Assessing the Effectiveness of an E-Learning Framework: The Portuguese Insurance Academy Case

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EXECUTIVE SUMMARY

Effectiveness, a major concern in corporate e-Learning, is particularly decisive when projects face financial as well as time-to-market constraints. They are also important when projects target a range of attendees that are socio-demographically and geographically dispersed. This paper describes the case study about the assessment of the effectiveness of IPTEACES framework, a new instructional design Framework. This framework designated, as the name says, as IPTEACES, was conceived to facilitate e-Learning by reducing diversity in programmes facing a non-homogeneous audience, and it was applied to the insurance intermediaries' certification course in Portugal. These intermediaries came from sixteen different corporations related to the insurance and the banking industry.

Keywords: *Banking Industry, E-Learning, IPTEACES, Portugal, Time-To-Market Constraints*

ORGANIZATION BACKGROUND

Portuguese Association of Insurers (PAI), founded in 1982, is a non-profit employers' association of the insurance and reinsurance companies operating in the Portuguese market, irrespective of their legal nature or country of origin. The members of PAI presently account for 99% of the insurance market in terms of business turnover and human resources employed by the sector.

PAI's training organization, "Portuguese Insurance Academy" (PIA), which is where this case study is based, aims near 12.000 insurance workers as well as near 35.000 insurance intermediaries and other direct and indirect insurance stakeholders.

PIA's intervention in the field of professional training is intended to serve the needs of the market from a double standpoint: first, to meet the training needs of the professionals working in the market, and secondly meet the needs of all those who do not work in the insurance sector per se, but come into regular contact with it in the course of their work and, therefore, need to understand insurance mechanisms and be made aware of the sector's main products.

With the publication of "Regulatory Rule 17/2006-R," specifically with regard to *qualification courses for Insurance Intermediaries* – (resulting from an implementation of the EU

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directive on insurance mediation), it became mandatory for *all new insurance intermediaries to attend a certification course*.

This certification targeted a diverse social-demography and geographically dispersed range of attendees.

This demanded a new approach to e-Learning instructional design. To develop this training and certification solution in an e-Learning format (having as a formal requirement a final face-to-face examination), it was considered vital to design a specific and proprietary e-Learning "framework" which could contain in itself the "learning principles" and that it would fit, as far as possible, the *diversity and heterogeneity* in terms of *different ages, gender, educational background, previous knowledge in the area, literacy, computer proficiency, organizational culture, motivations, values and experience / inexperience in e-Learning, etc.*

This framework, was primarily inspired through a pedagogical benchmark (mainly Gágne's Nine Events of instruction (1992), Merrill's Principles of Learning (2002, 2007), Keller's ARCS's model (2008) and van Merrienboer's Ten Steps to Complex Learning (2007), as well as in a close observation of award winning e-courses (e.g. Brandon Hall Excellence in Learning Awards, International E-Learning Association Awards) and corporate e-Learning best practices (e.g. Bersin & Associates reports). With this framework in mind, we've conceived and designed an instructional design framework that could materialize, largely on a single approach, an appropriate learning strategy for different learners in order to fit the different learning preferences and also to respect other specific differences.

SETTING THE STAGE

Due to the heterogeneity of the target of the e-Course, it was important to create a new instructional design framework. This framework was conceived to facilitate e-Learning by reducing diversity in e-Learning programmes to be applied to a non-homogeneous audience

Brief Overview of IPTEACES Framework

The IPTEACES framework is divided into the following phases (Pena & Isaias, 2010a & 2010b) (Figure 1):

- **Front-End Procedures:** In order to turn technological prerequisites (that are often a problem to the users) into intuitive information to the learner (Boyd, 2004; Schrum & Hong, 2002a; 2002b), this phase is divided in two areas: "Browser Check" and "Help Desk". "Browser Check" is a functionality which automatically diagnoses the student's browser configurations as well as it indicates the need for a particular software installation or configuration. The "Help Desk" was created to help students, in case they have any doubts along the course. With this in mind, students are invited throughout the course to contact the Help Desk team either by phone or by email.
- **Student E-Learning Kit – Manuals, Quick Reference Guides and FAQ's**: It is important for the student to have access to information on how to log on and navigate both the Learning Management System and the Course. Interactive tools are provided to the students in order to address this aspect.
- **Pedagogical Strategies (Specification of IPTEACES Framework):**
  - **Involvement:** This phase aims to *immerse* the student in the context of a real business or corporate scenario, where he is confronted with a problem (Merrill, 2002; 2007). From a pedagogical point of view, the goal is to *gain the attention* of the student (Cf. - Gagné's first event "Gaining Attention"; Keller's first principle of ARCS - "Motivation to learn is promoted when a learner's curiosity is aroused due to a perceived gap in current knowledge").
  - **Preparation:** This phase is divided into two complementary phases: