

E-learning in banking

Mira Mileusnić Škrtić, Karolina Horvatinčić and Sanja Tišma
Institute for International Relations

Abstract

This paper presents research results on a successful e-learning implementation in banking. Previous experience with e-learning, general satisfaction with e-learning, satisfaction with particular elements of e-learning and with on-line support, acceptance of e-learning by office employees, as well as demands for assuring regular office business, indicate the possibility of implementing e-learning not only as a training process, but as a regular business process as well.

Key words: *e-learning, business system, virtual classroom*

Introduction

E-learning, in general, stands for flexible learning content, flexible self paced learning, flexible location and time (anywhere, anytime), and combination of individual learning, group learning and mentored learning. In comparison with traditional classroom training, virtual environment enables shorter teaching time, learning process can be repeated and access to multimedia lessons is open even after the formal part of training is over. For students a well designed e-learning programme provides interactive content, working environment simulations, as well as other e-learning communication and collaboration tools (chat, instant messaging, webcasting, video and audio conferencing). E-learning is organized through virtual classes, and learning management system (LMS) is used for the administration. LMS consists of standardized learning modules integrated with existing information systems or with web portal. LMS software supports all elements of teaching and learning process and of keeping records that are needed for process monitoring. These records enable continuous monitoring of individual and group progress, which at the end of training process provide reliable data for evaluation and appraisal. An employee has access to a LMS via his/her computer and enters the training at the time that is most convenient to her/him. According to the schedule he/she chooses a learning module and performs activities while LMS is recording relevant parameters: module access time, learning achievements, time spent in learning, as well as the final result. Database with these records is available for monitoring and analyzing

purposes to a project manager, teaching mentor or board members. LMS monitors all participants' activities in a defined timeframe, providing at the same time one-to-one communication, one-to-many, and communication between all participants. The access to the archive of previous learning units and previous student work is available. (Corporate US Headquarters, 2011)

The best practice combines advantages of classroom teaching with teaching in a virtual environment and therefore, blended model is recommended for e-learning. Most e-learning cost-benefit analyses indicate the cost reduction for training providers on the one side (regarding the cost for a room, a trainer and training materials) and for participants on the other side. (IMS Global Learning Consortium, 2011)

The main purpose of this paper is to explore the influence of e-learning on bank employees' performance, as one of the methods for development and for acquiring knowledge and skills. For the purpose of continuous e-learning system improvement, both from educational perspective, as well as from the service provider perspective, a research on customer satisfaction with a service and with results accomplished has been conducted.

The following main hypotheses were tested:

- ▶ employees accept e-learning as a form of education that is more acceptable than traditional classroom training
- ▶ branch managers, being a part of management structure in banking system, evaluate e-learning as training model that directly influences business process improvement.

The paper starts with explanation of methodology, including the sample and the questionnaire, while the central part is focused on the results concerning characteristics, structure and implementation of e-learning as a training model in a banking business system.

Research methodology of bank employees' satisfaction with e-learning

After implementing e-learning in a banking sector by King ICT L.t.d., action research has been conducted with the aim to collect data as a starting position for potential improvements and implemented system upgrades, in a short period of time. (Abel, 2005)

Taking into account methodological approach, a quantitative research included bank employees who participated in e-learning and their branch managers. A questionnaire method was used and the collected data were calculated as a mean and percentage. In addition, a qualitative research has been conducted and the data were descriptively analysed. The questionnaire was filled in by 278 employees and 34 branch managers.

Employees were asked to answer questions regarding following matters: previous experience with e-learning, general satisfaction with e-learning, satisfaction with

particular elements of e-learning, satisfaction with the pilot e-learning course and with on-line support. Branch managers were asked to evaluate e-learning acceptance by office employees, the complexity of assuring business continuity in case of traditional classroom training and in case of e-learning training. In addition, branch managers were asked to evaluate their satisfaction with the amount of information presented and its usefulness regarding further knowledge transfer to employees. All research participants had the opportunity to describe their specific opinion and put forward issues which were not implicitly presented in questions.

The scope of the research, as well as the number of employees participating in it, enabled results generalization onto banking sector, taking into account the adequate level of their objectiveness and precision, among other arguments.

Analysis and results of the questionnaire completed by banking sector employees

Since e-learning requires certain knowledge and skills in order to be used by employees, being skilled in using it is one of the necessary preconditions that influences the success of e-learning implementation as a model for development or for acquiring knowledge and skills, specifically in banking sector. Twelve percent (12 %) of the employees answered that they had previous experience with e-learning, while for 88% of research participants this pilot project was the first contact with this type of learning. (Figure 1)

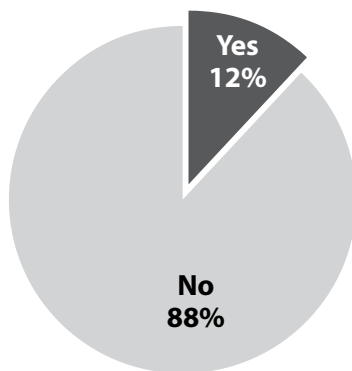


Figure 1. Previous experience with e-learning

These data indicate that e-learning was a new way of learning in that particular environment. The conclusion can be made that investment in extra effort needs to be taken into consideration, i.e. for learning to use LMS software or for learning during working period. Inquiry into the general satisfaction has shown mainly positive opinion about learning to use LMS software, and the majority of respondents successfully combined performing regular working activities with learning, acquiring new knowledge and skills.

Since only 9% of the employees expressed negative general opinion of e-learning, it can be concluded that the managing board responsible for business process

improvement has relevant indicators for a conclusion that e-learning had been successfully implemented as a new business process. The range of answers was from 1 to 4, where 1 meant completely unsatisfied and 4 meant completely satisfied. (Figure 2.) The mean value for general satisfaction with e-learning is 3.27.

