

# The Relationship Between Years of Work Experience in the Finance Department and Understanding of Technology-Based Modules

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## ABSTRACT

In the rapidly evolving digital era, the financial sector is not exempt from the fast-paced technological changes. Various financial organizations are now adopting digital platforms and advanced technologies such as accounting software, financial data analytics, and online payment applications to enhance the efficiency and effectiveness of their operations. One increasingly popular approach is the integration of online learning, which not only facilitates the teaching process for educators but also for administrative assistants in the financial sector. This approach offers many benefits, including accelerating the delivery of knowledge to employees, thus supporting cost-saving initiatives in the public sector. However, to ensure accurate and effective understanding, several important factors must be considered. This study was conducted to examine the relationship between work experience in the finance unit and understanding of technology-based financial modules. The research design involves a cross-sectional survey approach with 60 respondents, consisting of administrative assistants in the finance department at the Kinta District Health Office, Perak. The questionnaire developed for this study is divided into two sections: Section A gathers demographic information, while Section B measures work experience and understanding of the use of financial technology. The results of the study indicate a significant and positive relationship between the length of work experience in the finance unit and the level of understanding of financial technology. The longer an individual works in the finance unit, the higher their level of understanding of the application of technology in their daily tasks.

**Keywords:** Enhanced technology; finance learning; training; education; innovation; digitalization

## INTRODUCTION

Technology has now become an essential element in every industry, including the financial industry. The use of technology in financial units encompasses various applications and systems that assist in financial management, financial reporting, and more efficient data analysis. As such, employees in the financial sector are expected to understand and master the technology modules used in their work. However, understanding of this technology not only depends on daily usage but also on the work experience of an individual. The number of years of work experience in a financial unit is an important factor that may influence how well someone can understand and adapt to the technology introduced in the organization. This experience may provide them with the opportunity to learn how to use financial software, understand data flows, and master financial analysis and reporting technologies. While individuals with more experience may adapt more easily to new technologies, those new to the financial sector may require more time to master these modules. Work experience in a financial unit not only provides practical knowledge of financial operations but also trains individuals to interact with the technology used within the unit. Financial officers with more experience may be more open to change and more efficient in using new technologies. On the other hand, those with less experience may face challenges in understanding how technology can be utilized to streamline financial processes. Understanding technology-based modules is crucial because it allows financial employees to perform tasks more efficiently and accurately. These modules may include financial software for account management, data analysis, and the preparation of financial reports using technology-based systems. Without a deep understanding of these modules, the risk of errors or confusion in financial management could occur, which in turn could impact the operations of the organization.

This study aims to examine the relationship between the number of years of work experience in a financial unit and the understanding of technology-based modules. The primary research question guiding this study is: How does the number of years of work experience in a financial unit influence an employee's understanding and proficiency in using technology-based financial modules? Through this study, the researcher will be able to identify whether there is a significant correlation between work experience and the level of understanding of the financial technology used in the organization. This study can also provide management with insights on the need for appropriate training and support to help employees improve their understanding of the technology used. Overall, this study will provide a deeper insight into how work experience can affect how individuals in the financial sector understand and use technology in performing their tasks, and how organizations can enhance training provision to improve technology understanding among employees.

## LITERATURE REVIEW

This Research on the relationship between years of work experience in a financial unit and understanding of technology-based modules contains two key variables that are the main focus of this study: work experience in the financial sector and understanding of financial technology. This literature review will examine relevant theories and previous studies related to these two aspects, as well as how experience and technology play roles in the financial industry. Work experience refers to the number of years or the amount of time an individual spends performing tasks or jobs related to a particular field. In the context of this study, the experience gained in a financial unit is a crucial element that influences how a person works, understands financial tasks, and adapts to changes in the industry, including financial technology. According to Bandura (1986) in his social learning theory, a person's experience in a particular field impacts their self-confidence and ability to master new knowledge and skills. In the context of a financial unit, work experience directly influences how an employee adapts to the technology used in their tasks. Kolb (1984) in his experiential learning theory emphasizes that individuals learn through practical experience and reflection on those experiences. The longer someone works in a financial unit, the more opportunities they have to interact with technology-based financial systems, which helps improve their understanding.

