



Employees' pre-implementation attitudes and perceptions to e-learning A banking case study analysis

Kirsty Vaughan and Anna MacVicar
Glasgow Caledonian University, Glasgow, Scotland, UK

Keywords *Banking, Computer based training, United Kingdom*

Abstract *E-learning is a global phenomenon and is central to many industries as an additional method of training that complements more traditional methods of learning. In this paper, the practice of a blended approach adopted by an anonymised large multinational banking organisation is presented as a case study. E-learning is in its infancy within this organisation with pilots taking place in their overseas branches. However, questions arise as to whether adopting overseas implementation approaches will work in their UK branches. Are the implementation/change management approaches compatible with the UK culture and technology infrastructure? This paper investigates the implementation of e-learning by this particular company, including the pre-implementation attitudes and perceptions of employees. The findings are discussed together with the implications for research and practice.*

Introduction

Organisations are implementing e-learning as another method of training that complements and blends with the more traditional methods of learning. This paper reports on a banking case study business, which has 16,000 employees, globally. The main business focus of the bank is on customer service and the provision of tailored financial solutions. The company is at present embarking on the e-learning journey of discovery as the technical infrastructure has become available. This paper will report particularly on the perceptions of a sample of their 3,000 UK employees.

The main aim of this study is to explore pre-implementation attitudes and perceptions of employees (including managers) to e-learning within this business. The HRD strategists in the bank were aware that "one model fits all" as far as e-learning implementation is concerned may not be appropriate. The organisational culture, as well as the training and technology infrastructure that exists currently may not be able to import unilaterally an overseas e-learning implementation approach. Recently, the Campaign for Learning *et al.* (2001) conducted a survey focussing on: individual e-learners with a minimum of 1 year e-learning experience; employers; e-learning budget holders and providers of e-learning. Attitudes to e-learning were generally positive among each of the three audiences. The results from individual employees highlighted that the majority of them surveyed (most educated to degree standard) had positive associations with e-learning. It was seen to be convenient, allowing



people to work at their own pace, gain fast access to information and allowing them to keep up to date and satisfy individual interests and curiosity. Of the negative perceptions though, e-learning was seen as impersonal, frustrating and lonely.

As this survey demonstrates, highly valuable information can be gathered from people inside and outside an organisation, who have gained recent direct experiences of e-learning. This qualitative and quantitative information allows interested parties to model the “ideal” way to implement, what is in effect, a change management process (Sloman, 2001, 2003). Previous studies may also assist HRD strategists. Exploring employees’ pre-implementation perceptions and attitudes on e-learning, prior to full e-learning implementation, allows organisations to adapt these approaches to fit their own business and HRD needs. There are therefore, three main objectives of this work.

- (1) To establish from the literature, the main points of best practice in implementing e-learning into a business organisation, in particular recent research on the attitudes of the implementation of effective e-learning.
- (2) To gather and evaluate pre-implementation attitudes and perceptions of employees within the organisation on e-learning using qualitative and quantitative research methods.
- (3) To discuss the implications for future research and practice which may facilitate the successful implementation of future e-learning initiatives.

E-learning some theoretical considerations

Ways of combining work and learning strategies have been enhanced by the introduction of technology and the Internet, which can offer the logical solution for a company’s education and learning objectives as it can be accessed anywhere, anytime and by anyone. According to Harrison (2001), e-learning is a global phenomenon that no human resource development practitioner can afford to ignore. Masie (1999, p. 32) made a critical observation on the role of e-learning with its increasing alignment with e-commerce.

Information collected on the World Wide Web about product knowledge, for example, can be assessed in the same way for someone else to learn from.

This is further developed by Davies (2001, p. 9) who defines e-learning as follows.

The use of electronic multimedia technology to deliver education, information skills, knowledge and individual learning programmes to large audiences, potentially around the globe, using the Internet, Intranet and other technology based systems.

