Examining the Training Effects and Assess on Model of Blended Learning—Case Study of a Life Insurance Company in Taiwan

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Abstract

Blended Learning is the process of incorporating many different learning styles that can be accomplished through the use of 'blended' virtual and physical resources. This paper based on the blending learning to discuss the training course in the foreign insurance company. And through blended learning apply to insurance practice course, to know how the newcomers make progress on the knowledge of insurance and to have confidence in success sale. The methodology adopted the multi-case, and assessed the blending learning result of the staff. To hope the result was expected to provide some business as reference when making the strategy.

Keywords: e-learning, blended learning

1. Introduction

Employee is the most important asset in enterprises. During current fast moving e-learning era, setting up qualified e-leaning system to improve employee's ability has become the winning ticket in the human resource competition between enterprises. At the same time, along with the technology upgrades, the new learning method has been developed-"Blended Learning", which actually has been the most popular learning trend these days.

So called blended learning refer to perform education or training through all kinds of media like satellite, TV, internet, E-mail or visual meeting combined with traditional classroom learning. Above ways perfectly provide the learner based multiple learning methods to education trainers and also break the traditional classroom education boundaries with unlimited ways to independent learning. Moreover, it can also combine education technology and cooperation learning to achieve the maximum learning effect goal. A lot of scholars mentioned that with blended learning and lessons arrangements combining digital education and actual lessons to solve the problems as human interaction and sense of participation is the best way to maximize the on line learning benefits. That truly is the most effective and low cost training methods currently.

However, in the traditional training course for most of Taiwan insurance companies, the new comer standard marketing codes has been focused. After 10 years above lesson has been taught purely by field lecturer, lessons has been focus on personal experiences instead of training textbook and procedures. In order to implement standardized content and also provide the essence of marketing practices, the training department of the insurance company specially digitalizes those lesson concepts and put them on website for the new employees. Besides that they invited field lecturer to share their actual practice and then blended learning is in place.

Afterwards we still need to evaluate training results of the new comer blended learning process for it is going to relate to their sales performance. Above statement encouraged this study for blended learning results evaluation with interviewing related blended learning scholars to figure out the improvements for new comers after training. Purposes for this research: 1. Comparison of acceptance between blended learning process planner and students. 2. Evaluate the after blended learning training results. 3. Does it improve the sales revenue and productivity.

2. Literature Review

2.1 Definition of Blended Learning

Valiathan(2002) pointed out that blended learning combines multiple training process delivery methods, for exam-

ple, to blend event-based learning activities (classroom learning), real time e-learning and self oriented learning all together through co operational learning software, internet lessons, electronic performance support system (EPSS) and knowledge management tools. Whitelock & Jelfs (2003) addressed that blended learning included below three definitions: (1) Integrate traditional learning and web-based online approaches; (2) Combine media and tools in the internet learning environment; (3) Unit and also use several pedagogic approaches and learning technologies. Thus, along with understanding more on the related blended learning literature review, we then realize that based on the technology improvements, e-learning lessons gradually combined traditional face to face learning and internet learning to become the rising and workable training system for enterprises.

2.2 Kirkpatrick's Learning Evaluation Model

Donald L Kirkpatrick first published his ideas way back in 1959, in a series of articles in the US Training and Development Journal. The articles were subsequently included in Kirkpatrick's book Evaluating Training Programs (1975), published by the American Society for Training and Development (ASTD), with whom Kirkpatrick still maintains (as at 2005) close connections, having previously served as president. The four levels of training evaluation model was later redefined and updated in Kirkpatrick's 1998 book, called 'Evaluating Training Programs: The Four Levels'.

The four levels of Kirkpatrick's evaluation model essentially measure:

(1) Reaction Level: what they thought and felt about the training.

(2) Learning Level: the resulting increase in knowledge or capability.

(3) Behavior Level: Level-extent of behavior and capability improvement and implementation.

(4) Results Level: the effects on the business or environment resulting from the trainee's performance.

