2014-6

A Case Study Analysis of Student Engagement and Experiences within a Blended Learning Environment in Irish Insurance Education

Ian Griffin
The Insurance Institute of Ireland, igriffin@iii.ie

Follow this and additional works at: http://arrow.dit.ie/ijap

A case study analysis of student engagement and experiences within a blended learning environment in Irish insurance education

Ian Griffin

Education Department
The Insurance Institute of Ireland

Abstract

This study reports on the results of active *student engagement* and *experiences* in using learning supports within a blended learning environment (BLE) in the Irish insurance sector. Currently, there is a lack of comprehensive research focusing on this topic in the professional education sector. This paper is of interest to e-learning developers and educators who currently offer or are considering changing an education programme to a blended *'bricks and clicks'* model, as well as those who want to consider how students can effectively engage in a BLE. From an Irish perspective, the Hunt Report (2011) comments that there is an increasing need for the provision of educational opportunities that differ significantly from the traditional model. The paper highlights that blended learning can be an alternative model to the traditional approach provided the correct supports are in place. The two archetypal learning environments can complement each other and accommodate the different learning styles that contribute to student examination success. Insights are drawn from instructor experience in delivering a blended learning programme to professional learners over a 20-week academic term. This experience is supported with both qualitative and quantitative research, the results of which demonstrate a positive correlation in a BLE between active engagement and examination success for students. Crucially, an iterative process of communication between educator and student is key to enhancing the BLE.

Keywords: Blended learning, case study, learning support, professional insurance education, student engagement, virtual learning environment

Introduction

We are living in a dynamic environment and therefore, new risks evolve through or over time. Subsequently, insurance is an evolving business as demonstrated by an increasing range of products on offer to protect against the vast amount of risks. The Irish insurance sector generates €25 billion in premium income (domestic and overseas) and directly employs around 15,000 people, with thousands more employed indirectly through other services (Insurance Ireland, 2014). Therefore, the Irish insurance industry requires a professional and adaptable workforce to provide advice and solutions to society.

The Insurance Institute of Ireland (III) is the leading professional education body for the general insurance industry in Ireland who can provide for the professional development needs of individuals working in the sector. Within the past few years, teaching and learning practices offered by the III have changed focus to a blended *'bricks and clicks'* model. This practice allows professional education to be made available on a 24/7 basis that fits in with full-time employment. This paper explores a study into determining the effectiveness of active student engagement in a blending learning environment, and experiences incurred in the context of the Insurance Institute of Ireland's professional education course - the Management Diploma in Insurance (MDI).

Blended Learning Opportunities in Professional Education

There is a lack of clarity on a common definition for blended learning (BL) given the variety of terms interchangeably used within the delivery of this model. Terms such as 'hybrid', 'blended', 'mixed', 'integrative', 'flipped classroom', 'flexible' and many more are often associated with BL. It is recognised that "blended learning means different things to different people" (Picciano, 2007, p.8). If we ask ourselves as practitioners to describe the BL that characterises our learning environment, we are likely to find ourselves in an open-ended

2

discussion as to the exact percentage delivered online supported with face-to-face learning (Allen, Seaman, & Garrett, 2007). An alternative definition is an approach that combines a variety of media that creates a new learning environment that is not considered traditional (Norberg, Dziuban, & Moskal, 2011). Thus, educators have some flexibility in their interpretation of the term. For the purposes of this paper, the definition that applies is that "blended learning systems combine face-to-face instruction with computer-mediated instruction" (Bonk & Graham, 2006, p.5). BL is an ever on-going merging of these two learning environments where the educator and learner interact dynamically. Analysis of student experience on the interaction of learning supports in a blended learning environment (BLE) and their resulting learning experience allows for enhancement / refinement in the transmission of knowledge to the learner. As a result, an iterative process embeds itself to BL that minimises confusion and disengagement (Tabor, 2007).

For the BLE to successfully operate, there needs to be student engagement. Student engagement has a wide definition that can incorporate both students' in-class and out-of-class experiences (Coates, 2006). The definition itself will change according to its purpose and objective. A modern definition of student engagement is "the quality of effort students themselves devote to educationally purposeful activities that contribute directly to desired outcomes" (Hu & Kuh, 2002, p.555). The desired outcomes in the professional practice of the Insurance Institute of Ireland (III) is that the learner is able to demonstrate that they have met the required learning outcomes which can be achieved through a process of active engagement that is facilitated by the learning activities in the BLE.

Blended learning appears to be the new paradigm of modern professional education with usage at an increased frequency. Professional education bodies have recognised learners' needs for the provision of flexible education that fits in with full-time employment.

3

Furthermore, literature reveals that student satisfaction is higher for BL courses in comparison to purely face-to-face courses (Dziuban *et al.*, 2006; Owston *et al.*; 2006, Twigg, 2003a), and student satisfaction is lower when BL is withdrawn (Dziuban *et al.*; 2006, Twigg, 2003b). The Hunt Report (2011) calls for the Irish Higher Education (HE) sector to innovate and develop to provide 'flexible' opportunities for larger and more diverse student cohorts. The term 'flexible' in the Hunt Report revolves around the provision of education in the context of "both time and place, and that it facilitates transfer and progression through all levels of system" (2011, p.13). Previously, Darmody & Fleming (2009) echoed similar calls to implement enhanced flexible learning arrangements for Irish part-time students in higher education as the majority were in term-time employment. Blended learning can offer this flexible approach for the Irish HE sector as it can offer enhanced learning supports through telephone, email, tutor-led workshops and online media supports such as webinars, live virtual classes, RSS (rich site summary) feeds, tutor PowerPoint/revision notes, e-Books, discussion forums etc.

Research carried out by the World Bank (2012) estimates that 79% of the Irish population are active users of the internet. This is an impressive phenomenon given that approximately 25% were users at the turn of the millennium. This upturn is due to the rollout of broadband services to the Irish population in 2002. As professional educationalists, this digital technology statistic is to our advantage in the provision of education to a flexible and adaptable society. In addition, it strengthens the incorporation of online learning into education.

Challenges for Professional Education Bodies

For professional education bodies, there remain the same challenges in fostering learning that Irish academic institutions have experienced first-hand. For instance, Biggs (2003) explains

4

there is an ever-changing learner cohort that continually evolves in tandem with the following factors:

- cultural backgrounds

- learning preferences

    - An example is consideration of the VARK categories, i.e. Visual, Aural / Auditory, Read / Write and Kinesthetic. Lin & Hsieh (2001) comment that e-learning can cater for differences in learning preferences and styles and strengthen both collaboration and communication between students and educators.

