How Effective is Apprenticeship to Learning? 
A Student Perspective

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Abstract: This qualitative study applies grounded theory methodology to investigate student perception on the effectiveness of the apprenticeship scheme on their learning. In-depth interviews were carried out with three second-year students reading for a MCAST Level 4 Advanced Diploma in Financial Services to gather insight on their experiences and their perception of the current apprenticeship scheme and how it contributes towards their learning. Through the analysis of grounded data, interrelationships between concepts have been examined based on contextual conditions, actions and reactions, and consequences and outcomes. The study proposes a model of factors affecting learning which will aid stakeholders to improve the current apprenticeship scheme.

Keywords: Learning; apprenticeships; student perception; organizations; financial services; MCAST; grounded theory.

Background to Study

‘Situated Learning’, as explained by Rogers and Horrocks (2010) with reference to Lave and Wenger’s (1991) study, focuses on how learners learn when they are put in a social situation and how they can also master the skills needed to be able to give back to the society. Guile and Young (1998) explore several approaches to learning and looks at learning from a social perspective, giving light to the idea of apprenticeships as a basis of a new pedagogical learning (keeping in mind that this paper was published around 20 years ago) and the idea of learning becoming a more social activity. They go on to explore the phenomenon of ‘learning by doing’ and the idea of learning through the collaboration of student and master.

Marianne Thyssen, European commissioner for employment, social affairs, skills, and labour mobility, has indicated that there is strong evidence of work-based learning as a tool for equipping young people with employability skills and to ease the transition from school to work. It is also noted that the European Commission (2017) encourages government, social partners, and education and training providers to promote apprenticeships and other forms of work-based learning.

Sultana (1995: 2001) traces apprenticeships in Malta as far back as the 14th century where they were associated with building trades, furniture production, and silverwork and continued to develop throughout time. Nowadays, apprenticeships or work-based learning are offered by VET providers MCAST and ITS (Cedefop 2017). MCAST currently offers over fifty apprenticeship courses across several programs at MQF Levels 3 and 4 as found on the official MCAST website (MCAST 2016). Over the past few years MCAST has introduced more courses on apprenticeship whereby students are given the opportunity to work at a company in their relevant industry to gain
industry experience and learn skills that give them the ability to make a smoother transition from the classroom to the workplace.

Cedefop (2017) suggests that this upward trend mirrors employer involvement. The publication notes that national data shows 900 interested companies in apprenticeship or work-based learning schemes; around 437 companies offered apprenticeships between 2013 and 2016 and a total of 455 placements were done between 2015 and 2016. Although apprenticeship courses are a step forward to bridging the gap between formal education and the work environment, Cedefop (2015) notes that, after consulting with various stakeholders, certain issues have been identified.

Two issues which are of interest to this research scope can be identified as ‘There is a mismatch between apprenticeship offer and labour-market needs’ and ‘Apprenticeship programmes follow a non-integrated approach’. Therefore, it is highly important to understand whether present competences are in fact being reached and if they are providing value to both the employer and the student. ‘Good preparation for jobs in demand is important, but not a guarantee of finding a matching job’ (Cedefop 2017: 17). This suggests that although one may be skilled for the job, how much can a person’s skill set really match what employers want.

To better identify how skill gaps can be filled more effectively, one needs to understand what skills students are being equipped with and if apprenticeships are adding value to providing the skills required by employers and students alike. In a recent study conducted in September 2017 by Management Partners Group (MPG 2017), an international management group, professionals working in Malta’s financial services industry expressed their expectation of strong growth over the next five years in their sector. In the same survey, to a question which asked whether they expected that recruiting talent from abroad to fill skill gaps would continue, 56% senior professionals answered that this trend will even increase. Due to the above findings, there is more reason to invest in offering a local training programme that meets these employers’ demands, especially in a growing industry sector like financial services.

The study aims to gather insights on what learning value apprenticeships give to students and the effectiveness of these apprenticeships as a learning tool for students following a MCAST Level 4 Advanced Diploma in Financial Services.