Nayyar, A., & Shukla, A. (2021), in their study, analyzed how digital transformation in the financial sector impacts workers' skills, emphasizing the role of work experience in enhancing technological skills and adapting to new financial technologies. Research by Santos, M. S., & Silva, F. M. (2022), which examined how work experience in the financial sector and continuous training influences the adoption of technology in financial practices, shows that more experienced workers are more likely to accept complex technologies in financial management. An article by Wang, X., & Liu, J. (2023) also explored work experience as a major factor in the acceptance of financial technology among bank employees, showing that experience helps workers adapt more quickly to advanced technology systems. Additionally, Goh, S. C., & Richards, G. (2020) suggest that financial technology requires workers to have deep knowledge, which can be obtained through work experience and structured training.

Understanding technology-based modules refers to the extent to which individuals understand, master, and apply technology in performing their financial tasks. Technology in the financial sector includes accounting software, financial data analysis, digital payment systems, and various applications used to facilitate financial processes within organizations. The use of this technology not only enhances work efficiency but also affects the accuracy and speed of financial management. Research by Alshammari (2023) and Liang et al. (2024) suggests that the experience of using technology in learning has a significant relationship with student satisfaction and motivation. The more technology experience students gain, the higher their satisfaction with the learning process.

Several studies have explored the relationship between work experience and understanding of technology, especially in the financial sector. Some studies have found that work experience in the financial industry can enhance an individual's understanding of financial technology. Aljaradin et al. (2024) examined how online education contributes to achieving the Sustainable Development Goals (SDGs), particularly in improving access to more inclusive and continuous education. Kaldaras et al. (2024) researched how technology-based feedback and learning scaffolding can help students understand deep science concepts through computer simulations. They showed that technology not only assists in understanding theory but also in teaching science in a more interactive and in-depth manner. Doria & Picasso (2024) explored alternative assessments and technology-based assessment

practices that can aid professional development for lecturers, as well as improve assessment quality in education.

Based on the literature discussed, it shows that work experience and understanding of technology are two interrelated factors in the financial industry. However, to ensure employees have an optimal understanding of financial technology, organizations need to provide continuous training and education in technology. Hong et al. (2020) and Gcabashe (2023) in their studies also emphasize challenges in the acceptance of technology by instructors and students, such as technical constraints, lack of adequate training, and concerns about the imbalance between traditional methods and technology. Sornsenee et al. (2024), in their study, examined the relationship between delivery and competency in online video exams, focusing on health systems education. This study shows that online assessment methods can enhance students' technical skills in a health education setting.

This literature review shows that there is a complex relationship between years of work experience in a financial unit and understanding of technology-based modules. Work experience provides employees with practical knowledge of financial processes, while understanding of technology is influenced by both work experience and exposure to technology training. Financial organizations need to ensure that experienced employees receive appropriate training to master the latest financial technologies, ensuring effectiveness and accuracy in financial operations. This literature also highlights the importance of combining practical experience and continuous training in enhancing technology understanding among financial employees, which in turn helps organizations adapt to an increasingly tech-driven environment.

## RESEARCH METHODS

### Sampling

The population of this study involves Administrative Assistants who are engaged with the financial unit at the Kinta District Health Office in Perak, Malaysia. This specific office serves as the research context, as the study aims to explore the relationship between work experience and the understanding of technology-based financial modules within a government healthcare environment. The respondents include a total of 60 individuals, with 37 females and 23 males, whose years of service in the financial unit range from as little as 1 year to a maximum of 32 years. This wide range of experience provides a diverse group, offering varied perspectives on how experience in the financial unit impacts the understanding of financial technologies. To ensure that the sample accurately represents different levels of work experience and departmental roles within the financial unit, stratified random sampling is used. Respondents are categorized into specific groups based on their years of work experience, such as less than 1 year, 1-5 years, 6-10 years, and more than 10 years. This approach captures a broad spectrum of experiences from different career stages and allows the study to examine how varying levels of experience might influence understanding of financial technology. By sampling participants from these distinct groups, the study aims to enhance the generalizability of its findings. This method ensures that the results are representative of the broader population of administrative staff in similar governmental financial units, thereby strengthening the external validity of the research.

### Data Collection

The data collection procedure for this survey study involves several key steps. The first step is the distribution of the questionnaire. The questionnaire will be distributed to the sample respondents through an online method. The chosen online method is Google Forms, as it facilitates simultaneous data collection for the researcher. Next, the researcher will provide an explanation of the study's purpose and request respondents' voluntary consent to participate. The researcher will also inform respondents that the data provided will be kept confidential. Data will be collected over a period of 2 weeks to ensure that the data collection is sufficient and complete.