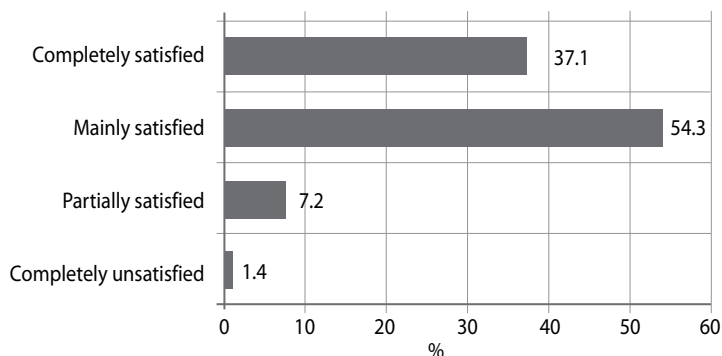


Figure 2. General satisfaction with e-learning

Being aware of hypermedia and multimedia options, while presenting educational content by using web technologies, training can be at the same time useful and interesting. On the other hand, too many visual effects can make it difficult for learners to focus on the main subject of learning and a balanced approach is needed. The next advantage of e-learning is an option to adjust the learning pace to individual needs, where there is no risk of feeling uncomfortable if a participant needs more time than other participants to fully understand the subject of training. An option to perform self testing and having control over the training results can have a positive influence on self-esteem, while at the same time motivates participants to go on with learning. The possibility to get an answer or a solution for a problem that employee cannot deal with alone, contributes not only to a more efficient performance, but creates the sense of being safe. In that way the participant in training becomes a satisfied, trained and motivated employee, capable of dealing with all business challenges.

The next subject of interest of our research was participants' satisfaction with different aspects of e-learning (Abel, 2005), and the results are presented in Figure 3 showing the mean value for all of the answers.

Two aspects of e-learning that participants are most satisfied with are the content being presented in a way that is not dependent on trainers' interpretation and having on-line support all the time. In addition, the possibility to access e-content at any time is valued. Possibility of reviewing content through self testing (IMS Global Learning Consortium, 2011) and content presented in an interesting and dynamic way were high on the list, too. (Figure 3) Since those aspects of e-learning that directly influence the business process improvement achieved the highest score, it can be concluded that employees have a useful tool as a help in everyday operation, while, at the same time, managers create a learning community, community that keeps on learning and

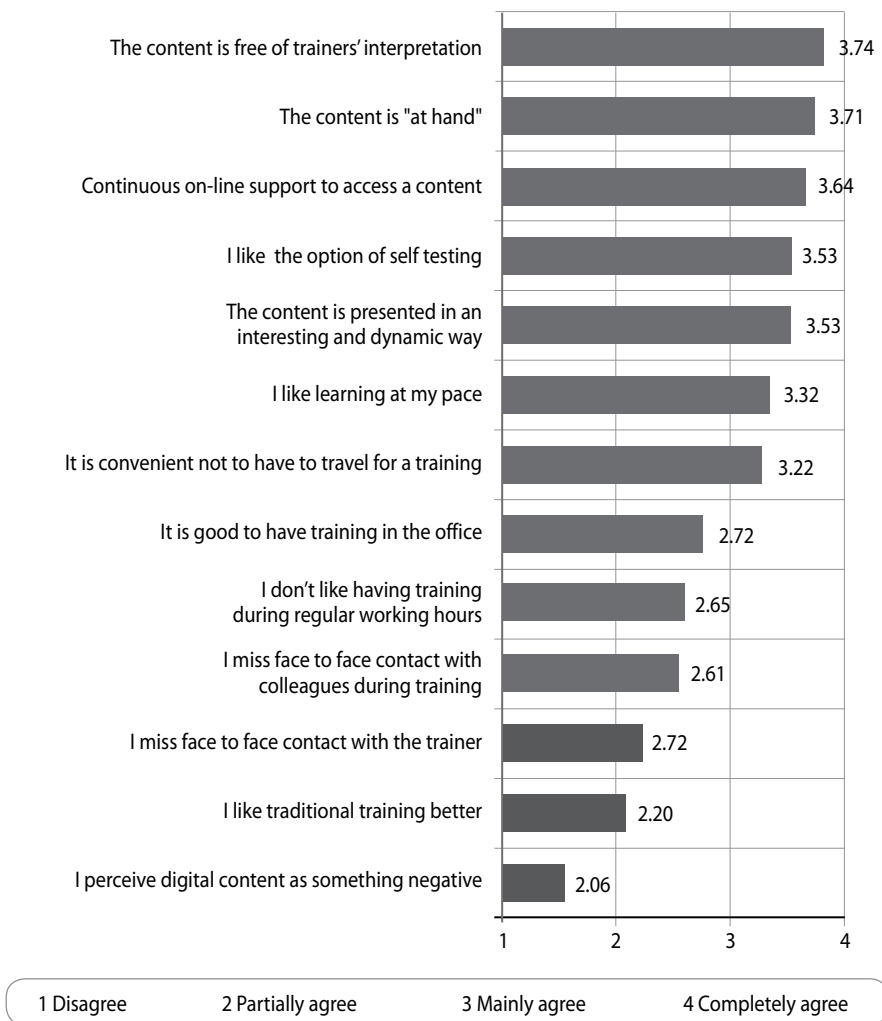


Figure 3. Satisfaction with different aspects of e-learning

where new knowledge is instantly applied and leads to a modern, successful business performance in line with the newest technological trends and contents presented and used world-wide.

Following participants' general satisfaction with the elements of e-learning, we questioned their satisfaction with a specific e-learning course within the pilot project (Figure 4), based on which managers can recommend modifications of individual e-courses so that its components would better suit the needs and expectations of employees, thus affecting the quality of business.

The following Figure shows the mean values of responses.

