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IMPLEMENTATION OF A BLENDED LEARNING CONCEPT AT THE BACHELOR-DEGREE-PROGRAMME BANKING AND INSURANCE INDUSTRY

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Abstract: This paper shows the implementation of a blended learning concept at an extra-occupational bachelor-degree-programme. Different examples for a successful combination of e-learning and classroom sessions are shown, also detailed by process visualizations partly. Another important criterion within this paper concerns the development of specific competences, which are trained by using the blended learning method.

Keywords: Blended Learning, E-Learning, Competences

1. INTRODUCTION

The bachelor-degree-programme *Banking and Insurance Industry* is organized extra-occupational. Therefore, the students normally work full-time in the sector of banking and insurance industry and too, attend the degree-programme Fridays from 3 pm to 10 pm and Saturdays from 8:30 am to 8 pm. The state-of-the-art at the degree-programme *Banking and Insurance Industry* has included e-learning sessions, besides classroom sessions, less so far. This is the reason, why an extensive blended learning concept is developed and implemented now. The first course, which is chosen for this implementation, is *Marketing & Sales I – Basics*. In-depth information about this implementation is shown in chapters 3 and 4.

The structure of the students at the presented bachelor-degree-programme is not homogenous, as

- they have different relevant practice: Some provide more, some no or less specific practical experiences. Too, some of them are full-time students and only pass a specific internship in the field of banking and insurance industry. As some of the students, who provide practical experiences, work full-time, some of them part time, learning priorities, compared to working priorities, differ, too. This also influences the students' motivation. The following table shows the structure of the students, who started studying in 2011:
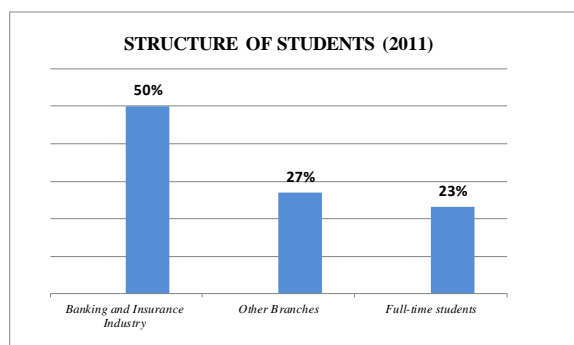

Image 1: Structure of students (2011), *internal source*

- they have different educational requirements: When they begin to study at the degree-programme, some of them provide a general qualification for university entrance of a grammar school or a vocational school, full-time or extra-occupational attended, some made a specific qualification examination, exclusively for university entrance. In Austria, this is called "*Studienberechtigungsprüfung*".

- they are of different age groups: The age range at the bachelor-degree-programme is nearly between 20 and 50 years. The age average over all students since the start of the degree-programme in 2005 is about 29 years, when they are in their first semester. Whereas at university, freshers are mostly younger, as they begin to study just after finishing with school, or one year later, e.g. at the age of 19 or 20.

To sum up, the situation is as follows: At the bachelor-degree-programme *Banking and Insurance Industry*, students normally work and study dually. As the working place has top priority, because this is the students' source of income, the learning process has to be designed efficiently and motivating. This includes an enduring improvement process of e-learning and classroom sessions in favour of the students. Undoubtedly, a combination of both has to be installed usefully, so a heterogeneous group of students may be reached successfully and individual deficits within all students can be balanced.

2. USE OF E-LEARNING: PROBLEM BASED VIEW

The blended learning concept has been integrated at the bachelor-degree-programme since its early beginnings. Besides ex-cathedra teaching with students' involvement as well as group and single working tasks, e-learning sessions, using a specific e-learning platform, are part of nearly every course. Most of the time, they are organized asynchronic, so the students can work on the e-learning session whenever they want to.