The selection of this particular course was mainly due to three reasons:

i. The researcher’s access to students and knowledge of the course and the apprenticeship programme. The researcher, having taught the selected group of students for two years, could give more meaning to insights gathered by students. The researcher has also taught the selected course for four years and thus is knowledgeable about the course and its deliverables. Moreover, since the introduction of this course on apprenticeship four years ago, the researcher has been assigned as a MCAST mentor on said course and thus the researcher has seen how it has developed over the years.

ii. As noted in (i), the introduction of the course apprenticeship scheme has only been functioning for four years and the cohort selected is the third one experiencing the programme. Therefore, although it is not a well-established programme, on the other hand is not in its inception phase, and therefore clearer insights can be taken especially for further research.

iii. Demand for skills in the financial services industry which, as noted previously, is growing substantially. It has also been noted that employers are not finding
the right skills and are resorting to employing talent from abroad. Therefore, this course has also been chosen to shed light on the importance of improving the apprenticeship scheme to better meet skill gaps in this industry.

Therefore, the research question set, and its corresponding objectives, can be expressed as:

**How do students perceive the effectiveness of apprenticeships towards their learning?**

The aim of this research sets to meet the following objectives:

1. Developing an understanding of what value employers give to students to understand better how the apprenticeship scheme is helping in the students’ learning experience.
2. Developing an understanding of how students feel that the apprenticeship scheme is contributing towards their learning.
3. Identifying what factors students perceive as necessary for an effective learning experience.
4. Identifying whether students feel that the current apprenticeship programme equips them with the right employability skills that match employers’ skill demand in their relevant industry.
5. Identifying whether students perceive that apprenticeships ease their transition from school to work.
6. Understanding what issues are present with the current apprenticeship scheme that hinder an effective learning experience.
7. Gathering recommendations on how apprenticeships can be improved to make the experience a more effective learning experience.

The development of the model extracted from insights obtained from students will give an indication of what students perceive as lacking within the present apprenticeship structure. It will also discover what is already giving value to students. The resulting insights will also attempt to derive suggestions from students that can be used as a basis for discussions with policy-makers, MCAST, and industry to improve the apprenticeship programme offered. The research aims to serve as a starting point for future research that will focus on expanding on the issues identified by the researcher through the objectives which address what value employers are gaining from students undergoing apprenticeships from a business standpoint.

**Grounded Theory Methodology**

Creswell (2014) described qualitative research as an approach to understand meanings that individuals or groups give to a social or human problem. This research takes on an inductive approach that tries to find the meaning of a situation by analysing data collected and identifying general themes that give meaning to the data. The researcher adopted a constructivist research philosophy using grounded theory as a research methodology.

Corbin & Strauss (1998) describe grounded theory as a theory derived from data, systematically gathered, and analysed throughout the research process. All parts of the research that is the method, data collection, analysis, and the emerging theory are in a close relationship to one another. The method of inquiry does not start out with a preconceived theory when an area of study is determined, and theory emerges from the data gathered throughout the research process. Corbin & Strauss (1998)
note that because grounded theories are drawn from data they are likely to offer insight, understanding, and provide a meaningful guide to action. Creswell (2014) refers to systematic steps to grounded theory as noted by Corbin & Strauss, namely the process of generating categories of information and the selection of one of these categories and positioning it within a theoretical model to narrate a story from the interconnection of the categories.

Three qualitative in-depth interviews were carried out with second-year students reading for a MCAST Level 4 Advanced Diploma in financial services. These students were chosen since they could give a more in-depth perception of apprenticeships than first-year students. One participant perceived their experience as being a positive experience whereas another participant described it as negative. The last participant had both a negative and a positive experience since they were employed in two different organizations during the apprenticeship.

The interviews were carried out in a semi-structured approach giving more importance to the participants’ opinions with the opportunity of the researcher prompting them on areas of relevance. The researcher could also intervene when the participants shared information that was not relevant for the research purpose. Sampling was carried out at two stages: convenience sampling followed by purposeful sampling.

