.

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1. Introduction

Every organization needs expert and skilled people, which is one of the most effective factors of economic, social and cultural growth, in order to carry out its mission in an optimal way. Today, the importance of the role of human resources in organizations is undeniable, and human resources are the most important and effective tools for achieving organizational goals, and the lack of proper attention to that environment causes the organization to face many disturbances (XingShu and ZiXiang, 2022). Human resources, as the most important, efficient and effective capital of any organization, is one of the very important factors that have caused organizations to face crisis on the one hand, and have been the cause of their success and progress on the other hand (Vardarlier, 2016). Organizations always sought to use all possible facilities to achieve success. In the past, obtaining more capital, using advanced machinery and using new technology were considered as factors that bring a competitive advantage to the organization, but today the issue of using expert people and improving human resources is important. Therefore, organizations must have the ability to attract and maintain efficient and capable human resources to achieve their goals (Ghazanfari, Yousefi Saeed Abadi and Fallah, 2020). The success of any organization depends on the quality of its human resources, and this is only possible through the proper implementation of employee training programs or human resources training (Daniels, Wang, Lawong and Ferris, 2017). Education is one of the categories that humans have been dealing with for a long time. Therefore, with the development of societies and the creation of jobs in organizations, the necessity of this is felt more and more (Liu, Wang, Chen, Zhang, Yue, Ke and et al, 2020).

High-quality training plays an important role in empowering human resources, and these trainings can cause rapid technological changes, increase knowledge and information, and optimal training in organizations (Masri and Jaaron, 2017). Education is one of the most important tools for human resource development, and knowledgeable and successful managers understand the need for education and always seek to grow and develop their human resources through education (Lima and Galleli, 2021). Human resource training is a dynamic process to create and integrate knowledge with the aim of developing and improving organizational performance through the promotion of human resources (Manirakiza and Pfaendler, 2022). Human resource training is considered one of the main strategies for obtaining human capital and positive adaptation to conditions, and the increasing developments in technological knowledge have created new training needs for different jobs (Danvila-del-Valle, Estevez-Mendoza and Lara, 2019). Training human resources in an organization can solve the need for specialized and proficient human resources in the future and to a large extent solve existing problems and guarantee the future and survival of the organization (Jozsef and Blaga, 2015). Human resource training uses learning and development to identify, assess, and help develop key competencies and enables a person to improve their current and future career by planning through training and accomplishing it (Desarno, Perez, Rivas, Sandate, Reed and Fonseca, 2021).

Technology continues to modernize education and has become an integral part of the learning environment (Marchalot, Dureuli, Veber, Fellahi, Hanouz, Dupont and et al, 2018). Blended learning is a mixture of face-to-face education, synchronous and asynchronous electronic and non-electronic learning, which aims to optimize the efficiency of education along with reducing costs (Kerr, Milnes, Martin, Ammentorp, Wolderslund and Chiswell, 2022). Blended learning is defined as the effective combination of various techniques, techniques and how to provide learning to meet the special communication, knowledge sharing and information needs of people (Han, Wang and Jiang, 2019). In this learning environment, communication and social interactions are facilitated, many problems of traditional education are reduced and it provides a flexible and relaxed environment for learners (Boelens, Voet and De Wever, 2018). Blended learning approach became the most common educational and educational model from the beginning of the 20th century and is a type of learning approach that uses a combination of different types of educational techniques and technologies to learn (Yao, 2019). Blended learning is the best and most complete method of teaching and learning, which provides comprehensive and basic information for continuous and spontaneous education, emphasizing the interest and individual characteristics of learners while paying attention to their motivation and experience (Shahsavari Isfahani, 2017). The blended learning approach provides the capacity

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for the instructor to use computer-based activities to enrich the teaching and learning environment, which provides an opportunity for the instructor to participate in group assignments and open communication and engage in learning activities. Vincent, Urben, Becker, Beck, Daetwyler, Wilde and et al, 2022). In integrated learning, both the learner and the teacher are more motivated to learn and search for material, and better and deeper learning takes place. Combining multimedia education with face-to-face education increases motivation and learning, and people with different learning styles benefit from its programs (Yigzaw, Tebekaw, Kim, Kols, Ayalew and Eyassu, 2019).

