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EVALUATING THE EFFECTIVENESS OF MICROLEARNING DURING ONBOARDING TO ENHANCE COMPETENCY OF FRONT LINERS IN A SYARIAH MICROFINANCING BANK

Linda Noviana Mandagie[1], Achmad Ghazali[2]
[1,2]Master of Business Administration Program, Institut Teknologi Bandung, Bandung
E-mail: Lindanoviana.m@gmail.com, achmadghazali@sbm-itb.ac.id[2]

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Abstract

The fact that more than half of the new Community Officers at Bank Syariah Nasional leave the company within their first three months is a big problem. A lot of these early resignations can be traced back to the fact that rookie officers had a hard time meeting performance goals during this time. To meet this challenge, BSN has put in place a twenty-one-day onboarding program that includes microlearning using the Learning SHARIA mobile app. This strategy can be used with employees who are located in different parts of the world, and it is scalable. However, its speediness in accelerating the acquisition of early skills has not been well-tested yet. This paper examines how microlearning can be used to promote the perception of competence in the context of the onboarding process as well as the mediating role of motivation and supervisory support in this specific interaction. The information collected on 392 participants was analyzed using a Partial Least Squares Structural Equation Modeling approach. The findings indicate that exposure to microlearning in itself does not play a significant role in improving the level of competence. The effect of the use of smart devices can be observed when learning activities are effectively used to influence the motivation of learners, which in turn results in a significant direct positive impact on perceived competence. Supervisor support is also ranked as a key determinant, as it has a direct impact on the motivation of learners, and the top management approval is essential to the successful use of microlearning programs. Remarkably, the completion of modules, learning days on the platform, and quiz grades are considered insufficient measures of real learning results in this specific situation. The research finds that microlearning is effective, but it requires support from supervisors who can inspire and direct new employee. Practical recommendations include refining onboarding indicators in line with the Kirkpatrick evaluation model, applying the Pareto principle to identify and prioritize the most influential learning modules, and enhancing coaching practices among supervisors.

Keywords: microlearning, onboarding, competency, learner motivation, supervisory support, PLS-SEM, Islamic microfinance.

INTRODUCTION

Employee onboarding and training methods constantly evolve as companies adjust to rapidly transforming workplace cultures. Traditional class-based training provides structure and standardization, but also does not align with the learners' intent of having learning to flexibly adapt to their mobile and contextualized needs, especially when they are hired as field employees. Microlearning is therefore on the rise. Such an approach is based on short and focused learning units that can be immediately accessed by learners, encouraging them to construct knowledge rapidly (Kannan, 2024). Bank Syariah Nasional, which focuses on women in ultra-micro market segments in rural Indonesia, encounters significant challenges in recruiting new Community Officers. The frontline employees must acquire certain technical skills, have behavioral preparedness, and have an overall knowledge of the entire spectrum of compliance requirements. To address these requirements, the bank has launched an onboarding program that uses a microlearning method to offer standardized training that is available across its vast network. Although this is being done, the training modules completion rate is still unsatisfactory (less than 50 percent), which indicates that there are some underlying factors concerning the structure of the training program, the interaction between the learners and the supervisors, or the supervisors themselves. This research aims to investigate how microlearning can be effective in enhancing the skills of new employees within the twenty-one days of onboarding at BSN. It will also examine the

psychological and situational variables that can affect the capacity of the new employees to internalize and implement the training content.

THEORETICAL FRAMEWORK

Microlearning

Microlearning has its basis in the cognitive psychology sphere, specifically the Sweller (1988) , which states that learning material is better received in small pieces. Spaced repetition facilitates long-term memory as in the case of Simons et al. (2019). Microlearning provides a good platform in the banking sector to learn skills quickly when the educational material must be updated in line with the evolving regulatory demands.

Adult Learning Theory

The theory of andragogy as proposed by Knowles emphasizes on the importance of adult learners being self-directed, relevance and immediate application of learning. These principles are naturally reflected in the structure of microlearning modules. Research such as Muhammad et al. (2021) shows that microlearning fits well with adults' preference for flexible and self-paced learning formats.

Technology Acceptance (TAM)

The perceived usefulness and the ease of use determine learners' intention for using digital learning platforms (Davis, 1989). Its adoption of microlearning can be undermined by issues of access, limitations on devices, and connectivity in rural areas.

Experiential Learning Theory (Kolb, 1984)

Similarly, Davis (1989), also concluded that individuals who have the desire to utilise digital learning systems will be influenced by its perceived usefulness and ease of use. However, in rural areas, limited device access, uncertain connectivity, and other technical obstructions may impede microlearning use.