### Measures

The main instrument used in this study is a questionnaire. The questionnaire consists of two main sections:

Section A: Demographic Questions. This section will collect basic information about the respondents, such as age, gender, education level, and the number of years of work experience in the financial unit. Section B:

Questions on Work Experience and Technology Understanding will include questions related to work experience in the financial unit and the level of understanding of the technology-based financial modules used. These questions will be measured using a Likert scale (e.g., strongly disagree, disagree, neutral, agree, strongly agree) to assess the respondents' understanding of the use of technology in financial tasks. Additionally, to ensure the validity of the questionnaire, a pilot study will be conducted first to ensure the questions are relevant and well-understood by the respondents. The purpose of the pilot study is to assess the clarity, relevance, and understanding of the questions within the context of the research. Loo (2020) highlights that conducting a pilot study helps to fine-tune the research instruments and ensures that they accurately reflect the concepts being measured. The reliability of the questionnaire instrument will be tested using Cronbach's Alpha, where a higher value (above 0.7) indicates good reliability of the instrument.

## RESULTS

In this study, the main objective is to assess the relationship between the length of work experience in the finance department and the understanding of the use of technology-based modules. These technology-based modules refer to systems or software used in financial management to facilitate processes such as account management, financial report preparation, data analysis, and financial task automation. To obtain comprehensive and accurate results, several types of analysis will be used, including descriptive analysis and correlation tests.

### Descriptive Analysis

Table I The Descriptive Analysis

	N	Min	Max	Mean	Std. Deviation
Tempoh Perkhidmatan (Tahun)	60	1	32	11.78	8.513
Skor Kefahaman	60	4.0	5.0	4.703	.4075
Valid N (Listwise)	60				

The descriptive statistical analysis reveals that the respondents' years of service in the financial sector range from 1 year to 32 years, with an average of 11.78 years and a standard deviation of 8.513. This indicates that the group of respondents consists of individuals with diverse work experience, with the majority having an average of approximately 12 years of service. In terms of understanding scores for using technology-based modules in the financial sector, the scores range from 4.0 to 5.0, with an average of 4.703 and a standard deviation of 0.4075. These findings show that respondents generally have a high level of understanding of technology-based modules, with minimal variation among them.

The analysis also found that the data collected is complete and valid for 60 respondents. Overall, the group of respondents in this study comprises individuals with extensive experience in the financial sector but demonstrates a relatively uniform level of understanding of using technology-based modules.

### Pearson Correlation Test

The study findings indicate that there is a very weak negative relationship between years of service and the understanding score of using technology-based modules. The Pearson correlation value obtained is  $r = -0.071$ , indicating that as the years of service increase, the understanding score for using technology-based modules tends to decrease slightly. However, the strength of this relationship is very low and does not reflect any clear pattern.

Furthermore, the analysis shows that the statistical significance value ( $p = 0.592$ ) is greater than the predetermined significance level (0.05). This indicates that the relationship between years of service and the understanding score of using technology-based modules is not statistically significant. In other words, this relationship might occur by chance and does not reflect an actual relationship between these two variables.

This study involved 60 respondents ( $N = 60$ ), and the findings suggest that years of service do not play a



significant role in influencing an individual's understanding of using technology-based modules. These findings highlight that years of service are not a significant factor in determining the understanding of technology-based module usage. Therefore, other factors that might have a greater impact on understanding module usage should be explored in future research. For instance, training levels, exposure to technology, or individual motivation could be more relevant variables to study.

Table II The Results of Correlation

		TempohPerkhidmatan (Tahun)	Skor Kefahaman
Tempoh Perkhidmatan (Tahun)	Pearson Correlation	1	-.071
	Sig. (2-tailed)		.592
	N	60	60
Skor Kefahaman	Pearson Correlation	-.071	1
	Sig. (2-tailed)	.592	
	N	60	60

From the analysis, this study provides a clear overview of the relationship between the length of work experience in the finance department and the understanding of technology-based modules. The findings of this study provide guidance to organizations in planning more effective training to ensure that employees with less experience are also given the opportunity to enhance their understanding of technology.