3. Methodology

3.1 Methodology and Participants

In order to fulfill our research purpose and sampling convenience, one Taiwan foreign invested insurance company was chosen as our target. Multiple cases were selected and interviews were preceded for information collection. Because the trainee of blended learning focused on new coming sales, the results of training will be evaluated based on phenomenology view. Based on our research purpose, related scholars of blended training has been invited including commissioner of education training department, sales completed the training courses, lecturer of actual lessons in blended learning and direct supervisor of students completed the courses to evaluate the training effects in different aspects. In-depth interviewing has been proceeded based on judgment sampling.

3.2 Encoding Analysis

In 2008/12/15, the first interview was taken place and after that there were four of them. Except for understanding the motivation of the insurance company, the research deeply investigates the training effects after new coming sales completed their blended learning courses. The interview was preceded based on semi-structured interview methods (so called guided interviews). In order to study based on the fragmental discussion, recorded data was used. After repeatedly went through the recorded data to be more close to the real status and categorized all data to concepts based on significance encoding process, we had search the relations between concepts and events in order to develop "theme" then take it as our major basis for research and discussion.

4. Analysis

Analysis was performed through the interviewing contents. Through the concept of research frame we deeply studied and analyzed the perceptions of new comers of blended learning in the foreign invested insurance company mentioned above. Furthermore, we realized 1. The differences between e-learning exercises and blended learning processes. 2. Effects and results after blended learning. Also found out below discoveries after encoding the interview data and analysis as below:

4.1 Importance of blended learning

(1) Necessity of substantial lessons

Many training course cannot be instructed simply through e-learning, other related lessons has to be arranged for skills imparting. Thus, guiding employees through theories and then led them to actual practices is necessary.

4.2 Lessen the lecturing stress

(1) Lessen the teaching stresses for regional lecturers

Repeated explanations will not be needed, lecturers only focus on actual lessons to pass on knowledge and techniques more detail.

(2) Substantial lessons directly to the focal point

While blended learning, the base theory had been taught on e-learning process, thus lecturers can directly cut in the focal points to lead the students understand the emphasis more.

4.3 Lower the cost

(1) Lower the company financial cost

Lower the company financial cost—in the past there are lessons not digitalized yet, so the teachers had to cover both basic theory and real practice. After phase in the blended learning, digital text books can be applied repeatedly and the actual lecturing hours will be lowered and so as the cost.

(2) Decrease the time spent on supervisor instruction

Lecturers can emphasize the points while substantial lessons for theories be taught repeatedly by digital lessons. Thus, while direct supervisor instruct their employees, less time been spent.

4.4 E-learning training methods

(1) Training contents are not suitable for every student

E-learning includes a lot of cartoons and maybe sound effects which will easily lead students losing their focus. Thus, digital training is not suitable for everyone.

(2) Training methods are not suitable for every student

Some students have problems handling computer processes. Also, some students might not understand the operating process pretty well and that is going to increase the learning barriers on e-learning.

4.5 Blended learning methods

(1) Standardized lessons

In the past the lessons were taught based on different lecturers decisions. Thus, the researched insurance company standardized the lessons and asked their lecturers follow that standard frame for teaching.

(2) Substantial lessons fetch up for theory lessons

Substantial lessons fetch up for theory lessons—after student required basic theories from e-learning lessons, the lecturers will stress again on substantial lessons to echo the theory based knowledge and even make up the deficiency for theories. Thus we can further strengthen the knowledge and skill bases for students.

(3) Supervisors tutoring have to be arranged

Along with the continuous replacement for related products and increases of related knowledge, supervisor's training lessons has to be arranged also to fulfill the goal of consistent sales quality.

(4) More interactions

Theory based knowledge was taught on e-learning process and while student had questions for that portion, they will request for answers on the actual lessons. Thus, there will be more positive responses between students and lecturers

4.6 Software improvements

(1) How lessons been taught

Lots of visual/sound effects been implemented to motivate students from easily receiving information. However, after a while, the information will be easily forgotten and only visual/sound effects remembered.

(2) Complexity of learning process

More complex the process is, more frustrating for students.

(1) Computer upgrade

Computer upgrade—as the primary equipment for e-learning, the computer equipments has to be capable for that request.