Participant A was placed in a large banking institution throughout the two-year apprenticeship. The student perceived the experience as positive and therefore this student was chosen through convenience sampling to obtain insights on what makes a positive learning experience.

Participant B was placed in a small accounts and audit company throughout the two-year apprenticeship but was recently moved to a different section of the company specializing in HR functions. The student perceived the experience as a negative one and was therefore chosen through purposeful sampling to obtain insights on what make a negative learning experience.

Participant C was placed in two different organizations throughout the two-year apprenticeship. The first year of apprenticeship was carried out in a banking institution and was perceived as a negative experience whereas the second year was carried out in a small accounts and audit firm and was perceived as positive. This student was chosen through purposeful sampling for the sake of comparison between the two types of experiences in similar industries and organization size.

There was no need for theoretical sampling since the information gathered fulfilled the research objective.

Each interview was digitally recorded with the consent of each participant and transcribed and analysed using WEFT software application. WEFT allowed the researcher to analyse data and group into contextual conditions; actions and reactions; and consequences and outcomes. Interrelations between concepts were identified and examined.

Analysis of the Emerging Constructs

This grounded theory study based on the perception of three students reading for a MCAST Level 4 Advanced Diploma in financial services provides a framework for compiling the constructs relating to the perception students have with respect to the effectiveness of apprenticeships to their learning experience.
Corbin and Strauss (1998) argue that for researchers to build theory it is important to understand the phenomenon under investigation. They go on to describe the process as locating a phenomenon contextually or within the full range of macro and micro conditions, conditions that are broad or narrow in scope respectively, and of possible impact. They introduced an analytic device called ‘the conditional/ consequential matrix’ to aid qualitative researchers in a practical way to keep track of various complex relationships within the analysis process.

As this research follows a grounded-theory approach, the ‘conditional/consequential matrix’ approach was adopted using WEFT software where themes were grouped into contextual conditions; actions and reactions; and consequences and outcomes. They were then further subdivided into subcategories. This can be seen in Figure One as a hierarchical structure were one can note the main concepts extracted from the study and lower-level concepts introduced as subcategories using a top-down approach. These themes were grouped because they shared properties with the main themes.

Figure 1 illustrates the structure as three main categories: contextual conditions, actions and reactions, and consequences and outcomes and 37 subcategories.

The contextual conditions portray the student’s perception of the fact that the three main stakeholders (the organizations, the student themselves, and MCAST) are the main influences in the apprenticeship scheme since their actions play a role in the consequences which represent the outcome of these actions. The main stakeholders are grouped into three subcategories (organization, student, MCAST) and further divided into subcategories which influence the actions and reactions which are divided into two subcategories: positive and negative actions, each with subcategories of what is either a positive or negative action which then results into consequences and outcomes.
The students' perception is central to the model since it determines whether apprenticeships are viewed as being effective to their learning. The main components of the apprenticeship programme the students have undertaken are the three stakeholders as mentioned before; however, all three students have mentioned their employer and MCAST as being main factors that influenced their learning placing emphasis on the organization's role in the scheme.

The student has been added as a factor in the contextual conditions as their characteristics also influence their perception. The subcategories for the students have been added considering what was said during the interview and grouped accordingly.

The organization as a contextual condition comprises of 6 subcategories: industry, size, organizational culture and working environment, learning environment, reason for hiring apprentices, and experience with apprenticeships. These subcategories all play important roles in the research since they set the scene for the apprenticeship and ultimately the student's perception.

Figure 1. How effective is apprenticeships to learning: a student perception
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Industry refers to the industry of employment; as noted previously students were placed in either the banking or the accounting industry. Size refers to the size of the organization, namely taking into consideration number of employees employed and labour resources availability. For this study, size characteristics consisted of large companies and small-to-medium enterprises.