It is also possible to organize synchronic e-learning sessions, so the students and the lecturer are connected via internet and webcam and the course takes place online at one evening during the week, not Fridays or Saturdays of course. This possibility is used by lecturers, who are working abroad, so the bigger part of the course is done by e-learning sessions, and less in the classroom. But mostly, lecturers use asynchronic e-learning sessions.

Unfortunately, these asynchronic e-learning sessions at the bachelor-degree-programme are very often not used in a pedagogical manner. This is shown as follows:

(1) The lecturer places a task on the platform.
(2) The students download this task.
(3) The students work on the task offline and send it to the lecturer by mail, or upload it, if possible.

It can be said that this course of action doesn't integrates the possibilities of the platform in their full dimension, as the only communication of tasks can be made in the classroom or by mail, too. But the platform provides tests, forums, glossaries and more, which are most of the time not used by the lecturers. Therefore, the integration of the e-learning platform has to be improved so far. But before, reasons for this "not using" have to be identified.

One problem concerns the technical and pedagogical knowledge about the blended learning method by the lecturers. At the moment, nearly all courses are in charge of external lecturers, who work full-time, often in high positions, in the field of banking and insurance industry. Therefore, they often have (1) no time to fully prepare a blended learning based teaching concept and have (2) not technical and/or pedagogical experiences about how to usefully integrate e-learning sessions within their teaching concept.

To solve this problem, lecturers should be informed about different e-learning possibilities and furthered in using it: What instruments (e.g. glossary, forum) are there to be used on the platform and how? As a reference point, the here described blended learning concept, as well as a short e-learning handbook with pedagogical and technical support should be given to all external lecturers. Too, the "*Zentrum für Multimediales Lernen (ZML)*", a department of FH Joanneum, which deals in-depth with blended learning scenarios, acts as a contact point when there are didactical as well as technical problems to be worked on. As there is a new e-learning platform implemented at the bachelor-degree-programme as of winter semester 12/13, called *Moodle*, this may be a good starting point for improving the use of blended learning among all lecturers.

Another problem that has to be discussed within e-learning considerations is about group working tasks. At an extra-occupational degree-programme like this is one, students don't have any free time normally. During the week, they have to work, in the evenings and often on Sundays, they have to learn, and from Friday afternoon until Saturday evening, they have to attend classroom sessions at the university. Therefore, it makes no sense to place group working tasks on the platform to work on it within an e-learning session, as this doesn't contribute to the individual learning process and leads the students to meet extra, beyond the university. To avoid this extra meeting, most of the students split the task and so, every student just works on one little part of it. Then, all parts are collected and summed up into one. Of course, the e-learning session is, on the one hand, fulfilled quickly, but, as it was mentioned before, this (1) has nothing to do with e-learning and (2) doesn't contribute to the students' individual learning process.

In order to integrate group working tasks successfully, students need enough time together, which they have during the classroom sessions. Group working is also a breaking-up within blocks of ex-cathedra teaching, when students can adjourn into their groups, work on a certain task, do some discussion and present a solution to their colleagues and the lecturer afterwards. Because of former experiences of the author, this method is very motivational for the students and increases the quality of their results, too as the lecturer may accompany them within their group sessions and gives useful inputs.

In order to avoid setting the communication process aside within the e-learning sessions, a chat-room or something similar may be installed on the platform, where students can discuss problems or certain topics that fit to the course. The useful implementation of such a chat-room is explained later, in chapter 4.

Because of the above described problems, e-learning sessions at an extra-occupational degree-programme should be created to be done individually and with regard to the individual learning process of the students. Too, some sort of communication tool should be included. In this case, the development of specific communication competences, like use of the correct word choice when commenting a colleagues' statement or the ability of giving and receiving feedback, is furthered.

In order to respond to the students' flexibility and putting their individual learning process in the centre of considerations, e-learning sessions should be consistent with the following criteria: [1]

▪ **Individuality**
The e-learning sessions should target the individual learning process of the students, so they are able to regulate "the learning" by themselves. Every student should be able to use his/her personal learning strategy, without having to co-operate with other students. This is necessary as to further the students' concentration on personal strengths and weaknesses.

