

Closing the Completion Gap: Improving Outcomes in Online Skills Training

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Executive Summary

Context

Small and medium-sized enterprises (SMEs) are central to Canada's economy. Their ability to grow and compete, however, is increasingly shaped by whether they can develop the skills required to respond to labour shortages, technological change and productivity growth.

Workforce development – including training, upskilling and reskilling – is an important part of how SMEs can adapt to this changing climate. Yet smaller firms often struggle to participate because they lack the time, human resources (HR) capacity and formal infrastructure to identify skills needs, select appropriate training and support employees.

The result is a persistent gap between recognized skills needs and sustained investment in workforce development. Frequently, SMEs rely on informal or reactive learning, as formal training competes directly with day-to-day operating demands and must demonstrate a sufficiently clear payoff to justify the time involved.

Approaches that combine financial support, skills-needs assessment and curated learning pathways with mentorship, coaching and peer learning can help SMEs overcome these constraints. Asynchronous digital learning can reduce some of these barriers by making training more flexible, scalable and accessible. However, access does not necessarily translate into sustained participation, completion or application.

Skills Bridge and research approach

This research examines the challenge of sustained participation and application of training through Skills Bridge, a national digital training initiative for Canadian SMEs with a library of more than 100 short, modular asynchronous courses organized into learning pathways. It is funded by the Future Skills Centre and delivered through the Ontario Chamber of Commerce, the Diversity Institute and Magnet.

This report draws on broader evidence on SME workforce development and qualitative data collected through 38 interviews and three roundtables during the Skills Bridge beta and scale phases.

Findings

The study's findings reinforce a central conclusion from the broader SME training literature: low completion is not primarily a course-design problem. The study participants valued short modules, varied and interactive content, clear structure, progress tracking and the credibility provided by chambers of commerce.

The SMEs' most persistent barriers fell into two categories. First, they noted a limited ability to dedicate time to learning amid competing operational demands. Second, they reported uncertainty about which extra skills are needed, how to connect to a concrete business objective, and whether they had support to translate learning into changed workplace practices.

In many cases, training remained a supplementary activity, instead of a capability- or capacity-building investment embedded in business planning. It was to be pursued when work was slower.

Overall, our major findings highlight that:

1. Time and opportunity cost were the most persistent constraints. Even free training required SMEs to redirect attention away from immediate operations, and participation was harder to sustain when the payoff was uncertain or delayed.
2. Choice overload, feedback often reflected uncertainty about business needs rather than too much content being offered. The SMEs more often selected courses informally, based on immediate interests or priorities, rather than doing a systematic diagnosis of organizational capability gaps.
3. Good course design mattered, but it couldn't overcome other gaps. Participants valued short, interactive and flexible learning. They also identified a need for guidance that helps them select training, interpret content and apply learning to workplace decisions.
4. Trusted intermediaries, such as chambers of commerce, reduced information barriers and increased credibility, but awareness and timing still affected whether an SME acted on the opportunity.



Recommendations

1. **Diagnose before learning:** Use a short organizational evaluation or self-assessment to connect business challenges and workforce needs to the most relevant learning pathway. This can reduce choice overload and strengthen the reason to engage.

2. **Pair asynchronous content with scalable higher-touch support:** Preserve the flexibility and reach of digital learning while adding guidance through coaching, peer support, implementation check-ins or appropriately designed AI-enabled tools.

3. **Make the payoff visible:** Measure skills acquisition, behaviour change and application of knowledge in the organization. Build practical course deliverables that allow learners to use new skills on real business needs.

4. **Go beyond course completion for its own sake.** Create a more deliberate pathway in which SMEs can understand why training matters. This can help them complete relevant learning within real operating constraints and see how new capabilities contribute to business performance and adaptation.

Context

As the pace of technological and labour market change accelerates, the World Economic Forum reports that 63% of employers now identify skills gaps as a major barrier to business transformation and 85% plan to prioritize upskilling their workforce.[1]

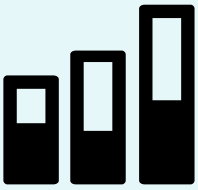
These pressures are disproportionately falling on a sector that anchors the Canadian economy. Small and medium-sized enterprises (SMEs) – those that employ 1 to 499 employees – account for 99.7% of employer businesses and 63.8% of private-sector employment in Canada.[2] However, they face persistent challenges adapting to technological advancements, labour market changes, and evolving skills demands.[3]

Labour shortages compound the problem. Recent Statistics Canada data show that labour and skills shortages vary by firm size but are more prevalent among medium-sized businesses – those that employ 100 to 499 employees – than they are in microbusinesses. For organizations with between 20 and 99 employees, 43.9% reported difficulty recruiting skilled employees and 28.7% experienced labour-force shortages. Medium-sized businesses, on the other hand, reported the greatest difficulty retaining skilled employees at 30.1%.[4] A survey of 1,700 Canadian SMEs also demonstrated these pressures: 28% of respondents had experienced difficulties filling vacancies in the last six months. Of those, 34% attributed it to a lack of skills and 26% to a lack of experience.[5]

At the same time, rapid digitization and emerging technologies like artificial intelligence (AI) are driving a shift in skills demands. For many SMEs, that is outpacing their ability to adapt. AI adoption rates illustrate the gap directly. The survey of 1,700 Canadian SMEs referenced above found that 30% of respondents were using AI in some capacity, while a further 20% planned to expand its use.[6] Yet Statistics Canada reported that only 12.2% of businesses used AI in the production of goods or delivery of services in the past year.[7] As adoption grows, concerns are emerging about whether employees have the skills needed to use these tools effectively. In a 2024 Organisation for Economic Co-operation and Development (OECD) survey of more than 5,000 SMEs, one-half reported that their employees lacked the skills required to use generative AI.[8]

These compounded pressures carry a direct productivity cost. Since 2021, Canada's labour productivity has remained relatively stagnant while unit labour costs have steadily increased. Smaller businesses are disproportionately affected by this gap, absorbing higher costs without efficiency gains.[9] Canada also lags behind other high-income nations. In 2023, Canada's workforce generated US$74.70 in goods and services per hour worked, compared to US$97 in the United States and US$89.30 in France.[10]

Together, labour shortages, changing skills requirements, technological disruption and weak productivity growth point to the need for effective workforce development programs to help Canadian SMEs close skills gaps, adapt to new technologies and boost productivity.



*Canada's **labour productivity has remained relatively stagnant** while **unit labour costs have steadily increased**. Smaller businesses are disproportionately affected by this gap, **absorbing higher costs without efficiency gains**.*

Importance of investing in workforce development

Workforce development – including training, upskilling and reskilling – plays a critical role in addressing labour shortages and skills gaps, as well as preparing employees for future workforce demands.[11] Studies consistently show that workplace training has a positive impact on SMEs' business outcomes, including returns on investment, employee retention and satisfaction, technological adoption, and productivity.[12] However, many SMEs do not have the resources, time or capacity to invest in or develop the workplace training needed.[13] This highlights the issue is not only whether training creates value, but whether firms can identify the right training, make time for it and translate learning into improvements that matter to the business.