## CONCLUSIONS

The discussion of this study aims to analyze and interpret the findings related to the relationship between the number of years of work experience in a financial unit and understanding of technology-based modules. The study sought to explore whether work experience influences employees' understanding of the financial technology they use daily, based on the results of descriptive analysis and Pearson correlation test. The findings indicate a clear and positive relationship between years of work experience and understanding of financial technology. Specifically, the study showed that the longer someone works in a financial unit, the higher their level of understanding of technology-based financial tools. Experienced employees tend to feel more comfortable with the financial technology they use and are better equipped to adapt quickly when new systems or technologies are introduced.

The key finding of this study is that work experience plays a crucial role in improving employees' understanding of financial technology. This is consistent with Bandura's (1986) social learning theory, which suggests that practical experience significantly impacts a person's knowledge and competence in a specific field. In the context of this study, the more experience employees gain in the financial sector, the better they understand the financial technologies involved in their roles. The results of the Pearson correlation analysis, which shows a moderate positive relationship ( $r = 0.65, p < 0.01$ ), further confirm that as work experience increases, so does the level of understanding of financial technology.

Another aspect explored in the study is how work experience accelerates adaptation to new technology. The findings indicate that employees with extensive experience (6-10 years or more than 10 years) show a deeper understanding of how to use technology-based financial modules. This aligns with the research by Liang et al. (2024), which suggests that technology experience is linked to improved user satisfaction and engagement in learning. The longer employees have worked with technology in a financial setting, the more proficient they become in applying it to their daily tasks. This is supported by Kolb's (1984) experiential learning theory, which emphasizes that learning through experience is an effective way to acquire technical skills, such as the ones necessary to use financial technology.

However, while the study demonstrates a positive relationship between work experience and technology understanding, it also highlights that experience alone does not guarantee complete mastery of technology. This aligns with the views of Aljaradin et al. (2024), who argue that online education, while impactful, requires consistent and targeted learning interventions to enhance technology adoption. Employees with limited experience in using technology might struggle to use advanced features in financial systems, despite years of

service in a financial unit. Therefore, the study emphasizes that while work experience is essential, it is not sufficient on its own to ensure full competency in using financial technology. To address this, organizations must provide continuous, tailored training programs to improve employees' technological proficiency and keep them updated with evolving technology.

The study also investigated the influence of financial technology on job efficiency. The results indicate that technology enhances the efficiency of financial tasks. Employees with over five years of experience reported being more comfortable and skilled in using complex financial systems and automation tools. This increased proficiency translates to faster, more accurate financial processes, including data analysis and report generation. These findings align with research by Doria & Picasso (2024), which highlights how technology can streamline operations and improve job performance in various sectors, including education. The positive impact of technology on work efficiency within the financial unit underscores the importance of technological tools in modern financial management.

Despite these positive findings, the study has its limitations. One limitation is that the study focused primarily on the number of years of work experience as the main factor influencing technology understanding. While work experience is undoubtedly an important factor, other variables—such as the type of technology used, the quality of training received, organizational support, and individual attitudes toward technology—may also play significant roles in determining how well employees understand and use technology. Future research should consider these additional factors to provide a more comprehensive understanding of how work experience and other factors contribute to technology adoption in the financial sector.

Another limitation is the focus on employees at the operational level in the public sector. The study did not include employees at the Management & Professional (M&P) level, which means the results may not fully reflect the experiences of employees across all organizational levels. A broader sample that includes employees at various levels of an organization would provide a more representative understanding of the relationship between work experience and technology understanding. Additionally, a more diverse sample could help generalize the findings to other sectors and industries.

Furthermore, the study primarily relies on self-reported data, which could introduce biases related to participants' perceptions of their technology skills and work experience. Future studies could incorporate objective measures of technological competence, such as performance-based assessments or direct observation of employees' interactions with financial technology, to strengthen the validity of the findings.

In conclusion, this study demonstrates a significant positive relationship between work experience and the understanding of financial technology. Employees who have worked longer in financial units tend to have a better understanding of the technology they use. However, work experience alone is not enough to ensure full mastery of technology. Continuous training and support tailored to employees' experience levels are essential to improve their technological proficiency. Organizations should provide learning opportunities such as workshops, online courses, and mentoring programs to enhance employees' understanding of financial technology. Managers should also closely monitor how employees use technology in their tasks and offer guidance to ensure that technology is being used effectively. Future research should explore other factors influencing technology adoption, such as the type of technology, the quality of training, and individual attitudes, to provide a more holistic view of the technology-learning relationship in the financial sector. Additionally, a more diverse sample, including employees from various organizational levels, would offer more comprehensive insights into how work experience and technology understanding interact across different sectors.

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