The mission of corporate e-learning is to supply the workforce with an up to date and cost-effective learning program that yields motivated, skilled and

loyal knowledge workers. (IBM Global Services, 2000). Web technologies are a vital business tool as organisations train online for competitive advantage.

To deliver knowledge to all of the employees between 1 and 10 percent faster and better – or both (Masie, 1999, p. 34).

Related to the need for quick learning and knowledge processes in organisations is the need for more efficient learning. E-learning can deliver exactly what the learner needs, at the time when he or she needs it, and in the form that he or she prefers via the Internet, CD-ROM, or streamlined audio-video web presentations (Hambrecht WR and Co., 2000). Online learning networks offer organisations an efficient way of gathering information about learners in order to produce skills and profiles of individuals and jobs. Others (CIPD, 1998; Clarke and Hermens, 2001) reinforce many of these points by identifying the key advantages of e-learning as reduced costs. Learning time, privacy, consistency (Davies, 2001), flexibility and accessibility, complimentarily (can be used with more traditional methods) and rapid delivery to large numbers. E-learning can be very effective, Internets and Intranets can enable the tracking of learners and the use they make of training courses, capturing information about their prior knowledge and how they interact with online material, particularly if the organisations has a learning management system (Hills, 2000; Hoare, 2001). Web sites can also combine learning plans, enabling information to be recorded for analysis and accreditation.

In contrast, traditional modes of delivery lack all of these three characteristics.

- (1) an instructor can only be available to so many people at a time;
- (2) is not available anytime and anywhere to the learner; and
- (3) may not be up to date with the most recent information and ideas.

Technology though, is not always an appropriate device for more practical learning such as social and interpersonal skills. However, for technical software learning it is as effective as classroom learning, for many e-learning is blended with classroom based learning and other types of learning.

Some authors argue that e-learning is a solitary experience which takes place away from the real job and therefore it does not apply to what happens in the workplace (Hills and Francis, 1999). Other disadvantages that have been mentioned were that it is easy to waste time and that computers can crash. To learn people, social contact is required so there is a strong argument that computer based methods of learning do not result in real learning. Not everyone feel comfortable using computers to learn, and some people are positively afraid of them. The use of computers as an independent learner does demand a certain degree of self-discipline and commitment to finish a course of study. The major challenge of e-learning is developing effective learner support. A possible solution is suggested by Salmon (2003), to help in making

e-learning to be a more interactive experience rather than a lonely experience it appears to be at present. Salmon describes the role of the trainer, changing from a trainer to an e-moderator as a person who presides over an electronic meeting, conference or training event. Such an activity requires a different awareness and approach from face-to-face meeting or training session.

E-learning has been made accessible in 450 Lloyds TSB branches throughout the UK. No member of their staff is located more than half an hour from a centre. In 1997, the bank noticed a variation in usage rates between these centres (Hills and Francis, 1999). It appeared that the role of the local training administrator and the involvement of managers, both as users who could then recommend courses and as developers of people, significantly affected usage rates. The most popular centres had administrators who provided a welcoming face, speaking to users both during the learning sessions and at the end.

This points to the need for online learning to be focussed on the learner, or it risks failure. Packages will not work unless they are carefully tailored to the organisation's specific needs, to individual learning styles, capabilities and expectations, and to the workplace environment. So a learning package or process, delivered electronically, must be capable of "allowing many choices and stimulating realistic responses to all of these" (Schank, 1999, p. 57). It is essential to ensure that e-learning material is of high quality. Learning programmes and software can be difficult to find, of poor quality or gimmicky (Campaign for Learning *et al.*, 2001). The infrastructure to support new technology-based learning must be effective and efficient (Schank, 1999). There must be a way of "motivating and rewarding the learner through human contact" (Hills and Francis, 1999, p. 57) – unless well organised, e-learning can be an isolation process. New technology is expensive in terms of capital investment, specialist expertise may be needed, and the cost to the organisation if its introduction does not bring the benefits expected.

Certain situations where e-learning is unlikely to be as effective as more traditional methods are identified by Harrison (2001). These include the case when other, cheaper and equally effective modes are available; when learners dislike computer based learning; where the lead-time is short and software has to become custom-made yet may only be used infrequently by learners; where senior decision makers and line managers are not committed to its use; where trainers fear its introduction and do not have the skills that it requires; where support of IT professionals is not available and there is no appropriate infrastructure for the technology and there is evidence to show that the cost of installing and training for technology-based learning is unlikely to be offset by the outcomes that it will produce for the business.

Research methodology

The case study analysis carried out was an empirical enquiry carried out within the organisation to gain a better understanding of how e-learning would be

accepted by the employees. Qualitative and quantitative research methods were used to achieve this objective. Scapens (1990) identified many different forms of case study research including experimental case studies – where the research examines the difficulties in implementing new procedures and techniques in an organisation and evaluating it. This study was an experimental case study, investigating the implementation of e-learning in the organisation, with a study of the attitudes and perceptions of management and employees in order to ensure its successful implementation. A two-stage research design was adopted.

Stage 1. The employee's attitude towards e-learning

A positivistic approach was adopted to measure the employee's attitude and perceptions towards e-learning. Electronic questionnaires for self-completion were e-mailed to a stratified sample of 80 randomly selected employees (from 3,000 employees), drawn across three sites, Scotland, England and Ireland. Using electronic and hard copies of staff lists from each department across the UK employees from each job category, within each department were randomly chosen. A hard copy of the questionnaire was also distributed by internal mail, as some staff did not have e-mail accounts. The overall sample response rate was 73 per cent, 58 questionnaires in total. The questionnaire consisted of a series of questions: dichotomous; multiple choices, requiring a multiple response; and a series of attitude statements, all designed to capture the information requirements of the survey. The question areas developed from the literature for the survey and the interviews explored: employees awareness of e-learning; who decides on learning and development opportunities; management support; barriers to e-learning and how to overcome them; personal contact; trainee support mechanisms; evaluation methods; motivation and self-discipline factors; learning styles and attitudes to e-learning. All questions in the questionnaire were closed, except two. One question sought to gain the employees view on how e-learning could overcome past barriers to learning and development. The second question sought to gain information of the most successful way to implement e-learning into the organisation.

Stage 2. The HRD strategists and practitioner's attitude towards e-learning

A qualitative approach was adopted for this stage of the research study to gain as insight into the attitudes and perceptions of management on e-learning within the organisation. From the many different approaches available, the face-to-face semi-structured depth interview was chosen as the preferred approach. Interviews lasting approximately 1 1/2 h, with full transcription, were conducted with three HRD organisational stakeholders: The Head of Training and Development Great Britain and Northern Ireland; a Senior Training Designer, with previous line management roles in non-HRD posts in the business, and a Trainer.

Results

Demography

Questionnaire. The questionnaire respondents' demography was 38 per cent female and 62 per cent male, reflecting the higher proportion of males in the organization. The composition in descending order of representation was 45 per cent of employees in the 40-49 year old range, 40 per cent in the 30-39 category, 10 per cent in the 20-29 year olds and 5 per cent in the 50-65 year old category. Across the departments in the organization, 34 per cent of respondents came from the retail section, 29 per cent from business and 37 per cent from a selection of other departments. In terms of job level, the majority were either managers or senior managers. The respondents were well qualified, with 38 per cent holding a professional award (Figure 1).

Awareness and attitudes towards e-learning

Survey. Sixty seven per cent of those surveyed were not aware of e-learning implementation in the organisation at all, and 33 per cent were aware. Many employees surveyed attended training courses in the organisation (79 per cent). Decisions on workplace employee development were jointly decided by both manager and employee (for 74 per cent of those surveyed). Only 15 and 11 per cent stated that either they or their manager decided, respectively. Slightly over half of the employees surveyed felt that their managers on the whole offered full support towards their learning and development (53 per cent). Seventeen per cent indicated that they were partially supported however, 30 per cent reported that their managers offered no support at all towards their learning and development.

Interviewee comments. One interviewee's comments re-enforced the points made above by questionnaire respondents. He stated that e-learning might all depend on the attitude of the manager and the bank's towards e-learning.

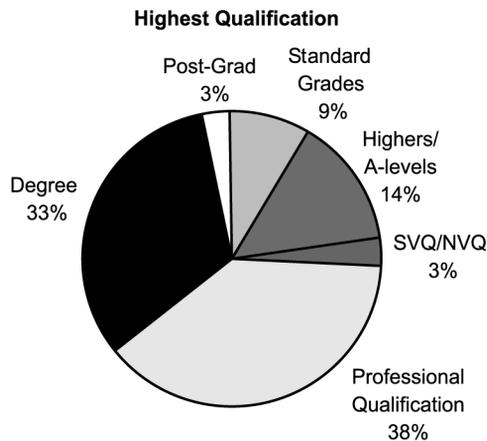


Figure 1.
Profile of respondents qualifications

...it may be that the bank simply says that you can't do that in your 9-5hr because there isn't enough staff to cover so you will have to learn outside office hours. Just now if they wanted to learn how to coach they would be released for two days to come on a course. I would doubt if any manager out there would say I am releasing you for a day to sit in front of a computer to do some training. The attitude would be more you are here, you'll work!

Barriers to learning and development

Survey. Fifty four per cent of employees felt that they were too busy to participate in learning and development and 24 per cent said that family pressures prevented them from participating in learning and development. Very few indicated that it was because they were not interested, too old or did not enjoy learning (Figure 2).

Interviewees comments. One interview stated that the main problems at the moment from an organisational point of view were:

Commitment, budget, resource, hardware, software, programming capabilities, it's quite a lot at the moment!

Another interviewee said that the biggest barrier was the need to update systems.

In retail the infrastructure is not there to allow it to happen but as a result of that because the infrastructure isn't there people may have basic keyboard skills but staff may not have access to an Internet or Intranet environment. So there will be a big learning curve.

It was also suggested that by the third interviewee that individual's would need a lot of up-skilling in order to use it.

... if you are not PC literate as a lot of people are in the organisation.

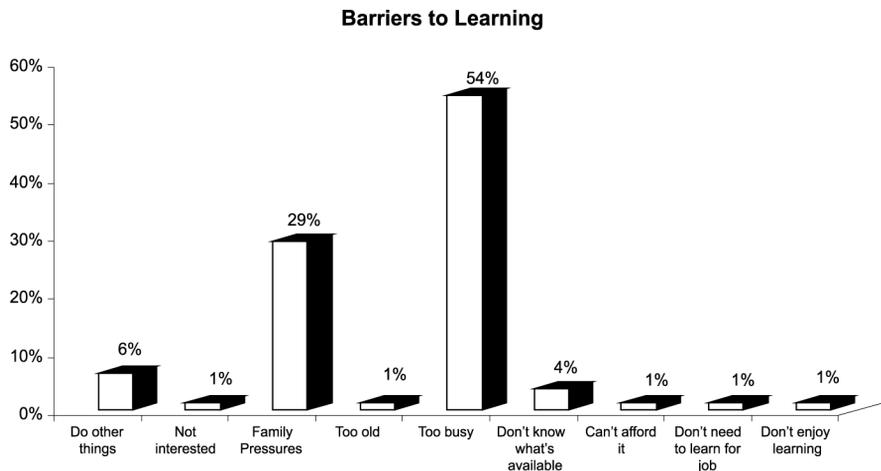


Figure 2.
Barriers to learning and development

Benefits of e-learning

Survey. Seventy six per cent of employees felt that e-learning would help them to continue their lifelong learning progress and aid them to access learning anytime. Respondents generally felt that e-learning would help to break through learning barriers because it was easier to access; it was self-paced and could be accessed anywhere and at anytime. E-learning was more interactive than traditional learning modes and they could stop learning when they wanted to and go back. It was easier to do a refresher course when they were away from the office. They could still therefore check e-mails and messages. However, 24 per cent indicated that e-learning would not help them in this area. Seventy four per cent of the surveyed employees have never used e-learning before, whereas 26 per cent have. The top three motivators for using e-learning identified by respondents were the following

- (1) There is easy accessibility at anytime (47 per cent).
- (2) The course was relevant to their future career (29 per cent).
- (3) The programme was user friendly (24 per cent).

Interviewees. The HRD interviewees identified considerable benefits of e-learning for the organisation, given the fast pace of modern working life. These benefits included effective management of time for training; reduction of training costs after initial start-up investment; it was perceived as a modern option by younger bank staff.

It's modern and the new breed of bank staff that have grown up with computers find it easy to use.

Also one pointed out that it may facilitate the development of,

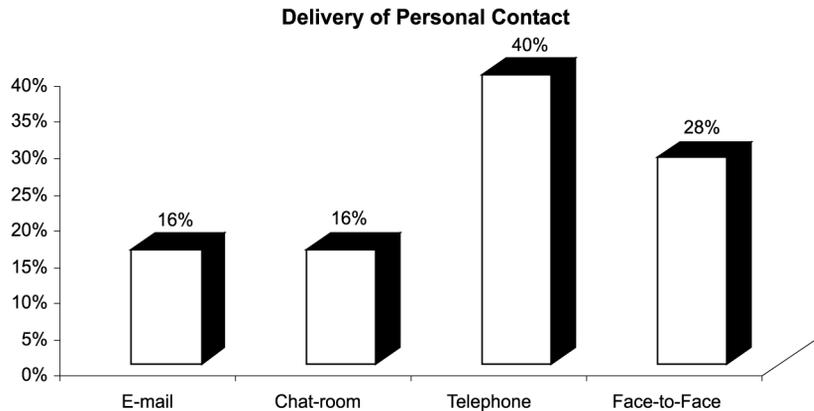
A learning management system to actually have some quantifiable data as to who's done what, because there is absolutely no training records at all in the organisation.

Personal contact

When asked about personal contact prior to e-learning training, 74 per cent of respondents felt that some form of personal contact before and after the course would be beneficial to their learning, 17 per cent wished personal contact before the course and 5 per cent after. Only 3 per cent said that they would not find this beneficial.

Figure 3 shows that 40 per cent, the majority, of respondents would prefer this personal contact to be in the form of telephone, 28 per cent preferring it to be face-to-face and joint third was e-mail and chat room at 16 per cent. Sixty four per cent of the respondents would find prior training on how to use e-learning beneficial whereas, 36 per cent would not. Eighty six per cent of the employees stated that they would have the necessary motivation and self-discipline to use e-learning as a form of training. This high response

Figure 3.
Forms of personal
contact



indicates that employees would respond well to this form of training in future development programmes.

Interviewees. The interviewees also suggested, letting people come in and try it out to break the barrier of fear towards it.

Once people that see that it isn't going to break them to touch then they may be quite interested in trying it.

Survey. Fifty seven per cent of the respondents placed instructor led learning above online learning. However, notably 38 per cent of employees would favour online learning above other forms of learning. Only 5 per cent thought that self-paced/paper based learning was the most beneficial. Eighty six per cent of these respondents were managers across all departments within the organisation.

Support mechanisms

The career development plan is the top support mechanism available within the organisation (86 per cent). Review sessions (60 per cent) and learning plans (52 per cent) were the second and third available support mechanisms. However, it is disappointing to find that some employees (2 per cent) believed that there were no learning support mechanisms available within the organisation (Figure 4).