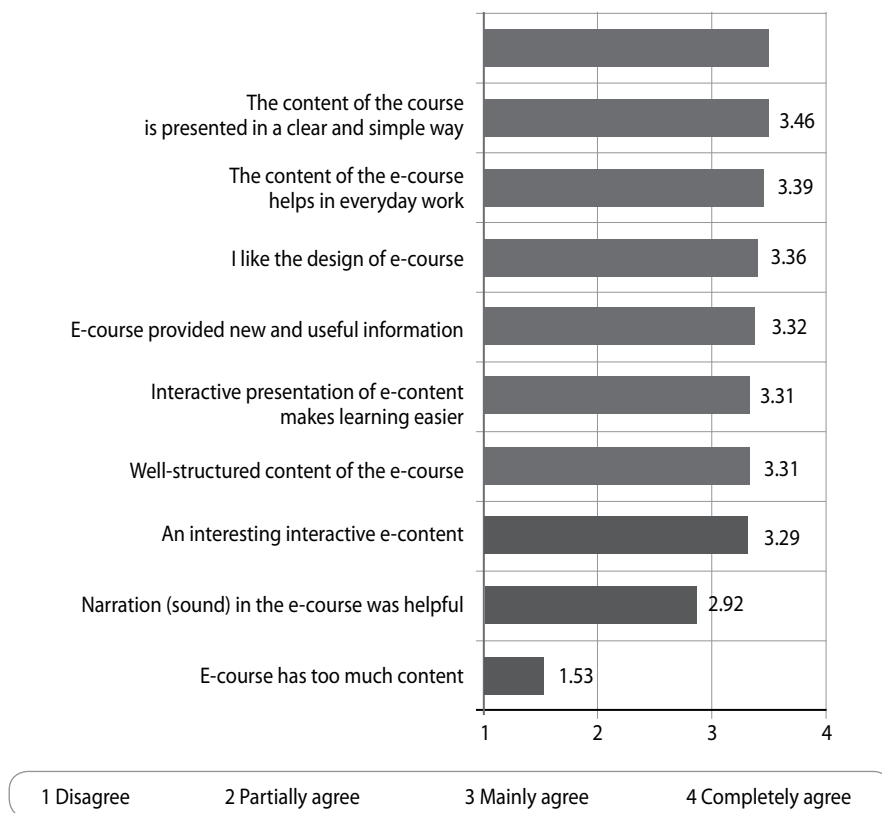


Figure 4. Satisfaction with elements of the e-course

All of the elements were rated with the above average grade (above 2.5). Clarity and simplicity of presentation, information provided in their daily work, course design and interactive display are positioned at the top of the scale revealing that students did not have significant problems in using specific software applications used in teaching or with the perception of meaningful concepts and structures.

The assessment of e-learning user satisfaction with continuous on-line support is shown in Figure 5. Of the 39% of respondents who applied for on-line support, 85% were satisfied with it, which indicates that it eases the performance of daily work for the majority of the employees. The mean level for satisfaction on the scale from 1 to 4 is 3.25.

The expressed satisfaction with on-line support shows efficiency in solving current business problems by using such a technology, which means that managers have a new business quality and also save a lot in time (Chang, 2011).

The analysis of the survey related to the managers showed that e-learning as a form of learning during working hours is useful and desirable both for managers and employees.

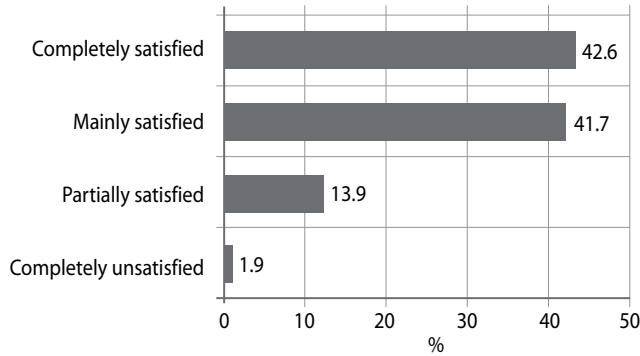


Figure 5. Satisfaction with online support

Managers usually receive e-mail information about e-learning, whether it is e-mail sent by “retail” team from the Department of Human Resources or the supervisor. Fifty percent (50%) of the managers were fully satisfied with the level and details about e-learning education, 44% of managers were generally satisfied and no one was unsatisfied. E-learning enables managers to select and categorize content with regard to business issues to which employee training is related, and provides insight into the time frame needed to manage a certain educational programme. Managers have expressed their satisfaction with simultaneous performance of managerial activities and the processes of e-learning. They stressed the usefulness of e-learning in terms of methods and techniques of work planning, of risk management, of deadlines and costs management, of quality management, the communication management, of progress monitoring and in general of team management.

The statistical analysis of the data which included the category of office managers showed, inter alia, the evaluation of computer learning for office staff in the banking sector. 85% of managers believe that e-learning in branch offices is staff-friendly (see Figure 6), thus it is expected that the decision will be made to implement widespread usage of e-learning in the banking business.

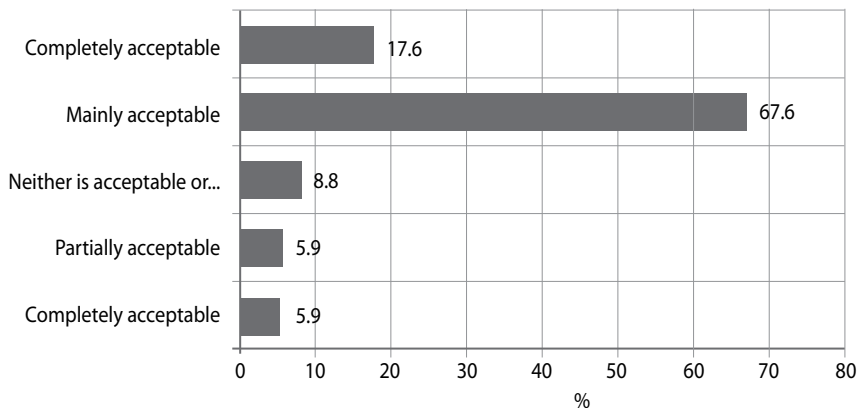


Figure 6. Assessment of acceptability of e-learning to branch offices' staff

The attitude of managers towards the degree of complexity for ensuring business operations in terms of conventional classroom education and training through e-learning is shown in Figure 7. As many as 71% of managers responded that it is very challenging to organize the work of a branch office through classical education while only 17% gave the same answer for e-learning education. Finding a replacement for an employee who learns outside the workplace, whether he/she travels or goes to the classroom in the same city, requires replacement or later reimbursement of unfinished work for one or more days, while when one learns in the office it is enough to provide a replacement for half an hour or an hour a day, depending on the agreed period necessary for mastering the content via e-learning. The mean value related to the complexity of ensuring regular business operation in branch offices in case of classical education on a scale from 1 to 5, where 1 is extremely demanding and 5 is not at all demanding, is 2.21, and in the case of e-learning education it is 3.68 - a statistically significant difference.