- technology experiences

    - A likely difference in experiences of technology between generations needs to be borne in mind, e.g. Baby Boomers (born between 1945 and 1964), Generation X (born between the years 1965 - early 1980s), Generation Y (born post 1986) and Generation Z (generation that is currently being born).

- levels of motivation

    - Several factors influence motivation, for example; Why did students choose this qualification? How do they see this education programme assisting in their current professional and / or career development? How do they see this programme help them to become a more effective professional in the future?

- the time left to learn for independent study

    - Professional body students are in full-time employment who engage in part-time study. From a higher education perspective, Darmody & Fleming (2009) comment that the majority of Irish part-time students are mature students who struggle with the different demands of work, family and financial responsibilities.

5

These are the same challenges that professional students face when enrolled in professional study.

Nonetheless, technology in a BLE allows educators to be smarter in their approach to providing education that leads to three positive results namely: (1) improved pedagogy (2) increased access and flexibility and (3) increased cost-effectiveness (Graham, Allen & Ure, 2003 & 2005). Cost-effectiveness is not a significant feature in this study. Nonetheless, initial investment in the development of the BLE is considered expensive but there are cost savings in the longer term (Chamberlain, Davis & Kumar, 2005; Gedik, Kiraz & Ozden, 2013; Koohang & Durant, 2003).

Benefits of Implementing a BLE

The BLE has the potential to improve the student learning experience, by facilitating development of:

1) *collaboration amongst peers and educators* - this is either online or at face-to-face tuition sessions through discussion. Communication is essential between peer and educator and additionally, dialogue is a key element in facilitating meaning through various learning supports (Arbaugh, 2002; Carlile & Jordan, 2005; Geçer, 2013; Irons, Jung, & Keel, 2002).

2) *the interactivity and reflection incorporated into learning activities that further improves upon the learning outcomes and assessment* - conducted by the various learning activities of self-managed / tutor-managed or peer-managed. Constructive alignment would be an essential factor in designing a BLE supported course, involving the design of correct teaching/learning activities and matching it appropriately to the intended learning outcomes and assessment. It allows the learner to feel that there is an appropriate level of support in the learning system (Biggs & Tang, 2011).

6

3)   *superior knowledge construction* - if we refer to Vygotsky's Zone of Proximal

Development (ZPD), a certain amount can be learned unaided but greater knowledge is

acquired through guidance that moves the learner to the next level of learning (Carlile

& Jordan, 2005). Figure 1 demonstrates the learners' development in a BLE

environment and specifically, how it can guide a learner to their next level of learning.

In the ZPD, the learner can grow with both the learning supports and guidance offered.
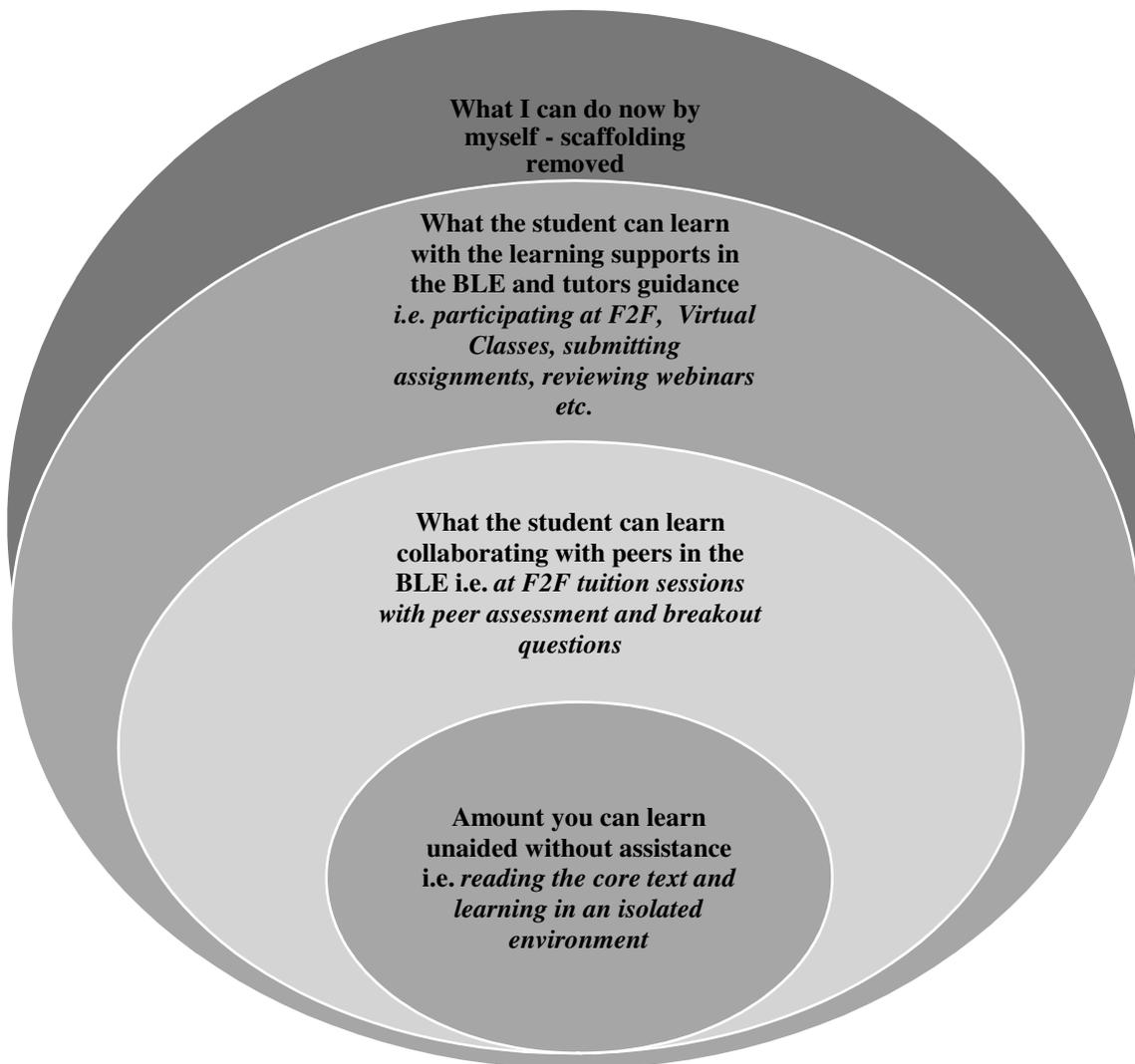
What I can do now by myself - scaffolding removed

What the student can learn with the learning supports in the BLE and tutors guidance *i.e. participating at F2F, Virtual Classes, submitting assignments, reviewing webinars etc.*

What the student can learn collaborating with peers in the BLE i.e. *at F2F tuition sessions with peer assessment and breakout questions*

Amount you can learn unaided without assistance i.e. *reading the core text and learning in an isolated environment*

Figure 1   Learners Development in a BLE Environment

7

Context of the Case Study

The case study is a common research approach in education, which allows researchers to retain holistic and meaningful characteristics of real-life practices because there is no control of behavioural events such as student engagement and performance (Yin, 2009). The qualification that forms the basis of the case study in this paper is the Management Diploma in Insurance (MDI). The MDI education programme was developed in 2012 following research conducted amongst the Irish insurance industry. This identified a strong desire for advanced studies beyond the Minimum Competency Code (MCC) set out by The Central Bank of Ireland.