Interviewees. Comments from interviewees included:

A support network is very important to learning. So I think that learning in teams or a mentor type person would be beneficial.

In the past,

There was a helpline people could phone up and they would give you an answer within 24 hr. It got scraped, it wasn't efficient, wasn't effective to have someone waiting for phone calls.

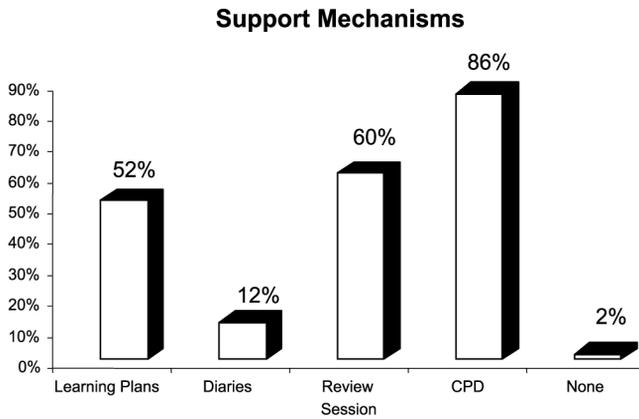


Figure 4. Available learning support mechanisms

In general, the interviewees thought the idea was “nice to have but I don’t know how you would do it in practice.”

Evaluation of training

Post-course evaluation forms were the top evaluation method of training to be experienced by the employees (95 per cent). Discussion with manager (64 per cent) and appraisal (57 per cent) were the second and third evaluation method to be experienced by employees within the organisation (Figure 5).

Interviewees. All interviewees agreed that there was an effective evaluation of training practice generally using “happy sheets” or through post and pre-course discussions with managers. However, there was no consensus

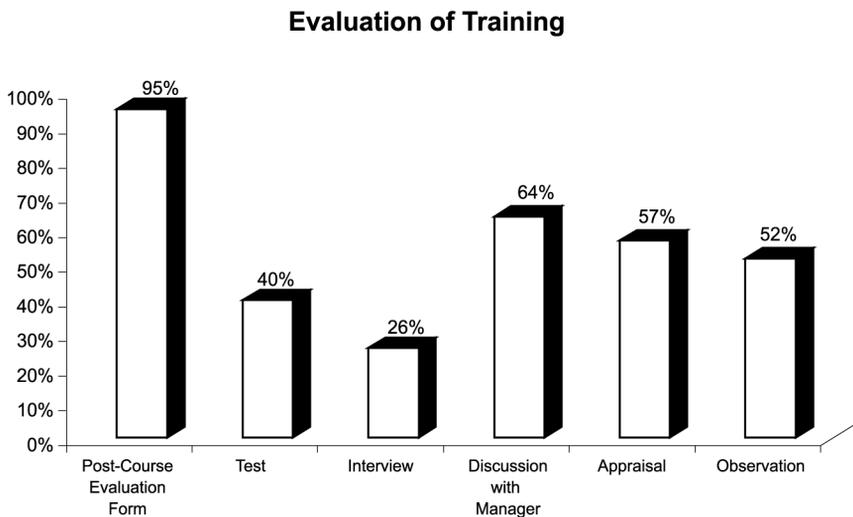


Figure 5. Evaluation of training methods

among interviewees on how training was monitored. Some felt that no monitoring of training took place, as one put it.

People come on courses and go! Nobody knows who does what! Nobody knows what qualifications people have, we have no idea what courses people have been on in the past.

Survey attitude statements on E-learning

The vast majority surveyed appeared to be very aware of the elements that require to be blended to facilitate an effective e-learning programme. There was a 90 per cent or above agreement from respondents on the following statements:

- E-learning must be focussed on the learner or it risks failure.
- It is important to have an effective monitoring and evaluation process for e-learning.
- The training courses online must be interesting and interactive otherwise I will not benefit from the learning experience.
- It is important to have an effective monitoring and evaluation process for e-learning.
- Learning is essential for updating my skills in response to technological and industrial change.
- It is essential that e-learning material is of high quality.

