

THE AVAILABILITY OF THE REQUIREMENTS OF A LEARNING SERVICES MANAGEMENT SYSTEM OUTSIDE FORMAL EDUCATION IN ACCORDANCE WITH ISO 29993:2017 AT THE CENTRAL BANK OF IRAQ- A CASE STUDY OF THE CENTER FOR BANKING STUDIES

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ABSTRACT

The current study aims to assess the extent to which the Center for Banking Studies at the Central Bank of Iraq complies with the requirements of the international standard ISO 29993:2017. This is achieved by diagnosing the gap between current practices and international standards, as well as analyzing the underlying causes of that gap. The study is based on the hypothesis that there is a variation in the level of compliance with the standard's requirements, which may affect the efficiency and quality of the training programs provided. To verify this, the study employed a case study approach based on field observation and direct participation. It also utilized checklists derived from the standard's clauses, and data were analyzed using the five-point Likert scale. A set of quantitative indicators was identified to measure the degree of conformity, calculate the percentage of compliance, and determine the gap size. This enabled a precise diagnosis of the current state of training practices. The findings revealed a significant discrepancy between the current practices at the Center for Banking Studies and the requirements of ISO 29993, with a gap size of 37%. The study recommends addressing the identified weaknesses by leveraging the available human resources within the Center to complete the remaining requirements for implementing the standard. Furthermore, it is essential to develop a system for monitoring and evaluating training performance in accordance with the standard's criteria, to ensure the achievement of the intended learning outcomes.

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1. INTRODUCTION

Considering the rapid global transformations and escalating challenges, institutional development has become a strategic imperative for ensuring organizational

sustainability and enhancing competitiveness (Kalandarovna & Qizi, 2023). Relying solely on infrastructure or financial resources is no longer sufficient to achieve success. Instead, investing in human capital and advancing training and learning systems has

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become the cornerstone of building resilient institutions capable of adapting to change (Hamed et al., 2024). Adopting quality systems in training and development processes represents one of the most prominent features of this transformation, as it contributes to structuring educational services and producing value-added outcomes that meet the needs of institutions and society (Hashim et al., 2022).

A review of scientific research and human resources literature highlights the importance of the banking sector, in particular, is experiencing increasing pressures that require its institutions to continuously enhance their competencies in order to keep pace with legislative changes, digital transformation requirements, and risk management challenges (Oko-Odion & Angela, 2025). This reality necessitates the implementation of specialized and high-quality training programs. Consequently, international standards that govern the provision of learning services outside formal education, such as ISO 29993:2017 (ISO, 2017), have gained increasing importance. This standard provides a reference framework to ensure the quality of such services—from program design, through implementation, to the evaluation of outcomes and measurement of impact.

In this context, the Center for Banking Studies at the Central Bank of Iraq is considered a leading institution in delivering professional training and development services in the financial and banking sector. The center strives to enhance the skills of human resources in line with global professional standards. However, challenges related to quality and alignment with international specifications persist. This calls for an objective evaluation of the center's compliance with the ISO 29993:2017 standard, as well as a gap analysis between current practices and the targeted standards.

Many studies have examined the evaluation of learning services outside formal education as a fundamental step in the management of the training process, emphasizing its importance alongside the training itself. For instance, the study conducted by Santosa and Nurtrisha (2023) aimed to assess the extent to which distance learning standards have been implemented at Telkom University in accordance with the international standard ISO 29994:2021. The research focused on the bachelor's Program in Informatics Distance Education and employed the COBIT 2019 framework to evaluate existing practices, identify gaps, and formulate recommendations for improvement. The findings revealed non-compliance with four key clauses of the ISO 29994:2021 standard, prompting the proposal of 18 targeted recommendations. These recommendations were categorized into three main areas: human resources, operational processes, and technological infrastructure. The study emphasized the importance of adopting these improvements as a reference for enhancing the quality of distance learning services at Telkom University and for other institutions providing similar services. By aligning with ISO 29994:2021, these institutions would be better positioned to compete on an international scale and

ensure the delivery of high-quality, standardized educational services.