Many Canadian adults are taking part in workplace learning. According to the OECD's 2023 Survey on Adult Skills, about one-half (51%) of Canadians aged 25 to 65 years participated in adult learning over the past 12 months. This includes structured or intentional training through job-related courses. The result places Canada eighth among participating OECD countries. Similarly, a large proportion (63%) of employees in Canada report informal learning at work (e.g., learning by doing) at least weekly, 12 percentage points above the OECD average.[14]

The intensity and content of training, however, raise a different concern. Participation does not mean that training leads to meaningful



skills development, which is linked closely to training duration and content. The OECD's 2023 Survey on Adult Skills found that training intensity for non-formal job-related courses in Canada was well below the OECD average. Workers in Canada also spent an average of 24 hours in non-formal job-related training, below the OECD average of 30 hours. This was equal to or less than one-half the number of training hours reported in countries such as Israel, Spain and Switzerland.

Training related to new technologies was also less common. Instead, training more often focused on interpersonal and transferable skills, as well as work safety. These skills have less impact on labour productivity.[15]

A 2023 Environics survey found that, over the past 12 months, employees most commonly participated in workplace health and safety training (37%), learned to use new computer software or hardware (27%), and participated in management and leadership training (22%).[16] The OECD's results echo this, finding that a low proportion of training focused on new technologies. Only 19% of Canadian organizations reported providing information and communication technology (ICT) training to employees, well below the OECD average (24%) and far below top performers like Finland (38%), Belgium (37%) and Denmark (35%).

So, participation alone does not ensure that workers are developing the capabilities most relevant to changing jobs and technologies.

Training does not always keep pace with change in the workplace either. The 2023 OECD study found that only 29% of Canadians who experienced changes in machinery, ICT, working methods or practices received training for those changes – while 38% didn't. This suggests employer-provided training content may not correspond to what Canadian employees actually need.[17]

This challenge is important for SMEs, which are less likely to invest in formal skills development than larger organizations.[18] Research shows that SMEs often rely on flexible, low-cost, informal workplace training rather than formal opportunities. A 2023 Canadian Federation of Independent Business survey found 91% of SMEs provided their employees informal training. This includes on-the-job learning from supervisors to help update skills, transfer organizational knowledge and onboard staff. Formal training opportunities that typically lead to a certificate were supported by only 58.7% of SMEs.[19] This is understandable given the immediate pressures facing smaller firms, but it can make skills development reactive.

While SMEs may understand the importance of investing in workforce training, many do not have the resources, time or capacity. In addition, these businesses need a new set of skills. When the 1,700 SMEs were asked in the survey what skills they would most like employees to develop, 21% mentioned digital, followed by communication and adaptability, both at 6%.[20] These findings point to the need for workforce development approaches that can respond to changing skills requirements as technologies, jobs and business practices evolve.

Taken all together, the evidence points to a persistent gap between recognizing the value of workforce development and translating that into sustained investment and participation in training. Left unaddressed, that gap can limit SMEs' ability to retain staff, respond to labour-market change, adopt new technologies and plan for longer-term growth.

Drivers and barriers to upskilling for SMEs

Canada's SMEs face a complex set of structural, organizational and access barriers that limit their investment in workforce development. Previous research from the Diversity Institute frames these through a force field model, in which restraining forces limit firms' ability and willingness to respond through training. These restraining forces operate across several interrelated areas, including organizational constraints in SMEs, workplace norms and participation barriers, digital access barriers, socioeconomic and structural barriers, credential stratification and hiring practices, and strategic substitution.[21]

> **Organizational constraints:** Financial and HR factors can limit SMEs' ability to invest in and deliver workforce training. For example, many smaller firms lack dedicated HR capacity, time or formal training systems and policies, such as structured training plans and dedicated learning budgets.[22, 23] These capacity constraints make it difficult for SMEs to identify skills gaps, gauge the payoff of training, and develop workplace development plans that align with business priorities.[24, 25, 26] Workforce development in these environments can be treated as reactive or ad hoc rather than part of long-term organizational strategy.

> **Workplace norms and participation barriers:** Training may also get deprioritized in favour of short-term operational needs, especially when the employers perceive the potential benefits as uncertain or slow to materialize. Organizational culture and leadership also shape whether employees see training as a legitimate use of work time. In some SMEs, employees may avoid requesting training due to resource constraints or beliefs that productivity is valued over learning.[27] Most SMEs commonly use informal learning approaches, such as on-the-job training, rather than structured workforce development pathways.[28,29] While there is value in these efforts, the approaches often draw on existing internal knowledge and may be insufficient when workers need to acquire rapidly evolving skills and practices in areas such as AI and other emerging technologies.[30, 31]

> **Digital and access barriers:** Limited digital infrastructure or uneven digital literacy among employees,[32, 33] as well as limited access to reliable Internet[34] can affect workplace development. These barriers can make it more difficult for SMEs to access and engage consistently in online learning opportunities.

> **Socioeconomic and structural barriers:** Access to workplace training may not be distributed evenly. For example, financial precarity, language barriers and discrimination may shape who can participate – and these barriers may also compound.[35] Research finds that educational level, occupation, income, immigration status and sector also affect training access.[36, 37, 38] In addition, workers with higher educational levels often have more access to workforce development, further widening existing inequalities in access to skill development.[39]

> **Credential stratification and hiring practices:** Research finds that employers often identify skills gaps as a barrier to recruitment. However, instead of investing into workforce development, they focus on credentials and experience as a means to address the gaps.[40] This can create a disconnect recognition of the gap and investments to address them.

> **Strategic substitution:** Skills shortages are often framed as labour supply problems rather than internal capability or capacity constraints. In response, SMEs may turn to recruitment, automation or other short-term strategies instead of investing in workforce development. While these approaches can help address immediate needs, they do not support building the internal capacity to adapt to evolving technologies, skills demands and labour-market conditions.[41]

Current and emerging approaches to workforce development

Effective approaches to workforce development can help SMEs address these underlying barriers through several mechanisms, such as aligning learning outcomes with organizational needs, integrating workforce development into organizational processes, and pairing financial incentives with intermediary supports.

However, the effectiveness of these approaches varies across organizational size and context. Smaller firms may benefit more from financial and structural supports that help offset limited internal capacity. Program design does not necessarily solve issues of reach. Well-designed programs may only reach a small proportion of SMEs as participation may instead be constrained by time constraints, operational priorities, and uncertainty about the value of training.[42]

Canadian evidence is prioritized in examining approaches that may help address these barriers, supplemented by international research where needed. Where international practices are leveraged, they reflect current skills development efforts, providing additional context for more broad scale adoption.

Empirical studies point to several effective training models for SMEs, including pay-for-performance models, subsidies, vouchers and grants, and peer-to-peer learning opportunities, among others.

Pay-for-performance models

Pay-for-performance models are designed to reduce the risk of investing in training by tying reimbursement to defined participation or outcome targets. These models can offset the direct cost of training, in addition to some of the indirect costs employers face when employees spend time away from regular work. They may be very relevant for SMEs, where limited budgets and concerns about lost productivity can make training harder to prioritize.