▪ **Interactivity**
Interactivity is an important part when developing specific competences. Within e-learning sessions, students may develop communication competence, reflection competence as well as commenting competence or giving and receiving feedback. An example should explain that: *Every student has to upload a short statement about a certain topic,*

which has to be commented by another colleague. In this case, the individual learning process is nevertheless given, but communication skills are trained, too.

- **Edutainment**
  Edutainment is a combination of education and entertainment and targets the increase of the students' learning motivation by creating an efficient and successful learning process. Therefore, active online learning with different e-activities, such as a discussion forum, should be provided for the users.

- **Availability**
  The platform provides place for other sources, too, like further course materials for in-depth studies or compositions of group works, which are open-source for all students. Also administrative information (e.g. syllabus, literature list) should be provided on the platform.

- **Time/Place-flexibility**
  Students should be able to work on the e-learning sessions whenever and wherever they want to. Of course, theory classes have to be attended before, so the students know, what comes up to them. But afterwards, the determination of the learning place and time (e.g. at home, at work during a break) should absolutely be in charge of the students. So, self-organization competences are developed at any e-learning session. In this case, just-in-time learning or learning on demand are important criteria within time flexibility, as students should be able to use the e-activities just when they need it, e.g. when they prepare for the classroom sessions or when they learn for the final examination.

- **Communication-tools**
  Communications-tools absolutely fit with the point *interactivity*. If interactivity is furthered, lecturers have to install communications-tools, where students may communicate among each other but can reach the lecturer too. In order to develop the ability concerning the use of new media by the students, it can be contemplated to determine the lecturer-student communication only to the platform. So, when students want to reach the lecturer, they have to use the platforms' instrument therefor.

- **Modularity**
  In order to provide learning packages that fit to different learning types, individual deficits could be countervailed. Therefore, it is useful to provide different modules to be chosen by the students in accordance to their personal learning type. [2]

- **Hypertextorientation**
  Hypertextorientation [3] includes linkages within the platform, so the students are able to switch between different contents if they want to. This is useful, as the students can retrieve contents when they need it.

Below, the implementation of a blended learning concept is shown. As possible, all explained e-learning criteria will be integrated.

3. IMPLEMENTATION OF A BLENDED LEARNING CONCEPT: GENERAL PART

When implementing a teaching concept, administrative information, like contact hours or ECTS, has to be checked at first in order to plan structure and process of the course. Therefore, the following information has to be considered within the planning process:

Table 1: General information about the course

Course title	Marketing and Sales I – Basics
Course contents	Marketing Management Marketing Plan Marketing Controlling Marketing Research *All in context of banking and insurance industry*
ECTS	2
Contact hours per week per semester	2
Working hours per ECTS	25
Working hours per semester	50, including: *Classroom Sessions* *E-Learning Sessions* *Preparation time for the course and the final examination*

After gaining all necessary administrative information, it can be summarized that, under consideration of a 15 weeks lasting semester, there are 30 contact hours that can be used for the course (2 contact hours per week * 15 weeks), including classroom and e-learning sessions. The remaining 20 hours of 50 (2 ECTS * 25 working hours) represent preparation time for the course as well as for the final examination.