Hasan et al. (2023) aimed to assess the alignment of training services at the Training and Development Center of the Iraqi Ministry of Construction with clauses 8, 10, and 13 of ISO 29993:2017. Using a checklist-based case study approach, the findings revealed a 34% gap between current practices and ISO requirements, mainly due to insufficient documentation and outdated practices. However, a 66% conformity rate was noted in training delivery. The study recommended adopting ISO 29993:2017 standards to improve service quality and emphasized the need for proper documentation of training processes.

Elfiana et al. (2023) investigated the implementation of ISO 29993:2017 in an export training program at LPK Global Edukasi Talenta Inkubator, focusing on the facilitator clause. Their qualitative case study revealed partial compliance with the standard, especially regarding facilitator performance and documentation, and recommended better alignment with ISO requirements to ensure full implementation. Complementing this perspective, Abdelaziz (2024) emphasized the broader impact of ISO standards specifically ISO 21001, 29993, and 29994, on the performance of higher education institutions. By analyzing 50 empirical studies, his research demonstrated how ISO standards enhance operational efficiency, stakeholder satisfaction, and quality culture, advocating for their integration into accreditation frameworks and digital transformation initiatives. In parallel, Prestridge et al. (2024) explored the interplay between formal, non-formal, and informal learning through human-computer-human interactions (HCHI). Their findings underscore the growing value of informal and non-formal learning in digital contexts and advocate for strategic connections between formal institutions and broader learning ecosystems to foster lifelong, student-centered learning. Collectively, these studies underline the importance of quality standards and digital interconnectivity in shaping modern educational and training environments.

Despite the abundance of studies addressing the management of learning services outside formal education, research focusing on the state of such services within this bank remains limited. Therefore, this study aims to assess the current state of non-formal learning services provided by the Center for Banking Studies, based on the international standard ISO 29993:2017.

2. LITERATURE REVIEW

2.1. Training

Training is considered one of the core functions of Human Resources Management (HRM) at the institutional level, aiming to develop and qualify human resources within the organization to enable them to perform their duties effectively and efficiently. Training focuses on fulfilling individual needs for knowledge and

skills necessary for growth and development, while also meeting organizational requirements to keep pace with scientific and technological advancements by enhancing workforce competencies.

Training is defined as a process of equipping individuals with targeted skills, knowledge, and competencies to improve their performance and increase productivity in their current roles. It involves structured learning experiences and activities designed to enhance job-related capabilities and can be delivered through various methods such as workshops, seminars, online courses, and on-the-job training (Noe, 2017). It is also seen as an educational experience that induces a relatively permanent change in the individual, enhancing job performance (Ng & Feldman, 2009).

Training yields numerous benefits for both individuals and organizations. It improves employee efficiency and productivity, supports organizational goals, bridges performance gaps, fosters adaptability to change, and equips staff with the confidence and skills needed to succeed. It also enhances critical thinking, decision-making, technological competence, consistency in work procedures, employee satisfaction, and reduces turnover (Rodriguez & Walters, 2017).

All human resource development activities aim to enhance employee performance in current roles, prepare them for future responsibilities, or contribute to the overall growth of the organization. Organizations typically use two main approaches to train and develop their workforce. The first is on-the-job training, which occurs within the work environment, allowing employees to acquire practical skills directly—examples include job rotation, transfers, mentoring, and orientation. The second is off-the-job training, conducted away from the workplace, which allows full focus on learning—examples include conferences, simulations, role-playing, and formal courses (Opara & Mebom, 2025).

2.2. ISO 29993:2017 STANDARD

ISO 29993:2017 specifies requirements for learning services outside formal education, including all forms of lifelong learning (e.g., vocational training and in-company training, whether provided by internal or external providers). It covers all types of learning services offered by Learning Service Providers (LSPs), targeted at learners and their sponsors who purchase services on their behalf.

This standard provides a comprehensive framework for delivering high-quality learning services outside the formal education system. It demonstrates reliability and quality through compliance, enhances the credibility of service providers in global markets, and offers a model for continuous improvement in learning services across organizational levels. Furthermore, it aids in improving training and development processes (Heene & Jodkowska, 2014, p. 913).