Organizational culture and working environment refer to the culture of the organization and the working environment including elements such as organizational dynamics (work procedures, section attributes), attitude of employer and employees, and employee morale. Learning environment refers to the learning environment present in the organization taking into consideration training opportunities offered to full-time employees and to apprentices.

Reason for hiring apprentices refers to why organizations hire apprentices from the perception of the student. The final subcategory refers to the experience the organization has with apprenticeships.

All subcategories have a relationship with the roles, tasks, and objectives assigned which lead to all seven subcategories found within consequences and outcomes. Although the role as an action plays a crucial part of the effectiveness of the learning experience, there are several other relationships which need to be considered.

The type of the organization influences the roles and tasks assigned which consequently determine employability skills for the industry and a match between the course and the apprenticeship. Participant A feels that being employed in a bank will give them skills for the industry although systems change from one bank to another and thus there is a limit to the skills they have obtained since the system used is not necessarily the same for another bank.

On the other hand, Participant B argued that there was no match between the course and their job; the argument was that it would have been more ideal if this participant had applied for the Level 4 Advanced Diploma in Accounting to match the apprenticeship opportunity.

Participant C argued that although their first placement in a bank was well-matched to the course, obviously the skills were not. As for the second experience, although the type of organization may not necessarily match the course, the participant felt
that the skills gained in this field will help them for future roles in the financial sector. The size of the organization and experience with apprenticeships subcategories influence whether a dedicated mentor is assigned to students. Smaller companies tend to have several mentors who oversee the apprenticeship with no dedicated mentor whereas larger companies tend to have a dedicated mentor to oversee the apprenticeship. Companies having experience with apprenticeship tend to assign dedicated mentors.

The organizational culture and working environment also have a relationship with the overall attitude towards the apprentice and willingness to train. The learning environment also plays a crucial role in willingness to train. An organizational culture which is perceived to be a negative one with a sense of demotivation even from full-time employees usually presents an environment where the apprentice is looked upon as a burden or is there to do 'the dirty work' as suggested by Participants B and C. An organization that does not promote a learning environment, as was the case with participant B, leads to no proper training.

Reason for hiring apprentices has a relationship with the attitude towards the apprentices and willingness to train. Organizations that hire apprentices with the intention of teaching apprentices tend to have a positive attitude towards the apprentices and are willing to train them; however, as the case with Participants B and C's first experience, organizations that hire apprentices because of shortage of staff, tend to assign mundane tasks with no intention of teaching apprentices and usually have a negative attitude towards them.

Experience with apprenticeships has a close relationship with setting tasks or competences for the students as was the case for Participant A who had an older student on apprenticeship before them which means that this organization knew what had to be done.

The above contextual conditions mentioned with their resulting actions and reactions result in all the consequences and outcomes, especially the outcome of students being equipped with the skills for the industry and a match or mismatch between the course and apprenticeship.

MCAST, as a contextual condition, comprises of 4 subcategories: Perceived role in apprenticeship, contract specifications, jobs listed on portal and competences, and assessment. These subcategories all play an important role in the research since MCAST provides the overall administration of the apprenticeship scheme and provides support required to both employer and apprentice as quoted by the obligations of MCAST in the apprenticeship scheme in the agreement signed between employer and apprentice.

This research will mostly discuss the administrative and support role towards the student since the latter is the protagonist of this research.

The perceived role in apprenticeship is, as the name suggests, the role students think MCAST has in the apprenticeship scheme. All the students perceive MCAST as having an administrative role, namely that of providing job opportunities and information on competences provided (discussed later as separate subcategories) and monitoring of companies, together with a support role. A direct impact in the student’s learning experience was not noted but a more indirect impact was found since students felt that the organization is what makes or breaks an effective learning experience.
Although the perceived role does not result in any tangible actions towards the effectiveness of learning, students noted the support given by MCAST mentors and their intervention where necessary. Participant A noted that the mentor’s intervention was a positive one since guidance was given to the employer as to what tasks are or are not acceptable; the participant also gave an example of another student who had a good intervention by a mentor since said student was given mundane tasks such as filing or scanning. This intervention ensured that the student received the best learning experience.