(2) Bandwidth expands

Enough bandwidth will be needed to transmit learning information. Once it is not enough, learning process will be limited and learning effects will decrease.

4.8 Interaction methods improvements

(1) Instant response while students having problems

If web 2.0 interactive blog has been set up, we can instantly reply to student's learning barriers instead of stop them from further learning process.

4.9 Field lecturer's training

(1) Knowing the learning contents in advance

Field lecturer will be requested to understand the learning contents on the student's e-learning platform in order to improve future substantial lesson quality.

4.10 Management staff lecture's training

(1) Knowing the platform

Staffs need to understand the e-learning platform and related lessons to proceed the sales management.

(2) Communicate with field lecturer

Management staffs should communicate with field lecturers based on teaching contents to solve possible obstacles in advance and improve learning effects.

4.11 Supervisor training

(1) Review with students

After learning process, students worry most about what they learnt might be useless and which is going to gradually lower their learning motivation. Thus, supervisors will be trained how to review with their employees.

(2) Help students to solve learning problems

After learning, student will apply what they learnt on the sales areas and consult their supervisors. This is when supervisors should tutor their employees to show their best performance.

4.12 Effects to sales revenue after blended learning

(1) Improvements on basic job related knowledge

Blended learning has offer students basic knowledge to execute their job more successfully. As for how to apply and utilize their knowledge, company will not offer strict rules.

(2) Improvements on first year insurance premium revenue

After blended learning, student's sales performance will be improved and so as the first year insurance premium revenue.

(3) Enrich the actual practice experience

Through theory implemented on e-learning and skills imparted on actual lesson, students absorb more related actual practice experience to improve their sales skills.

(4) Increase confidence toward this career

Through the lecturer personal experience imparting, student's confidence level to this career will be increased.

5. Application of Kirkpatrick's Learning Evaluation Model

(1) Reaction Level_

A. Students can arrange their time and fulfill lesson preparing and reviewing.

B. If student does not own computer devices, he has to share with other people in communication center and

which is less convenient.

C. If e-learning content is not interesting, it is going to affect the learning quality.

D. Instant Q&A discussion is not provided in the E-learning platform.

E. The assistant marketing tools of course provided is not 100% workable.

(2) Learning Level_

A. Increase student's basic concept and knowledge.

B. Through these basic concepts, future insurance techniques can be developed.

C. Direct supervisors think that through sharing can also achieve the learning purpose.

(3) Behavior Level_

A. Increase student's basic concept and knowledge and let them become the topics contacting with clients in the real sale process.

B. Besides knowledge implementation, real practice also needs to be focused to improve sales revenue and learning results.

(4) Results Level_

A. Lessen the burden of regional lecturers to achieve the goal of decreasing administration fee for branch companies.

B. Students think that this blended learning process improves their performance.

C. Direct supervisor thinks that blended learning is only one step. Face to face experience sharing from supervisors to employees will be more effective.

6. Discussion and Conclusion

Based on above blended learning applications Taiwan insurance company, we can see that blended learning is really the product of the era combining with e-learning and traditional learning technologies. Furthermore, it includes role playing, situation simulation, internet topic discussion, working manual and documents to transform to one specific concluded lesson fulfill the training courses and solving the organizational problems. Thus, hereunder we take example from one of the Taiwan insurance company and figure out blended learning is really beneficial compare to traditional classroom learning and offer its employees wider learning opportunities. Also fixing problems and strengthen internal bounding at the same time.

Three suggestions offered after blended learning applied on one Taiwan insurance company:(1)the age difference for company sales is huge and leads to some of them cannot operate computer pretty well which is going to affect the learning quality. How to fix that will be its training department's future challenge;(2)on e-learning course aspect, although it is easier for students to review, however it is also easier to forget under daily works. Thus we suggest that regular reviewing arrangements should be set up;(3)although blended learning includes substantial lessons, students might not receive instant answers for the lessons teaches on branch companies invites huge number of people. Thus we suggest that the company should implement blog or on line teacher functions to make the knowledge sharing and transferring more easily.

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