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Adult learner engagement with learning supports in a blended learning environment in Irish insurance education

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Adult learner engagement with learning supports in a blended learning environment in Irish insurance education

Ian Griffin

MA Thesis

Masters (MA) in Higher Education 2015

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I certify that this thesis which I now submit for examination for the award of Masters (M.A.) in Higher Education is entirely my own work and has not been taken from the work of others, save and to the extent that such work has been cited and acknowledged within the text of my own work.

This thesis has not been submitted in whole or in part for another award in any other third level institution other than part-fulfilment of the award named above.

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Abstract

This case study reports on the results and experiences of adult learner engagement when using learning supports within a blended learning environment (BLE) in Irish insurance education. Currently, there is a lack of comprehensive research focusing on this area in the professional education sector. This research is of interest to educators who offer a blended 'bricks and clicks' model to adult learners within either a professional or a higher education programme. For instance, this blended learning approach model is used at an increased frequency by modern professional education with education programmes shifting from a tutor-centred to more learner-centred approach. From an Irish higher education 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. Research demonstrates that active adult learner engagement with learning supports in a blended learning environment increases the chances of exam success (Griffin, 2014). Nonetheless, adult learner engagement with both types of learning supports (i.e. face-to-face and in the cloud) varies for The Insurance Institute of Ireland in using this model. This case study, designed from the perspective of an adult learner highlights active and passive engagement with learning supports, levels of satisfaction, attitude and value towards learning supports and post-reflective thoughts towards engagement. The module MDI-01 Insurance and Business Law is used as a case study within the Management Diploma in Insurance (MDI) programme. The case study is supported with both qualitative and quantitative research from 58 professional learners' engagement over a twenty-week academic term. The results demonstrate that adult learners may differentially prefer certain learning supports in each learning environment or incur certain challenges in engaging with the face-to-face supports. As such, each adult learner tailors their level of engagement to accommodate their learning style and overcome these barriers. From this, the two archetypal environments in the blended learning model can complement each other and accommodate the different learning styles that are inherent to each individual adult learner.

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Ian Griffin

Table of Contents

List of Figures

List of Tables

List of Abbreviations

ACII	Advanced Diploma in Insurance
APA	Accredited Product Adviser
BL	Blended learning
BLE	Blended learning environment
CID	Certified Insurance Director
CII	The Chartered Insurance Institute
CIP	Certified Insurance Practitioner
FCII	Fellowship of the Chartered Insurance Institute
III	The Insurance Institute of Ireland
LMS	Learning management system
MCC	Minimum Competency Code
MDI	Management Diploma in Insurance
VLE	Virtual learning environment

List of Appendices

C h a p t e r   1
Introduction

1.1 Introduction

We are living in a dynamic economic 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 providing for the professional development needs of individuals working in the sector. The III was founded in 1885 and now has over 12,500 members. The III's examination and training programmes equip insurance practitioners with the knowledge and understanding of insurance needed to perform their roles effectively. The III's activities are extensive, providing relevant programmes of quality professional insurance education from entrant level right up to executive level; training and development support, including continuous professional development; and maintenance of high professional standards. The III has developed a wide range of qualifications to meet the needs of the general insurance industry (reference Appendix 1).

1.2 The research context and rationale

Professional education bodies are increasingly recognising adult learners' needs for the provision of flexible education that fits in with full-time employment. Within the past few years, teaching and learning practices offered by the III have changed focus to a blended 'bricks and clicks' model. Blended learning (BL) appears as the fresh paradigm of modern professional education with delivery at an amplified frequency and shifting from a tutor-centred to more learner-centred approach (Allan, 2007; Griffin, 2014; Chartered Accountants Ireland, 2015; Institute of Banking, 2015; Law Society of Ireland, 2015). Furthermore, from a North American perspective Moskal, Dzubian and Hartman (2013) state that blended learning models are increasingly used within higher education (Kaur & Ahmed, 2005), industry, primary and secondary education (Keller, Ehman, & Bonk, 2003) and even the military (Bonk, Olson, Wisher, & Orvis, 2002). Even the Irish Higher Education (HE) sector has been asked to modernise and change to deliver 'flexible' opportunities for larger and more diverse student groups (Hunt Report, 2011). However, there is a lack of clarity on a common definition for BL given the variety of terms interchangeably used within the delivery of this model. This is because BL *'means different things to different people'* (Picciano, 2007, p.8). A simple characterisation is *'blended learning systems combine face-to-face instruction with computer-mediated instruction'* (Bonk & Graham, 2006, p.5). This characterisation is most familiar to the III given that either type of learning environment is delivered at varying percentages within each education programmes (reference Appendix 2). This type of delivery allows for the provision of professional insurance education on a 24 / 7 basis that fits in with full-time employment and which advocates flexibility of time, place and pace of professional adult learning.