On the other hand, Participant C noted that they had minimal intervention from their mentor during the first year of apprenticeship which resulted in the student’s perception of MCAST as having little say in what goes on in the apprenticeship. Participant B had no mentor assigned; although the student feels that their experience may have been slightly better, it was still noted that it was mainly the organizational dynamics that affected their learning.

This aspect led to students recommending MCAST to have a more direct role especially in supervising organizations which leads to the subcategory contract specification. Another recommendation put forward was for MCAST to play a more active role in providing training to employers, or more specifically industry mentors, to ensure that they understand the aim of the apprenticeship scheme and how they should plan out the apprentices’ experience.

Contract specifications as a contextual condition refers to the contract signed between the students and their employers. Unlike other contextual conditions this is not a perception but refers to the actual contract signed. Participants noted that the contract does not specify what roles they are to undertake and what learning should occur however it is a general agreement between employer and apprentice. Participant C notes that the only thing covered in the contract is that the student is committed to learn and the company is committed to teach and does not specify what students should learn and what the company should teach.

Participant A, as stated earlier, noted that owing to the company having experience with apprenticeships, their employer took the initiative to set objectives and clear tasks; however, Participant B noted that the employer not only did not know what was to be taught but did not even know what course the student was studying for. Participant C noted that their first experience did not give acceptable tasks since, in their opinion, there was no clear competences in the contract that obliged both employer and apprentice to satisfy, hence hindering their learning experience. This led to the perception of companies having the opportunity to give out tasks that they deemed fit which were perceived as not being the right tasks to meet the apprenticeship requirements.

This highlights that there is no clear communication of competences (action) led to the participants having the perception that their employers did not know what they must teach. Participant C, after their negative experience in the first apprenticeship, took the initiative to communicate what they wanted to learn. The above experiences led to the recommendation to provide more information in the contract regarding competences and the consequence that most students might not be meeting the competences to satisfy the apprenticeship.

Jobs listed on the portal refers to the jobs offered to students on the MCAST portal. Students argued that not enough jobs were available in the financial services sector.
They argued that, being a big cohort, several students ended up finding their own apprenticeships as was the case with Participants B and C (second apprenticeship). This eventually led to some students having a mismatch between their course and the apprenticeship. This led to the subcategory of competences and assessment. All participants are under the impression that set competences were not available for their course. Moreover, they felt that competences must be set and communicated to employers; the action of no clear communication of competences arose since a set of competences do exist. The consequence of this led to meeting or not meeting competences.

All participants feel that the current mode of assessment is not enough to measure knowledge. Participant C argued that one could list anything one wants in the logbook whilst Participant B stated that in their first year they used their logbook to ‘blabber’ and ‘fill in the blanks’. Participant A argued that some students do not take the logbook seriously and that certain standards should be set on how the logbook is done.

Students were asked whether they thought the assessment should be done on the job with all participants agreeing that it would be more beneficial to their learning experience. However, Participant A put forward an interesting argument: since Participant A had a good apprenticeship that met the requirement of the course, Participant A might be at an advantage over other students that did not have a job that is relevant to the course. It was thus argued that these students might be in an unfair position to students who have a relevant job if the assessment took place on the job.

The student as a contextual condition was added as a factor since the students themselves play a role in how the apprenticeship experience is perceived. This contextual condition comprises of four subcategories: character, willingness to learn, expectations of apprenticeship experience, and apprenticeship duration.

The first three subcategories determine how students will perceive their experience. All participants were chosen due to their maturity and willingness to make the most of the apprenticeship experience. This has been added as a factor to give substance to the sample chosen. Apprenticeship duration was added as a factor to ensure that students had enough time at their apprenticeship to form a holistic opinion of their apprenticeship. All these subcategories ultimately lead to the student perception of the experience and give substance to the recommendations put forward by the participants.

