

ENTICERS AND BARRIERS TO E-LEARNING BASED DISTANCE CORPORATE TRAINING: The Case of a Greek Bank

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ABSTRACT

The purpose of this study is to investigate what influences employees' acceptance and resistance to a corporate e-learning initiative provided by one of the leading Banks in Greece. The results of the research provide insight into the barriers and enticers in relation to e-learning and identify areas for improvement, with a view to developing and implementing efficient corporate e-learning initiatives. A combination of quantitative and qualitative research was conducted in order to examine the factors affecting learner's interest in, and resistance to e-learning along four axes: a) technology, b) time c) interaction/support, d) reward/recognition. Distractions to study and continuous interruptions were identified as the most serious barrier faced by the trainees, as e-learning material is available only on the Bank's intra-net, ie only at the work place and during working hours. Linking the completion of an e-learning course to a particular job description or to an opportunity for employee promotion, as well as the integration of the e-learning courses into a comprehensive training system leading to a certified business title, were identified, among others, as particularly encouraging factors.

Keywords: E-learning; corporate training; banks, motivation.

INTRODUCTION

Faced with the globalization of markets and an increasing domestic and international competition, most firms are coming to the conclusion that their survival depends on their capacity to maintain well trained employees that continually acquire new knowledge and skills, enabling thus the firm to respond rapidly to market opportunities and threats. Distance corporate training seems, to a great extent, to provide the answer to the educational needs of firms, permitting low cost training of employees, even if employees are geographically dispersed (Lee & Chamers, 2001 and Berge & Kendrick, 2005).

Transacting business in a highly competitive domestic and international environment and having geographically dispersed personnel both at home and abroad, banks often provide distance courses in order to ensure that their employees' knowledge and skills continue to remain current and competitive.

It is within this context that this study examines the case of a Greek bank (from now on, referred to as "the Bank"), which provides e-learning courses to its employees. E-learning can be defined as learning in a way that uses information and communication technologies (DfES, 2003) or more specifically as learning enabled or supported by digital tools and content, which typically involves some form of interactivity (Nichols, 2008). The Bank has been offering e-learning courses for the last two years.

The whole project being at its initial steps, it is obvious that there is a scope for development. However, any development of the courses offered requires that the employees have embraced this kind of training, which means that the training courses have been specially designed, integrating motivating factors and excluding factors that could create barriers for the trainees. The present study is trying to investigate and define the factors that will influence the acceptance of or resistance to corporate training offered by e-learning. Defining the factors, which consist enticers or barriers to the participation of trainees, will help design or re-design efficient training courses.

There are four e-learning courses delivered by the bank on the following topics: a)Mortgage loans b)Prevention of money laundering and terrorism financing c)Investment Services d)Retail banking. The e-learning courses material is available only on the intranet of the Bank, which means that the trainees can study only at their working place and during working hours.

LITERATURE REVIEW

The literature research was conducted along two axes: a) the use of e-learning in corporate training, focusing on the prerequisites and the barriers that have to be overcome and b) the use of e-learning in education generally, focusing on factors that promote students` participation in the course, encourage their involvement and thus ensure the successful completion of the e-learning program.

Most research on e-learning was conducted during the last decade, as e-learning was developed along with the expansion of internet. The findings of these studies cannot be generalized, since most of them are case studies or they concern training courses organized under specific conditions. Nevertheless, past research provides useful insights on issues investigated in present study.

E-learning and Education

Online student retention has been suggested as one of the greatest weaknesses in online education (Herbert, 2006). Motivation in online environments appears to be the key to this problem (Cocea, 2006).

Researches that investigate this problem try to answer the question why students complete or abandon their studies and how factors supporting or hindering persistence influenced learners. Findings suggest that multiple responsibilities, insufficient interaction with faculty, technology, and course work rank highest as barriers to learners` persistence. Strong motivation to complete degrees, engagement in the learning community, and appreciation for the flexibility of an online course facilitate persistence (Müller, 2008) and so does the connection of the content of the course with students` future orientation (Schmidt & Werner, 2007).

Several studies investigate students` attitudes regarding e-learning in comparison with traditional methods of teaching and try to identify supportive and discouraging factors for students` involvement in an e-learning course.

According to Whitlock (as cited in Goff-Kfourri, 2006) the characteristics of a well-designed online course are the following: clearly specified objectives, attractive presentation, clear signposting, ease of use, appropriate language, modular structure, variety of questions and problems, feedback on progress, testing diagnostic and achievement, and logical sequence. These characteristics are also confirmed by the findings of other studies eg Kim (2004), Kelsey & D'souza (2004), Peachey, Jones & Jones (2006) and Stodel, Thompson & Mac Donald (2006).