To implement the requirements of ISO 29993:2017 and obtain certification, the following steps can be followed (Tohet & Eko, 2020, pp 157–168):

- Performance Assessment: Review the current training system against ISO 29993:2017 requirements and identify gaps.
- Document Compilation: Organizations certified with ISO 9001 may find it easier to prepare ISO 29993 documentation; however, ISO 29993's specificity demands more detailed and accurate documentation.
- Training for Implementation: Raise awareness among training staff about ISO 29993 requirements and application methods.
- Internal Audit: Conduct internal audits to ensure compliance with ISO 29993:2017.
- Certification: Once internal audits confirm full compliance, the organization can invite a certification body to evaluate eligibility. If successful, the organization is granted certification.

3. METHODOLOGY

The case study approach was adopted as it is the most appropriate methodology for achieving the research objectives. This approach involves collecting data and information related to the studied case through direct field observation and engagement, with the aim of uncovering scientific facts.

The checklists were developed by the researchers based on their expertise in the field and in accordance with the requirements of ISO 29993:2017. A five-point scale was adopted to assess the level of implementation and documentation at the Central Bank of Iraq / Center for Banking Studies, in order to ensure the required level of accuracy. The researchers relied on direct observation and supporting evidence to verify the accuracy and validity of the collected information.

The scale weights were defined on a range from 0 to 4. The collected data were then analyzed quantitatively and the results interpreted accordingly. Table (1) presents the items of the five-point scale along with their corresponding weights.

Table 1. Five-Point Scale for Determining the Degree of Conformance with the Standard Specification.

Description	Score
Fully Implemented – Fully Documented	4
Fully Implemented – Partially Documented	3
Partially Implemented – Partially Documented	2
Partially Implemented – Not Documented	1
Not Implemented – Not Documented	0

The following equations were adopted to calculate the percentage of conformance and the size of the gap:

$$\text{Weighted Mean} = (\sum (\text{Frequencies} \times \text{Weights})) / (\sum \text{Frequencies})$$

$$\text{Percentage of Conformance} = (\text{Weighted Mean}) / (\text{Highest Scale Score})$$

$$\text{Gap Size} = 1 - (\text{Percentage of Conformance})$$

4. DISCUSSION AND ANALYSIS

This section presents and analyzes the results of the checklists concerning the researched organization's status and its adherence to the requirements of the ISO 29993:2017 standard. Given the general nature of the first three requirements, the focus will be on assessing the implementation level of the remaining eleven requirements, which reflect the actual application of these requirements. The following are the evaluation results of the requirements for learning service providers outside formal education at the Banking Studies Center of the Central Bank of Iraq, in accordance with the ISO 29993:2017 standard.

4.1. The Reality of Implementing Clause 4: General Information provided by the LSP

This clause focuses on the information that the studies center must provide to trainees and other relevant parties, as well as the means of accessing it. This includes information about trainers, their competencies, the work environment, and other pertinent details.

Table 2. Results of the Checklist Related to clause 4 (General Information provided by the LSP)

N	Requirements of clause 4	4	3	2	1	0
1	Does the Banking Studies Center provide the necessary information to trainees and stakeholders regarding its training services?	✓				
2	Are the information provided by the Banking Studies Center accessible, up-to-date, and accurate?	✓				
3	The information provided includes the name and address of the main office, contact details, and the locations where learning services are provided.	✓				
4	The information provided includes Senior management personnel.			✓		
5	The information provided includes a description of the main training services offered by the Banking Studies Center.	✓				
6	The information provided includes the qualifications or experience of the trainers responsible for delivering the training.					✓
7	The information provided includes teaching methods.	✓				
8	The information provided includes a description of the training environment and resources.	✓				
9	The information provided includes any certifications, awards, qualifications, and accreditations granted by the Banking Studies Center.	✓				
Frequencies		7	0	1	0	1
Weighted frequencies		28	0	2	0	0
Weighted mean		3.33				
Percentage of compliance		83%				
Gap size		17%				

Based on the results of the checklist in Table (2) regarding the level of actual implementation and documentation of Requirement (4), the center for studies achieved an arithmetic mean of 3.33 out of 4 degrees, with a compliance rate of 83%. This indicates a gap of 17%, stemming from:

- The absence provided information concerning senior staff at the banking studies center; official correspondence only mentioned the name of the Director-General.
- The lack of information provided about the qualifications or experience of the trainers responsible for the learning service.

4.2. The Reality of Implementing Clause 5: Proposal Development

This clause focuses on developing training proposals to meet the needs of relevant parties, understanding the training, training needs, training delivery methods, and associated costs.