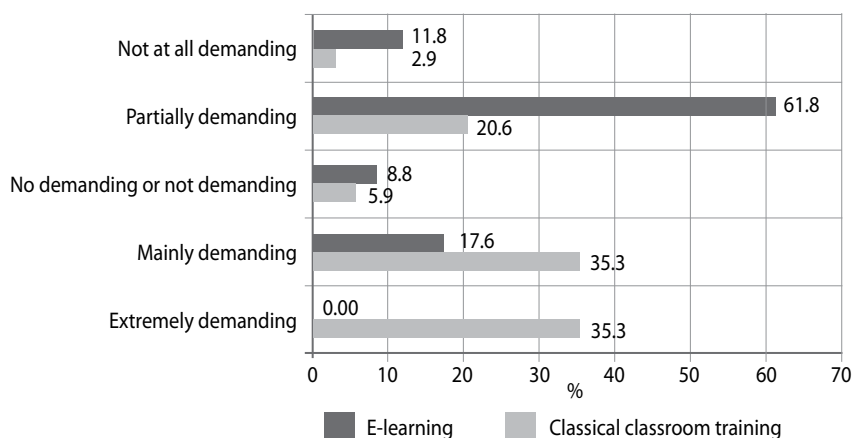


Figure 7. Assessment of complexity of ensuring regular business operation in branch offices in case of e-learning and in case of classroom training (managers)

Discussion

E-learning can certainly be the leading form of education throughout the life cycle of business processes in the banking sector. This particular case is not an instance requiring basic education or the acquisition of a title before first employment, but rather it is an instance of acquiring additional education or improving knowledge. Nevertheless, one cannot ignore the burden it poses to employees in addition to their daily business. However, owing to the opportunities that e-learning provides with regard to the simulation of a specific problem task, which is perhaps the current burning issue for employees, this form of learning does not present an additional effort, but on the contrary - a means of solving everyday business tasks (Kimber, 1996). Moreover, in this way e-learning becomes an integral part of a business and can be included both in overall project management and in project risk management or in the dissemination of project results.

On the other hand, the value of content taught in this way is of particular importance so that the advantages that e-learning has from a technological point of view can be seen as rapid responses to new demands and needs relating to the topic. In this way, the offices of the banking sector can rapidly implement new business knowledge with no major investment required. Therefore, an organization that is continually learning and an organization in the knowledge society are given their true meaning.

However, all of the above becomes evident only in case of good e-learning management, since these are all the issues that make us, if properly used, more effective in terms of costs and generally, keeping in mind that technology itself, if used in the wrong way, cannot account for anything (O'Farrell, 2004).

E-learning in the broader context is the introduction of new technologies in business, so in that sense the benefits as well as disadvantages cannot be ignored. Additional effort which is invested in introducing this form of learning occurs only at the beginning. Furthermore, since students access educational content online, there is no direct contact with the teacher, or with other attendees, so they are not embarrassed to ask a question that other students might find trivial. However, it should not be ignored that on-line education requires a lot of effort and resources in designing a system that is easy to use and a system which operates with appropriate pedagogical methods and adequately presents content. Additional advantages of this manner of learning, such as increased activity of students in solving problems and directing participants to seek independent sources of information, should be emphasised (Williams et al., 1997).

The managerial structure of the banking system is responsible for the introduction of new technologies, new business processes or any other major changes, and this is often accompanied by a certain amount of fear of the new. Managers will acquire greater self-esteem if they have a complete insight into business activities at all times. They should also be aware of the knowledge their employees have and use it to predict how to deal with the set work assignments, more easily anticipate problems and risks and be prepared to address them.

From the manager's perspective, introducing e-learning leads to the reorganization of the business processes so that certain processes are performed faster and in a better way, and management itself is easier because of the added possibility to facilitate and determine the likelihood of risk events and possible additional costs. Current availability of new knowledge and information improves the work results of employees and enables managers to quickly identify new business opportunities and facilitate decision-making (Gulati et al., 2011).

The overall employee satisfaction with e-learning and its components, and ultimately with the results of e-learning can be influenced by the excellence of managerial skills in their implementation.

E-learning in the banking sector, which is the form of an organization that is continuously learning, especially at times when e-banking and e-payments have

become a common way of doing business, can be observed as a sequence of normal business development. Information technology, which covers every aspect of the banking business, from ordinary business activities to decision making support, is an excellent base for spreading e-learning.

Conclusions

The research on the effectiveness of using e-learning conducted among employees and their managers in the banking sector has shown good results. On the one hand, the management structure was given a tool to achieve better business results with less cost, and on the other hand, employees improved their skills while saving time and money – the acquired knowledge enables them to act promptly in their working environment while at the same time achieving better business results.

By introducing e-learning as a method of training and acquiring new knowledge and skills in the banking sector, one must primarily take advantage of the possibility of a flexible content and immediately adapt it to the current (or future) requirements and needs. The key advantage of this solution is that employees can perform critical tasks and in a spare moment learn, to the extent to which work allows them. In the case of large banking systems, the e-learning model provides a standardized and financially acceptable framework for training a large number of employees.

Given the flexible speed of learning and flexible location and time, a new space opens for the latest developments in certain areas and their direct application to specific business problems. E-learning provides access to remote users for whom it is financially, or for any other reason, unacceptable to travel to a training site.

Simulations and other e-learning resources (online chat and instant messaging, webcasting - video and audio conferencing), should be used precisely for those elements that appear in business as a sudden problem that requires immediate resolution, or on the other hand, realize tangible cost savings.

With good planning and clearly defined objectives, e-learning in the banking sector enables the creation of a modern and efficient work environment.