As the degree-programme is extra-occupational, the course will take place in blocks, e.g. 6 times à 4 hours. In order to implement a useful blended learning concept, the calculated contact hours of 30 have to be divided into classroom and e-learning sessions. Too, the classroom sessions have to be divided into ex-cathedra teaching and group or single working sessions, as students are not able to participate a course efficiently, which is organized in blocks and takes such a long time. After considering all given facts, it is planned to distribute the hours as follows:

Classroom sessions in 6 blocks: 24
E-learning sessions: 6
Preparation for course and final examination: 20

4. IMPLEMENTATION OF A BLENDED LEARNING CONCEPT: PRACTICAL PART

The structure and process of the course should include the following topics in chronological order:

Table 2: Course topics in chronological order

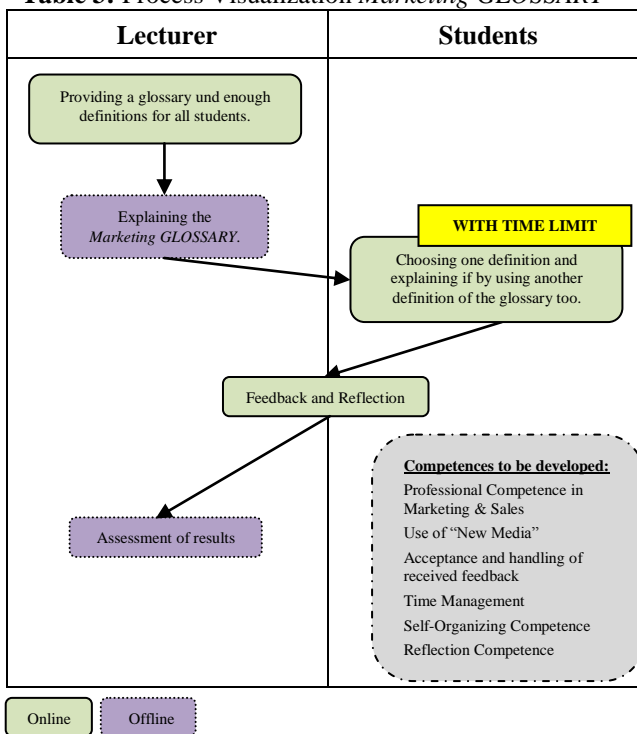| Session 1	Basics, Marketing Management & Plan	
Session 2	Product policy	
Session 3	Price policy	4 P's of Marketing
Session 4	Distribution policy "Place"	
Session 5	Promotion policy	
Session 6	Marketing Research Marketing Controlling	
Session 7	Final Presentations	

All topics, except those in session No. 6, are discussed in classroom and e-learning sessions. No. 6, Marketing Research and Marketing Controlling, is an exclusive e-learning session, as both topics don't have primary relevance within the course contents, so students may work on them on their own.

Every classroom session consists of 4 time-items of 45 minutes and a 30 minutes break. Within the classroom sessions, group and single working tasks have to be installed besides ex-cathedra teaching in order to open each session and contribute to the students' different learning types.

Session 1 should give a general input in the field of Marketing. As teaching method, ex-cathedra teaching with students' involvement will be chosen. Students often know a lot about marketing, but are not able to assign and cross-link it properly. Therefore, a lot of definitions are used within the first classroom session. So, the students have a proper basis for the following sessions. In order to familiarize with these definitions, students should go in a short e-learning session afterwards and complete an already prepared glossary, called *Marketing GLOSSARY*.

It is planned that every student works on one definition and additionally uses another given definition within his/her explanation. So, cross-linked thinking is increased and hypertextorientation is provided, as the platform *Moodle* hyperlinks chosen words on the whole platform, if this special adjustment is switched on. This is useful for the overall learning process, as the students have something like an online dictionary, where they could search for definitions at every time. In order to provide complete correctness of the *Marketing GLOSSARY*, feedback is given by the lecturer in a so called feedback-slope, which, of course, is only visible for the writer of the definition. Feedback and reflection is most important within the students' learning process and therefore, enough "time and place" should be planned for this process. The following process visualization shows the *Marketing GLOSSARY* process in detail as well as lists competences to be developed by the students:

Table 3: Process Visualization *Marketing GLOSSARY*

The difficulty about e-learning sessions is the criteria time-flexibility. This is simple to arrange when speaking about additional information that is provided for the students, but the problem is another. On the one hand, students may use e-learning contents whenever they want to; on the other hand, they have to meet deadlines, so feedback can be given in time by the lecturer, which has to be implemented by the students in turn, e.g. in case of the *Marketing GLOSSARY*. Too, it makes no sense, if the students e.g. work on definitions at the end of the course, as this is a useful tool for all students and should be already finished short after the first classroom session. Therefore, when the meeting of deadlines, because of a perfect adaption of classroom and e-learning sessions, is relevant for the course and the students' learning process, the criteria time-flexibility is reduced on a certain time-range, e.g. some tasks have to be done within a week.

Within sessions 2-5, the lecturer uses the platform on the one hand, to provide additional information about the theoretical inputs, and on other hand, to create learning arrangements. All these e-learning arrangements, also called e-activities, should contribute to the students' individual learning process, to cross-linked thinking and should also reduce the preparation time for the final examination as the learning process goes subconsciously.

Specific group working tasks are also implemented within these sessions. It is considered that the groups of students don't change if they are built once a time, as at the end of the course, a portfolio with all group results will have to be handed in. This portfolio should present the outcomes, produced by the students within the group sessions. The process will be explained in the following:
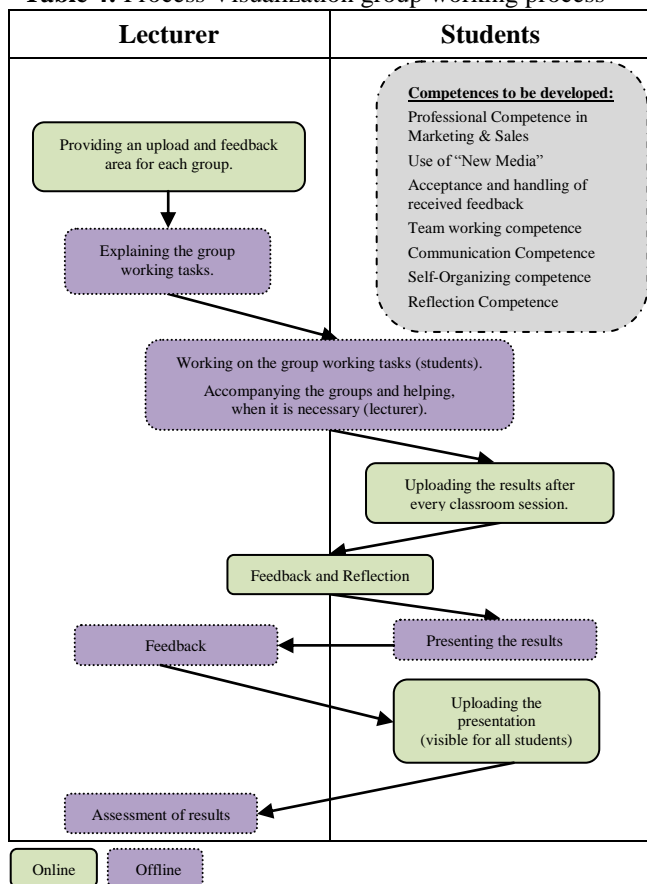
To contribute to the students' learning process, practical examples concerning the marketing instruments (4 P's),

e.g. for the banking industry, are discussed ex-cathedra. After that, students should apply their new knowledge within group working tasks for insurance topics, too. The advantage of this process involves the immediate exercising of what students have learned. Exercise is the most important part within a learning process, as it is known, in theory and practice that 90 % of what is learned is kept in mind after using it.

The results of every group session have to be documented at the end of each session. Too, the described group sessions are accompanied by the lecturer, who observes the progress and helps if necessary. The overall results of sessions 2-5 have to be presented at the end of the course, in the last classroom session – so all students now about the groups' outcomes. In order to gain feedback about each result before, all groups have to upload their documented results after every session, so the feedback process is shifted to the e-learning platform, where there is enough "time and place" to communicate with all group members.