Table 3. Results of the Checklist Related to clause 5 (Proposal Development)

N	Requirements of clause 5	4	3	2	1	0
1	Within the center's provision of training services proposals that meet the needs of stakeholders.	✓				
2	The center takes the appropriate steps to understand the training and the training request.		✓			
3	Understand the training and the training request objectives and goals of the proposed training services.		✓			
4	Understand the training and the training request the Banking Studies Center's ability to meet the client's needs (for example, client references, technical specifications, trainer profiles, similar programs).		✓			
5	Understand the training and the training require the methods that will be used to deliver the training service.		✓			
6	Understand the training and the training request fees, other costs, and terms and conditions of enrollment in the training program.		✓			
7	Understand the training and the training request		✓			
Frequencies		1	6	0	0	0
Weighted frequencies		4	18	0	0	0
Weighted mean		3.14				
Percentage of compliance		79%				
Gap size		21%				

Based on the results of the checklist in Table (3) regarding the level of actual implementation and documentation of Requirement (5), the center achieved an arithmetic mean of 3.14 out of 4 degrees, with a compliance rate of 79%. This indicates a gap of 21%, resulting from:

- The center's failure to include information about the methods that will be used to deliver the training service when developing proposals.
- The proposal does not include fees, other costs, and the terms and conditions of enrollment in the training program, such as (the academic qualifications of the trainees, the required level of competence).

4.3. The Reality of Implementing Clause 6: The information provided prior to acquisition of the training service

This clause highlights the information that must be provided before obtaining the training service, such as the training title, start date, prerequisites, training location, training hours, fees, and other relevant details.

Table 4. Results of the Checklist Related to clause 6

N	Requirements of clause 6	4	3	2	1	0
1	Does the center provide stakeholders with the necessary information prior to receiving the training service, including: a- The title and objectives of the training service.	✓				
2	b- Any prerequisites, such as technical requirements or the required level of competence.	✓				
3	c- Dates, location, duration, and schedule.	✓				
4	d- The proposed number of training hours and how they are allocated across different learning modalities (e.g., face-to-face learning, blended learning, and technology-enhanced learning).	✓				
5	e- Teaching methodologies and assessment methods employed.			✓		
6	f- Licensing requirements for software and technical equipment.	✓				
7	g- Training fees, examination fees, and the cost of learning materials (e.g., books, software), along with any other applicable fees and payment terms and conditions.	✓				

8	h- Cancellation, withdrawal, and refund policies.					✓
9	I- Procedures used to gather feedback on trainee satisfaction (and sponsors, where applicable), as well as to address their requests, suggestions, and complaints					✓
10	j- A biographical sketch of the trainers assigned to the training service, including their teaching qualifications, educational experience, and professional backgrounds.					✓
Frequencies		6	0	1	0	3
Weighted frequencies		24	0	2	0	0
Weighted mean		2.60				
Percentage of compliance		65%				
Gap size		35%				

Based on the results of the checklist in Table (4) regarding the level of actual implementation and documentation of Requirement (6), the center achieved an arithmetic mean of 2.60 out of 4 degrees, with a compliance rate of 65%. This indicates a gap of 35%, resulting from:

- The absence of specified methods for evaluating the effectiveness of training programs.
- The lack of policies regulating the cancellation, withdrawal, and refund processes for training courses organized by the center.
- The absence of a specific mechanism for periodically evaluating the performance of the Banking Studies Center, in addition to the lack of an effective mechanism for participants to submit complaints.
- The failure to provide any detailed or transparent information about the trainers appointed to deliver the training programs at the center.

4.4. The Reality of Implementing Clause 7: Needs analysis

This clause emphasizes that the analysis of training needs and the understanding of trainees' requirements by specialists are crucial for ensuring the identification of the required competency level and the appropriate methods for achieving it.