Research has found that active adult learner engagement with learning supports in a blended learning environment increases a professional learner's chance of exam success with the III (Griffin, 2014). Research further comments that active engagement in a BLE contributes to independent learning and self-efficacy that improves learning, which in turn, facilitates a positive adult learner experience (Griffin, 2014). However, adult learner engagement with the learning supports (i.e. face-to-face and in the cloud) varies without a research informed understanding as to why this phenomenon is occurring within this blended learning model. With this initial theoretical perspective in mind, the researcher asks; why do adult learners not actively engage during a term with the learning supports available in both environments? In addition, when engagement occurs, why at such varying rates? To address these questions on the various patterns of adult learner engagement, the module MDI-01 Insurance and Business Law within the Management Diploma in Insurance (MDI) programme is used as a case study in this research. Appendix 1 provides an overview of the MDI programme along with the MDI-01 module descriptor and syllabus. Appendix 2 provides the blended learning module design and recommended hours of engagement. The researcher's current role at the III is a Senior Education Specialist, planning and designing the blended learning module and the associated learning supports or blended learning activities. The researcher does not conduct any of the face-to-face tuition sessions nor assess any adult learners' end-of-term exams.

1.3 The research question and aim

The main question for this study is as follows:

> *Why do adult learner engagement levels differ between the online learning supports and the face-to-face learning supports provided on a compulsory professional development blended learning module within Irish insurance education?*

The aim of this thesis is to address the research question as to why adult learner engagement with both types of learning supports is not in the broad sense truly active at The Insurance Institute of Ireland (III) for a compulsory professional development module. Professional development is a learning process in which "practitioners are active participants in determining their own learning needs and in designing and implementing appropriate learning activities" (Kutner & Tibbetts, 1997, p. 1). Therefore, the primary objective will be to analyse the factors that influence adult learners' decisions to engage and learn. In addition, the case study aims to provide findings and recommendations for the III to consider for the enhancement of adult learner engagement with learning supports in a blended learning environment. Moskal *et al.* (2013) comment that blended learning needs careful policy development and delivery as it interconnects with virtually every zone of the educational environment. Therefore, this research can help the III on decision-making and strategy development on the provision of learning supports in a blended learning environment.

1.4 Overview of the thesis

This thesis is organised into five chapters. As a quick recap, Chapter One provides a context to the research question. Chapter Two focuses on the literature review, which relates to and informs the issues on adult learning and engagement with their studies in a constructivist blended learning environment. Chapter Three discusses the research design, theories and methods for this research. Chapter Four presents and discusses the findings of this case study research. Chapter Five provides the conclusion and recommendations as well as offering suggestions for further research.

Chapter 2
Literature review

2.1 Introduction

This chapter explores the literature relevant to the research question. Before conducting a review of the literature, Bell (2010) recommends that there must be parameters to the search and use of keywords, which helps a researcher to identify relevant sources and to eliminate most of the irrelevancies. Bell (2010, p.84) further comments that a researcher should answer some questions that act as an aid in the literature review. The first of the questions is, *do you want information about literature from 1800 to the present day?* As this is a small-scale study, the aim is to review literature within a five to ten year period where possible. Nonetheless, it is essential for the researcher to engage with earlier quality research to take account of how the existing corpus of research developed over time. Keywords that are associated with this research in this chapter are the following: blended learning (BL), constructivist, learning support, professional insurance education, student / adult learner engagement and blended learning environment (BLE). Secondly, *where do you plan to concentrate your study?* The plan is to concentrate the research within the *'bricks and clicks'* sphere of the III in a professional insurance education context amongst adult learners. Thirdly, *are you only interested in one discipline area?* Adult learning, blended learning, constructivism and student / adult learner engagement are the key discipline areas in this chapter. Finally, *does it matter whether members of your sample are in higher education or not?* As the III is a professional education body, adult learners partake in professional education. Research and results from higher education institutions have benefits as parallels are drawn and lessons are learned which provides focus and guidance in this chapter.