Research Background

Aram, Sharifirahnmo, Ebrahimzadeh, Dehghani and Abbasi (2023) in a research entitled "Analysis of effective factors in the implementation of integrated learning with emphasis on the higher education system" came to the conclusion that the effective factors include 52 sub-themes in 9 main themes of learner, teacher, Educational factors, environmental factors, institutional and organizational factors, support and support, laws and regulations, interactions and technology.

Rostami, Mirsepasi, Zamanimoghdam and Daneshfard (2022) while conducting a research on the model of human resources management in the virtual banking system, concluded that for the said model, there are 16 sub-themes in 5 main themes including intra-organizational processes (with 2 themes of intra-organizational communication and human resource empowerment). Improving the level of service delivery (with 3 themes of feeling responsible for work, responding to customers and strengthening work skills), talent management (with 7 themes of innovation and creativity, self-management, knowledge, being up-to-date, facilitating communication, using optimal performance monitoring procedures and competitiveness), strategic management (with 2 themes of creating a vision and supporting managers) and customer orientation (with 2 themes of scenario planning and shaping the family and customer club) were identified.

Yalpanian, Nazem and Karimzadeh (2021) in a research titled identifying the factors affecting human resources education and presenting the model in Islamic Azad University concluded that the said model has 8 dimensions of the nature and content of the course (with 5 components of matching and needs assessment, demand-oriented, practicality of the course, adaptation of the training course and suitability of the course to the job), the course instructor (with 4 components of the role of the instructor, knowledge and skill of the instructor, personality characteristics and teaching style), the space and environment of the course (with 4 components of seating arrangement, equipment and facilities, duration of each session and place and instructor), approach and method of the course (with 4 components of team training, virtual training, coaching and mentoring), organizational factors (with 2 components of management and leadership and organizational culture), optimization (with 2 the component of internal utilization and external utilization), attitude and motivation (with 4 components of attractiveness of the course, being happy and fun, connecting with performance and motivational factors and rewards) and follow-up actions (with 2 components of continuous evaluation of the participant's performance and transfer of training and course findings) had.

Gheisari, Moazzami and Sobhani (2021) conducted a research on the dimensions, components and influential factors of human resource improvement with regard to the transformational leadership approach in the educational organization and concluded that for it 28 indicators and 11 components in 2 individual dimensions (with 5 attitude components Individual, transformational ethical leadership, culture of commitment, responsibility and personal communication) and organizational (with 6 justice-oriented components, ethical climate, supportive policies, performance evaluation, professional learning and job adaptability) were identified.

Hajiloo, Mohammadi, Doroudi and Mansouri (2021) in a research entitled developing a model for the development of education-oriented human resources based on good governance in the universities of medical sciences in the country (qualitative study) concluded that the said model has 61 indicators in 10 dimensions of attitude and identification, coordination , cultural-social development, educational development, result

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orientation, effectiveness of roles and duties, accountability, capacity building of governance and development, individual development and clarification.

Hadiyan, Taghavi Yazdi and Khatir Pasha (2021) during a research on the application of futurology knowledge for human resource development concluded that this model includes organizational capabilities (with components of responsibility and accountability, foresight and future development, professional competence, work conscience, efficiency and effectiveness , creativity and innovation and systemic thinking), cultural and social factors (with the components of self-belief and self-reliance, democracy, spirit of cooperation, social adaptation, criticality and seeking participation and motivation and vitality), spiritual factors (with the components of faith and fear of God, fundamentalism, insight and moral virtue and avoiding extravagance) and physical factors (with components of health, discipline and skill and courage).

Eydi, Navehebrahim, JaafariNia and Hasanpour (2019) in a research entitled designing a model for developing strategies for the development of human resources of private banks in the country concluded that 32 basic themes, 16 organizing themes and 7 comprehensive themes were identified for the said model; So that the overarching themes include strategic vision (with two organizing themes of the perception of manpower and strategic agreement), strategic analysis (with three organizing themes of realism, activism and exploration), timely decision-making (with two organizing themes of flexibility and timely response), culture Strategic (with two organizing themes of employees' willingness to change and employees' image of the organization), strategic knowledge management (with two organizing themes of organizational learning and information circulation), strategic leadership (with three organizing themes of horizontal fit, vertical fit and core competencies) and monitoring were strategic (with two themes of organizing continuous improvement and feedback of results).