Table 5. Results of the Checklist Related to clause 7 (Needs analysis)

N	Requirements of clause 7	4	3	2	1	0
1	Does the Banking Studies Center analyze learners' needs to ensure that the objectives, programs, content, and assessment methods meet their	✓				

	expectations and requirements?					
2	Does the Banking Studies Center analyze learning needs on demand?	✓				
3	Are learning needs analyzed by qualified personnel before the provision of learning services to ensure they are effectively directed within their defined scope?	✓				
4	The intended outcomes of the training services must: a- Be detailed, measurable, and understandable to the trainees (and sponsors, if any).			✓		
	b- Be based on a recognized national or international standard, if one exists.	✓				
5	a- The training needs analysis must identify: - The objectives and requirements of the trainees and sponsors. - The required level of competence and the desired timeframe for achievement. - For what purpose and in what context does the trainee need to achieve the required level of competence after completing the course (e.g., socially, in the workplace, or in studies). - The current level of the trainee's competence.					✓
	b- What other aspects related to the trainee's background are relevant, such as: Learner's age, Education and training history, Any prior learning, Professional experience, Linguistic and cultural background, Cognitive and physical abilities.					✓
6	Consultation with stakeholders to determine how acquired competencies will be applied in the work environment and what potential indicators of success are.					✓
7	Disclosure and agreement upon the results of the needs analysis among stakeholders before					✓

	designing and delivering the training service.					
8	Full briefing of facilitators on the results of the training needs analysis.	✓				
9	Use of information collected about trainees solely for the purpose of providing the training service, and non-disclosure of this information except with the trainee's consent.	✓				
Frequencies		6	0	1	0	4
Weighted frequencies		24	0	2	0	0
Weighted mean		2.36				
Percentage of compliance		59%				
Gap size		41%				

Upon reviewing the checklist in Table (5) concerning the level of actual implementation and documentation of Requirement (7), the center for studies achieved an arithmetic mean of 2.36 out of 4 degrees, with a compliance rate of 59%. This indicates a gap of 41%, which can be attributed to:

- The absence of a method to measure the desired outcomes of the training services.
- The current and required levels of trainees' specific competencies are not identified during the training needs analysis.
- Information about the trainee's background and status, such as (age of the trainee, training date, any prior learning, professional experience, linguistic and cultural background, cognitive and physical abilities), is not included.
- There is no communication with the sponsors of the trainees to understand the application of the competencies acquired through the training within their organizations.

4.5. The Reality of Implementing Clause 8: Design of the learning service

This item focuses on the design of the curriculum, educational materials, and assessment and development tools by specialized experts in the field, while considering the main objectives of the center.

Table 6. Results of the Checklist Related to clause 8 (Design of the learning service)

N	Requirements of clause 8	4	3	2	1	0
1	Has the Banking Studies Center designed and developed the curriculum, educational materials, and assessment and evaluation methods after analyzing the needs?			✓		
2	Is the curriculum designed and developed by experienced facilitators or trainers in curriculum design and development for training services?	✓				

3	When designing the training service, does the center consider: a- The results of the training needs analysis.	✓				
4	b- The agreed-upon objectives.	✓				
5	c- The intensity and duration of the proposed course, and learning modalities (e.g., face-to-face learning, blended learning, and technology-enhanced learning).	✓				
6	d- Clearly defined expected training outcomes.					✓
7	e- Appropriate assessment methods.	✓				
8	f- The facilitator-to-trainee ratio.			✓		
9	g- Methods, resources, and responsibilities for promoting knowledge transfer.	✓				
10	h- The type and content of the certificate of completion to be issued.	✓				
11	I- Any relevant contractual elements.	✓				
12	Does the Banking Studies Center ensure that all training materials are: a- Designed in accordance with the curriculum and chosen teaching methods.	✓				
13	b- Reliable and up to date, reflecting current applications of the subject matter being taught outside the scope of the course.	✓				
14	c- Selected with consideration for the trainees' requirements as well as their social and cultural backgrounds.	✓				
	Is the curriculum, training resources, and assessment and evaluation methods disclosed to trainees, relevant parties, and facilitators?					✓
	Does the center clearly define the roles and responsibilities of itself, the trainees, and relevant parties regarding the provision of the training service and the monitoring and evaluation of the training?					✓
	Is the curriculum, training materials, and assessment methods reviewed at least once annually?	✓				
	Does the Banking Studies Center take into consideration, when designing the training					✓

	service, the results of evaluations of any similar previous training services offered by the center?					
	Does the center cite the sources and ownership rights of the training resources used or developed?					✓
Frequencies		12	0	2	0	5
Weighted frequencies		48	0	4	0	0
Weighted mean		2.74				
Percentage of compliance		69%				
Gap size		31%				