As a result, the student perception of what makes an effective learning experience emerged. The table below identifies a list of factors and describe how these factors are perceived as being positive or negative factors to learning.
Table 2. A student's perception of factors conducive to learning

<table>
<thead>
<tr>
<th>Factors</th>
<th>Positive factors to learning</th>
<th>Negative factors to learning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Organization</td>
<td>The company operates in the industry or works closely with the industry related to the course apprentices are following which then equips them with the right employability skills for the industry.</td>
<td>The company operates in an industry not related to the course apprentices are following which, although it aids students with knowledge, it will not equip them with the desired employability skills for the industry.</td>
</tr>
<tr>
<td>Organizational Culture and Learning Environment</td>
<td>Irrelevant of the company's size, if the organizational culture is a positive one which promotes learning, the apprentice will receive a good learning experience</td>
<td>An organizational culture that does not promote learning and has a negative working environment will lead to the apprentice feeling demotivated and will receive only some learning.</td>
</tr>
<tr>
<td>Understanding of Apprenticeship Scheme</td>
<td>The company understands the apprenticeship scheme and its role in providing the apprentice with opportunities to learn. The organization hosts apprentices to aid their learning.</td>
<td>The company does not understand the apprenticeship scheme and its role in providing the apprentice with opportunities to learn but hosts apprentices to aid the company.</td>
</tr>
<tr>
<td>Industry Mentor</td>
<td>A dedicated industry mentor is assigned to the apprentices who oversees their training and is available to guide them should queries arise.</td>
<td>No dedicated industry mentor is assigned. Cases were industry mentor is assigned but is not willing or competent to train will also lead to a negative learning experience.</td>
</tr>
<tr>
<td>Roles and Tasks Given</td>
<td>Students are assigned roles with responsibility that are relevant to the course being undertaken. Moreover, various tasks in different sections offer a more holistic learning experience.</td>
<td>Mundane tasks or no specified roles offered to students with no responsibility leading to a negative learning experience.</td>
</tr>
<tr>
<td>Competences</td>
<td>Clear competences together with a plan of action of what apprentices will learn throughout the experience are ideally specified in the apprenticeship contract.</td>
<td>No clear competences and no plan of action for learning.</td>
</tr>
</tbody>
</table>

**Implications for Stakeholders**

The results of the study have various implications for the research stakeholders. The research shows that for students to have an effective learning experience from the apprenticeship, the organization plays a crucial role together with an indirect role by MCAST.

The main stakeholder in this study is the student since the apprenticeship scheme, as a tool, aids students’ learning and should equip them with knowledge for the industry together with helping them make a smooth transition from school to work. If they not do receive an effective learning experience, their experience will not satisfy these objectives.
The first element that was established as being a factor towards the effectiveness of the learning experience is the industry of the apprenticeship. One must take note of what type of jobs are being offered and in what industry. The students reading for this diploma are offered apprenticeships mainly in banks and accounting and audit firms. However, one must query if the industries being offered are indeed a match to the course being read for.

The course description as found on the official MCAST website (Figure 2) states that the Level 4 Advanced Diploma in Financial Services helps ‘Students develop and learn how to apply specialist knowledge within particular areas of banking and finance and the financial services environment.’ (MCAST, 2018) whilst also shedding light on career opportunities for students namely in ‘… the financial services sector, including commercial and specialist banks, fund management and administration, investment services, together with related entities’ (ibid.).

One could argue that, since there are related entities listed, any financial job will be satisfactory for this course. However, if one looks at skills from an economic point of view by looking at the classification of the industry for Gross Domestic Product (GDP) purposes, one can turn one’s attention to the NACE which refers to statistical classifications of economic activity in the European Union.