One Canadian example is a pilot developed by the Excellence in Manufacturing Consortium and the Social Research and Demonstration Corporation, which reimbursed employers up to 70% of the direct $3,000 cost as well as up to $1,200 for lost productivity per employee. The incentive successfully engaged workers, with a 96% completion rate and 87% of employees reporting skills improvements.[43]

Subsidies, grants and vouchers

Subsidies, grants and vouchers are widely used and can help SMEs offset direct costs, such as course fees. In some cases, they can help with indirect costs, such as employee time away from work.

A positive influence on engagement has been reported, but studies show that reach and impact tend to be small.[44] Evidence suggests these mechanisms may be more effective when combined with advisory supports that help firms identify and access training aligned with business needs.



Examples of these mechanisms include:

- **Canada Job Grant and Ontario Job Grant:** A federal-provincial program that helps organizations cover the cost of workplace training, providing up to two-thirds of the funding. While largely funded by the federal government, each province, except Quebec, manages their own programs. The Ontario Job Grant was paused in 2025 and relaunched in May 2026 after ministry review. The program provides up to $10,000 per employee for eligible training, with additional support available to employers with fewer than 100 employees.[45] A review of the program between 2014 and 2016 found that 5,171 employers engaged with the program, and 37,143 employees received training. Much of that training focused on specialized technical skills delivered by private training providers.[46]
- **SME e-Wallet:** A Flemish subsidy program provides organizations with financial assistance to engage in workplace training. The program includes 172,039 organizations, 28% of which received a subsidy. A large-scale evaluation found positive effects on wages and productivity. Among those that received a subsidy, employment increased by 3.55%, average wages by 1.95%, and productivity by 2.12%.[47]

Diagnostic tools

Diagnostic tools can help SMEs identify skills gaps, clarify training needs and navigate available learning opportunities. They can include self-assessments, needs assessments, surveys and interviews. One example is the Workplace Innovation Tool in Ireland. This online questionnaire is designed to understand employee engagement, innovation, productivity and training. It also includes a personalized report for employees and organizations to understand the strengths and areas for improvement for the organization.[48]

Emerging AI applications may also support skills diagnosis and more personalized learning pathways. Business-to-consumer research has identified a positive relationship between the use of AI and training-needs analysis, suggesting potential ways to identify skills gaps and tailor training.[49] AI has also been embedded directly into online learning platforms. Research on the use of AI in higher education has shown that chatbots and AI tutors can provide real-time feedback, help guide course selection, and offer personalized help outside of the classroom.[50] Similarly, AI-powered tools can improve language learning by supporting learners with translation and improving writing, vocabulary and grammar.[51] While much of this evidence comes from contexts outside SME workforce training, it points to potential ways AI and other forms of technology could reduce the burden of identifying and navigating relevant learning opportunities.

Mentorship, coaching, and peer learning

These models complement formal training by giving SME owners and employees opportunities to learn from others, work through practical business challenges and apply knowledge in context. Evidence suggests that these more applied and interactive approaches can support engagement and collective problem-solving.[52] Examples include:

- **Farm Credit Canada Peer Groups:** These groups allow entrepreneurs to connect with peers and mentors across Canada to discuss common challenges and seek advice on business goals.[53] While no formal evaluation of the model was identified, Farm Credit Canada describes benefits including relationship-building, exposure to new perspectives and opportunities to identify solutions to shared business challenges.[54]
- **Evolve Digital:** This United Kingdom program has used peer-based learning to support small, family-run businesses in adopting digital technologies. Evaluation evidence found that participation increased business owners' confidence in using digital technologies.[55]

The approaches above address specific barriers to SME training. Startup and scale-up programs build on many of these elements by combining training with tailored advisory services, coaching, peer learning and practical business planning. They connect skills development to specific business objectives, such as growth, exporting, operational improvement or technology adoption.

- **Business Development Bank of Canada's Growth Driver Program:** This program supports Canadian high-growth firms through an intensive advisory model that combines assessment of growth readiness, multi-year strategic planning, executive coaching, leadership development and peer networking.[56] Executive advisors from BDC work directly with CEOs and leadership teams to identify growth opportunities, strengthen organizational and management capacity, and develop plans for sustainable growth. More than 400 Canadian companies have participated in the program over the past decade. The BDC reports examples of participating firms strengthening management teams, organizational structures, strategic planning and operational processes. However, these results are primarily based on program and case-study evidence rather than a formal causal evaluation.[57]



Executive advisors from BDC work directly with CEOs and leadership teams to ***identify growth opportunities, strengthen organizational and management capacity,*** *and* ***develop plans for sustainable growth****.*



- **Trade Accelerator Program:** Developed by World Trade Centre Toronto at the Toronto Region Board of Trade, this cohort-based initiative helps Canadian SMEs develop and implement strategies for international growth. The program combines expert-led training, peer learning, one-on-one mentorship and the development of a customized, market-ready export plan, linking learning directly to a defined business objective. More than 3,000 companies have graduated from the program across 10 provinces and territories. The Toronto Region Board of Trade reports that graduates experience an average 62% revenue growth within two years of participation, with alumni exporting to more than 80 countries. These are reported participant outcomes and should not be interpreted as causal estimates of the program's impact.[58]
- **Goldman Sachs 10,000 Small Businesses:** This program was developed for existing small businesses in the United States that are seeking to reach large-scale growth. The program offers 12 weeks of business training, wraparound supports, such as one-on-one advising, networking, peer cohort learning, as well as the development of a five-year growth plan. Since 2010, more than 18,000 small business owners have completed the program, and these graduates create jobs four times faster than similarly sized businesses in the United States.[59]

Digital learning platforms

Digital platforms are an increasingly common way to expand access to workplace training. These range from massive open online courses (MOOCs) such as Coursera, to workplace and entrepreneurship-focused platforms such as Udemy Business and the BDC Entrepreneur's Learning Centre,[60] to platforms developed for organizations or learner groups. This last group includes internal learning systems and programs like Skills Bridge.

With their flexibility and scalability, these platforms allow learners to access training at different times and locations, which opens up access to larger numbers of participants. However, evidence on their effectiveness for sustained engagement, course completion and learning remains uneven and is often specific to individual platforms or contexts. Examples illustrate the potential reach of digital models as well as the limitations of currently available evidence:

- **Digital Main Street:** This Canadian initiative supports small businesses in building digital skills and adopting new technologies. Between its launch in 2018 and 2024, Digital Main Street reports supporting more than 65,000 businesses across more than 1,300 communities in Canada. This includes more than 27,000 businesses supported through its ShopHERE e-commerce initiative.[61] While

these figures demonstrate considerable reach, publicly available evidence is limited on registration-to-completion rates for its asynchronous training. This makes it difficult to assess how effectively the platform sustains course participation through to completion, rather than accessing other available supports such as mentorship and digital storefront development.