2.2 Understanding a cohort of adult learners engaging with learning supports in a blended learning environment

Like blended learning, there is no common definition for adult learners (Merriam, Caffarella & Baumgartner, 2007). However, adult learners can be characterised by their biological, psychological, socio-economic development along with their readiness and motivation to learn (Erikson, 1968; Knowles, 1980; Clark & Caffarella, 1999; Bee & Bjokrland, 2004). Research suggests that adult learners have different learning needs and expectations, which differentiates these experiences from the traditional student (Ausburn, 2004). It is important to understand the earlier intellectual constructs such as Lindeman who in 1926 provided a framework for understanding adult learners and defined adult education as "a continuing process of evaluating experiences, a method of awareness through which we learn to become alert in the discovery of meaning" (1989, p.6). Lindeman (1989) also believed that an adult would be more co-operative in a non-authoritarian learner-centred approach, excavating secondary facts aided by their prior experience.

Knowles proposes a theory of adult learning, pedagogy for adults called andragogy, which has become a universal acceptance of assumptions of adult learners (Merriam *et al.*, 2006). Knowles (1980) also provides six adult learning principles the first of which is that the learner wants to know why they must learn something before beginning their learning and are relevancy oriented. Secondly, adult learners have a psychological need to be recognised as experienced and capable of self-direction. They resist learning when ideas or information are imposed upon them (Fidishun, 2000). Thirdly, adult learners have life experiences and these can be a rich source to bring knowledge to learning experiences. Fourthly, adults must "experience a need to learn it order to cope more satisfyingly with real-life tasks or problems" (Knowles, 1980, p.44). This is the opposite of the traditional student whose willingness to learn is a function of biological development and academic pressure. Fifthly, adult learners are practical and have a problem-centred positioning to learning, whereas, the traditional student

has a subject-centred positioning to learning. Finally, adult learners motivation are more internally motivated which is driven by factors such as self-esteem, better quality of life, self-confidence and self-esteem.

Other adult education theorists also factor in independence, self-direction, and affinity for real-life learning as key attributes of adult learners (Tough, 1977; Brookfield, 1986; Fellenz & Conti; 1989; Merriam & Caffarella, 1999; Ausburn, 2004). From these core principles, a crucial component in assisting adults to learn is the learning contract, which is a support used by learners to plan and guide their learning (Tennant, 2006). Tennant comments that the learning contract "is negotiated between the learner and an adviser, who normally has a vested interest in the learning activities in the contract (e.g. supervisor, peer, academic)" (2006, p. 9). Pratt (1993) states that in order for learning to occur, knowledge must be actively constructed by the learner and fundamentally, learning is "an interactive process of interpretation, integration, and transformation of one's experiential world" (p. 17). The interaction is key here as Knowles comments that the actual quality and extent of learning by adult learners is "clearly influenced by the quality and amount of interaction between the learners and their environment and by the educative policy of environment" (p. 56, 1988).

The challenge remains that adults are recognised as "extremely diverse in their nature, needs and preferences" (Cornelius & Gordon, 2009, p. 241). Educators do recognise that adult learners are self-directed as per Knowles but there are adult learners who may need that additional support for self-direction (Cornelius & Gordon, 2009). This diversity and self-direction becomes further intensified by adult learners having different motivations for engaging in education, which competes with a variety of demands with both their time and attention (Soares, 2009). Houle (1993) bracketed the motivations into three distinct categories, which may affect their engagement within the learning environment. Some adults can be 'goal-oriented' who engage in education for achieving honestly clear-cut objectives such as a better job or an increase in income. Other adults can be 'activity-oriented' who engage in education for social or cultural reasons such as the opportunity for networking or meeting new people. In