Emerging literature highlights that undertaking such a course is often not done just for up-skilling, but also for personal fulfilment (Schuller & Desjardins, 2007). The MDI programme allows for this as the MDI student is protecting their value in a competitive sector and in addition, enjoying the collaboration of learning among peers and educators. To reiterate, the MDI programme is not compulsory for active insurance practitioners to complete and goes beyond the Central Bank's minimum competency requirements.

The MDI is both an insurance and a business qualification aimed at aspiring technical and management professionals to enhance their current understanding of business, technical and product knowledge. The MDI programme offered by the III acts as a bridge qualification between the Certified Insurance Practitioner (CIP) and more advanced, globally recognised insurance qualifications such as the Advanced Diploma in Insurance (ACII). The ACII qualification is offered by the UK insurance professional body, The Chartered Insurance Institute (CII) and is regarded as a passport to a successful and fulfilling insurance career.

8

The MDI programme is supported by a learning management system (LMS) called iiiConnect. This LMS is customised software, which is tailored to suit the MDI programme. The LMS provides access to a variety of learning supports, which enhances the BLE, and a simulated learning experience offers both immediate learning and examination support to learners. There is interaction between learner and educator throughout the 20-week academic term with Virtual Classes and Face-to-Face (F2F) tuition sessions. Nonetheless, the learner must take ownership and responsibility for their learning as active engagement with the learning supports is not compulsory.

Advances in digital technology over the past decade have allowed the Insurance Institute of Ireland to deliver professional education to a wider audience with blended teaching and learning strategies. The mixed pedagogical approach within this programme acknowledges a balancing act for studying, family commitments and socialising with full-time employment. This is because the majority of students are working full-time in a variety of roles in the insurance sector.

MDI Programme Design

At the Insurance Institute of Ireland (III), two academic terms run annually for the MDI programme, in May and November. This paper focuses on the May 2013 term, which was first rolled out and had an initial four modules on offer. Students who enrol are advised to register for one module per term. This is because each module has an estimated requirement of 150 hours of study depending on both learners experience and ability.

The four modules that were available for the May 2013 term were:

- MDI-01 Insurance and Business Law

- MDI-04 Motor Insurance

9

- MDI-05 Liability Insurance

- MDI-07 Advanced Claims Management.

All learning supports, including tuition notes, key points, syllabus, learning plans, assignments and sample/past papers are uploaded in portable document format (pdf) on the Institute's VLE, iiiConnect. These supports are considered key for learning and the most popular for students in their study. In addition, iiiConnect also offers blogs, video banks, reference webinars and tuition/virtual class booking facilities. These supports are considered ancillary and would be used depending on students' learning style and need to further scaffold their learning. Three voluntary assignments were available for students to complete during the term, but no marks were awarded towards their final grade. There was no compulsory requirement to offer or complete these assignments. However, the III considered it best educational practice to offer this support so students could have every opportunity to practice their exam technique and support learning. All learning supports were available 24/7 over the 20-week academic term. The blended programme for the May 2013 term was offered as shown in Table 1 below.

Table 1   MDI Learning Supports

TYPE	DESCRIPTION
Face-to-Face (F2F) Tuition	• 3 x 4 hour tutorials delivered by experienced industry professionals. • Sessions that used peer assessment and breakout questions to improve exam technique, guided learning and promote discussions to facilitate learning.
Educational Support	• Induction (1 hour) and Exam / Strategy (1 hour) sessions delivered by III representative at F2F1 and F2F3 respectively. • Provided for learners to demonstrate good revision and exam practice along with promoting the learning supports available.
Development Support	• Dependant on company – representative from Development Services exhibits MDI programme and supports available to current and prospective students.
Virtual Tuition	• 3 x 1 hour live virtual tuition sessions. • 3 classes that reviewed assignments and encouraged peer evaluation. • Final class incorporated an assignment and review of a past written exam paper.

10

iiiConnect	• This is the learning management system (LMS). This online LMS provides access to a variety of learning supports, which enhances the BLE. • Access 24/7.

Module Cohort

For the May 2013 term, 209 students sat their respective final May exam.

Table 2   MDI Module Breakdown Sitting May Exam 2013

MODULE	NUMBER	PERCENTAGE
MDI-01	89	43%
MDI-04	59	28%
MDI-05	27	13%
MDI-07	34	16%
TOTAL	209	100%

Methods

Quantitative

In evaluating the VLE usage, data tracking offered the possibility to build up profiles on

individual student engagement. Statistics on time spent online, accessing online supports and

viewing of the virtual classes were collated directly from iiiConnect at the end of term.

Submission of assignments and face-to-face tuition attendance were manually recorded by

the module co-ordinator on excel files and were populated during the term. Information on

time spent online, accessing online supports, viewing virtual classes, submission of

assignments and Face-to-Face (F2F) tuition attendance was matched against examination

assessment performance to provide a holistic view of student engagement.

11

Qualitative

Furthermore, an end of term survey of open questions was sent to those who successfully passed the MDI exams in order to gather more detailed information to shed light on the statistical information. There was a 46% response rate on this survey. A representative sample of the responses are provided at the close of the relevant metric findings section. All of this collated quantitative and qualitative information had a purpose in identifying the level of student engagement against exam performance and in addition, to allow the III to refine the programme for the November 2013 term. This supports the iterative process between educator and learner in the BLE to ensure appropriate and effective knowledge is made available by means of the correct teaching / learning activity. Student anonymity is used in this research, which is considered an important element of ethical research (Grinyer, 2002).