Eighty one per cent of those surveyed felt,

Personal contact with someone during learning makes my experience more effective.

Employee survey comments on the effective implementation of e-learning into the organisation

The majority of survey respondents wanted more effective communication particularly on: types of training courses and management commitment to personalised training slots. Additionally, there should be incentives to complete different courses and upgrade skills; guidance was provided for the courses and there was a follow-up to learning. One respondent stated that they wanted the e-learning rolled out in a phased manner that ensured accessibility of equipment and training support. A few staff indicated that modules should be broken down into “bite size chunks” such as 20/30 min per session to make it easier for time to be allocated to learning. All the respondents said that they wanted the programme to be innovative, interesting, interactive, easy and simple to understand and follow and easy to access. Also there was a general perception that it should be fun or they would not be motivated enough to use it.

Interviewees. Statements from HRD specialists in their interviews reinforce these employee comments. Another barrier identified was a lack of

communication on what training was available to staff. One commented that because there were no obvious tangible benefits then there was reluctance to go on training courses.

We communicate with the top level but I'm not sure that it trickles all the way down to the bottom level so I think that is a bit of a barrier as well. I suppose because there isn't any kind of tangible benefits that we communicate to say look if you send somebody on that course we send you this so maybe there is a reluctance from the line

Putting objectives in for managers, so that staff have to go through e-learning:

because people tend to respect what they inspect so you're telling them that this is one of their objectives then I think that will do that.

One stated that the ability to stop and start a course at your own pace is a major benefit, and the fact that all this learning would be there at the click of a mouse.

You should be able to go in and out it, stop when you want to stop, review a section etc. So it should all be there for them.

All interviewees stated that it would help the time element and that the ease of access would help individuals to access training at anytime and anywhere.

The time element will be a big improvement because managers may find it easier to say to somebody, I will give you one hour or an hour and a half everyday this week to do some learning which would make up a full day. They would find that easier than saying you are going away for a full day.

Another stated that it was vital that the e-learning was interesting,

If it's just read, read, read, tick a box, you'll fall asleep.

They also said that the bank must give it a level of importance and commit to e-learning or it "*would not be a success*".

Discussion

These findings demonstrate that there is a low awareness of e-learning in the organisation within the survey respondents suggesting either that the organisation is not committed and/or has not communicated effectively enough to employees. Many of these employees are operating at senior management level, so it is crucial that they know about the implementation of e-learning and how it will affect them. Given the demographic profile of the group, it is not surprising that a large proportion of staff have a personal interest in pursuing learning and development activities. Although, the survey indicated that the respondents' managers were supportive or partially supportive of learning and development. A significant number of respondents indicated that their managers did not support their learning and development at all. This is concerning when the HRD specialists' state that the attitudes of employees' managers can be varied indeed. Some were highly supportive and others only worried that their staff may move on.

Employees and the HRD specialists identified time as the biggest barrier to learning and development. Although e-learning may reduce training time. As one interviewee aptly put it, if you are training for an hour and a half a day and the branch is busy, you are more likely to be asked to go back to your main stream work activities than if you are on a 2-day training course. The logic on this can of course be reversed, and was by one interviewee. The identified ease of access by both survey respondents and HRD specialists demonstrates practical replication with theory in this area (Campaign for Learning *et al.*, 2001; Sloman, 2003).

The top three motivators for employees to use and benefit from e-learning were that this learning is so easily accessible, that the courses were relevant to respondents future career progression and that the programme was user-friendly, again replicating the theory in this area (Schank, 1999). Both employees and management agreed that some form of personal contact was required for e-learning to be beneficial to the learner (Salmon, 2003). The telephone appeared to be the preferred method of contact. The HRD specialists appeared to be at a loss as to what was the most appropriate but yet, cost-effective method and a person/administrator, or possibly e-moderator, waiting for e-learning enquiries was deemed far too expensive by them.