addition, there could be "those who take part because they find in the circumstances of the learning a meaning which has no necessary condition, and often no connection at all, with the content or the announced purposes of the activity" (Knowles, 1988, p.42). Finally, some adults can be 'learning-oriented' who engage in education to fulfil a desire to know and pursue knowledge for their personal enjoyment. All of these different assumptions of adult learners have direct implications for educational practice. For instance, Knowles (1988) says we should be mindful of the learning climate. The actual environment that is created must be one that makes adult learners feel at ease. Secondly, Knowles says the diagnosis of needs must be recognised. Adult learners will be highly motivated to learn things that they find are of relevance, which is a key principle of adult learning. Thirdly, the planning process and the planning of learning is a mutual agreement between the adult learner and educator. This refers back to the previously discussed learning contract and an adult learner's self-direction. Fourthly, the actual conducting of learning experiences between the adult learner and educator. To illustrate, the role of educator becomes more of a guide in adult learning as opposed to a teacher role as in 'to teach' in pedagogical practice. Finally, the actual evaluation or assessment of the learning material between the two parties. Similar to the planning process, evaluation takes the form of a mutual evaluation between adult and educator.

Irrespective of adult learners, for the blended learning environment (BLE) to operate successfully there needs to be a form of interaction or engagement from the learner. Student engagement is an essential factor for both student learning and personal development (Kuh, 2001; Hu & Kuh, 2002; Sun & Rueda, 2012; Gebre, Saroyan & Bracewell, 2014). Student engagement has an extensive definition that can incorporate both learners 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 term 'quality' is important here because it focuses on how learners actively and deliberately engage in a course, which promotes higher quality learning (Krause & Coates, 2008). There are a variety of indicators to determine student

engagement but Chickering and Gamsons (1987) principles of good practice in undergraduate education have allowed learners and educators to foster student engagement and produce desired outcomes (Kuh, 2001). These seven principles include 'student-educator communication', 'co-operation amongst learners', 'immediate feedback', 'active learning', 'emphasise time on task', 'communicate high expectations', and 'respect diverse talents and ways of learning'. From a North American perspective, student engagement, which is commonly called learner interaction, is "the defining attribute for quality and value in an online learning experience" (Wagner, 2006, p.44). This level of engagement or interaction will differ within a BLE as engagement will be occurring synchronously (non-flexible in which learning occurs at a specific time) within the traditional environment and asynchronously (flexibility for the learner to engage at any time) in the online environment (Graham, 2006). This leads Graham (2006) to conclude that the level of engagement has been factually dissimilar within both environments. Of note however is Wagner's definition of engagement, which leads to outcomes that similarly revolve around Chickering and Gamsons' principles that can be linked back into Knowles principles of adult learners. These outcomes are 'participation', 'feedback', 'communication', 'elaboration', 'learning control', 'motivation', 'negotiation', 'team building' and 'process of discovery' (Wagner, 2006). Therefore, in order for learning to take place for adult learners and to produce engagement with learning supports, there must be a form of participation, communication and co-operation (Illeris, 2003).

As discussed, blended learning (BL) is an area that has a variety of definitions and even universities are finding it hard to define which is currently finding its place in the amphitheatre of education (Moskal, Dzubian, & Hartman, 2013). Terms such as 'hybrid', 'blended', 'mixed', 'integrative', 'flipped classroom', 'flexible' and many more are often associated with BL. If educators ask themselves as practitioners to describe the BL that characterises their learning environment, there is likely to be an open-ended discussion as to the exact percentage delivered online supported with face-to-face learning (Allen, Seaman, & Garrett, 2007). There is no transparency with the term and it can become more challenging when eLearning comes into play (Oliver & Trigwell, 2005). Some research suggests that the actual term blended learning could potentially cease to exist in entirety, as the majority of programmes will integrate an

appropriate blend (Bonk & Graham, 2006; Allan, 2007). This is because both emerging and existing technologies will become commonplace in an education programme with practitioners continually reflecting on how blended learning is achieved (Bonk & Graham, 2006).