> **Skills Bridge:** A centralized online platform through which Canadian SMEs could access learning pathways across a range of business and workforce topics. Between June 1, 2023, and January 31, 2026, 1,527 SMEs engaged in training and 44.3% registered for EDI training.[62]

There is no single agreed-upon benchmark for what constitutes an acceptable completion rate in online learning, and available evidence varies considerably by platform, learner population and program design. Canadian evidence is very limited for SME-focused digital learning, making it difficult to establish a consistent registration-to-completion benchmark. Available studies and program evaluations illustrate the challenges:

> **Massive open online courses:** Research on 221 MOOCs across 78 institutions found that completion rates vary from 0.7% to 52.1%, with a median value of 12.6%. Course length, start date, assessment types and other factors affect these completion rates.[63]

> **Voluntary workplace training:** A case study involving about 5,000 employees at a landscaping company in the U.S. Midwest found that only 21% completed voluntary online training over a 14-month period.[64]

> **Skills Bridge Evaluation:** According to the Skills Bridge beta evaluation, completion varied by firm size. Among participating SMEs with zero to 10 employees, about 34% completed at least one course, compared with about 44% of SMEs with 51-200 employees. This suggests that greater organizational capacity may help firms sustain engagement in training through to course completion.[65]

Employees don't complete courses for several reasons, so non-completion is unlikely to reflect a single barrier. Research points to a combination of limited time and competing organizational priorities, low motivation, lack of organizational support and program design considerations.[66,67,68] For SMEs, these factors may be important because training competes directly with day-to-day operational demands and firms often have limited internal capacity to support learning.

Skills Bridge provides a useful Canadian case through which to examine these dynamics more closely. Its experience makes it possible to move beyond questions of access and registration to consider what shapes sustained engagement, course completion and, ultimately, the application of learning within SMEs.

Skills Bridge and Research Approach

Skills Bridge is a national training initiative for Canadian SMEs, funded by the Future Skills Centre and delivered through a partnership between the Ontario Chamber of Commerce, the Diversity Institute and Magnet. Skills Bridge was designed in response to research identifying persistent barriers to SME participation in training, including limited time and HR capacity, competing operational priorities, difficulty identifying relevant training and fragmented access to learning opportunities. That research emphasizes the importance of simple, accessible, demand-driven training and intermediary support for SMEs.[69]

Skills Bridge aims to reduce those barriers. It offers a centralized digital learning platform, with a library of more than 100 short, modular asynchronous courses organized into learning pathways. The platform allows training to be curated to business needs and reduces search costs in a fragmented training landscape. It also brings together courses across SME priority areas including leadership, HR, business operations, EDI, digital skills, cybersecurity and AI.[70]

Program evolution

Skills Bridge evolved through several phases. An exhaustive evaluation of participant experiences and feedback was used to refine the program design and delivery. The most recent phase placed greater emphasis on understanding the factors that enable or constrain SME engagement and course completion.

> **Initial testing phases:** From March 2021 to Sept. 30, 2023, the project undertook four testing phases using third-party platforms and curated training resources.

> **Beta phase:** From June 1, 2023, to Jan. 31, 2026, Skills Bridge transitioned to a centralized learning management system (LMS) with custom-developed content.

> **Scale phase:** From Feb. 1, 2026, to Sept. 30, 2026, the project expanded its reach across Canada. Content was updated to reflect in-demand skills, refine platform functionality in response to user feedback and strengthen data-collection methods.

Research approach

The DI leads a mixed-methods evaluation for Skills Bridge. This combines surveys of learners, SMEs and chambers of commerce with interviews and roundtable discussions conducted at multiple points in the program.

This report focuses specifically on qualitative evidence from interviews and roundtables conducted during the beta and scale phases. Participants were asked about their motivations for pursuing training, barriers to participation and completion, and experiences using Skills Bridge. The analysis examines more closely why SMEs engage with training, what makes sustained participation difficult, and which program features may better support completion and application of learning.

Participants for interviews and roundtables were recruited from SMEs that had engaged with Skills Bridge. Recruitment focused primarily on SME owners and managers, because they are often involved in decisions about if, when and how their organizations invest in workforce training. In some cases, owners and managers were themselves Skills Bridge learners. In others, they designated another representative to participate. Importantly, recruitment for the scale phase deliberately included SMEs that had not completed courses on the platform. This helped broaden the analysis beyond highly engaged learners and provided insight into why initial interest or registration does not always translate into sustained participation and course completion.

Qualitative analyses were conducted on 38 interviews. Thirty-six of these were conducted with SMEs, of which 21 were from the beta phase and 15 were from the scale phase. Two additional interviews were conducted with Skills Bridge staff. Three roundtables were also conducted with beta-phase participants.

Interview and roundtable data were analyzed using qualitative coding and thematic analysis. The coding framework drew on the DI's previous research on barriers to SME training and effective approaches to workplace learning. In addition, themes emerging from participants' experiences also informed the analysis. The resulting analytical framework is presented in Table 1.



Table 1

Analytical framework for SME training barriers and engagement approaches

Themes	Definition
Barriers	
Organizational capacity constraints in SMEs	> Limited HR capacity, time or planning systems > Training deprioritized for operations > Limited Leadership buy-in on the importance of training and professional development
Workplace norms and participation barriers	> Productivity is valued more than training > Organizational culture sets the tone for the value of training > Employees rely on self-motivation and informal learning opportunities
Digitalization and access barriers	> Digital readiness > Digital literacy > Access to Internet and other forms of technology
Socioeconomic and structural barriers	> Access to training may be uneven due financial precarity, caregiving responsibility, language barriers, discrimination or other factors
Credential stratification and hiring practices	> Credentials function as a substitute for building internal training systems > Easier to hire someone than provide upskilling
Strategic substitution	> Skills gap treated as a labour-supply problem rather than a capability problem > Some SMEs don't feel competitive pressure to upskill
Approaches	
Reducing financial and time Risks	> Incentives can reduce direct and indirect costs of training participation (e.g., time away from work, administrative hassle)
Program design and delivery	> Engaging formats > Micro-learning > Directly tied to business decisions > Chances to practise
Curated pathways and platform navigation	> Structure and navigation of online learning systems
Intermediary and network-based models	> Chambers of commerce, sector councils and training networks reduce information barriers and lend credibility

Findings

Barriers to course engagement and completion

Organizational capacity constraints

The study found that limited HR capacity, time or planning systems were among the key organizational constraints. Competing operational demands and deprioritization, limited internal structures to support learning, and varying levels of leadership support for workplace training were also noted. These constraints affected not only whether SMEs initially engaged with training, but whether they could dedicate sufficient time and attention to follow through to completion.

Time constraints

Time constraints and the opportunity cost of training were the most frequently cited barriers to participation, sustained engagement and course completion. Even where training was offered at no financial cost, participation still required SMEs to redirect time and attention away from immediate business activities. For smaller firms, where owners and employees often perform multiple roles, finding time for training could itself represent a significant cost.