References

- Abel, R J. (2005). Implementing Best Practices in Online Learning. *Educause Quarterly*, 28(3), /on line/. Retrieved on 10th June 2011 from: <http://www.educause.edu/apps/eq/eqm05/eqm05312.asp?bhcp=1>
- Chang, V. (2011). *The role and effectiveness of e-learning: key issues in an industrial context* / on line/. Retrieved on 15th July 2011 from: http://eprints.ecs.soton.ac.uk/11971/1/victor_chang_elearning_paper1b.pdf
- Corporate US Headquarters (2011). *e-Learning Spotlight* /on line/. Retrieved on 10th June 2011 from: <http://www.skillssoft.com/default.asp>

- Gulati V.P., Sivakumaran M.V., (2011). *E-Learning in Banking: Perspectives and Initiatives* / on line/. Retrieved on 15 June 2011 from <http://www.cdac.in/html/pdf/Session3.3.pdf>
- IMS Global Learning Consortium (2011). /on line/. Retrieved on 10th June 2011 from <http://www.imsproject.org/>
- Kimber, D. (1996). *Collaborative Learning in Management Education Issues, benefits, problems and solutions: A literature review* /on line/. Retrieved on 10th June 2011 from <http://ultibase.rmit.edu.au/Articles/june96/kimbe1.htm>, Melbourne: Royal Melbourne Institute of Technology
- O'Farrell, D. (2004). *E-Learning: The Pros, Cons and Making The Right Choice*. /on line/. Retrieved on 10th June 2011 from <http://www.managerwise.com/article.phtml?id=306>
- Williams, L.M., Paprock, K., Covington, B. (1999). *Distance Learning: The Essential Guide*, Sage Publications Sage, Thousand Oaks.

Mira Mileusnić Škrtić

Institute for International Relations, Ul. Lj. F. Vukotinovića 2
P.O. Box 303, 10000 Zagreb, Croatia
mira@irmo.hr

Karolina Horvatinčić

Institute for International Relations, Ul. Lj. F. Vukotinovića 2
P.O. Box 303, 10000 Zagreb, Croatia
karolina.horvatincic@irmo.hr

Sanja Tišma

Institute for International Relations, Ul. Lj. F. Vukotinovića 2
P.O. Box 303, 10000 Zagreb, Croatia
sanja.tisma@irmo.hr

E-učenje u bankarstvu

Sažetak

U ovom radu opisano je istraživanje uspješnosti primjene e-učenja (e-learninga) u bankarstvu. Dosadašnje iskustvo s e-učenjem, općenito zadovoljstvo e-učenjem, zadovoljstvo elementima e-učenja, on-line podrškom, prihvatljivost prakticiranja e-učenja za zaposlenike poslovnica, kao i zahtjevnost osiguranja redovnog rada poslovnica, ukazuju na mogućnost implementiranja e-učenja ne samo kao obrazovnog već i svakodnevnog poslovnog procesa.

Ključne riječi: e-nastava, poslovni sustav, virtualni razred

Uvod

E-učenje, općenito, karakteriziraju fleksibilan sadržaj gradiva, fleksibilna brzina učenja, fleksibilna lokacija i vrijeme (bilo kad, bilo gdje) te mješavina individualnog učenja, učenja u grupi i uz mentore. U usporedbi s klasičnom nastavom u učionici, u slučaju virtualnog okruženja ostvaruje se kraća nastava, a proces učenja moguće je ponavljati te interaktivnim multimedijским sadržajima pristupiti nakon završetka formalnog dijela edukacije. Dobro osmišljena e-nastava uključuje interaktivne sadržaje, koristi simulacije radnih okruženja kao i druge resurse e-učenja za komunikaciju i kolaboraciju (online chat i instant messaging, webcasting - video and audio conferencing). E-nastava organizira virtualne razrede, a samo administriranje obavlja se unutar upravljačkog sustava za učenje (LMS - Learning Management System). LMS je sastavljen od standardiziranih modula za učenje povezanih s postojećim informatičkim sustavom unutar organizacije ili putem web portala za učenje. LMS softverski upravlja svim elementima nastave evidentirajući pri tom parametre potrebne za praćenje procesa. Pomoću tih parametara kontinuirano se prati napredak svakog pojedinog djelatnika ili grupe kao cjeline što na kraju obrazovnog procesa rezultira pouzdanim podacima za procjenu uspjeha. Djelatnik pristupa sustavu sa svojeg računala i uključuje se u proces nastave u vrijeme kada to njemu najviše odgovara. Prema programu nastave pristupa odgovarajućem modulu za učenje dok LMS sve nadzire: vrijeme pristupa modulu, uspješnost u nastavi, sveukupno utrošeno vrijeme učenja kao i finalni rezultat. Tako nastala baza podataka dostupna je na uvid i analizu voditelju projekta, mentoru nastave ili upravi. Sustav prati sve polaznike unutar predviđenog vremena te omogućava komunikaciju između polaznika pojedinačno,

jednog prema svima i svih međusobno uz istodobni pristup arhivu prijašnjih nastavnih jedinica i uradaka prijašnjih polaznika. (Corporate US Headquarters, 2011)

Najbolja praksa spaja prednosti učioničke nastave i nastave u virtualnom okruženju i stoga se u slučaju e-učenja koristi hibridni model. Iskustva većine cost-benefit analiza e-učenja se odnose, s jedne strane, na smanjenje troškova na strani davatelja usluge, s obzirom na troškove učionice, predavača, polazničkih materijala i, s druge strane, na smanjenje troškova na strani korisnika. (IMS Global Learning Consortium, 2011)

Glavni cilj rada je istražiti utjecaj e-učenja, kao jedne od metoda usavršavanja i stjecanja znanja, na rad zaposlenika u bankarskom sektoru. U svrhu kontinuiranog poboljšanja sustava e-učenja, kako s obrazovnog aspekta tako i s aspekta davatelja usluge koji realizira informatičku potporu, provedeno je istraživanje zadovoljstva korisnika usluge i njihovih ostvarenih rezultata.

Glavne testirane hipoteze bile su:

- ▶ zaposlenici prihvaćaju e-učenje kao prihvatljiviji oblik edukacije u odnosu na klasičnu nastavu u učionici;
- ▶ voditelji, kao dio upravne strukture u bankarskom sustavu, procjenjuju e-učenje kao model edukacije koji direktno utječe na poboljšanje poslovanja.