In essence, blended learning can be characterised as an approach that combines a variety of media that creates a new learning environment, which results in its characterisation as non-traditional (Norberg, Dziuban, & Moskal, 2011). Thus, educators have given themselves flexibility in their clarification of the term. Specifically, blended learning is an ever on-going merging of two learning environments (face-to-face and computer-mediated instruction) where the educator and learner interact dynamically. This results in organisations, or individuals tailoring the practice of blended learning to their own needs and requirements (Chew, Jones & Turner, 2008). Figure 1.1 demonstrates where BL falls between online and face-to-face learning which highlights that there is no determined percentage to each distinct learning environment to be categorised as BL (Allan, 2007). Therefore, blended can occur at many different levels (Bonk & Graham, 2006).
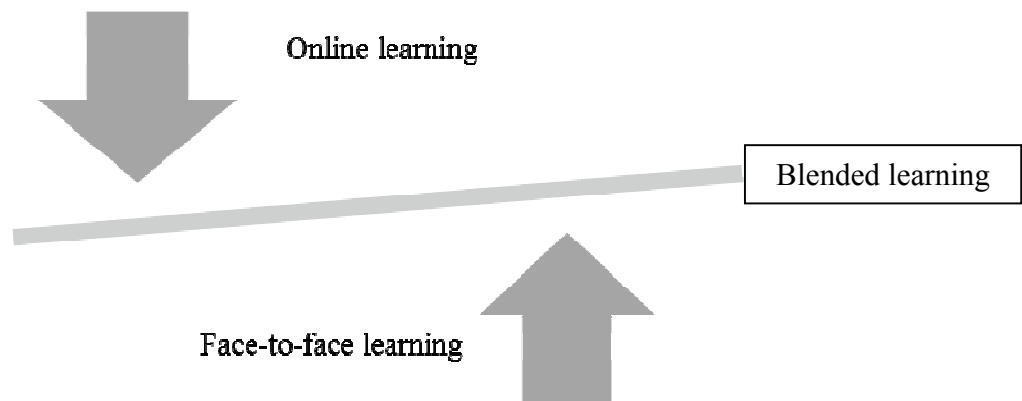

Figure 1.1:   Overview of blended learning

Source: Based on Allan (2007).

When looking at the virtual / online element of blended learning, Keller (1983) argues that from a learner's viewpoint, 'attitude' and 'motivation' play a critical part in any success. For instance, studies have shown that when learners engage and use computers or technology as cognitive tools in blended learning programmes, student performance and self-efficacy improves against those students who do not (Schmid, Bernard, Borokhovski, Tamim, Abrami, Wade, Surkes & Lowerison, 2009; Griffin, 2014). Research also indicates that the use of computer or technology can help with constructivist practices and student learning (Chickering & Gamson, 1987; Zhao & Kuh, 2004; Krause & Coates, 2008; Lutz & Culver, 2010; Gebre *et al.*, 2014). Furthermore, research has shown that constructivist-teaching practices, which are an in-built feature of an education programme, attain substantial success in encouraging student centred-learning (Oxford, 1997; Richardson, 1997; Davis & Samura, 2002; Fang & Ashley, 2004; Marlowe & Page, 2005; Gordon & O'Brien, 2007; Gordon 2009). Johnson and Johnson (1986) make the argument that this learning theory allows the learner to develop critical thinking skills and longer retention than those learners working independently. Nevertheless, these practices should try to provide both a realistic and authentic environment which can challenge learners and build intrinsic motivations (Martens, Bastiaens, & Kirschner, 2007).

The introduction of constructivism to an educational programme can be beneficial in that while adults take responsibility for their learning, which is a reflection of an adult learner's self-direction, it allows educators to identify gaps in their knowledge and support learning through dialogue with adults (Gordon, 2009). However, to implement constructivism within an education programme, an educator must work harder and needs to embrace larger pedagogical responsibilities (Cohen, 1988). The presence of technology does not guarantee constructivist learning and is much more to do with how learners embrace themselves in the learning process with the learning supports (Jonassen, 2000; Schmid *et al.*, 2009; Gebre *et al.*, 2014). Moreover, "learning environments that are more student rather than teacher-centred, coupled with appropriate motivation and support, are more likely to provide students with the autonomy and

independence needed to engage in more self-regulated learning activities, thereby developing their self-reliance" (Gebre *et al.*, 2014).