Bedgoli, Davoudi, Kamali and Entesar Foumani (2018) conducted a research on the dimensions and components of human resource improvement in education and reached the conclusion that for that 44 components in 5 dimensions of individual improvement (with 13 components of creativity and innovation, criticism, participation, interpersonal communication) , life planning, career planning, self-management, independence of action and self-efficacy, decision-making skills, professional responsibility and commitment, independent learning, mental strength and ability and talent and skills required for the job, professional development (with 12 components of the fundamental transformation of education and education, holistic approach to education and education) , psychology of teaching and learning, individual, group and organizational counseling, regulations and laws of education and training, rethinking of in-service training, strategic programs of education and training, lean management and reducing wastage in resources, establishment of learning organization, educational supervision and guidance, risk taking and the ability to make changes and authoring scientific books), professional improvement (with 4 components of research and research activities, future research, research competences and sharing of findings), moral improvement (with 9 components of the role model of human resources, discipleship, traditions, scientific values and norms, needs and interests of educators, Mutual and non-discriminatory relations with educators, trust, fair and legal evaluation, respect and observance of the rights of individuals and respecting the rules and regulations of the organization) and social and cultural improvement (with 6 components of cultural and social values of the country, cultural values of the world and their localization, activities cultural, global changes in education, adaptation of changes to local conditions and professional ethics) were identified.

Bakhtyari, Farajollahi, Sarmadi and Zarabian (2018) in a research entitled Designing and Validating the Cognitive Empowerment Model of Faculty Members in Blended Learning Environments concluded that the said model has 26 components in five dimensions of professional growth (with the components of defining expertise, organizational intelligence, promotion organization, creativity, teacher-student support program and effective communication), research knowledge (with the components of the educational program, research skills, curriculum planning, student evaluation and evaluation of the educational program), management (with the components of educational leadership, collaborative management, class management, team building and decision-making), teaching and learning methods (with components of modern educational

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technology, holding educational workshops, activities in workshops with small groups, holding short-term training courses, discussions in small academic groups and intellectual meetings) and job enrichment (with components of participation in activities, reward system, self-efficacy and independence).

It seems that the country of Iran is far from the era of prosperity. Because organizations, whether public or private, do not have much confidence in how education can create added value for them. In fact, on the one hand, educational sectors failed to prove themselves as strategic partners for organizations, and on the other hand, academics are unable to produce contextual knowledge for a country that is mainly run by the public sector (Hajizad and SafaeeMovahed, 2021). Today, the importance of training as a competitive advantage has been proven and revealed to everyone, and human resource training is considered one of the most effective organizational activities. Also, despite the existence of different models of human resource training development, a model was not found with the integrated learning approach, and there is no place for a comprehensive model that can provide all the requirements for the success of the training and integrated learning processes in the banking industry. Therefore, the necessity of recognizing the model of human resources training with integrated learning approach in state banking is undeniable. In addition to that, human resource studies seek to investigate the effective factors on education and its impact on the development of human learning in organizations. As a result, considering the importance of human resources training in all organizations, the present research was conducted with the aim of designing a model of human resources training with integrated learning approach in state banking.

2. Methodology

This study was applied in terms of purpose and qualitative in terms of execution method. The statistical population included documents related to the field of human resources education with the integrated learning approach during the last 15 years, and 35 documents were selected as a sample using the purposeful sampling method. Therefore, this study was of field and library type. The documents related to the field of human resources training with the integrated learning approach were selected as samples on the condition that they are relevant based on the opinion of the researchers of the present study and their publication date is for the last 15 years.

To conduct the research and in order to formulate a logical framework based on the objectives, the theme network approach was used. Based on this, with the aim of discovering the dimensions, components and indicators of the model of human resources training with the integrated learning approach in state banking, the literature and background of the research study and related documents were selected and examined as a sample, and then the dimensions, components and indicators were extracted. became Finally, they were summarized, for this purpose, duplicate items were removed and some items were merged due to similarity, and then a pattern was drawn for them.

Document note taking method was used to collect the findings. For this purpose, each of the documents was read in full and all the contents and concepts related to human resources training were noted down with their integrated learning approach. After performing the above process for all the documents, he proceeded to summarize, remove duplicates and merge the similar ones. The validity of the findings was confirmed by the triangulation method. Also, in addition to validating the researcher, supervisors and advisors, the validity was checked, modified, reviewed and confirmed by three researchers from the field of business and service industries. Another important thing is that their reliability was obtained by Cohen's kappa coefficient method of 86.9%.