Rad počinje objašnjenjem metodologije, koja obuhvaća uzorak i anketu, dok je glavni dio rada posvećen rezultatima koji se odnose na obilježja, strukturu i provedbu e-učenja kao modela edukacije u bankarskom poslovnom sustavu.

Metodologija istraživanja prihvatljivosti e-učenja za djelatnike u bankarskom sektoru

Nakon implementacije e-učenja u okviru bankarskog sektora od strane King-ICT tvrtke, provedeno je akcijsko istraživanje čiji je cilj bio u što kraćem roku doći do podataka koji bi služili kao polazna osnova za moguća poboljšanja i nadogradnju provedenog sustava. (Abel, 2005)

S obzirom na metodološki pristup, provedeno je kvantitativno istraživanje na uzorku koji se sastojao od polaznika e-učenja koji su djelatnici unutar poslovnice u bankarskom sustavu i voditelja poslovnica unutar bankarskog sustava. Korištena je metoda ankete, a dobiveni podatci analizirani su izračunom srednje vrijednosti i postotaka. Potom je provedeno i kvalitativno istraživanje, a podatci su deskriptivno obrađeni. Anketa za djelatnike je obuhvatila 278 ispitanika, a na anketu za voditelje odgovarala su 34 voditelja poslovnica.

U kategoriji djelatnika ispitivani su: dosadašnje iskustvo s e-učenjem, općenito zadovoljstvo e-učenjem, zadovoljstvo elementima e-učenja, zadovoljstvo elementima pilot e-tečaja te zadovoljstvo s mrežnom podrškom. Od voditelja poslovnice tražila se procjena prihvatljivosti ovakvog učenja za djelatnike poslovnice, zatim procjena zahtjevnosti organizacije osiguranja redovnog poslovanja u slučaju klasične učioničke edukacije s jedne strane i edukacije putem e-učenja s druge strane. Od voditelja se osim toga tražilo da iskažu svoje zadovoljstvo dobivenom količinom informacija

kao i zadovoljstvo s korisnošću dobivenih informacija s obzirom na daljnji transfer stečenog znanja djelatnicima. Ispitanici su mogli napisati i svoj osobni stav ili istaknuti problematiku koja nije implicitno navedena u anketi.

Opseg istraživanja, kao i broj ispitanika, s obzirom na svoju veličinu, omogućio je poopćavanje rezultata na poslovnicu u bankarskom sektoru zahvaljujući pored ostalog i primjerenom stupnju njihove objektivnosti i točnosti.

Analiza rezultata obrade podataka dobivenih anketom provedenom među djelatnicima u bankarskom sektoru

S obzirom na to da e-učenje zahtjeva od korisnika određena znanja i vještine kako bi se mogli njime koristiti, poznavanje tih vještina jedan je od nezaobilaznih čimbenika koji utječu na uspješnost provođenja e-learninga kao modela usavršavanja ili stjecanja novih znanja, konkretno u poslovnica u bankarskom sektoru. U kategoriji ankete za djelatnike na pitanje o dosadašnjem iskustvu 12% ispitanika je odgovorilo da već ima iskustva s e-učenjem, dok je za 88% ispitanika pilot projekt bilo prvo iskustvo s takvim načinom učenja (Slika 1.).

Slika 1.

Takva situacija ukazuje na e-učenje kao novi oblik edukacije u ispitivanom okružju, iz čega proizlazi neminovnost ulaganja dodatnog napora u svladavanju popratnih tehnoloških karakteristika ovakvog oblika edukacije – kao što su na primjer rad sa softverskom aplikacijom, zatim istodobno obavljanje svakodnevnih aktivnosti uz učenje. Istražujući općenito zadovoljstvo polaznika došli smo do uglavnom pozitivnog stava s obzirom na težinu svladavanja novog oblika učenja, a i većina polaznika uspješno obavlja svoj posao uz istobno usvajanje novih i potrebnih znanja.

S obzirom na to da je na pitanje o općenitom zadovoljstvu e-učenjem svega 9% ispitanika izrazilo svoje nezadovoljstvo, možemo zaključiti da vodeća struktura s pozicije reorganizacije poslovnih procesa raspolaže sa sigurnim pokazateljima uspješnosti uvođenja e-učenja kao jedne od radnih aktivnosti. Skala odgovora je bila 1-4, gdje 1 znači u potpunosti loše, a 4 u potpunosti dobro (Slika 2). Srednja vrijednost zadovoljstva e-učenjem iznosi 3,27.

Slika 2.

Uzimajući u obzir hipermedijske i multimedijske mogućnosti web tehnologije u prikazu obrazovnih sadržaja, moguće je edukaciju napraviti istodobno korisnom i zanimljivom, a s druge strane prevelika vizualizacija može ponekad biti naporna i odvlačiti pozornost od teme predavanja. Nadalje, svaki polaznik može prema sebi prilagoditi brzinu usvajanja novog gradiva te mu nije neugodno ako nije nešto shvatio istodobno s ostalim sudionicima, dok mogućnost samotestiranja kao samokontrola rezultata edukacije utječe na podizanje samopouzdanja te ujedno služi kao motivacija

za daljnje učenje. Mogućnost dobivanja odgovora ili rješenja problema koji ispitanik ne zna sam riješiti, ne samo da rezultira efikasnijim poslovanjem, već ujedno stvara osjećaj sigurnosti kod ispitanika te se na taj način kreira zadovoljan, obrazovan i motiviran djelatnik koji samopouzđano odgovara na sve poslovne izazove.

Zato smo dalje ispitanike pitali o zadovoljstvu različitim elementima e-učenja (Abel, 2005), a rezultati istraživanja su vidljivi u slijedećem prikazu (slika 3) srednjih vrijednosti svih odgovora.

Slika 3.

Objektivan prikaz sadržaja, neovisan o predavaču, te stalna dostupnost e-sadržaja dva su elementa s kojima su ispitanici najviše zadovoljni. Slijede svakodnevna kontinuirana mrežna podrška, mogućnost vježbanja putem samotestiranja (IMS Global Learning Consortium, 2011) te prikaz sadržaja na zanimljiv i dinamičan način. (Vidi Sliku 3.) S obzirom na to da su najviše ocijenjeni upravo oni elementi koji izravno utječu na poboljšanje poslovanja, pokazuje se da djelatnici s jedne strane imaju koristan alat za pomoć u svakodnevnom poslu, dok voditelji, s druge strane, razvijaju organizaciju koja stalno uči, a nova znanja koja se odmah primjenjuju rezultiraju modernim i uspješnim poslovanjem koje je u trendu s najnovijim tehnološkim i sadržajnim dostignućima koja se koriste u svijetu.

Nakon općenitog zadovoljstva s elementima e-učenja pitali smo o zadovoljstvu konkretnim e-tečajem iz pilot projekta (Slika 4), na temelju čega voditelji mogu dati preporuku za modifikaciju pojedinog e-tečaja kako bi njegove komponente više odgovarale očekivanjima i potrebama djelatnika i na taj način utjecale na kvalitetu poslovanja.

Slijedi prikaz srednjih vrijednosti odgovora.

Slika 4.

Svi elementi su ocijenjeni iznadprosječnom ocjenom (iznad 2,5). Jasnoća i jednostavnost prikaza, korisnost sadržaja u svakodnevnom radu, dizajn tečaja i interaktivni prikaz na samom su vrhu skale iz čega se vidi da polaznici nisu imali značajnijih problema u korištenju konkretne programske aplikacije pomoću koje je provedena edukacija, kao ni u percipiranju sadržajne koncepcije i strukture.

Procjena zadovoljstva korisnika usluge e-učenja s kontinuiranom mrežnom podrškom prikazana je na slici 5. Od 39% ispitanika koji su zatražili mrežnu podršku 85% ispitanika je njom i zadovoljno, što pokazuje da je većini djelatnika olakšano obavljanje svakodnevnog posla. Srednja vrijednost zadovoljstva na skali 1-4 iznosi 3,25.

Iskazano zadovoljstvo mrežnom podrškom govori o učinkovitosti trenutnog rješavanja poslovnih problema korištenjem ovakve tehnologije, što za voditelje osim nove kvalitete u poslovanju znači i ostvarivanje vremenske uštede. (Chang, 2011)

Slika 5.

Analiza ankete koja se odnosi na voditelje pokazala je da je e-učenje kao oblik učenja u okviru radnog vremena koristan i poželjan i za voditelje i za djelatnike.

Voditelji uglavnom e-poštom dobivaju informacije o e-učenju, bilo da je e-pošta upućena od „retail“ tima, od odjela za upravljanje ljudskim resursima ili od nadređene osobe. Razinom i detaljnošću obaviještenosti o edukaciji e-učenjem u potpunosti je zadovoljno 50% voditelja, uglavnom zadovoljno je 44% voditelja, dok nezadovoljnih uopće nema. E-učenje omogućuje voditeljima odabir i sadržajnu kategorizaciju s obzirom na poslovnu problematiku na koju se obrazovanje zaposlenika odnosi te uvid u vremenski okvir potreban za svladavanje određenog edukacijskog programa. Voditelji su izrazili zadovoljstvo obavljanjem upravljačkih aktivnosti uz istodobno odvijanje procesa e-učenja. Istaknuli su korisnost e-učenja s obzirom na metode i tehnike planiranja posla, na upravljanje rizicima, na upravljanje rokovima i troškovima, na upravljanje kvalitetom i komunikacijom, na praćenje napretka te općenito na vođenje tima.

Statistička obrada podataka ankete koja je obuhvatila kategoriju voditelja poslovnica pokazala je, između ostalog, procjenu prihvatljivosti učenja putem računala za djelatnike poslovnice bankarskog sektora. Čak 85% voditelja smatra da je e-učenje u poslovnica prihvatljivo djelatnicima (vidi Sliku 6), pa treba očekivati donošenje odluka u smislu šireg korištenja e-učenja u bankarskom poslovanju.

Slika 6.

Stav voditelja prema stupnju zahtjevnosti organizacije osiguranja redovnog poslovanja u slučaju klasične učioničke edukacije i edukacije putem e-učenja prikazan je na slici 7. Čak je 71% voditelja odgovorilo da je u slučaju klasične edukacije zahtjevno organizirati rad poslovnice, a svega je 17% odgovorilo isto za slučaj edukacije e-učenjem. Osiguranje zamjene u slučaju kad djelatnik uči izvan radnog mjesta, bilo da putuje ili odlazi u učionicu u istom gradu, zahtijeva organizaciju zamjene ili kasnije nadoknade nerealiziranog posla za jedan ili više dana, dok je za zamjenu učenja u poslovnici dovoljno osigurati zamjenu na pola sata ili sat dnevno, ovisno o dogovorenom periodu svladavanja sadržaja putem e-učenja. Srednja vrijednost zahtjevnosti osiguranja redovnog rada poslovnice u slučaju klasične edukacije na skali 1-5, gdje 1 znači iznimno zahtjevno, a 5 nimalo zahtjevno, iznosi 2,21, a u slučaju edukacije e-učenjem iznosi 3,68 – što je statistički značajna razlika.

Slika 7.

Rasprava

E-učenje nesumnjivo može biti vodeći oblik obrazovanja tijekom životnog ciklusa poslovnih procesa u bankarskom sektoru. U ovom slučaju se ne radi o fundamentalnom obrazovanju i stjecanju zvanja prije bilo kakvog zapošljavanja, pa ga možemo promatrati kao dodatno usavršavanje. Ne može se zanemariti opterećenje djelatnika svakodnevnim poslovnim obavezama, ali zahvaljujući mogućnostima koje

e-učenje pruža u smislu simulacija konkretnog problemskog zadatka koji je možda upravo trenutačni gorući problem zaposlenika, ovakav oblik učenja ne predstavlja dodatni napor već naprotiv – sredstvo rješavanja svakodnevnih poslovnih zadataka (Kimber, 1996). Štoviše, na taj način e-učenje postaje sastavnim dijelom poslovanja i može se uključiti kako u cjelokupno upravljanje projektima, tako i u upravljanje rizicima na projektu ili u diseminaciju rezultata projekta.