When calculating GDP by industry, financial services falls under section K. The NACE refers to Section K as Finance and Insurance Activities while another section of the NACE (Section M) refers to professional, scientific, and technological activities. Figure 3 shows the listed activities of both sections abstracted from the NACE Rev.2 published by Eurostat. As one can note, the accounting and audit industry is separate from the financial services industry.
One could argue that, since there are related entities listed, any financial job will be satisfactory for this course. However, if one looks at skills from an economic point of view by looking at the classification of the industry for Gross Domestic Product (GDP) purposes, one can turn one’s attention to the NACE which refers to statistical classifications of economic activity in the European Union. When calculating GDP by industry, financial services falls under section K. The NACE refers to Section K as Finance and Insurance Activities while another section of the NACE (Section M) refers to professional, scientific, and technological activities. Figure 3 shows the listed activities of both sections abstracted from the NACE Rev.2 published by Eurostat. As one can note, the accounting and audit industry is separate from the financial services industry.

Figure 4. NACE – A comparison between Section K and Section M (European Commission 2008)

This brings about the question of what industries and roles students reading for the Level 4 Advanced Diploma in financial services should apply for to ensure that they are both meeting the course objectives and gaining knowledge for the industry they wish to work in.

To target this, MCAST should play an active role in vetting jobs being offered to students, especially those jobs which students find themselves. Moreover, students’ perception of what jobs are relevant for the industry should be more informed through communication by MCAST, ideally through information talks.

Another point is the availability of jobs needed to satisfy the number of students reading for this course. MCAST should raise awareness in the industry about the benefits of the apprenticeship scheme to attract employers from this industry, especially those in investment or fund management, to increase the opportunities offered and provide a better match for students. This will be discussed in the recommendations for further research section.

The second element that has been established is opportunities to learn which includes the organizational culture and learning environment, understanding of the apprenticeship scheme, industry mentor, roles and tasks given, and competences from the table above. This element contributes to students’ learning since the working environment and employer attitude play crucial roles in learning, together with the learning opportunities provided. The above aspects are backed up by a
legal document in the form of the apprenticeship agreement between employer and apprentice. References to the legal document between employers and students will be for the document as at academic year 2017–18.

This agreement lists down, as separate sections, the obligations of the employer, apprentice and MCAST. The section pertaining to the obligations of the employer highlights the employer’s obligations towards both the apprentice and MCAST. It is stated that the employer needs to provide the right training to ensure that the apprentices are achieving knowledge, skills, and competencies according to the training plan as guided by MCAST.

This brings about the argument of the lack of communication between MCAST and employers regarding competencies. Information sessions for employers should be done for employers to not only ensure that they understand their role in the apprenticeship scheme but also to give the necessary training to ensure that these competencies are met. This section calls for the employer to provide an industry mentor to monitor and ensure that the apprentice is receiving adequate training, one might argue that it is the employer who is responsible for the adequate training to be given and ensure that the right industry mentor is identified who is able and willing to provide such training. MCAST should also provide employers with training courses to help employers identify industry mentors within their organization and train them on how to deal with apprentices.

The section pertaining to the obligations of the apprentice highlights the apprentice’s obligation towards their employers and MCAST. It is up to the student to ensure that they are receiving the right training for their learning experience. This means that students also need to be aware of this training plan to give themselves a guide towards their learning goals and ensure that the employer is providing the right learning opportunities. Another way to combat this lack of communication is to list the competences as part of the contract which both apprentice and employer will sign.

**Recommendations for Further Research**

This research study, which can serve as a starting point for further research, is a preliminary investigation into the student perception of the effectiveness of apprenticeships towards their learning. Such research can be done across all courses on apprenticeships across the various institutes. Moreover, the study can be further enhanced by considering the perception of all stakeholders of the apprenticeship scheme, namely MCAST as an administrator, MCAST mentors as academics and part of the monitoring process, and, most importantly, organizations hosting apprentices.

The researcher intends to further this study in the near future by focusing on organizations’ perception to gain insights on perception of value return for offering to host apprentices; this will further open opportunities to study why certain organizations, especially in the financial services industry, are not hosting apprentices even though other studies, namely the MPG (2017) survey, showed that the perception of employers in this sector are not finding the right skill-set for the industry.
References


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