Research Findings

For the May 2013 academic term, the following metrics were collated:

1.   Time spent online on the VLE

2.   Submission of assignments

3.   Virtual class viewings

4.   F2F tuition attendance

Many discussions took place throughout the May term with cross-departmental input that proved beneficial in gathering internal staff feedback on the running of the MDI programme. Representatives were from the following departments: Development Services; Education; Marketing and Professional Services. This internal feedback in tandem with student engagement and experiences gathered at the end of term provided further insight into how the programme was being implemented and what was effective or not. Further refinements were

12

identified as essential for the November 2013 academic term following collation of this feedback and these are highlighted at the end of the discussion of findings that follow.

The bar charts provide a visual analysis on the end of term performance for learners who successfully passed MDI exams. The pass mark for MDI exams is 55%. The overall pass rate for the four MDI May Exams 2013 was approximately 50%.

Time spent online on the VLE

One measure observed during the term was the average time spent online by students across all four modules and this was plotted against examination success (i.e. those who successfully obtained a pass mark of 55% or more) shown in Figure 2. This shows that students who spend more time using online supports are more successful in their examinations. Examination performance consistently improves in proportion with time spent online.
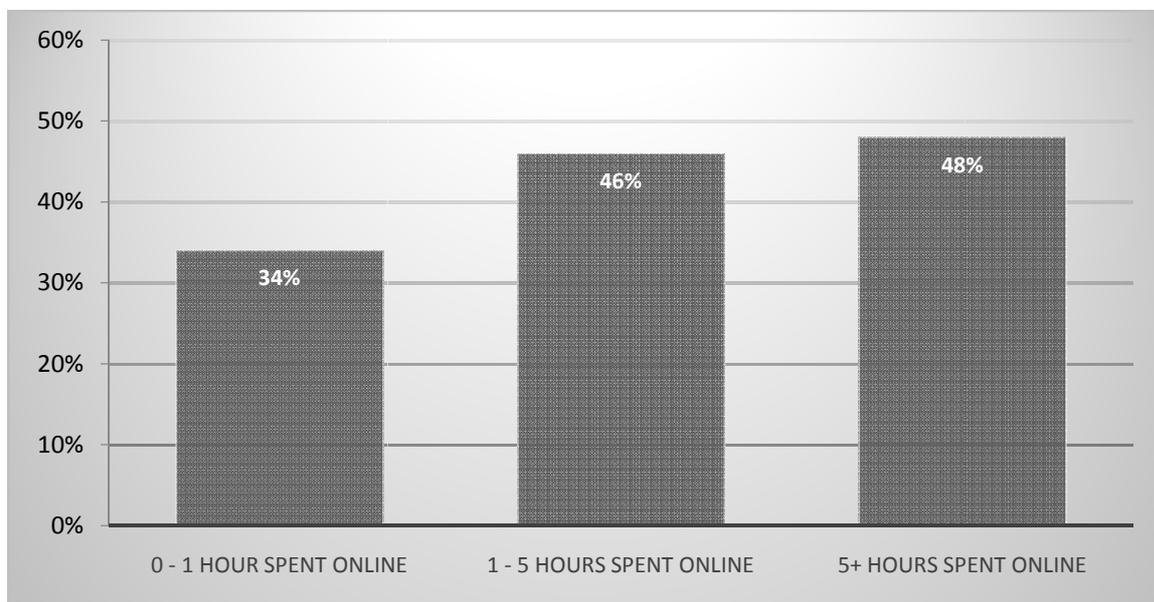

Figure 2   Bar chart showing % student examination success for average numbers of hours spent online

13

Flipping the data around to investigate how students perform when they do not use online supports, it reveals a contrasting picture. The graph in Figure 3 demonstrates that those who are not using online supports do not perform well. Module MDI-07 is the exception, which is perhaps due to the format of the exam, as it focuses on case scenarios and external readings, and in addition, the material is not as complex or technical in comparison to other MDI modules. It can be noted that exam success was 0% for MDI-04 students who did not use any supports available to them. MDI-04 would be characterised as a technical motor insurance module.
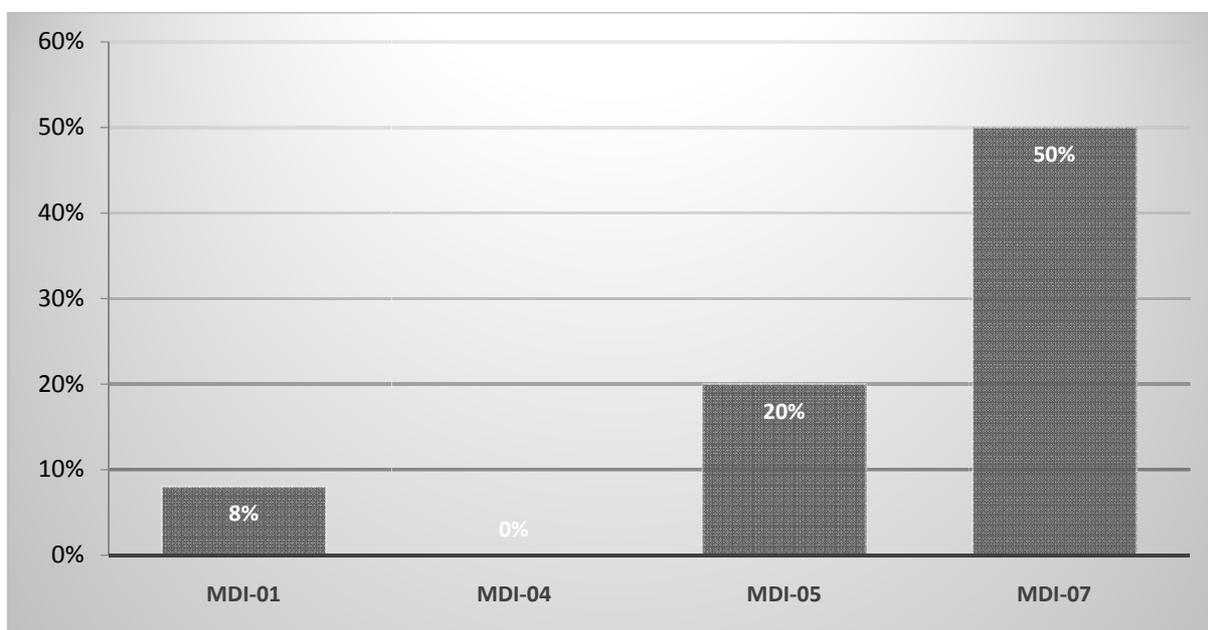

Figure 3   Bar chart showing % student examination success for not using online supports

Therefore, results indicate that those who are spending longer online on the VLE tend to make use of learning supports that prove vital in understanding the learning and assessment environment. Such supports are webinars on exam revision, past/sample papers and learning plans that provide a study planner. The literature reveals that students who have such access will fully understand the assessment tasks and criteria and that improves learning and assessment performance (Price *et al*., 2011; Rust, Price & O'Donovan, 2003).