Based on the results of the checklist in Table (6), concerning the level of actual application and documentation of the (eighth) requirement, the studies center achieved a mean score of (2.59) out of (4) degrees, with a compliance rate of (69%), indicating a gap of (31%). This is attributed to the following:

- The evaluation and assessment methods are not mentioned during the design.
- There is a lack of transparency regarding training curricula, training resources, and assessment and evaluation tools for trainees or relevant parties.
- The roles and responsibilities of the center, trainees, and concerned parties in the context of providing training services and monitoring and evaluating knowledge progress are not clearly defined.
- Copyrights for training resources used or developed by the center are neither acknowledged nor specified.
- There is no mechanism in place to determine the trainer-to-trainee ratio.
- Previous evaluation results are not considered when designing training services.

4.6. The Reality of Implementing Clause 9: Information about the training service for enrolled learners or their sponsors

This item encompasses the information that the center must communicate to trainees, including the terms and conditions of the training service.

Table 7. Results of the Checklist Related to clause 9

N	Requirements of clause 9	4	3	2	1	0
	Have trainees and sponsors been informed in writing (with details of the terms and conditions of the training service)?	✓				
	Is additional information provided at the beginning or before the provision of the training service as follows: a- Responsibilities of each party (e.g., trainees, the center, and trainers).					✓
	b- Processes and timeline for training evaluation.					✓

c- The person(s) responsible for communication between the center and the trainees.					✓
d- Procedures for complaints, suggestions, and dispute resolution.					✓
e- Support for training, such as access to the library, computer-based self-learning, technical support services, consultations, dictionaries, reference books, and guidance.					✓
Frequencies	1	0	0	0	5
Weighted frequencies	4	0	0	0	0
Weighted mean	0.67				
Percentage of compliance	17%				
Gap size	83%				

The checklist results presented in Table (7) reveal that concerning the actual implementation and documentation of the (ninth) requirement, the center attained an average score of (2) out of a possible (4), representing a 17 % compliance rate and a corresponding 83% gap. This discrepancy can be attributed to:

- The absence of official documents or procedural guidelines that clearly define the responsibilities of each party involved in the training process.
- The lack of a standardized mechanism for evaluating training, leading to the absence of clear performance indicators to measure the extent to which the training program objectives are achieved.
- The absence of a designated contact person or competent authority that trainees can refer to in case of inquiries or problems.
- The lack of clear procedures for handling complaints, suggestions, and resolving disputes.
- Insufficient resources are available to support self-learning, such as digital libraries or e-learning systems.

4.7. The Reality of Implementing Clause 10: service delivery

This item encompasses the procedures for delivering the training service to trainees, the competence of the personnel responsible, and the availability of necessary resources for conducting the training.

Table 8. Results of the Checklist Related to clause 10 (service delivery)

N	Requirements of clause 10	4	3	2	1	0
	The training service is delivered by qualified trainers who are trained in teaching methods and materials.	✓				
	Other personnel involved in the delivery of the training service possess the necessary competencies and qualifications to fulfill their tasks.					✓

If a trainer needs to be replaced, the center makes the necessary arrangements to ensure the availability of qualified and adequately briefed facilitators.					✓
The center provides training materials in sufficient quantities for the trainees and guides them or their sponsors on the purchase of necessary materials.	✓				
The center informs trainers and trainees of the rules regarding the copying and use of printed and digital materials	✓				
The center ensures the provision or selection of a suitable training environment to support the training process or specifies the minimum necessary requirements in cases where it does not have full control.	✓				
The center ensures that the learning environment is ergonomically comfortable and maintained, and that the training rooms are also: a- Large enough to accommodate the number of trainees enrolled in the groups, in addition to the trainers.	✓				
b- Arranged in a way that facilitates interactive training, considering the needs of the trainees concerned.	✓				
c- Well-lit and clean.	✓				
d- Providing necessary heating or air conditioning and ventilation as needed.	✓				
e- Protected or isolated from external noise within the training environment.	✓				
f- Equipped with training aids and tools (such as audio and video, projectors, IT equipment, flip charts, training cards, models, and games relevant to the curriculum).	✓				
The center provides and maintains the necessary safety facilities and equipment, minimizes potential risks in the learning environment, and informs facilitators, staff, and trainees of emergency procedures and safety matters.	✓				
Frequencies	11	0	0	0	2
Weighted frequencies	44	0	0	0	0
Weighted mean	3.38				
Percentage of compliance	85%				
Gap size	15%				