The HRD specialists suggested that e-learning would be more successful if it was built in to pre-appointment training standards and it was seen as integral to employee/manager's jobs. Managers with staff responsibilities should have as one of their key objectives an assessment of their ability as an e-learning facilitator. It was recognised by those surveyed and interviewed that blended learning which combines e-learning with the more traditional approaches was most probably the way forward for the bank, again replicating the theory in this area (Hills and Francis, 1999; Hoare, 2001; Sloman, 2003).

Career development plans were the mechanism that most of the survey sample used to identify their development needs and ensure that their learning was supported appropriately. However, the HRD specialists openly stated that they did not really have adequate records of how training was monitored. It was therefore recognised that a learning management system developed as part of the e-learning implementation would be of major benefit to the business, HRD specialists and human resource planners.

The commitment of the bank to e-learning, the cost of updating of the computer facilities and lack of IT literacy skills were identified by interviewees as major concerns. These need to be addressed before the e-learning change process occurs. Both employees and HRD staff indicated that to gain user interest and increasing commitment, e-learning must be interactive, innovative, challenging, and easy to understand and fun for people to use it (Campaign for Learning *et al.*, 2001; Sloman, 2003). Generally, this study is supportive of the current themes emerging from the literature, however it is concerning that a large multinational business does not appear to know who is trained /attended

what, beyond individuals maintaining their own career development plans. There appears to be no transfer of this information currently to a central HRD/HRM database. A question one has to ask is – are they ready for this transition? As one HRD interviewee put it,

I think, though that my job role will change and maybe I will have to learn how to use it – dragged kicking and screaming!

References

- Campaign for Learning, KPMG, UFi Ltd and Peter Honey Learning (2001), *Attitudes to e-learning: A National Survey 2000*, Hills Shorter Limited, London.
- Chartered Institute of Personnel and Development (1998), *A Guide to Training Technology*.
- Clarke, T. and Hermens, A. (2001), “Corporate developments and strategic alliances in e-learning”, *Education and Training*, Vol. 43 No. 4.
- Davies, G.H. (2001), “Virtual classroom is the future”, *The Sunday Times*, April p. 9.
- Hambrecht WR & Co. (2000), *Corporate E-learning – Exploring a New Frontier*.
- Harrison, R. (2001), *Employee Development*, 2nd ed.
- Hills, H. (2000), “Not in the net yet”, *People Management*, Vol. 6 No. 5, CIPD, London.
- Hills, H. and Francis, P. “Interaction learning”, *People Management*, Vol. 5 No. 20, CIPD, London.
- Hoare, S. (2001), “The essential guide to nintendo”, *Human Resource*, pp. 44-50.
- IBM Global Services (2000), in Sloman M. (2001), *The E-learning Revolution: From Propositions to Action*, CIPD, London.
- Masie, E. (1999), “Joined-up Thinking”, *People Management*, Vol. 5 No. 23, November, CIPD, London.
- Scapens, R. (1990), “Researching management accounting practice: the role of case study, methods”, *British Accounting Review*, Vol. 22, pp. 259-81.
- Schank, R. (1999), “Courses of action”, *People Management*, Vol. 5 No. 20, CIPD, London.
- Salmon, G. (2003), *E-Moderating: The Key to Teaching and Learning Online*, Kogan Page, London.
- Sloman, M. (2001), *The E-learning Revolution: From Propositions to Action*, CIPD, London.
- Sloman, M. (2003), *E-learning, The Learning Curve: The Change Agenda*, CIPD, London.

Further reading

- CIPD (2002), *Training and Development*, CIPD, London.
- Hambrecht, W.R. and Co. (2001), *Corporate E-learning – Exploring A New Frontier*, available at: www.wrhambrecht.com
- Harrison, R. (2000), *Employee Development*, 2nd ed., CIPD, London.