In the present study, the data were analyzed by thematic analysis method and under three types of open, central and selective coding.

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3. Findings

In this research, 35 documents related to human resources training were examined with the integrated learning approach, and the results of their content analysis under three types of open, central, and selective coding can be seen in Table 1.

Table 1. Results of content analysis of documents related to human resources training with integrated learning approach

References	Basic theme	Theme of the organizer	Overarching theme
Fathi Vajargah et al, 2014	Staff experience	Skill development Theme of the organizer	Educational leadership based on understanding and knowledge
Eftekhari and Nadi, 2021	The interest of employees in various educational fields		
Hoseinjani, 2010	Information and educational skills		
Narenji et al, 2010	educational facilities	Skill development	
Eftekhari and Nadi, 2021	Consultation with different elites and experts		
Fathi Vajargah et al, 2014	Courses during service		
Eftekhari and Nadi, 2021	The possibility of recording activities and tracking the progress of employee motivation		
Ikanion and Johnson, 2020	Provide sufficient motivation to employees	Institutionalize education	
Ingah, 2015	Changing the way managers look at education		
Sarani et al, 2016	Evaluating different points of view		
Sarani et al, 2016	Evaluation of basic beliefs and values		
Ikanion and Johnson, 2020	Developing self-confidence in the learning process		
Ingah, 2015	User-friendliness of electronic content	Multimedia facilities	Educational planning and targeting
Safari, 2018	Increasing the speed of teaching and learning		
Zarabian, 2018	Reducing learning costs		
Ghasemi and Samieirad, 2014	Increase motivation		
Safari, 2018	Reducing educational costs	The existence of a comprehensive educational system	
Safari, 2018	Making training interactive		
Safari, 2018	Saving time		

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Safari, 2018	Images, texts, sounds and videos or their combination	Educational content	
Zarabian, 2018	Conversational style in the content of the program and the sound and text next to the relevant image.		
Bahrami, 2017	Analysis and determination of content, methods and educational tools		
Bahrami, 2017	Analysis of collected information	Electronic implementation and evaluation	Optimization of processes
Jafari and Velayati, 2019	support services		
Narenji et al, 2010	Useful information		
Bahrami, 2017	Setting educational goals	New learning and teaching system	
Safari, 2018	Analysis and determination of evaluation system		
Ghanbari et al, 2018	Relating learning to employee efficiency and capability		
Morilo and Hedalgo, 2017	Optimizing intellectual capital and learning management		
Eftekhari and Nadi, 2021	Web-based educational environment	Communication with the university	Educational interactions
Eftekhari and Nadi, 2021	Link with university educational programs		
Azar et al, 2014	Improving the quality and quantity of education		
Eftekhari and Nadi, 2021	Monitoring training programs of service industries	Interaction with industry	
Eftekhari and Nadi, 2021	Interaction with industrial and service companies		
GharehChe et al, 2020	Activating the research and development unit		
Eftekhari and Nadi, 2021	Joint research centers with industries		
Dest et al, 2019	Development of distinct and interdisciplinary models of industry and university interaction		
Eftekhari and Nadi, 2021	Creating a suitable platform for referring learning projects to the university		
Imani et al, 2020	Using creative methods	Sustainable learning	Dynamic learning indicators
Inga et al, 2015	Reducing disorder and confusion in the learning process		
Convas, 2008	Determining the educational program and determining the limits		

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William, 2010	Synchronizing employees with the virtual classroom		
Fathi Vajargah et al, 2014	trust building	Research-based education	
Fathi Vajargah et al, 2014	Educational partnership		
Salami et al, 2018	Learning skills		
Mahdian et al, 2016	Partnership with employees		
Eftekhari and Nadi, 2021	Good communication networks with employees		
Hassanpour, 2019	How to implement	Structural factors	Characteristics of the learning organization
Hassanpour, 2019	high speed Internet		
Ikanion and Johnson, 2020	Support of senior managers and financial support		
Ikanion and Johnson, 2020	Educational software		
Ikanion and Johnson, 2020	Favorable learning environment		
Ikanion and Johnson, 2020	Appropriate hardware		
Eftekhari and Nadi, 2021	Inner purposefulness	Environmental barriers	
Eftekhari and Nadi, 2021	Informational self-efficacy		
Eftekhari and Nadi, 2021	Resistance to new conditions		
Ikanion and Johnson, 2020	Arousing the sense of learning in employees	Motivation and talent	Determining educational goals
Ikanion and Johnson, 2020	Aptitude assessment of employees and recognition of behavioral characteristics of managers		
Ikanion and Johnson, 2020	Evaluation of experts based on criteria		
Ingah, 2015	Having a proper understanding of the talent of employees		
Ingah, 2015	Recruiting talent	Identify educational resources	
Tari, 2017	Introduction of expert managers		
Ikanion and Johnson, 2020	The need for agility in learning		
Hoseinjani, 2010	Employee participation in content quality		