An examination of the checklist outcomes presented in Table (8) regarding the actual implementation and documentation of the (tenth) requirement reveals that the center achieved a mean score of (3.38) out of a possible (4), indicating a 85% compliance rate and a remaining 15% gap. This shortfall can be attributed to:

- The absence of regular training programs aimed at enhancing employee skills and ensuring their alignment with contemporary standards in training delivery.
- There is a lack of a mechanism for the replacement or support of training personnel in cases of instructor's absence or the need to augment the training staff, coupled with a failure to develop qualified substitutes to bridge potential gaps.

4.8. The Reality of Implementing Clause 11: Facilitators

This item places significant emphasis on ensuring that trainers or facilitators possess the necessary competencies and expertise to guarantee the quality of the training process provided.

Table 9. Results of the Checklist Related to clause 11 (Facilitators)

N	Requirements of clause 11	4	3	2	1	0
	The facilitators at the center shall: a) have relevant experience and recognized teaching qualifications in their field of teaching within the country in which the learning service is provided. b) work under the supervision of experienced and qualified trainers.	✓				
	All facilitators at the center shall possess the necessary skills and experience in their specializations to ensure the effective delivery of training.	✓				
	Facilitators shall participate in professional development programs to enhance their skills and competencies.	✓				
	Professional development plans shall be established, considering the tasks and responsibilities assigned to the trainers, the results of the learning service evaluation, and their professional needs.	✓				
Frequencies		4	0	0	0	0
Weighted frequencies		16	0	0	0	0
Weighted mean		4				
Percentage of compliance		100%				
Gap size		0%				

The findings from the checklist in Table (9) regarding the actual implementation and documentation of the

(eleventh) requirement reveal that the center achieved a perfect mean score of (4) out of a possible (4), representing a 100% compliance rate and therefore a 0% gap. This absence of a gap between the current reality and the specification requirements indicates that the center employs certified and experienced trainers who operate under the supervision of more senior instructors. Furthermore, the center emphasizes the ongoing development of its trainers' skills through continuous training programs and thorough assessments of their needs.

4.9. The Reality of Implementing Clause 12: assessment of learning

The process of evaluating trainee competency levels before, during, and after training is considered crucial to assessing the extent to which the training achieves its intended objectives.

Table 10. Results of the Checklist Related to clause 12 (assessment of learning)

N	Requirements of clause 12	4	3	2	1	0
	Is the intended use of the assessment clearly defined when designing or selecting it?	✓				
	Are the knowledge, skills and abilities to be measured identified?			✓		
	Are the standards to be measured against clearly stated?					✓
	Are the methods of assessment appropriate and defined?					
	Is there a system in place for scoring and reporting assessment results?					
	Are interested parties involved in or affected by the assessment taken into consideration?					
	Is an assessment of the learner's level of competence carried out prior to or at the beginning of the course?					
	Is the progress of learners assessed throughout and at the end of the course?					
	Are learners or sponsors provided with a certificate of completion upon request that includes the title and objectives of the learning service, the number of hours of instruction, the level of achievement?	✓				
	Is access to assessment results limited to those with established authority or legitimate consent, with adherence to fairness, transparency and confidentiality?					✓

Frequencies	2	0	1	0	2
Weighted frequencies	8	0	2	0	0
Weighted mean	2.5				
Percentage of compliance	63%				
Gap size	37%				

Analyzing the outcomes of the checklist presented in Table (10), which pertains to the actual application and documentation of the (twelfth) requirement, it is evident that the center attained a mean score of (2) out of a possible (4), indicating a 63% compliance rate and a corresponding 37% gap. This discrepancy can be attributed to:

- The absence of a role for the trainer in the evaluation of the training process.
- The lack of an assessment conducted prior to or at the commencement of the course to determine the learner's baseline competency in the subject matter.
- The non-provision of evaluation results to any specific entity.

4.10. The Reality of Implementing Clause 13: Monitoring and Evaluation of the Learning Service

This item focuses on the continuous monitoring of the training process to ensure the quality and comprehensiveness of the training, as well as to gauge the level of trainee satisfaction with the training service.