14

Submission of Assignments

Three voluntary assignments were given to students with two weeks to complete each. The assignments were a formative method of assessment as no marks contributed towards the final grade. The purpose of the assignments was to provide students with an opportunity to become used to preparing and writing answers to written examination style questions. These assignments were effectively a formative method of assessment which Price *et al.* (2011, p.486). describe as "giving students information about how their learning is progressing". Both face-to-face lecturers and virtual class lecturers spoke highly of this learning support and its benefits however, assignment submission rates were not as positive. The omission of a tangible incentive is regarded as a contributing factor to the poor submission rate for assignments. Other factors included student effort and lack of individualised feedback supplied. However, for those students who submitted their work, it established where learners are in their learning and where they are going (William & Thompson, 2007). Furthermore, this exercise gave students a future understanding to the type of model answer required on the day of exam. The bar chart in Figure 4 demonstrates that students who submitted assignments were more successful in their end of module examinations. Submitted assignments were highest for Assignment 1, while it dipped for those who submitted more than one assignment, which is the reason for the varying spike.
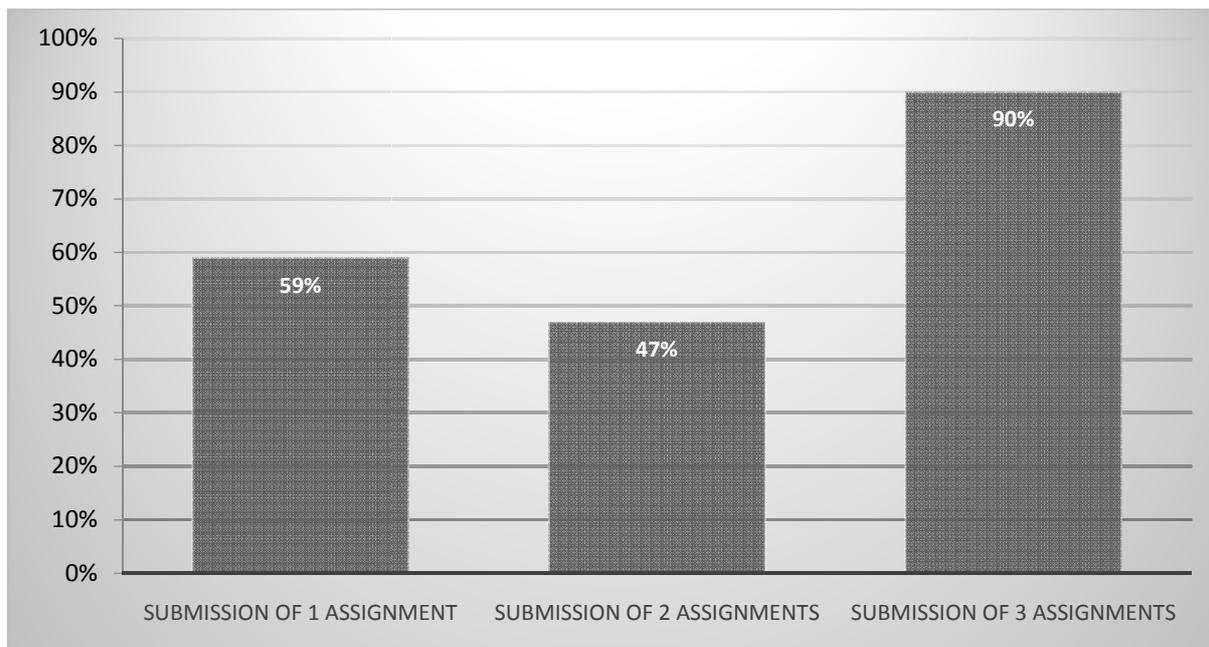
15

Figure 4   Bar chart showing average % student examination success for submission of assignments

Student Feedback on Formative Assignments

Feedback was sought as to why the submission rate for assignments were poor. Students who obtained a pass in the May exams were asked to give their opinions on the extent that assignment submission prior to working online was helpful for exam preparation. Half of the 46% who responded to the survey provided feedback. Representative responses are provided below:

- *I completed the assignments but did not submit them; I found the classes very useful to get into the exam mindset of figuring out what was being asked and how much depth to go into in the answer.*
- *I only submitted one assignment. It was too much work, as no % was attributed to your final mark. Also, personally I did not find it very worthwhile. It would be worth exploring offering a continuous assessment module like the CII examinations.*
- *I found this was an excellent way to prepare, however maybe the opportunity to achieve 10% of the overall paper marks would be a good idea?*
- *Gave a good practice run for exams.*
- *Not huge feedback.*
- *Each subject class had differing ways of giving feedback but both were beneficial.*
- *Current workload pressures and the decision to spend the time available concentrating on studying the textbook.*

16

Lessons Going Forward: Assignments and Virtual Classes

Due to the introduction of three new modules to the MDI programme for the November 2013 term, it would be administratively burdensome to co-ordinate three virtual classes and administer three assignments for each module. In addition, the low uptake from learners for live virtual classes demonstrated that it is difficult for learners to balance their time between live virtual classes and submission of three assignments.

For formative assignments, the following changes were proposed:

- Rebrand to mid-term assignment and communication of benefits to encourage student uptake

- A reduction from three assignments to one. Furthermore, to develop a single mid-term assignment which students would have on average 2–3 weeks to complete which would provide flexibility with students in full-time employment

- Incorporate individual student feedback to develop students' learning and further refine exam technique. Proposed feedback included the issue of a summative mark (still no marks awarded towards final grade) and supply of detailed individual formative feedback, which was not given to the May 2013 cohort. Feedback should highlight what the student should continue do, what they should start or do more of, considerations as a point of growth and what they should stop or do less of. It must be highlighted that providing rich formative feedback is demanding on resources (Price *et al.*, 2011). For the III, the cost includes external resources correcting the assignments and providing individualised feedback and in addition, in-house module co-ordinators' time on quality assurance and administration.

17

Virtual Class Viewings

This learning support linked to the assignments resulted in virtual class lecturers reviewing model answers to the assignments. Virtual Class 3 offered the opportunity to review a past paper with the lecturer. The recordings of the virtual classes were made available online within a two-week timeframe for students who could not attend or participate in the live class.