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Hoseinjani, 2010	Educational branding		
Eftekhari and Nadi, 2021	Adaptability of training to the needs of the organization		
Oliver, 2017	Educational needs assessment suitable for the needs of the organization		
Zakeri, 2019	Improving the quality of content		
Zakeri, 2019	Establishing the fit between education and job	Feasibility for implementation	
Ahmadi and Rouhi, 2014	Counseling of educational management trustees in establishing a learning environment		
Ingah, 2015	Advising units about blended learning		
Abili et al, 2015	Support of senior managers		
Zakeri, 2019	Training of specialist staff	Superior educational capabilities	Organizational Agility
Fadaei and Zakeri, 2017	Development of information and communication skills		
Shams et al, 2019	Providing new training opportunities for employees		
Shams et al, 2019	Synergy of information and creation of ideational thought cycles		
Fadaei and Zakeri, 2017	Development of learning based on participation and team thinking	Motivation to learn	
Shams et al, 2019	Create a broad sense of learning		
Fadaei and Zakeri, 2017	Use of equipment and facilities for all		
Fadaei and Zakeri, 2017	Manpower motivation		
Shams et al, 2019	Continuous learning		
Fadaei and Zakeri, 2017	Flexibility in learning		
Ingah, 2015	Increasing creativity and innovation	Integration of knowledge and talent	
Fadaei and Zakeri, 2017	Evaluation of employee talent		
Shams et al, 2019	Development of optimal knowledge in line with learning		
Jakson and Yohanson, 2003	Increasing individual capabilities and productivity of employees		
Hassanpour, 2019	Reducing the risk of the organization		

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Keykha et al, 2020	Get new ideas and knowledge for training		
Ingah, 2015	Agile human resources		
Abili et al, 2015	talent management		
Ingah, 2015	Strengthening the knowledge of employees		
Abili et al, 2015	Internal workshops	Integrity of focus	Development of human resources training models
Fadaei and Zakeri, 2017	Stimulating human expertise		
Abili et al, 2015	Focusing on all aspects of human resource development		
Zakeri, 2019	Organizational space		
Fadaei and Zakeri, 2017	Specialization		
Shams et al, 2019	Efficiency in performance and the ratio of outputs to inputs	Organizational productivity	
Shams et al, 2019	Increasing employee productivity		
Eftekhari and Nadi, 2021	Maintenance of key experts	Competitive Advantage	
Dest et al, 2019	The amount of educational value added		
Eftekhari and Nadi, 2021	Generating new ideas		
Imani et al, 2020	Making learning fair		
Inga et al, 2015	Identifying, developing and maintaining people with high potential		
Fathi Vajargah et al, 2014	Increasing belonging to organizational learning		
Eftekhari and Nadi, 2021	Examining competitors' patterns		
Fathi Vajargah et al, 2014	Value development		
Eftekhari and Nadi, 2021	New educational thinking		
Abili et al, 2015	Fairness in education processes		
Ingah, 2015	Trainability of employees		
Dest et al, 2019	Establishing a balance between teaching and learning	Evaluation of education and learning environment	
Ikanion and Johnson, 2020	Strengthening the learning of bank employees		

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Ikanion and Johnson, 2020	Reducing learning costs
Ikanion and Johnson, 2020	Filling the desired training time
Abili et al, 2015	Save time to learn
Ingah, 2015	Perceived cost of education
Abili et al, 2015	Maintaining the learning environment