As one Skills Bridge staff member explained:

> *"[The] SMEs don't have a lot of time, especially the smaller ones, because their presidents and their staff, they're doing 17 things. They don't have huge departments. So, it's really hard to get them engaged. Everyone always thinks it's money. … Money's part of it, but time commitment. If I had to rank them in order, I would say time is more than money. As long as the training dollars are reasonable in terms of the expenditure, it is the time that is the issue."*

The SME participants similarly described difficulty prioritizing training alongside day-to-day operational demands. This was often expressed as a lack of time, but may point to a deeper issue. Workforce training is not always treated as a core business lever for improving productivity, adapting to change and building longer-term organizational capacity. As a result, training may remain secondary to immediate operational priorities, even when SMEs recognize its potential value. One SME noted that:

> *"I offered the [Skills Bridge] courses to everyone who works under me and it's really hard for people to prioritize training over everything else they have on their plate. I think that's one thing that I've personally struggled with is making sure that my team has enough time and that it's a priority."*

However, Skills Bridge staff observed that SMEs were more likely to prioritize learning when they could see a clear and immediate connection between the time invested and a tangible operational or business benefit:

> *"The other thing that I think is a gap in learning, and what we've learned from the SMEs, is they like immediate gratification. So, if I'm a small business and I'm going to take a person off the line to take some training, they want that training to immediately have a positive effect on their operation."*

Taken together, these findings suggest that time is not simply a scheduling constraint. For SMEs, dedicating time to training involves weighing learning against immediate operational demands and the expected timing and visibility of its benefits.

Selection burden and skills gaps

The time needed to decide on relevant training could itself become a barrier for SMEs facing significant time constraints. Participants described this less as a problem of simply having too many courses and more as uncertainty about what capabilities their business needed to build and which training would best address those needs. One SME explained:

> *"[I]t's really hard to know where we should invest our time and what courses [to take]. Even for myself, I'm struggling with, if I'm going to take a course, what is the best one? There are so many different options and it's really hard to know what to take that time for."*

This challenge was compounded by a relatively low-touch approach to workforce development in some SMEs, where responsibility for identifying relevant training was delegated to individual managers or employees rather than guided by an organizational assessment of skills needs or business priorities. As one participant noted:

> *"I forwarded [the Skills Bridge email] to the manager and said, you know, maybe there's options here for your staff. So, I do forward things when I see them, but it's up to them what they take up."*

More commonly, participants described selecting training based on immediate organizational priorities, current interests or emerging needs, rather than through a formal assessment of workforce or organizational capabilities. This could make training highly relevant in the moment but did not necessarily connect course selection to a broader assessment of the capabilities the organization needed to build over time. For example, participants described pursuing training because it aligned with an ongoing EDI initiative or because they were actively looking for information on AI:

> *"A representative at [Skills Bridge], I believe, reached out to my manager, and then she passed that along to me and my colleague. We were just going through some of the courses that are offered. We were actually increasing our [EDI] program here at the company, so we thought it'd be a good idea to take some courses and expand our knowledge that way."*

> *I looked through the courses that were available. I was, at the time, specifically looking for a course on AI, and I wondered if there was anything around that subject. I did find one. And then as I was clicking through, I saw others that I thought could also be relevant, so I clicked on those as well."*

Without an identified skills gap or business objective, the value of taking time away from day-to-day operations can be difficult to establish. One participant explained:

> *"[I]t's hard to communicate the value of it versus just day-to-day work, right? Is there value in blocking somebody for three hours and getting them to try something versus just on the job training?"*

A small number of SMEs explicitly discussed assessing existing capabilities or identifying gaps before choosing courses. One participant, for example, suggested introducing a diagnostic assessment at the outset of the learning process:

> *"In general, I would say that starting with what the person already knows is good. So, some sort of diagnostic checkpoint, and potentially, you could do it as some kind of diagnostic assessment at the beginning to benchmark current attitudes and then focus on the things where you see some potential gaps or deficits or places to develop on."*

Skills Bridge staff similarly described SMEs as sometimes "wandering through the forest" without a clear understanding of what training they needed. Curated learning pathways and course bundles were introduced as one way to reduce this burden by organizing content around specific skills and topics:

> *"Anyone can go to a platform and just go through thousands and thousands of learning content [modules]. ... [With Skills Bridge, we] built learning pathways and bundles. I think that was key. So, if you want to learn about SEO, here's your learning bundle, if you want to learn about leadership, here's a learning bundle."*

Several SMEs described having choice overload due to the number of options and wanting help narrowing the focus. The SMEs recommended that diagnostic or intake tools be embedded within the platform to help organizations identify relevant learning opportunities:

> *"One barrier for me was just feeling a little overwhelmed by all the options. I don't have a lot of time either. … [W]hat I should recommend? For who? What do we need? I know when I look at courses, knowing what's going to be covered is obviously really helpful. Maybe some kind of intake process, where the organizations can almost recommend courses based on their needs, [and provide] somewhere to start to filter down from all of the courses on offer, would've been helpful. Because I found I was a blocker to just feeling like, where do we start?"*

Others suggested that the platform could use information about previously identified priorities to proactively direct SMEs toward relevant training, reducing the need to repeatedly search the course catalogue:

> *"What would have been my ideal is if I got an email: 'You mentioned at the beginning you wanted your team to do equity, diversity and inclusion, sales training, whatever it was. Here are the upcoming classes. Click here to register.'*

> *That would have at least drawn me into the thing. Something really simple and almost automated like 'This is what you said you were interested in; these are the courses that we have.' ... I think the overwhelming thing, too, is I remember it was like, 'We have hundreds of courses,' and I'm like, 'Oh my God, I can't do hundreds of courses. I've told you what I'm interested in, just tell me what I want.'"*



Overall, the findings suggest that selection burden is not simply a platform-navigation issue. It reflects a broader challenge for SMEs in identifying what capabilities they need to develop, connecting those needs to business priorities, and determining which learning opportunities warrant scarce time and attention.

Curated pathways can reduce some of this burden, but they are most useful when SMEs have sufficient guidance to understand what they need to learn and why. These findings also point to a distinction between making training available and helping SMEs determine what learning is most relevant to their business. While participants often selected courses that addressed an immediate interest or priority, more systematic diagnosis could help connect those choices to identify capability gaps and business objectives. This, in turn, could strengthen the business case for dedicating scarce time to training and reduce the burden of navigating a large catalogue of learning opportunities.

Workplace norms and participation barriers

Workplace norms can shape whether employees perceive training as a legitimate use of work time or an activity that must be completed around their existing responsibilities. Even where SMEs recognize the value of upskilling, immediate operational demands may take precedence, particularly where learning is not formally integrated into work schedules or broader business priorities. In these environments, responsibility for participation can fall largely on individual employees, making sustained engagement in self-directed training more difficult.[71]

While SMEs are aware of the importance of training and upskilling, they may protect their short-term operating capacity by postponing training. This can lead to delays in adopting new technology and improving productivity or other business functions. Organizational cultures also set the tone about the value of workplace training. The SMEs that do not place values on learning often require employees to heavily rely on self-motivation to engage in training.[72]

Interview findings reflected this tension. Participants described engaging with training during slower periods and then disengaging as workloads increased. As one SME explained:

> *"I think when I first signed up [to Skills Bridge], it was probably a slow time at work. Then as spring approaches, it gets busier. I think because it's self-guided, and it's online, it definitely requires more self-motivation for me. So, unless I'm really, really making the effort to engage at that time and not distracted by other work projects, then it just got too busy, and I wasn't initially engaged right away, and so I let it slide."*

Another participant similarly emphasized that non-completion did not necessarily reflect a lack of perceived value:

> *"I have to admit that I received a number of emails saying that this opportunity was going to expire, or the free portion was going to expire, and I still didn't go back into the content. ... It's not that I didn't see the value in [Skills Bridge]. I think it was maybe just that self-motivation piece. I just didn't feel drawn or pulled in right away.*

These experiences suggest that self-motivation is partly shaped by the organizational context in which learning takes place. When training is positioned as supplementary rather than embedded into work, employees may be expected to fit learning around operational demands, making participation more vulnerable to changing workloads and competing priorities.



Participants also described the need to weigh the longer-term benefits of training against its immediate business costs. One SME emphasized that, while they recognized a strong return from investing in employees, taking staff away from revenue-generating work still required a clear business case:

> *"It's not just about profits. People are very important to me, right? At the end of the day, I have to make a business case for it. I'm going to pull my team off of making money for three hours, which is going to cost my company probably $5,000 an hour. … The ROI on [training] is massive, because my employees are going to stay engaged. They're going to be happy with the company, all of that."*

Workplace culture can also influence whether formal learning is viewed as an investment at all. One participant described an approach in which employees were expected to develop skills independently rather than through employer-supported training:

> *"I've never offered a course. You want to figure out how to do something? Figure it out. I'm not paying you and hiring you to send you on a course to learn what I need you to do."*

Overall, the findings suggest that individual motivation is not the only factor. Participation is also shaped by whether learning is supported and legitimized within the workplace. When training is treated as optional, or secondary to immediate productivity, sustained engagement is more difficult. When it is connected to business priorities and supported through time, leadership and organizational expectations, employees may be better positioned to participate consistently.

Digitalization and access barriers

Digital barriers can include unreliable broadband, limited access to appropriate technology and lower levels of digital literacy. Accessibility is a related but distinct consideration, referring to whether platforms and content are designed so that persons with disabilities can participate fully, including through compatibility with assistive technologies, captioning, accessible navigation and other audio-visual supports.

Skills Bridge was developed with Accessibility for Ontarians with Disabilities Act (AODA)[73] compliance as a requirement. Accessibility checks were part of the design and development of the learning management system and its learning materials. Nevertheless, interview findings highlight the importance of continuing to consider digital access as well as accessibility as platforms evolve and new content is introduced.

One SME, drawing on their broader experience delivering training, described how unreliable technology and Internet access can disrupt participation in online learning:

> *"The issue that we have during the training, if it's in service, sometimes the students are late or most often you receive a, you know, a phone call or email, 'Oh, I'm really sorry. I'm late because my boss…' [...] We don't have that kind of control at the training centre. Online, sometimes, we have an issue with the system. [Students] sometimes they're late to join, or they don't have [the right] system. They [log in], and the system is cut off if they don't have a proper Internet service at home... ."*

Another SME recommended directly involving persons with disabilities in ongoing platform and content testing, suggesting that lived-experience testing could complement existing accessibility requirements and checks:

> *"I'm not sure if [Skills Bridge has] anybody do accessibility checks or actually have folks from the disability community, like low-vision, hearing, deaf and hard-of-hearing participants. I would suggest that you do, because they would be your best test subjects."*

These findings do not suggest that digital access or accessibility were widespread barriers within Skills Bridge. Instead, they point to considerations that remain important in digital training delivery: ensuring reliable access to online learning, maintaining accessibility standards and complementing technical compliance with ongoing testing involving users with different accessibility needs.

Socioeconomic and structural barriers

Broader circumstances can affect whether individuals have the time, resources and opportunity to participate in training. Access to training may also be uneven due to language barriers, discrimination or other factors.

These issues were not prominent in the Skills Bridge interview data. However, the limited discussion of socioeconomic and structural barriers in the interviews should not be interpreted as evidence that they were absent among Skills Bridge learners.



Where barriers did arise, it was primarily whether the pace and format of course content were accessible to learners with different levels of English-language proficiency. While Skills Bridge offers courses in English and French, this does not necessarily address the needs of all learners whose primary or preferred language is neither of the official languages. Learners may also require additional time or flexibility to process unfamiliar terminology and concepts.

One SME reflected on their own experience with the course content and questioned whether learners who were newer to Canada might face greater challenges with the pace of delivery:

> *"Some of the speakers, I noticed [the audio was] cutting in the [Skills Bridge course recordings]. ... I found some of them were lagging and the recording needs to be a little bit more adjusted. The pace of the transmission of the information, for me, was a little bit too fast. So, I need a couple of times to go back and to re-listen, to re-audit the content. For me, I have been working in Canada for more than 25 years, but what about people that are just coming to Canada?"*

This observation points to the importance of considering language and pace alongside technical accessibility when designing asynchronous learning. Features that allow learners to pause, replay and revisit content can help accommodate different levels of language proficiency and familiarity with terminology.

Approaches to course delivery

Reducing financial and time risks

Participants identified reducing the direct and indirect costs of training as one way to support engagement. For SMEs, these costs extend beyond course fees to include the time employees spend away from day-to-day work and the administrative effort required to identify, organize and participate in training. The SMEs agreed that free educational platforms, like Skills Bridge, help make engagement possible. However, participants' experiences also demonstrated that free programs do not guarantee engagement and course completion. Free training may also create a potential trade-off in how learning is valued. Where there is little or no financial commitment associated with participation, there may be less perceived urgency or obligation to complete the training. One SME noted that:

> *"I'm like, wow, these are free courses. Courses are so expensive. I just remember being so grateful for [Skills Bridge], and also, I'm just like, 'I just have to prioritize it,' and it just didn't make it to the top of the priority list because of that extra step, I think."*

This experience reinforces the distinction between making training financially accessible and making it feasible to complete. Free access reduced one barrier, but that was not in itself sufficient to sustain participation when training continued to compete with day-to-day business priorities.

Credentials and certification opportunities were also identified as potential ways to strengthen the perceived value of completing training. Rather than receiving recognition for isolated courses, one SME suggested allowing shorter learning activities to accumulate toward a more meaningful credential:

> *"[I]f the class that you're taking is something that you can build on to, to get a certification, that's also something that would be interesting. If you're taking one hour here, one hour there, and by the time you're done with like 20 hours you get a certificate, then that actually is going to motivate you to take more classes."*

So incentives should not necessarily be limited to financial compensation. Recognition that accumulated across shorter learning activities could give participants a clearer reason to continue and provide a more tangible return for the time invested.

Other suggestions focused on creating additional participation incentives through trusted intermediaries. One participant suggested that chambers of commerce could play a more active role in promoting training:

> *"I don't know if it would just help with engagement, but some more formal partnership, I guess from the local chambers with their membership. I don't know if it's like a contest to get people to take the time to do it. I say that because I did it out of just being connected to the chamber board, my employer being a chamber member. I think that my colleagues could benefit from all of this stuff, [like Skills Bridge], but they're not necessarily going to listen to me to encourage it. If there was more of a buy-in from the chamber membership to promote it, for example, the organization that takes the most quizzes gets the free membership or something like that."*

These suggestions point to different ways of increasing the perceived return on time invested: reducing financial costs, providing recognition that accumulates toward a credential, and using trusted intermediaries. However, the interview evidence also suggests that incentives alone are unlikely to resolve the central challenge identified by SMEs: finding sufficient time and organizational priority for learning.