Live virtual classes did not have a good participation rate. This may have been affected by the timing as they commenced at 17.30 on a weekday, which conflicted with social/work demands on students. The virtual class experience highlighted the time demands students in full-time employment face. The bar chart in Figure 5 shows examination success in relation to accessing each of the three on-demand virtual classes. The information reveals that students may have gained more from Virtual Class 3 which contained guidance on exam preparation through the review of a past paper.
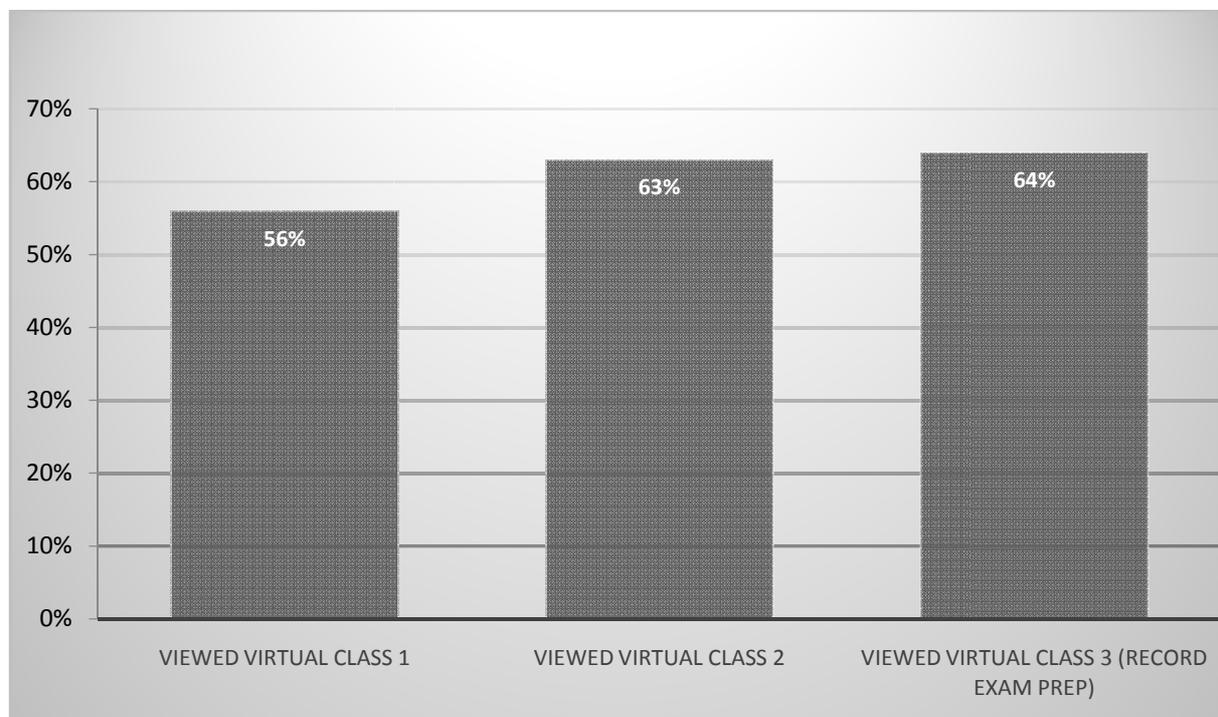

Figure 5   Bar chart showing % student examination success for each viewing of the 3 on-demand virtual classes

18

Overall, the concept of a virtual class as a learning support has been shown to produce good results for those students who actively engage.

Student Feedback on Virtual Classes

In order to obtain more rounded information on the virtual classes, students who obtained a pass in the May exams were asked why they did not participate in the virtual classes. All 46% of the participants who responded to the survey provided feedback to this question.

Responses included the following:

- *I did watch them but never participated as I found them hard to remember or diary to log on when live. I also did not feel that confident in participating, as was not that tuned in to software.*
- *Time constraints.*
- *I find it easier to study by reading - that way I am learning at my own pace and not somebody else's. I was used to operating in this manner from the CIP exams.*
- *I viewed one of them after the event but I found the presentation very dry. It was like watching someone read their own notes. I much prefer the direct engagement of face-to-face sessions.*
- *Missed the lectures, but did listen back to them at a later point.*
- *Current workload pressures and the decision to spend the time available concentrating on studying the textbook.*
- *…having already completed a degree where my learning objectives were identified it was recommended that I complete study through written notes and diagrams rather than with virtual aids.*

Face-to-face (F2F) Tuition Attendance

MDI F2F tuitions are developed with a significant emphasis on the constructivist learning theory of practice in which individuals construct knowledge and meaning from experience (Jordan, Carlile & Stack, 2008). It is well documented that constructivist-teaching practices that are inherent in education programmes obtain significant success in promoting student learning (Davis & Samura, 2002; Fang & Ashley, 2004; Gordon & O'Brien, 2007; Gordon 2009; Marlowe & Page, 2005; Oxford, 1997; Richardson, 1997). Johnson & Johnson (1986) make the argument that due to constructivist teaching being student-centred, it allows the

19

learner to develop critical thinking skills and longer retention than those students working alone.

Twelve hours of F2F tuition support was available over three Saturdays in the 20-week term. In addition, students were offered two hours of educational support with an induction and exam revision session. The MDI F2F tuition sessions provide an opportunity for tutor and peer interaction with the use of peer assessment and breakout questions to improve exam technique, guided learning and promote discussions to facilitate learning. The graph in Figure 6 demonstrates that students attending F2F tuition attendance improve their chances of exam success.
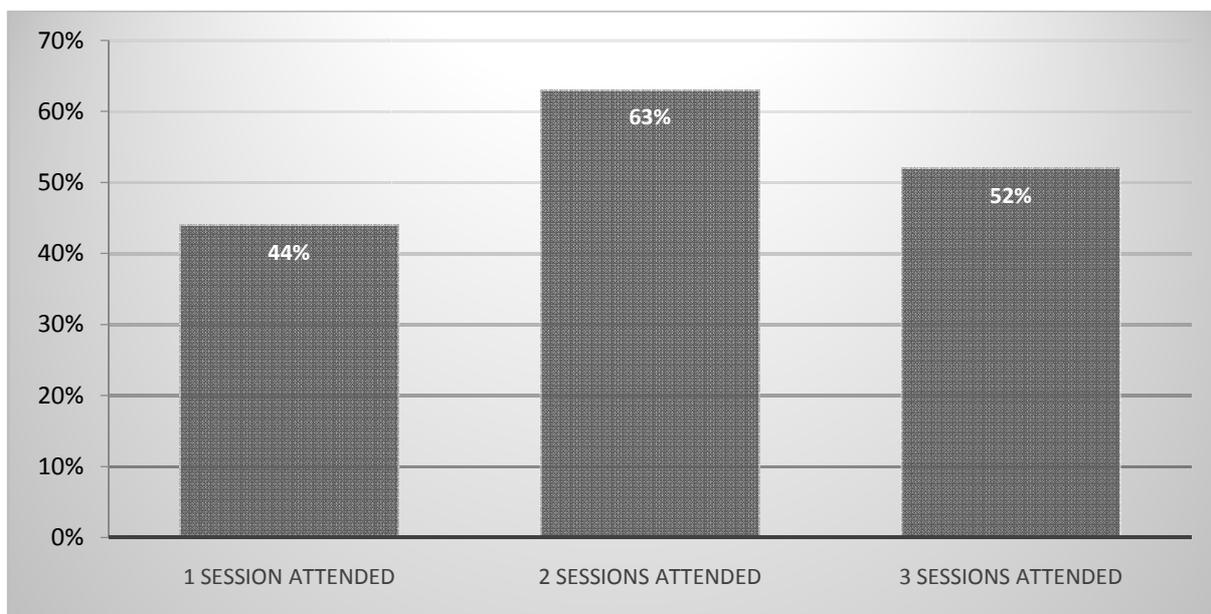