As can be seen in Table 1, for the human resources training model with integrated learning approach in state banking, there are 118 basic themes, 24 organizing themes and 9 comprehensive themes including educational leadership based on understanding and knowledge (with organizing themes of skill development, intra-organizational trainings and educational institutionalization), educational planning and targeting (with the themes of organizing multimedia facilities, the existence of a comprehensive educational system and educational content), optimizing education processes (with the themes of organizing electronic implementation and evaluation and the new learning and teaching system), educational interactions (with the themes of organizing communication with the university and interaction with the industry), dynamic learning indicators (with organizing themes of sustainable learning and research-based education), characteristics of the learning organization (with organizing themes of structural factors and environmental barriers), explaining educational goals (with organizing themes of motivation and talent, identifying educational resources and feasibility for implementation), organizational agility (with the organizing themes of superior educational capabilities, motivation to learn and the integration of knowledge and talent) and the development of human resources training models (with the organizing themes of focus integration, organizational productivity, competitive advantage and evaluation of education and environment learning) was identified. Based on the overarching themes, the model of human resource training with a blended learning approach in state banking can be seen in Figure 1.

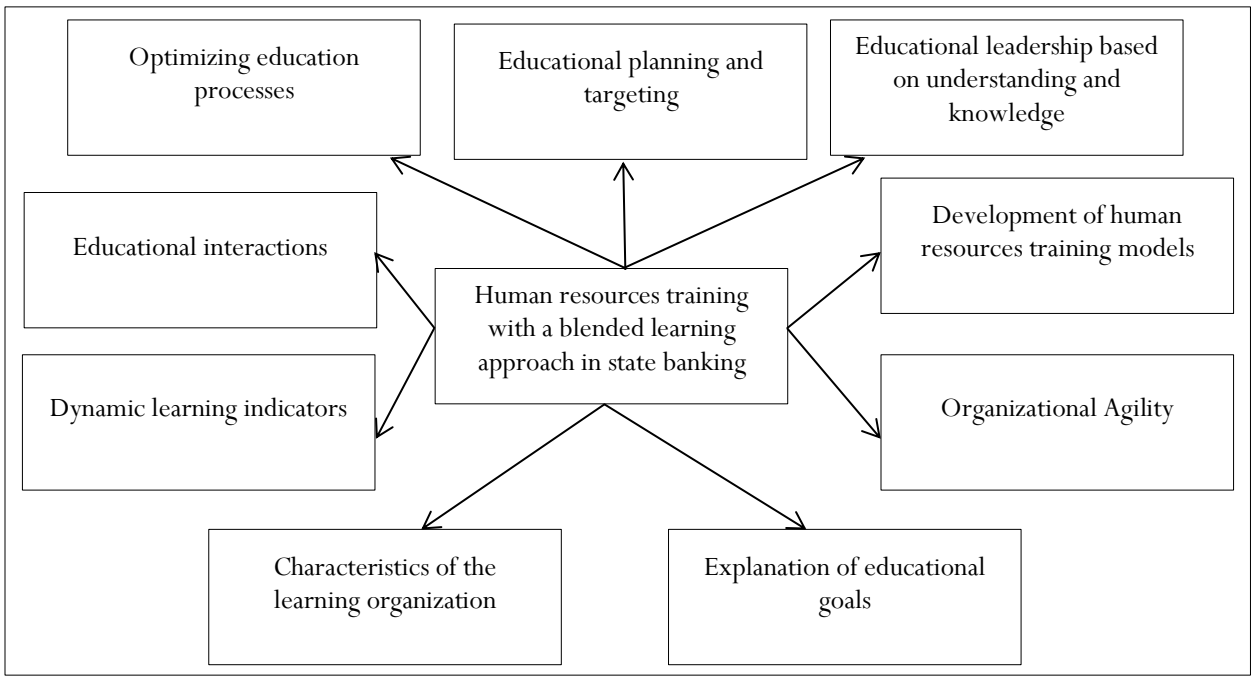

Figure 1. Human resource training model with integrated learning approach in state banking

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4. Conclusion

The current research was conducted with the aim of designing a model of human resources training with a consolidated learning approach in state banking and its results were presented in the form of inclusive, organizing and basic themes.