Interaction between trainees and trainers, as well as interaction between trainees is an area of concern in all the researches mentioned above. Most of them investigate whether the need for interaction and feedback in an e-learning environment can be covered sufficiently via a discussion forum.

Markel (2001) in her qualitative research regarding the use of discussion forum in web-based course delivery asserts that a discussion forum is a public place that allows time for reflection. While there is a flow of discussion, it is not subject to the tyranny of the ever present "now" of the face-to-face classroom that does not allow the participants the benefit of an "instant replay". A discussion can be revisited and commented on as long as the forum is open, while in a classroom often the moment is lost and is difficult to revisit. Instructor response and student response are the key components to the construction of shared knowledge within the discussion forum. In general, a discussion forum gives the opportunity to students to become actively involved with the course content to construct their own deeper and lasting learning.

The opportunities to students provided by a discussion forum are confirmed by the findings of the researches of Lee-Balwin (2005) and Kuo (2005).

E-learning and Corporate Training

The implementation of distance training in corporate organizations (especially in organizations that have employees scattered in various locations) is an effective tool for reducing training cost, saving time, and creating a more knowledgeable and productive workforce (Berge & Kendrick, 2005). Web-based training is time and location independent, thus enabling companies to train their widely dispersed employees without incurring exorbitant travel cost (Lee & Chamers, 2001). In some cases web-based training appears to be the only way to train the employees of a firm. For example Goolnik (2002) in his study asserts that in Aberdeenshire of Scotland, a rural area with significant employment rate in small and medium sized enterprises, often widely geographically scattered and/or out-of-the-way, conveniently accessible training is limited. Adverse climatic conditions in remote rural areas may also further affect travel to urban based training institutions during winter months. In any case before implementing e-learning in corporate training, systematic research is needed to confirm that learners are actually acquiring and using the skills that are being taught online, and that e-learning is the best way to achieve the outcomes in a corporate environment (Strother, 2002).

While few people debate the obvious advantages of e-learning in corporate training, some issues are raised in the literature regarding the prerequisites for successfully implementing e-learning in corporations, as well as the supporting factors and oncoming barriers.

A part of the literature focuses on the role of leadership and the development of the "appropriate" culture in the corporation, which would favour the implementation of e-learning based distance corporate training, combined of course with the necessary infrastructure.

Berge and Kendrick (2005) assert that the development of an organizational philosophy that supports technology, lifelong learning and change can lay the foundation for supporting distance training. Organizations must not only establish a philosophy that uses technology but one that also supports equal access to course materials, updated information, maximizing resources, and promotion of learning that will support organizational objectives. It is equally important that the employees are acquainted with the organizational philosophy.

They also assert that the corporate culture can have a tremendous impact on the sustaining of distance training. The negative impact of a culture that does not embrace distance training can be devastating to any training initiative regardless of how great the technology infrastructure is or how much funding support has been placed into the training initiative. The most effective way to change the organizational culture is to educate and find champions among the corporate executives (Cho & Berge, 2002).

To take advantage of e-learning and the opportunity it presents, it is essential to develop an understanding of how to get employees engaged. Various factors need to be taken into consideration to ensure that barriers to learning are removed (Frankola, 2001, as cited in Rabak & Cleveland-Innes, 2006). Even with well designed courses, competent instructors, and stable technology, lack of support and/or understanding of learning preferences have a direct effect on the employee's acceptance of and participation in e-learning (Rabak & Cleveland-Innes, 2006). Lewin (1997, as cited in Rabak & Cleveland-Innes, 2006) suggests that consideration of what encourages learners to embrace new methods for learning is important, but equally, the factors that cause resistance must be thoroughly examined. The lower the level of resistance, the higher the level of participation.

RESEARCH METHODOLOGY

The Research Question

The research question was defined based on the literature review, as well as the useful remarks made by the trainers and the coordinators of the e-learning courses offered by the Bank. Enticers and barriers faced by the e-learning trainees were investigated within the framework of four axes: a) technology b) time c) interaction/support d) reward/recognition. Present research also tried to investigate how trainees' perceptions were influenced by some personal characteristics: age, marital status, education, position in the Bank, years of banking experience, previous experience in distance learning.

Sampling and Data Collection

To answer the research questions an ex-post research was conducted during the first semester of 2009 among 1.116 employees of the Bank, who had attended one or more of the four e-learning courses offered by the Bank during 2008. The necessary data were provided by Training Department of the Bank that also granted the permission for contacting the research.