This procedure ensures that students have enough time to work in groups within the classroom sessions and don't have to meet outside again. They receive feedback about their ongoing results online, and an overall presentation of all results is made as well, so all groups know about the results of the others. This important process is again shown by the following process visualization:

Table 4: Process Visualization group working process

Session 6 is, like mentioned before, an only e-learning session. Therefore, no classroom session is planned on the

topics Marketing Research and Marketing Controlling. In order to prepare students well on these topics, specific e-activities are planned. Every student may choose one of both topics and work on this in-depth. Two professional articles will be provided, each for every topic, to be read and afterwards, discussed in the *Marketing FORUM* on the platform.

To ensure that there will be an animated discussion, the lecturer has to pose some questions at the beginning. Every student has to contribute to the forum, either concerning the Marketing Research topic or the Marketing Controlling topic until the end of the course. So, time-flexibility is given at any rate and feedback as well as thought-provoking impulses may be given by the lecturer continuously. Too, every student has to work on one task that is provided by the lecturer on the platform and upload his/her solution, which is visible for all students after being feedbacked by the lecturer. Five different tasks are given, so every student may choose the task that fits best to his/her learning type. Therefore, the tasks are of different working types, like summing-up a certain topic, creating PPT-slides or calculating tasks. In order to check the correctness of the tasks, the lecturer has to feedback them after uploading, as to ensure that all students have a correct solution.

Except the already described e-activities, *Marketing GLOSSARY*, upload of different working tasks and *Marketing FORUM*, always including online feedback-slopes, there are other e-activities that will be installed on the e-learning platform, too, like:
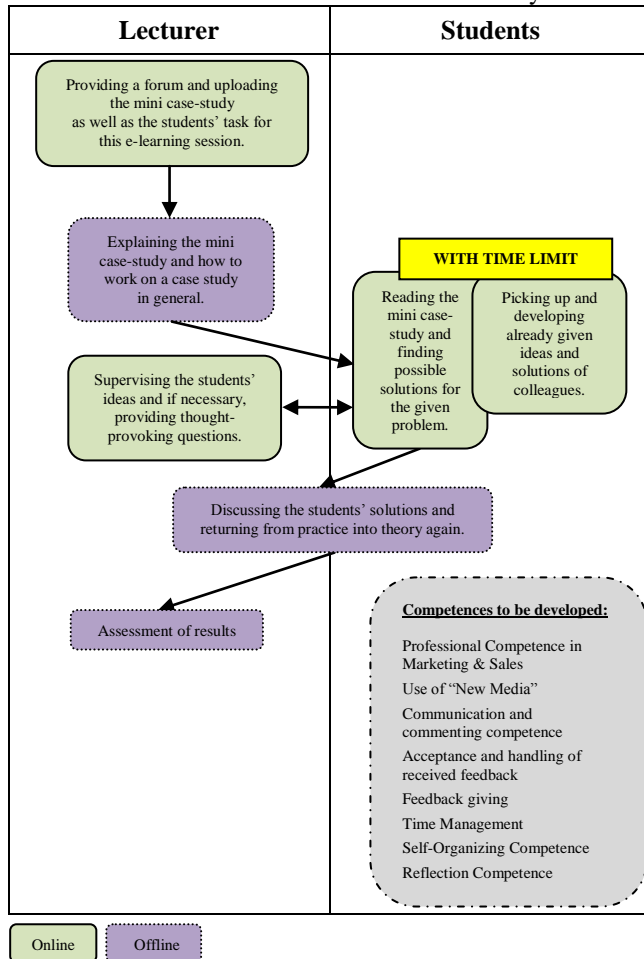
- Crosslink Puzzle
- Mini Case-Study
- Multiple Choice Self Testings
- Podcasts