Program design and delivery

Program design and delivery can influence whether learners engage with training and translate it into practice. This includes the structure and design of course content. It considers length, sequencing, interactivity and the application of adult-learning principles, as well as the supports available for learners throughout the process. Interview findings suggest that SMEs valued flexible, manageable and interactive learning experiences. They also identified a need for greater support in connecting course content to workplace application and business needs.

Course structure and design

Interview findings highlighted the importance of delivering training in short, manageable modules that SMEs can fit around competing operational demands. Participants also emphasized the value of breaking more complex topics into smaller components to reduce information overload and give learners time to process and reflect on the material. One SME explained:

> *"Honestly, I'm a big fan of the micro pieces where, instead of something being one longer course, it's three little mini pieces. So, I'd like to try to stay, you know, no more than 12 to 15 minutes. And if it's a bigger topic, that has this kind of scaffolded learning where you're doing it in manageable bites. Because it's also a lot of information overload for a lot of people. [...] I really think they need a little bit of time in between to just reconcile in their heads who they are and what they might be finding out about themselves."*

Variety and interactivity were also identified as important features of an engaging learning experience. Participants valued courses that combined different formats, including text, video, quizzes and interactive activities, rather than relying on a single mode of delivery:



> *"I think what I liked was the variety of ways that the learning was presented [on the Skills Bridge platform]. So, rather than having a favourite, I kind of just liked that some things you read, some were videos, some were quizzes. I liked anything that was interactive where you were able to actually engage with the screen, so you were writing on the screen, or you were moving things around."*

Clear course structure and expectations were similarly valued. Participants wanted to understand what a course would cover and how the learning would progress before committing their time. That helped them assess whether the content was relevant to their needs:

> *"Before you start, [Skills Bridge] lays out what courses you're going to be doing, and kind of goes in depth that way. That way you're not like, 'Oh, it's about this.' But then when you start to get into it, you're learning a whole section about something completely different. So yeah, I like the way it's laid out."*

These findings suggest that effective course design for SMEs is closely connected to the realities of limited time and competing demands. Shorter modules, varied and interactive formats, and clear expectations can make learning easier to navigate and integrate into work, while helping learners determine whether a course is worth the time required to complete it.



Passive consumption of information

Several SMEs indicated a gap between passive consumption of information and being able to apply learning in the workplace. Course content alone may not be sufficient to support behaviour change or organizational impact, participants said. This was pronounced in cases where learners lack opportunities to practise, receive feedback, or connect learning to specific business challenges. This points to the potential value of more applied supports, such as mentoring, coaching and structured followup, alongside asynchronous learning.

One SME emphasized the importance of moving beyond general information toward practical application and individualized support:

> *"How can I apply [this] in the decision-making process? How can I apply it into daily activities?... Why not, instead of going to a program or watching a window of general information, connect me with [a specific organization]?... Why not mentor them and bring that diversity into the workforce and give them education, give them the experience... instead of just watching and doing nothing."*

Another participant similarly argued that course completion is not, on its own, an indication that learning has translated into changed practices or behaviours:

> *"It's not so much what courses you took, it's what you've done, how you've internalized what you've done, what you've learned in the flow of work, and so on. I would say, beyond the actual training courses, which is often a good start, there needs to be some way of recognizing behaviour, and recognizing behaviour change that's based on evidence. What evidence do you have that you're doing things differently?"*

Participants also identified a need for support on where to begin and which courses were most relevant to their needs:

> *"I know when I look at courses, having … a brief knowledge of what's going to be covered is obviously really helpful. Maybe some kind of intake process or where like the organizations can be almost recommended courses based on their needs, like having somewhere to start to filter down from all of the courses on offer would've been helpful because I found like I was a blocker to just feeling like where do we start, what should I recommend?"*

The findings suggest that supporting completion is only one part of effective digital learning. Supports may also help SMEs identify relevant learning, connect content to workplace challenges, apply new knowledge, and assess whether learning has resulted in meaningful changes in behaviour or organizational capability. However, this level of individualized support can be resource intensive.

Emerging evidence suggests that AI-enabled learning tools may offer one way to supplement higher-touch supports at scale, including by helping learners identify skill gaps, navigate course options, receive guidance and feedback throughout the learning process, and determine appropriate next steps. However, much of the existing evidence comes from higher education rather than SME workplace training,[74] and these applications should be viewed as complementary to, rather than substitutes for, higher-touch supports such as coaching and mentoring.

Curated pathways and platform navigation

Curated learning pathways and clear platform navigation can help reduce the effort required to identify and engage with relevant training. How courses are organized, sequenced and presented can help learners with time constraints determine where to begin, understand what comes next and return easily to unfinished learning.

Structured pathways

Findings suggested that tiered or sequenced learning pathways could help reduce the burden of choosing among multiple course options. One participant recommended organizing learning from foundational content through to more advanced topics:

> *"[With] the time crunch that everyone's living right now, again, I'd almost consider that you build a little tiered thing of [Skills Bridge]. Like, here are our foundational pieces. [I]f this is new to you, or you're not sure, and then maybe you tier up, and go, here's a bit deeper dive. [...] Because [if] I can pick A, B, C, D, E, and F all at once, and I start A, and then I forget the others."*

However, participants differed in how much structure they wanted. Some valued the ability to move through content and select topics based on their immediate interests:

> *"I like that I can jump around inside the module [on Skills Bridge]. I don't have to do it in a particular order. That really appeals to me because, depending on the day, there's just some topic that might seem more interesting than another. Even though I will eventually work through everything, I like to be able to pick the order. I definitely feel like it's easier for me to engage."*

Others preferred more structured sequencing, particularly where foundational knowledge was needed before progressing to more advanced content:

> *"It seemed like it was pretty easy to follow and very well-structured. ... I think also one of the courses was a prerequisite … You couldn't skip that and go to the next section, which I do like. Some people might think that's kind of annoying, because they've already done that. But I like how you have to go through it in order to get to another section."*

Progress tracking and the ability to resume learning where participants had left off were also valued. These features helped learners understand how much of a course remained and assess what they could realistically complete within the time available:

> *"Everything worked really well, it was very easy to follow. I liked how [Skills Bridge] had at the side, it kind of talked you through the modules to come and told you how much of the course was completed, so you had a sense of when you went back to it, how much you could do in the time that you had available. [...] It never kind of took me back to the beginning, or anything like that.."*

Delegation concerns

Some SME leaders noted that delegation of courses to employees was not the most practical approach. This is an important component of platform design, as evidence suggests more positive outcomes when leadership is involved in training.[75]

> *"It took me a while to sign into the portal, and I was able by myself to view the database and to pick and complete courses. But for my colleagues, I needed to delegate to them, to assign them a course to do, which was not very practical … so I suggest it will be better to be given an opportunity for me as a leader of the organization or the president to kind of share the same database with the others to be able to complete it."*

The findings suggest that there may not be a single preferred pathway structure for all SME learners. Effective platforms may need to balance guidance with flexibility. They should provide clear pathways, prerequisites where necessary and visible progress indicators, while still allowing learners some autonomy to navigate content according to their needs and available time.