A combination of quantitative and qualitative research was conducted. The two types of research are complementary to each other recording, on one hand, the frequencies and correlations between variables and, on the other hand, further exploring the relationships and providing insights into the quantitative findings. (Bird, Hammersley, Gomm & Woods, 1999).

As a first step, a pilot research was conducted in two stages, in order to pretest the basic research tool, the questionnaire, which contained both closed and open questions. To begin with, a few exploratory interviews-discussions were conducted with trainees. Then, the questionnaire was sent to a limited number of selected trainees to be filled in. The second step was the main research. Questionnaires were sent by email to a proportionate probability stratified sample, (Malhotra, 1996) of 300 trainees. Out of the 300 questionnaires which were sent, 104 were returned duly filled in. The data were processed using *Microsoft Excel 2007* and *SPSS 16.0*. Relative frequencies, as well as other descriptive statistics elements were calculated (number of observations, mean, standard deviation etc) and then chi-square tests were conducted.

To further explore the results of the chi-square tests a number of interviews were conducted, as a third step in the research procedure, with trainees selected according to their personal data (eg marital status, number of children etc) and their answers to the questionnaire.

FINDINGS OF THE STUDY - INTERPRETATION AND DISCUSSION

Enticers and Barriers with regard to Technology

The participants in the research did not face difficulties during the e-learning course from factors relating to technology, which can be explained by the fact that, in their majority, the participants in the research considered themselves as familiar or very familiar with using computers and navigating in the internet. The above has confirmed the findings of previous researches regarding the importance of the opinion the trainees have regarding the use of computers and the navigation in the internet (see for example Miller, Rainer & Corley, 2003, Koohang & Durante, 2003, Rodriguez, Ooms, Mantanez & Yan, 2005) and the barriers faced by the trainees when they lack the necessary knowledge (see for example Lee & Chamers, 2001, Rabak and Cleveland-Innes 2006).

In general terms the participants in the research were satisfied by the technological environment of the course, which is crucial, since previous researches (for example the research of Andreu & Jauregui, 2005 in a Spanish bank) have shown that technological problems and difficulties in navigation lead to negative opinions regarding a training course. Nevertheless, present research suggests that some improvements could facilitate participation in the course, such as improvement of the automatic feedback offered to trainees. What is also considered useful by the trainees are quizzes and reviewing questions, which confirms the findings of previous researches (see for example Peachey, Jones and Jones, 2006). What is not considered helpful (especially for trainees that have been working for more than 10 years in the Bank according to chi square tests) is the enrichment of the materials with humoristic sketches (cartoons etc), which can be usually found in the material of courses (online or traditional) in other countries outside Greece. The above can be explained by the different opinions and experiences of the Greek trainees and highlights the importance of trainees' culture when designing a training course (Clem, 2004).

Enticers and Barriers with regard to Time

The importance of time is an issue that arises in all studies regarding e-learning. On one hand e-learning in corporate training provides flexibility of time and place and thus permits corporations to train widely dispersed employees without incurring travel costs (see for example Lee & Chamers, 2001, Berge & Kendrick, 2005). On the other hand, the flexibility of time and place and the possibility to study at their own pace is usually the basic motive for students to opt for e-learning (see for example Kim, 2004, Andreu & Jauregui, 2005, Müller, 2008). There is a singularity though in the e-learning courses provided by the Bank under study. The Bank as an organization enjoys some benefits from training its employees using the web. For the employees themselves though, the situation is quite different from what would one expect, since the e-learning courses are only available on the Bank's intranet and studying is to be done during working hours. That means that the trainee has only a limited flexibility of time, as he is obliged to study during working hours and under conditions that are far from the ideal.

According to the findings of the research, the most serious problem faced by the trainees was the distractions in their study because they have to service bank clients or perform some other working duty. The seriousness of the problem is confirmed also by the answers given in the relative open question of the questionnaire:

"It is difficult to study for a training course during working hours."

"The biggest problem: Work load."

"The bulk of work during working hours does not permit studying for the course and one has to stay at work overtime."

"Studying without continuous interruptions would be the most helpful thing."

As it was expected, given the situation described above, what would make things easier for the majority of the trainees is setting a time period in the working day during which the employees could study undisturbed. According to the findings of the research, what trainees would also find facilitating is a degree of flexibility regarding the time they start attending the e-learning course, the suspension of the course if something unexpected happens, as well as being able to attend the e-learning course also after working hours (eg at home via internet). According to the chi-square tests, being able to start the e-learning course when they choose would facilitate more the trainees holding a supervisor`s position in the Bank as those have heavier duties.