Self-Determination Theory (SDT)

Motivation is the product of feelings of autonomy, competence, and relatedness in learners. Autonomy may be supported by microlearning, because learners can study in their free time or even in a pause, but usually the support of superiors is needed to develop competence and a feeling of belonging. Howard et al. (2021) found that this encouragement is necessary to keep motivation up in online learning contexts.

Training Evaluation – Kirkpatrick Model

Evaluating the effectiveness of microlearning should extend beyond simple completion rates and include measures of behavior and actual job performance.

METHOD

Research Design

The Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to analyze the relationships among microlearning exposure, motivation, supervisory support, and perceived competency. PLS-SEM was selected because it is well suited for predictive models, accommodates non-normal data, and supports the examination of complex constructs.

Sample

Data were gathered from 392 respondents out of a total population of 4,783 newly hired Community Officers. This number exceeds the minimum requirement for stratified sampling across the bank's six operational distribution heads. The respondents consisted of Community Officers and supervisors who had participated in the twenty one day onboarding program.

Instruments

Four constructs were assessed, each represented by reflective indicators.

- Microlearning Exposure (EXP) included completion rate, number of active learning days, number of modules completed, and quiz performance.
- Motivation (MOT) captured perceptions of autonomy, competence, and relatedness.
- Supervisory Support (SUP) reflected the extent of reminders, feedback, and resources provided by supervisors.

- Perceived Competency (COMP) measured task independence, accuracy in compliance procedures, and readiness of job-related knowledge.

All indicators were rated using a five-point Likert scale.

Instruments

All constructs satisfied the reliability criteria, with Cronbach's alpha values over 0.80 and composite reliability over 0.85. Convergent validity was also established through AVEs greater than 0.50. Goodness of fit indices showed strong results. The SRMR value was 0.038 and the NFI value was 0.942, both of which fall within the range considered excellent for PLS-SEM analyses.

In addition, R^2 values demonstrate that the model accounts for a considerable amount of variance in motivation and perceived competence.

RESULTS

Reliability and Validity

Hypothesis testing using bootstrapping generated the following results:

Table 1. Bootstrapping results

Path	Bootsrapping Results
EXP → COMP	Not significant (β = –0.008, p > 0.05)
MOT → COMP	Strong, significant effect (β > 1.30, p < 0.001)
SUP → MOT	Strong, significant effect (p < 0.001)
EXP → MOT	Not significant

The findings in the EXP indicators presented some variations of effect. Two of the indicators showed weak loadings, and thus, widely used engagement metrics may not capture an accurate representation of real learning quality.

Structural Model Findings

Table 2. Structural Model Findings

Path	Bootsrapping Results
EXP → COMP	Not significant (β = -0.008)
MOT → COMP	Significant (β > 1.3)
SUP → MOT	Strong, significant predictor
EXP → MOT	Not significant

Interpretation

The mere exposure to microlearning does not enhance competency levels. Competency is also improved when microlearning improves the motivation of the learner and supervisory support is essential in promoting the motivation. The engagement metrics that are commonly used, including module completion, do not reflect actual learning outcomes.

RESULTS AND DISCUSSION

Microlearning Is Not a Standalone Solution

Microlearning exposure alone does not result in increased competency. The competency can only be improved when the learning process is effective in strengthening the motivation of the learner, which greatly depends on the

encouragement provided by the supervisors. The metrics of engagement that are usually followed in practice, including the number of finished modules, are not indicative of real learning or competency gains in reality.

Supervisor Support as a Critical Catalyst

Supervisors are important in the learning process since they help people to become autonomous and competent. They have a great influence on the motivation levels of learners through the provision of reminders, feedback, and frequent communication.

Reassessing Microlearning Effectiveness Metrics

Relying solely on module completion rates can be misleading. Metrics aligned with Kirkpatrick's model, focusing on behavioral changes, performance improvements, and initial retention results, offer a more reliable evaluation of training effectiveness.

CONCLUSION

Microlearning has a positive impact on new employees, and it is determined by the level of motivation towards microlearning. Supervisor support is essential in enhancing motivation to use acquired skills in real-life situations. Organizations must not only invest in digital learning tools but also in the development of supportive managerial activities and effective onboarding practices to measure the anticipated business effects of acceleration.

1. Apply supervisor coaching behaviors in onboarding routines
a. Regular check-ins
b. Structured feedback loops
c. Reinforcement rituals
2. Apply the Pareto Principle to redesign the microlearning appplication
a. Identify 18 out of 91 (20%) modules that produce 80% competency impact.
3. Redesign evaluation metrics using Kirkpatrick levels:
a. L2: Pre–post knowledge tests
b. L3: Behavior in customer interactions
c. L4: Early performance KPIs
d. Improve accessibility and user experience of the Learning SHARIA app.

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