Although no research was found on human resources training with a blended learning approach in state banking, but in line with the findings of Aram et al (2023), Rostami et al (2022), Yalpanian et al (2021), Gheisari et al (2021), Hajiloo et al (2021), Hadiyan et al (2021), Eydi et al (2019), Bedgoli et al (2018) and Bakhtyari et al (2018), the findings of this study showed that for the human resources training model with a blended learning approach In state banking, there are 118 basic themes, 24 organizing themes, and 9 inclusive themes, including educational leadership based on understanding and knowledge (with the organizing themes of skill development, intra-organizational training and educational institutionalization), educational planning and targeting (with the organizing themes of multimedia facilities, the existence of a comprehensive system educational and educational content), optimization of education processes (with the themes of organizing electronic implementation and evaluation and modern learning and teaching system), educational interactions (with the themes of organizing communication with the university and interaction with industry), dynamic learning indicators (with the themes of organizing sustainable learning and research-based education), characteristics of the learning organization (with organizing themes of structural factors and environmental barriers), explanation of educational goals (with organizing themes of motivation and talent, identification of educational resources and feasibility for implementation), organizational agility (with organizing themes of superior educational capabilities, motivation for learning and the integration of knowledge and talent) and the development of human resource training models (with the organizing themes of focus integration, organizational productivity, competitive advantage and evaluation of education and learning environment) were identified.

In describing the findings of this study, it can be said that the starting point of the implementation of integrated learning in the educational system depends on the knowledge, expertise and commitment of human resources as the main input or inputs of the education process. Therefore, since this category is a new and almost neglected approach, and by conducting such researches, organizational policy makers at the macro level and officials in banks and higher education can be aware of the sources and methods of dealing with blended learning, policy making and strategy. use more effective Another important point is that increasing ability, skill, understanding of new environments, awareness of current knowledge, science and technology requires providing systematic, correct, logical and continuous training of employees. Determining and using new educational methods, including workshops, tailored to the teacher and student, projects and their content, and providing tools, equipment and software in a simulated environment, continuous training of parents and creating a context for the scientific and professional improvement of teachers, participation, attention to learning styles In the preparation of content, educational materials and methods, paying attention to the principles and frameworks of using the appropriate model and the type of model used in the bank provides a more suitable implementation, evaluation and realization of educational goals, and its results and consequences can lead to the realization of the bank's goals and the benefit of the planners. and provide bank managers.

The implementation of this research was faced with limitations, one of the limitations that most qualitative researches face is the generalizability of the findings. Like most similar studies, the findings of this research are the result of the analysis of previous views, experiences and theories, and this inadequacy can limit the generalizability of the research findings. To cover the limitations related to the analysis and the analyst, a research associate was used in some phases of the research. Also, considering the time period of conducting the research during the outbreak of the Covid-19 disease, the researcher was faced with limitations to collect the findings. Future researchers are advised to use the fuzzy Delphi technique to identify and prioritize the components of human resource training with a blended learning approach in the banking industry. Also, it is suggested to evaluate the effects of blended learning on related concepts.

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Therefore, considering the important role of human resources training based on integrated learning in the growth of organizations in any industry that operates and the small number of researches conducted in this field in Iran, the biggest contribution of this research is to create a deeper understanding of the service field and based on this proposal It is possible to determine the relationship between the bank in these programs and the reward structure in the design of training programs for trainers. Bank in motivational programs, although it will cause professional growth in the field of integrated learning and establishing a relationship with the reward structure can increase the motivation of people to participate in these programs. Also, in formulating strategies based on the institutionalization of education, bank managers are advised to pay special attention to the importance of evaluating basic beliefs and values and multilateral foresight, and in this regard to things like self-confidence in the learning process and evaluating different perspectives in this field at all levels. They pay the necessary attention.

Also, creating a long-term and strategic approach and planning based on multimedia facilities in critical conditions in the managers of all government banking departments and creating groups to collect and distribute information on the needs of customers and the movements of competitors in the current turbulent and competitive environment can be a necessary solution to improve and promote the development of the map. The way to develop advanced transformation plans and use them in the development of integrated learning. For this purpose, creating a spirit of risk-taking among the human resources department of all departments will encourage them to be creative and innovative and always try and pursue new opportunities for educational effectiveness. Managers are suggested to hold brainstorming sessions in the company to provide implementation solutions in the development and optimization of training processes and take initiative in this field. Also, by creating programs for setting educational goals, analyzing and determining the evaluation system, and relating learning to the efficiency and capability of employees, they can improve and promote human resources training.

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