The possibility to attend the course also outside working place and time via internet was separately investigated, as it would require a minimum of equipment and access to internet, which according to previous researches (see for example Rivera & Rice, 2002, Berge & Kendrick, 2005) should be ensured at the beginning of the course. According to the findings of the present research, the need for equipment and the access cost of internet do not seem to bother much the majority of the trainees, especially the younger ones and those that have recently completed their studies. An explanation for this could be that the majority of trainees already possess the necessary equipment and already incur the internet access cost for personal use. What would bother the trainees though is spending their leisure time for studying for the e-learning course, as well as the fact that their supervisors would probably henceforth expect them to study only at their leisure time and not during working hours. The above was confirmed also by the interviews with the trainees and raises the issue of cost versus benefit from attending the e-learning course and implies that some kind of recompense for the leisure time spent for studying should be provided.

Enticers and Barriers with regard to Support/Interaction

The majority of the participants had a positive opinion for the support provided by the responsible administrative services of the Bank and the trainers to their requests (questions, clarifications etc), which is very important, since adequate administrative support and organization is the prerequisite for the success of a training course (see for example Leary & Berge, 2007, Roy & Raymond, 2008). Trainees had a less positive opinion for the interaction with other trainees and the support/ encouragement they receive by the responsible trainer, while they found discouraging the lack of social contact and physical presence of the trainer.

The above confirm the findings of previous researches regarding the importance of interaction and the discouragement caused by the lack of interaction (see for example Kim, 2004, Kelsey & D`souza, 2004, Bassili, 2008). What is impressive regarding the findings of present research and was confirmed by the interviews is that the majority of trainees were very much annoyed by the lack of discussions with physical presence in the classroom. What was considered as facilitating factor of special importance, even more than any support/encouragement they receive by the trainees, is the exchange of opinions and experiences with other trainees, which usually happens in traditional courses in classroom. The results of the chi square tests have shown that meeting even once with the trainer and fellow trainees, as well as receiving praises and encouragement is relatively more important for the trainees that have a post-graduate degree perhaps because they have had similar positive experience during their post-graduate studies.

The above is highlighted by the answer given to the respective open question of the questionnaire:

"We do not have the opportunity to listen to other trainees' questions that could also be our questions, as happens in the classroom. The forum has not the same usefulness. It is not so direct. [...] In the classroom you 'connect' faces with questions and so you remember (after the course) more things."

The question of interaction between trainees and trainers, but also between trainees, and whether the need for interaction can be adequately covered in an e-learning environment, arises in almost all relative researches. Some of them (see for example Markel, 2001, Lee-Baldwin, 2005, Kuo, 2005, Kim, Wah & Lee, 2007) support the efficiency of a discussion forum as a means of interaction, which will also offer advantages in terms of knowledge and participation in the training.

Unfortunately this was not the case with the forum of e-learning courses offered by the Bank. About one third of the trainees ignored the existence of the forum and very few from those that knew the existence of the forum participated in it, with even less contributions. The above raises a double issue. First, the existence of the forum was not made known to the trainees. Furthermore, the forum was not projected as an integral part of the training procedure, which would motivate trainees to participate and contribute to it and eventually appreciate its usefulness. In any case, present research cannot lead to conclusions regarding the potential of the forum as a means of covering various needs of the trainees, such as clarifications to questions, support by the trainer or exchange of opinion between trainees and thus no proposals can be put forward regarding its re-design.

Enticers and Barriers with regard to Reward/Recognition

According to the findings of the research, what trainees appreciate more are concrete, tangible benefits as a result of their participation in the e-learning course, which have an impact on their self development and their position in the Bank. These benefits include their appointment to a particular position, their promotion, a bonus upon successful completion of the course, as well as their specialization in a particular domain and the attainment of a business title/certification.

The results of the chi-square tests have shown that the importance of the above mentioned benefits vary according to the age of the trainees, their family situation, the number of years they have been working in the Bank, as well as the number of years since they attained their last academic title.

The attainment of a business title/certification is a stronger motive for younger trainees, for the trainees with 10-20 working years in the Bank and for the trainees that have children, while the promotion and the bonus are a stronger motive for the trainees that have recently completed their studies (ie for younger trainees). On the contrary, less "tangible" factors, like the subject of the course, the relevance of the course with the duties of the employees, the better performance of their duties after the completion of the course, the recognition by supervisors and customers they enjoy as a result of the seminar, as well as the connection of the course with the business targets of the Bank are of less importance as motivation for the trainees.