S druge strane, od posebne je važnosti vrijednost sadržaja i onoga što se na ovaj način poučava tako da se prednosti koje e-učenje ima s tehnološkog aspekta mogu iskoristiti kao brz odziv na nove tematske zahtjeve i potrebe. Na taj se način u poslovnicke bankarskog sektora mogu brzo implementirati nova poslovna znanja, ne iziskujući pri tom velika materijalna ulaganja. U tom slučaju, organizacija koja stalno uči i organizacija u društvu znanja dobiva svoj pravi smisao.

Međutim, sve to dolazi do izražaja jedino u slučaju dobrog upravljanje e-učenjem, jer sve su to stvari koje nas mogu, ako ih koristimo na pravi način, učiniti troškovno i općenito djelotvornijima, dok tehnologija sama po sebi – ukoliko se rabi na krivi način – ne može ništa. (O'Farrell, 2004)

E-učenje u širem kontekstu predstavlja uvođenje novih tehnologija u poslovanje, pa se u tom smislu ne mogu zanemariti njegove prednosti ni nedostaci. Dodatni napor koji se ulaže pri samom upoznavanju s oblikom ovakvog učenja pojavljuje se samo u početku. Nadalje, s obzirom na to da polaznici pristupaju obrazovnim sadržajima online, nema direktnog kontakta s nastavnikom, a niti s ostalim polaznicima, pa ne mora biti neugodno postaviti pitanje za koje bi možda drugi polaznici procijenili kao nešto što se mora znati. Edukacija pomoću mreže iziskuje vrlo mnogo truda i sredstava u oblikovanje sustava koji će biti jednostavan za uporabu, a ne smije se zanemariti ni korištenje odgovarajućih pedagoških metoda, kao ni odgovarajućih načina prezentacije sadržaja. Istaknimo još neke od prednosti ovakvog načina učenja: veća aktivnost polaznika u rješavanju problema i usmjeravanje polaznika na samostalno traženje izvora informacija. (Williams at al., 1997)

Upravna struktura u bankarskom sustavu odgovorna je za uvođenje nove tehnologije, novog poslovnog procesa ili bilo kakve druge veće promjene, a to je često popraćeno određenom dozom straha od novog. Voditelji će ostvariti veću sigurnost u svim upravljačkim aktivnostima ako imaju u svakom trenutku kompletan uvid u poslovne aktivnosti i razinu poslovnog znanja djelatnika te pomoću toga mogu unaprijed predvidjeti kako će se nositi s postavljenim poslovnim zadacima, a isto tako mogu lakše predvidjeti probleme i rizike te se pripremiti na njihovo rješavanje.

S aspekta voditelja, uvođenjem e-učenja dolazi do reorganizacije poslovnih procesa tako da se pojedini procesi odvijaju kvalitetnije i brže, a samo upravljanje je olakšano dodatnom mogućnošću lakšeg određivanja vjerojatnosti pojave rizičnih događaja i mogućih dodatnih troškova. Trenutačna dostupnost novih znanja i informacija djelatnicima poboljšava rezultate njihova rada, a voditeljima omogućuje brzo identificiranje novih poslovnih mogućnosti te olakšava donošenje odluka (Gulati at al., 2011).

Na opće zadovoljstvo zaposlenika e-učenjem, kao i njegovim komponentama, te u konačnici rezultatima e-učenja može se utjecati izvrsnošću upravljačkih vještina prilikom njegove implementacije i provedbe.

E-učenje u bankarstvu kao vrste organizacije koja stalno uči, u trenutku kad su e-bankarstvo i e-plaćanje postali jedan od uobičajenih načina poslovanja, možemo promatrati kao normalan slijed poslovnog razvoja. Izvrsnu podlogu sve raširenijoj primjeni e-učenja u bankarstvu čini informatička tehnologija koja u suvremenoj banci pokriva svaki dio poslovanja, od običnih poslovnih aktivnosti pa sve do potpore odlučivanju.

Zaključci

Istraživanje o uspješnosti korištenja e-učenja, provedenom među djelatnicima i njihovim voditeljima u bankarskom sektoru, pokazalo je dobre rezultate. S jedne strane, upravljačka struktura je dobila alat za ostvarivanje boljih poslovnih rezultata uz manje troška, a s druge strane zaposlenici usavršavaju svoje vještine uz uštedu i vremena i novca – stečenim znanjima promptno djeluju u radnom okruženju ostvarujući pri tom bolje poslovne rezultate.

Prilikom uvođenja e-učenja kao metode usavršavanja i stjecanja novih znanja i vještina u bankarskom sektoru treba prije svega iskoristiti mogućnost fleksibilnog sadržaja gradiva i odmah ga prilagođavati trenutačnim (ili budućim) zahtjevima i potrebama. Ključna prednost tog rješenja je da zaposlenici mogu obavljati kritične radne zadatke i u slobodnim trenucima učiti, u mjeri u kojoj im to radni proces dopušta. U velikim bankarskim sustavima model e-učenja pruža standardiziran te vremenski i financijski prihvatljiv okvir za obuku velikog broja zaposlenika.

S obzirom na fleksibilnu brzinu učenja te fleksibilnu lokaciju i vrijeme, otvara se slobodan prostor prodoru najnovijih dostignuća iz određenog područja i njihova direktna primjena na konkretne poslovne probleme. E-učenje omogućava pristup udaljenim korisnicima, kojima je iz financijski ili bilo kojih drugih razloga neprihvatljivo putovanje do mjesta obuke.

Simulacije kao i druge resurse e-učenja (online chat i instant messaging, webcasting - video and audio conferencing), treba iskoristiti upravo na onim elementima koji se u poslovanju pojavljuju kao iznenadni problem koji iziskuje promptno rješenje ili, s druge strane, ostvaruju evidentne materijalne uštede.

E-učenje u bankarstvu uz dobro planiranje i jasno određene ciljeve omogućava kreiranje moderne i učinkovite radne sredine.