The crosslink puzzle should not have a time limit, but should motivate students within their learning process. So, they may work on it when they need it and learning on demand is possible in this case. Therefore, it can be completed until the end of the course by every student. The crosslink puzzle is not implemented for stubborn memorizing of definitions, but cross-linked thinking. It is important to pose the right questions or give the right inputs concerning the searched definitions, as students have to think about what to do and not complete the puzzle "without head". Of course, such a crosslink puzzle could be made within the classroom session too, but then, learning on demand is not given, as students have to deal with it at the moment and some of them may not have enough time to concentrate on their individual methods on how to solve a problem. Some need more, some less time to complete it. To respect the students' individual learning process, this could only be handled successfully within an e-learning session, where students can work on their own.

The mini case-study consists of a problem description, which does not have the "one" right answer; therefore, this e-activity too, leaves place for discussion. In order to motivate students to contribute well, this mini case-study has a specific time limit to meet in order to be able to

discuss the students' results in one classroom session. This is necessary, as a derivation of theoretical inputs of the results is possible and too, students know, if their individual solutions could possibly contribute to solving the described problem. To perfectly combine e-learning and classroom session in this case, the planned is shown in the following process visualization:

Table 5: Process Visualization Mini Case-Study

Lecturer	Students
Providing a forum and uploading the mini case-study as well as the students' task for this e-learning session.	
Explaining the mini case-study and how to work on a case study in general.	**WITH TIME LIMIT**
Supervising the students' ideas and if necessary, providing thought-provoking questions.	Reading the mini case-study and finding possible solutions for the given problem. / Picking up and developing already given ideas and solutions of colleagues.
Discussing the students' solutions and returning from practice into theory again.	
Assessment of results	**Competences to be developed:** Professional Competence in Marketing & Sales; Use of "New Media"; Communication and commenting competence; Acceptance and handling of received feedback; Feedback giving; Time Management; Self-Organizing Competence; Reflection Competence

Online   Offline

In order to provide possibilities to test themselves too, self testings with different types of questions (e.g. multiple choice, free answering) are provided after every session (1-7). They all have to be completed until the end of the course. So, students are time flexible and can use these check-ups just-in-time – when they need it. In order to ensure that the individual results are all right, students will receive feedback about their answers just after having done the self testing on the platform.

To give the students the possibility to repeat contents whenever and wherever they want to, one podcast per session (1-6) is provided for the students. The podcasts are originally provided by an online portal and are open-source. So, students can watch the podcasts as often as they need it within their individual learning process.

5 CONCLUSION

This paper shows that the preparation and implementation of a blended learning concept is time intensive on the one hand and on the other hand, pedagogical competences are needed, too, at any rate. At an extra-occupational degree-programme, like *Banking and Insurance Industry* is one, this is even more important, as the students have different backgrounds to be considered (different age groups, practical experiences, educational requirements), which relevantly influence the individual learning process. Another relevant criterion at this degree-programme concerns the contact hours between lecturer and students, which are organized in blocks. It has to be mentioned that block-sessions are very strenuous to follow all time long; therefore, specific motivational learning arrangements have to be created for the students and so, the combination of ex-cathedra teaching and group or single working tasks, as well as of classroom sessions and e-learning sessions contributes well to the students' learning process. This is very easy to write about but a lot more difficult to handle as the students, their learning process and a continuing reflection have to be in the centre of the planning process at any time. Putting everything mentioned into consideration now, a blended learning concept does (1) contribute to the individual learning process of the students and (2) furthers the development of personal and social competences, besides professional competences, like use of new media, communication competence, competence on commenting statements, giving and receiving feedback or reflection competence. The last mentioned one is very important as, because of the platform, there is enough "time and place" for reflecting the students' outcomes and working on them. This time is never given within classroom sessions, but of course within e-learning sessions in a personal forum between student and lecturer or between group and lecturer. Therefore, a blended learning concept should be implemented whenever it is possible, as it puts the student in the centre, which is the most important credo within educational considerations.

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