The above confirm in general terms (but not with the same relative importance) the results of the research of Rabak and Cleveland-Innes (2005) regarding what influences the acceptance or rejection by the employees of an e-learning corporate training initiative.

What is not confirmed is what constitutes a barrier regarding recompense. In contrast with previous researches, the findings of the present study suggest that although the various forms of recompense mentioned above consist strong motives, their absence is not considered a discouraging factor for the majority of the trainees. An explanation for this could be that since training courses are usual in the Bank, employees consider them as something inevitable, a sort of "necessary evil", another duty, something that, in the absence of any other motives, they are not enthusiastic about but nevertheless something in which they have to "invest" a minimum effort.

What Form of Training do the Trainees prefer?

When the participants in the research were asked at the beginning of the questionnaire if they desired the expansion of the e-learning to other subjects, the majority of them (over 80%) replied in the affirmative. Nevertheless, in the last question of the questionnaire regarding the preferred form of training courses, training in class was preferred by most of the participants, leaving distance training during the working hours well behind.

This result seems strange but it confirms the results of a previous research by O`Malley (1999). An explanation for this could be that the trainees are not negative to the idea of e-learning in the first place, but their personal experience of e-learning was far from the ideal, as studying during the working hours was very discouraging. The above is highlighted by the answer given by a trainee to a relative open question of the questionnaire:

"It is in my opinion necessary, to set an obligatory time for studying during the working week and the managers should be aware of this, so that the trainee can study undisturbed. The non existence of a defined time for studying (during working hours) is the reason why I prefer training in class."

What's more, distance training during working hours is preferred to distance training at home. An explanation for this could be that the trainees are unwilling to spend their leisure time for studying without some kind of reward.

RECOMMENDATIONS

The following recommendations were developed based on the findings with a view to improving the e-learning courses provided by the Bank. Some of the recommendations refer to the improvement of the whole system of corporate training provided by the Bank and the underlining philosophy:

- The feedback provided by the e-learning courses should be improved, becoming more direct and more comprehensive.
- The material of the e-learning courses should be enriched with different types of self-test questions (eg quizzes, review questions etc).
- A minimum of flexibility needs to be secured, so that the trainees are able to choose when to start attending an e-learning course or to temporally suspend attending an e-learning course in case something unexpected emerges (eg an illness). The degree of flexibility may vary according to the position the employee holds in the Bank, granting more flexibility to employees in higher and more demanding positions.
- The existence of the forum and the possibilities it offers need to be made clear to the trainees, who, in addition, should be motivated to participate. A first "obligatory" participation/contribution in the forum upon the beginning of the e-learning course could help the trainees to familiarize themselves with the idea of the forum and secure that at least all trainees know that a forum exists.

- Creation in the e-learning module of a special blog, apart from the forum, where the trainees could submit their remarks regarding the material of the course (ie mistakes, omissions etc). The crucial thing in this case is the immediate procession of the trainees` contributions by a special team so that all necessary improvements to be carried out in the least possible time ie before the trainees complete the course. In this way, apart from any obvious positive effects on the material of the course, the trainees would see that their opinion is taken into consideration and feel more involved in their training.
- In case e-learning courses material continues to be available only on the Bank`s intranet, time for undisturbed studying, during the working hours, should be secured for the trainees, in cooperation with the Branches` managers.
- In case the courses material becomes also available on the internet, so that the trainees can also study at home, the Bank should cover the relevant costs (eg internet access cost) and provide some kind of compensation for the time the trainees will dedicate to studying for the course. The compensation could take the form of a bonus upon completion of the course or some extra days of paid vacation.
- All corporate training courses provided by the Bank should be reviewed and grouped according to their subject and their degree of difficulty and specialization. The successful completion of each course or group of courses should be set as a prerequisite for certain job positions in the Bank or for the promotion of the employees. This arrangement should be well defined, clear and known from the beginning to the trainees, in order to provide an incentive to the trainees for their involvement in their training.
- In connection with the above recommendation and in cooperation with other institutions (eg Universities, the Hellenic Union of Banks), the corporate training courses (or most of them) should be integrated in a professional education system that leads to a certification/business title.

In this way the trainees will be assured that by attending, actively participating and successfully completing a course, apart from whatever short run benefits, they are investing in themselves, which will lead to multiple benefits in the long run.

SUGGESTIONS FOR FUTURE RESEARCH

The results of present research can be generalized to the population of this Bank, but not to the banking sector as a whole, as the study did not draw a multi-bank, random sample. To further understanding of how e-learning is perceived and attitudes toward this type of training in the workplace broadly, this research must be replicated with a broader sample.

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