Figure 6   Percentage of student examination success for tuition attendance

Student Advice for Future MDI Participants

To discover the overall student experience of interaction with the learning supports, students who obtained a pass in the May exams were asked to provide advice to future cohorts undertaking the MDI. All 46% of the participants who responded to the survey provided feedback to this question. Responses included the following:

20

- *Go to tutorials, use online sample papers and study the book.*
- *Definitely take part in all lectures and complete all online activity.*
- *There's lots of exam support available at your fingertips which really help when revising the course material. The face-to-face tuition is very fast paced but you get extra pieces of advice which you just don't get in the textbooks. This gave me a more complete picture of the overall course making it easier to understand and study and to know which case laws are more relevant.*
- *Leave yourself plenty of time to study and attend lectures and interact with others who are doing them as it is of great help.*
- *Study early and use the online supports.*
- *Give it lots of time to be able take full advantage of supports available.*
- *Do the virtual class.*
- *Give it lots of time to be able take full advantage of supports available.*
- *I would suggest that students sit only one module at a time. The textbook realistically needs to be read through at least twice. This combined with the time needed for revision is a big burden combined with work/family commitments.*

This helpful feedback reveals the variety of learning supports available for students in which engagement is key in leading to exam success.

Conclusion

This study concludes that there must be accountability and responsibility in meeting learners' needs to foster greater collaboration and engagement between learner and teacher. There is an ever-increasing need to understand our learners better. No professional body or academic institution is immune from the need to encourage student engagement for promoting higher quality learning consequently leading to improved exam performance. It is important to give the students a voice on active engagement throughout the term within a blended learning programme. They are being 'heard' in their BLE as observed learner activities explicitly reveal what supports students prefer to help their learning and the guidance they find perceive as productive e.g. learning plans, tuition notes, key points and past papers.

Two factors play a critical part in virtual learning success, attitude and motivation (Keller, 1983). It is possible to see how students interact with the learning material online, given there is more opportunity for independent learning on the blended programme. This is not fully

21

practicable in the Face-to-Face lectures, which are characterised as the 'traditional' classroom. The VLE allows highlighting of the learning supports that learners find helpful and as an assist to them in drawing inferences and interpretations on the module content. As educators, we can observe and monitor the number of log-ins, time spent online and learning supports accessed/downloaded. Overall, this study has found that active engagement in a blended learning environment contributes to independent learning and self-efficacy that improves students' learning in a professional education context. In turn, this has facilitated a positive student learning experience.

Important directions for future research include strengthening student engagement and asking what students want. This should include analysis into what really motivates them to engage in their learning. This type research should be of benefit in allowing practitioners to incorporate these motivating drivers into the BLE.

Implications for Future Practice

The discussion and analysis of this case study allows us as educators to appropriately design the teaching and learning activities to guide the learner on technical material that may otherwise prove difficult to achieve unaided. In essence, this is underpinned by Vygotsky's Zone of Proximal Development to the learning/teaching activities for scaffolding the learner; furthermore, it aligns such activities appropriately to both assessment and intended learning outcomes. An imbalance of either can lead to surface learning by the students, which does not support active engagement nor foster a good learning experiences in the BLE.

22

Acknowledgement

The author would like to thank all colleagues from The Insurance Institute of Ireland who work in tandem to identify, meet and exceed the professional development needs of individuals working in the financial services sector.

23

References

Allen, E., Seaman, J., & Garrett, R. (2007). Blending in: The extent and promise of blended education in the United States. *Proceedings of The Sloan Consortium.* Retrieved 16 May, 2014, from www.sloanconsortium.org/publications/survey/pdf/Blending

Arbaugh, J.B. (2002). Managing the on-line classroom: a study of technological and behavioural characteristics of web-based MBA courses. *Journal of High Technology Management Research, 13,* 203-223.

Biggs, J. (2003). *Teaching for quality learning at university: What the student does.* 2nd edn. Berkshire, UK: Society for Research into Higher Education: Open University Press.

Biggs, J., & Tang, C. (2011). *Teaching for Quality Learning at University,* 4th edn. Maidenhead: Open University Press.

Bonk, C.J., & Graham, C.R. (Eds.). (2006). *The handbook of blended learning: Global Perspectives, local designs.* San Francisco: Pfeiffer.

Carlile, O., & Jordan, A. (2005). It works in practice but will it work in theory? The theoretical underpinnings of pedagogy. In O'Neill, G., Moore, S. & McMullan, B. (Eds.), *Emerging issues in the practice of teaching* (pp.15-26). Dublin: AISHE.

Chamberlain, M., Davis, L., & Kumar, M. (2005). The University of Houston embraces hybrid instruction. *Texas Journal of Distance Learning, 2*(1), 17-23.

Coates, H. (2006). *Student engagement in campus-based and online education: university education.* London, New York: Routledge.

Darmody, M., & Fleming, B. (2009). 'The balancing act' - Irish part-time undergraduate students in higher education. *Irish Educational Studies, 28*(1), 67-83.

Davis, B., & Samura, D. (2002). Constructivist discourses and the field of education: Problems and possibilities. *Educational Theory, 52,* 409-428.