Table 11. Results of the Checklist Related to clause 13 (Monitoring and Evaluation of the Learning Service)

N	Requirements of clause 13	4	3	2	1	0
	Is regular monitoring and evaluation carried out to determine whether the learning service is meeting its objectives?					✓
	In the design of monitoring and evaluation processes, aspects considered (scope, goals, means of monitoring and evaluation (rationale, criteria, instruments, schedule), interested parties involved or affected)?					✓
	Does service evaluation include (but not limited to): (fulfilment of learning needs, learning and teaching methods, adequacy of learning material and other resources, logistics and organization of the learning service)?					✓
	Do procedures for monitoring and evaluation include: (periodic observation of teaching and learning for quality assurance, review of assessment results and alignment with agreed learning goals, analysis of learner and sponsor satisfaction and					✓

	suggestions, analysis of enrolment, attendance and attrition?					
	Is monitoring and evaluation conducted by qualified persons?					✓
	Are data sets and reports from monitoring and evaluation clear and transparent, with rationale linked to learning objectives?					✓
	Are complaints and claims dealt with within an agreed timeframe to provide redress or explanation?					✓
	Are the results of monitoring and evaluation considered to improve the curriculum, course programmers, teaching methods, and professional development?					✓
Frequencies		0	0	0	0	8
Weighted frequencies		0	0	0	0	0
Weighted mean		0				
Percentage of compliance		0%				
Gap size		100%				

The checklist findings presented in Table (11) regarding the actual implementation and documentation of the (thirteenth) requirement reveal that the studies center demonstrated a 0% compliance rate, indicating a complete gap of 100%. This significant shortfall can be attributed to:

- The absence of clear and approved mechanisms for monitoring and evaluation.
- A lack of defined foundations, criteria, and tools for assessing the quality of the training service and the extent to which it achieves its objectives.
- The exclusion of all relevant stakeholders from the evaluation process.
- The absence of regular reports detailing trainee satisfaction levels, enrollment and withdrawal rates, and the degree of achievement of training objectives.
- A failure to utilize evaluation results for continuous improvement: the outcomes of monitoring and evaluation have not been employed to implement enhancements to training curricula or training methodologies.

4.11. The Reality of Implementing Clause 13: Invoicing

This clause includes the requirements related to invoices and the procedures for handling them.

Table 12. Results of the Checklist Related to clause 14 (Invoicing)

N	Requirements of clause 14	4	3	2	1	0
	Are invoices clear and contain all necessary details for learners or sponsors to understand what is being invoiced?	✓				

Is proof of payment provided to the learner or sponsor upon request?	✓				
Frequencies	2	0	0	0	0
Weighted frequencies	8	0	0	0	0
Weighted mean	4				
Percentage of compliance	%100				
Gap size	%0				

The checklist results presented in Table (12) concerning the actual implementation and documentation of the (fourteenth) requirement indicate that the center achieved a perfect mean score of (4) out of a possible (4), representing a 100% compliance rate and thus a 0% gap. This absence of a discrepancy between the current situation and the specification requirements reflects the center's commitment to the standards of clarity and transparency in issuing invoices and providing proof of payment upon request.

5. CONCLUSION

This study concluded that the level of compliance by the Center for Banking Studies at the Central Bank of Iraq with the requirements of the international standard ISO 29993:2017 remains below the desired threshold. The

gap analysis revealed a deviation of 39% between current practices and the standard's requirements. The assessment results indicated that this discrepancy stems from shortcomings in certain operational and organizational aspects, particularly in areas such as the provision of pre-training information to learners, ongoing evaluation mechanisms, and assurance of learning outcome quality. The findings emphasize the need for a comprehensive approach to developing the training system within the Center, one that aligns with the requirements of the international standard and leverages existing human resources to close gaps and ensure full implementation of the standard. The study also highlights the importance of establishing a performance monitoring and evaluation system based on measurable criteria, to ensure high-quality learning outcomes that enhance staff competence and support the institution's pursuit of excellence. In light of the above, adopting ISO 29993:2017 is not merely a formal commitment but a strategic entry point for improving the quality of non-formal learning and training services. It strengthens the Central Bank of Iraq's capacity to develop its human capital and achieve its strategic goals within an evolving work environment.

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