Intermediary and network-based models

Trusted intermediaries, including chambers of commerce, sector councils and other business networks, can play an important role in connecting SMEs to training opportunities. Findings suggest that these relationships can reduce information barriers, increase the credibility of training and make SMEs more willing to engage with unfamiliar learning opportunities.

One participant described how the chamber relationship influenced their initial interest in Skills Bridge:

> *"I liked that [Skills Bridge] was through the chamber. I trust the chamber. I think it's quality, so, instantly, I was like, 'OK, that's going to be something quality.' And then the fact that they're even talking about equity, diversity and inclusion. I was like, 'Wow, that's so amazing.'"*

Participants also valued Skills Bridge as a way to reduce the internal effort required to identify, develop and deliver training. This was particularly relevant for SMEs with limited dedicated training or HR capacity. One participant explained:

> *"[It] usually falls on us to create the content. I was making cybersecurity training content and then presenting it to the employees, but having a platform like [Skills Bridge] that does that for us, I think, is very valuable."*

However, the value of an intermediary model depends in part on whether SMEs are aware of the opportunity and if they encounter it at a time when they can act on it. Several participants identified a need for greater awareness and promotion of Skills Bridge, while also noting that the timing of outreach matters. For businesses with seasonal or fluctuating workloads, invitations received during busy periods may be overlooked or deferred, even when the training itself is relevant and valued. As one SME observed:

> *"[Skills Bridge] was not known well enough, I would say, because I only bumped into this from a chamber perspective. I hope people in the chamber would use that. Maybe I ignored it because of my role and what I do, and then just one day I was curious and thought, 'Hey, I'll go and look at this,' from that relationship-building aspect. So, I guess I'd still say, though, I don't think it's out there enough for people to know it's around, if that's fair."*

These findings highlight the dual role intermediaries can play in SME training: providing a trusted route to relevant learning while reducing some of the search, development and administrative burden that would otherwise fall on individual firms. At the same time, credibility and access alone are not sufficient. Outreach must reach SMEs at a point when training is relevant to their needs and when they have sufficient capacity to participate.

Across the findings, course engagement and completion emerged as the product of multiple, interconnected factors rather than a single barrier.

Cost matters, but the more persistent challenge was SMEs' ability to dedicate time and organizational attention to learning. This challenge was compounded by uncertainty about skills needs and course selection, workplace norms that positioned training as secondary to immediate operations, and the need to translate learning into workplace application. Program features such as short and interactive modules, clear pathways, flexible navigation, meaningful credentials, diagnostic supports and trusted intermediaries can help reduce these barriers.

However, improving completion ultimately requires more than making training available: SMEs need help in identifying why learning matters to their business, prioritizing it alongside operational demands, and applying it in ways that contribute to organizational capability and performance.



Recommendations

Participants generally valued Skills Bridge's short modules, flexible delivery, interactive content and clear course structure. However, many SMEs were unsure they could make a sufficiently strong business case for dedicating scarce time and organizational attention to learning. Training was repeatedly weighed against immediate operational demands, and SMEs did not always have systematic ways to identify skills needs, select relevant learning or assess whether training produced a meaningful return.

This study, therefore, suggests that improving SME participation in online training requires more than expanding access or improving course design.

Strategies to strengthen SME engagement and completion should address the full learning journey: the decision to engage, sustained participation in learning, and the application of learning in the workplace.

Give SMEs a reason to engage: Start with diagnosis

The SMEs often selected training in response to an immediate priority, interest or emerging business need. While this can make learning highly relevant at the moment, the findings suggest that SMEs less commonly used systematic approaches to identify broader capability gaps or connect training decisions to longer-term business objectives. This can make it difficult to determine which learning deserves priority when time is limited.

Recommendation:

Introduce a short diagnostic or self-assessment before course selection. The diagnostic should help SMEs identify business challenges, workforce needs and organizational constraints. Then, it could translate these into a small number of relevant learning options. While this is not a substitute for more formal organizational needs assessments, it can offer some direction on determining why training matters and how it can help improve operations.

AI-enabled tools could potentially support this process at scale. For example, a conversational diagnostic could ask SMEs about their business priorities, workforce challenges and goals and recommend relevant courses, sequences of courses or other available supports. Rather than functioning as a one-time assessment, the tool could allow SMEs to return as they acquire new capabilities or encounter new business challenges and receive updated recommendations. This would recognize that SMEs' skills needs are dynamic while reducing the burden of navigating a large catalogue of learning opportunities.



Design for sustained engagement

Despite positive comments about Skills Bridge's design features, the findings point to opportunities to make digital learning easier to navigate and provide greater support as learners move from selecting a course to completing and applying it within the workforce.

Recommendation:

Continue to design learning around the realities of SME participation while adding supports that reduce friction throughout the learning journey. Learning platforms should be developed and delivered based on best practices in asynchronous learning for adult learners. These include strong delegation capabilities for leaders and managers to track and understand learner progress, as well as engaging content, activities and assessments.

Learning pathways should provide structure without assuming that every learner needs the same sequence. Different levels of expertise can be accommodated through foundational and advanced pathways, prerequisites where genuinely required, and opportunities to move flexibly through other content.

Digital learning should also be supplemented with higher-touch supports where they add value. They can help SMEs select learning, work through specific business challenges and translate knowledge into practice. Emerging AI-enabled tools may offer a way to supplement, not replace, these supports by providing timely guidance, answering questions, helping learners navigate options and suggesting appropriate next steps. However, given that much of the current evidence on AI-enabled learning support comes from higher education, these approaches should be piloted and evaluated in the SME context rather than assumed to produce the same results.

Help SMEs see the payoff of training

The findings reinforce an important distinction between completing a course and benefiting from learning. The SMEs repeatedly weighed the time required for training against immediate operational demands. Strengthening the business case for workforce development therefore requires making the outcomes of learning more visible, not simply understanding whether a course was completed.

Recommendation:

Measure and reinforce the application of learning, not only participation and completion. Evaluation should incorporate simple measures of skills acquisition, application, behaviour change and, where appropriate, organizational outcomes. Short followups after training could examine what learners applied, what changed as a result, what they were unable to implement and what additional support they require.



Courses should also incorporate practical, workplace-based deliverables wherever appropriate. Depending on the learning objectives, this could involve completing a workplace task, developing a business tool or template, producing an implementation plan, analyzing an organizational problem, or demonstrating a new digital or technical skill. Wherever possible, the activity should address a real business need rather than function solely as an academic exercise.

These applied deliverables provide evidence that learners can translate course content into practice. Followup with SMEs could then examine whether the deliverable was implemented or adapted, and whether it contributed to changes in workplace practices, capabilities or business outcomes.

Creating these feedback loops can help SMEs see a clearer connection between the time invested in training and the value generated for the organization. In turn, making that return more visible may help shift workforce development from an activity undertaken when time permits toward a more deliberate component of business strategy.



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