Dwyer, C.A (2007). *The Future of Assessment: Shaping Teaching and Learning.* Mahwah, N.J.: Lawrence Erlbaum Associates.

Dziuban, C., Hartman, J., Juge, F., Moskal, P., & Sorg, S. (2006). Blended learning enters the mainstream. In C.J. Bonk & C.R. Graham (Eds.), *The Handbook of Blended Learning: Global Perspectives, Local Designs* (pp.195-206). San Francisco, CA: Pfeiffer.

Fang, Z., & Ashley, C. (2004). Preservice Teachers' Interpretations of a Field-Based Reading Block. *Journal of Teacher Education*, 55, 39-54.

Geçer, A. (2013). Lecturer-Student Communication in Blended Learning Environments. *Educational Sciences: Theory & Practice, 13*(1), 362-367.

Gedik, N., Kiraz, E., & Ozden, Y. (2013). Design of blended learning environment: Considerations and implantation issues. *Australasian Journal of Education Technology, 29*(1), 1-19.

24

Gordon, M., & O'Brien, T. (2007). *Bridging Theory and Practice in Teacher Education.* Rotterdam, Netherlands: Sense Publishers.

Graham, C.R., Allen, S., & Ure, D. (2003). *Blended learning environments: A review of the research literature.* Unpublished manuscript, Provo, UT.

Graham, C.R., Allen, S., & Ure, D. (2005). Benefits and challenges of blended learning environments. In M. Khosrow-Pour (Ed.), *Encyclopedia of information science and technology* (pp.253-259). Hershey, PA: Idea Group.

Grinyer, A. (2002). The Anonymity of Research Participants: Assumptions, Ethics and Practicalities. *Social Research Update*, Issue 36. University of Surrey.

Hu, S., & Kuh, G.D. (2002). *Being (Dis)engaged in Educationally Purposeful Activities: The Influences of Student and Institutional Characteristics. Research in Higher Education,* 43(5), 555-575.

Hunt, C. (2011). National Strategy for Higher Education to 2030 - Report of the Strategy Group. Retrieved 16 May, 2014, from http://www.hea.ie/en/node/1303

Insurance Ireland (2014). Factfile 2012. Retrieved 16 May, 2014, from http://www.insuranceireland.eu/news-publications-and-events/publications/factfile-2012

Irons, L.R., Jung, D.J., & Keel, R.O. (2002). Interactivity in distance learning: The digital divide and student satisfaction. *Educational Technology & Society*, 5(3), 175-188.

Keller, J.M. (1983). Motivational design of instruction. In C.M. Reigeluth (Ed.), *Instructional Design Theories and Models: An Overview of their Current Status* (pp.383-434). Hillsdale, NJ: Erlbaum.

Johnson, R.T., & Johnson, D.W. (1986). Action Research: Cooperative learning in the science classroom. *Science and Children,* 24, 31-32.

Jordan, A., Carlile, O., & Stack, A. (2008). *Approaches to Learning: A Guide for Educators.* Berkshire: Open University Press.

Koohang, A., & Durante, A. (2003). Learners' perceptions toward the web-based distance learning activities/assignments portion of an undergraduate hybrid instructional model. *Journal of Information Technology Education, 2,* 105-113.

Lin, B., & Hsieh, C. (2001). Web-based teaching and learner control: A research review. *Computers and Education,* 37(3-4), 377-386.

Marlowe, B., & Page, M. (2005). *Creating and Sustaining the Constructivist Classroom.* Thousand Oaks, CA: Corwin Press.

Norberg, A., Dziuban, C.D., & Moskal, P.D. (2011). A time-based learning blended learning model. *On the Horizon, 19*(3), 207-216. Retrieved 16 May, 2014, from http://search.proquest.com/docview/888254241

25

O'Neill, G., Moore, S. & McMullin, B. (Eds.) (2005). *Emerging Issues in the Practice of University Learning and Teaching.* Dublin: AISHE.

Oxford, R. (1997). Constructivism: Shape-Shifting, Substance, and Teacher Education Applications. *Peabody Journal of Education*, 72, 35-66.

Owston, R.D., Garrison, D.R., & Cook, K. (2006). Blended learning at Canadian universities: issues and practices. In C.J. Bonk & C.R. Graham (Eds.), *The Handbook of Blended Learning: Global Perspectives* (pp.502-514). San Francisco: Pfeiffer.

Picciano, A.G. (2007). Introduction. In A.G. Picciano, & C.D. Dziubian (Eds.), *Blended learning research perspectives* (pp.5-17). Needham, MA: The Sloan Consortium.

Picciano, A.G., & Dziubian, C.D. (Eds.) (2007). *Blended learning research perspectives.* Needham, MA: The Sloan Consortium.

Price, M., Carroll, J., O'Donovan, B., & Rust, C. (2011). If I was going there I wouldn't start from here: a critical commentary on current assessment practice. *Assessment & Evaluation in Higher Education,* 36(4), 479-492.

Reigeluth, C.M. (1983). *Instructional Design Theories and Models: An Overview of their Current Status*. Erlbaum, Hillsdale, NJ.

Richardson, V. (1997). *Constructivist Teacher Education: Building a World of New Understandings.* London: The Falmer Press.

Rust, C., Price, M., & O'Donovan, B. (2003). Improving students' learning by developing their understanding of assessment criteria and processes. *Assessment & Evaluation in Higher Education,* 28(2), 147-164.

Schuller, T., & Desjardins, R. (2007) *Understanding the social outcomes of learning.* Paris: OECD Directorate for Education.

Tabor, S.W. (2007). Narrowing the Distance. *Quarterly Review of Distance Education,* 8(1), 47-57.

The World Bank (2012). Internet Users (per 100 people). In *World Development Indicators.* Retrieved 16 May, 2014, from http://data.worldbank.org/indicator/IT.NET.USER.P2/countries/1W?display=default

Twigg, C.A. (2003a). *Improving Learning and Reducing Costs: Lessons Learnt From Round 1 of Pew Grant Program in Course Redesign*. The National Centre for Academic Transformation, New York, NY.

Twigg, C.A. (2003b). Improving learning and reducing costs: new models for online learning. *EDUCAUSE Review*, September/October, 28-38.

William, D., & Thompson, M. (2007). Integrating Assessment with Instruction: What Will it Take to Make it Work? In C.A. Dwyer, (Ed.), *The Future of Assessment: Shaping Teaching and Learning* (pp.53-82). Mahwah, N.J.: Lawrence Erlbaum Associates.

26

Yin, R. (2009). *Case study research: design and methods,* 4th edn. Thousand Oaks, CA: Sage Publications.

27