There is a global increase in the use of blended learning systems (Bonk & Graham, 2006). This is because BL is a method that has proven to be not only effective in terms of learning outcomes, but ranks high on ratings of satisfaction with learners and educators (Dziuban, Hartman, Juge, Moskal & Sorg, 2006). The literature acknowledges that learner satisfaction is higher for BL courses in comparison to purely face-to-face courses (Twigg, 2003a; Dziuban *et al.*, 2006; Owston, Garrison & Cook, 2006; Means, Toyama, Murphy, Bakia & Jones, 2009), and learner satisfaction is lower when BL is withdrawn (Twigg, 2003b; Dziuban et *al.*, 2006). A key feature of blended learning is the mixture of social interaction at different times and places (e.g. office, workplace, convention hotel) supported by different technologies (Moe & Rye, 2011). For adult learners, blended learning can provide self-direction, social engagement, access to knowledge, cost and time-saving (Anastasiades, 2012).

A variety of research suggests that both learner and educator perception of blended learning is largely positive due to the flexibility, convenience and perceived interaction within a blended course (Leh, 2002; Willett, 2002; Cottrell & Robinson, 2003; Dzubian, Hartman, Moskal, Sorg & Truman, 2004). The increasing demands on time for adult learners enables flexibility as the primary preference in a particular learning environment (Soares, 2009). The online elements in particular allows learners to complete asynchronous activities anytime or place (Moskal *et al.*, 2013). Allan (2007) supports this point in arguing that flexibility is within both time and space for both learners and educators. In addition, this flexibility can open up new realms of learning groups e.g. multi-professional and / or international groups (Allan, 2007). Bonk and Graham (2006) further argue that blended learning currently allows for (1) improved pedagogy (2) increased access and flexibility and (3) increased cost-effectiveness (Osguthorpe & Graham, 2003; Dzubian *et al.*, 2004; Chamberlain, Davis & Kumar, 2005). In terms of cost-effectiveness, it must be acknowledged that the initial investment in the development of the

BLE is considered expensive. However, there are cost savings in the longer term (Koohang & Durant, 2003; Chamberlain et *al.*, 2005; Gedik, Kiraz & Ozden, 2013).

A consistent rationale for implementing blended learning is that it offers learners access to a variety of learning opportunities, which can accommodate the different learning styles within a cohort (Allan, 2007). It is recognised that there have been numerous attempts to categorise learning styles (Riding & Cheema, 1991; Grigorenko & Sternberg, 1995; Curry, 2000; Rayner, 2000; Tenant, 2006). However, a distinctive example of learning styles are the VARK categories, i.e. visual, aural / auditory, read / write and kinaesthetic. Lin and Hsieh (2001) comment that eLearning can cater for differences in learning preferences and styles, which strengthen both collaboration and communication between learners and educators. Perhaps this is because blended learning affords the opportunity for multiple perspectives on content (Bonk & Graham, 2006). Furthermore, a BLE that incorporates educational technology can offer more learning supports to accommodate different styles of learning and allows learners to engage interactively (Osgerby & Julia, 2013; Griffin, 2014). Nonetheless, consideration must be given to the likely difference in experiences of technology and satisfaction between generations, e.g. Baby Boomers (born between 1945 and 1964), Generation X (born between the years 1965 – early 1980s) and Generation Y (born post 1986 i.e. millennials) (Dzubian, Moskal, & Hartman, 2004). However, analysis of adult learner 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. This allows educators to embed an iterative process within the BLE that results in minimising confusion and learner disengagement (Tabor, 2007). Therefore, both experience and satisfaction can be contributing factors for ease of accessibility to learning supports in a BLE (Moskal *et al.*, 2013).

When speaking of adult learning experience, a blended learning environment (BLE) has the potential to improve such experience. This is achieved by facilitating development of collaboration amongst peers and educators 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; Irons, Jung, & Keel, 2002; Carlile & Jordan, 2005; Geçer, 2013). Bligh comments that "as a generalisation, educational research suggests that discussion methods are superior to traditional methods for promoting thought" (2000, p.13). This allows for learning to become more social for adult learners, which is an important corollary to the knowledge and experiences already acquired by adults as proposed by Knowles's principles. In addition, a BLE can improve the adult learning experience through the interactivity and reflection incorporated into learning activities that further improves upon the learning outcomes and assessment. This is carried out 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 or 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). This value sorting is core to blended learning which makes learning activities more relevant, practical and reflective which in turn promotes an adults motivation to learn (Lawler, 1991). However, learners who do not fully understand how discussions help to question, reflect and revise their ideas tend not to approach either support in both environments in ways that are likely to improve their understanding (Ellis, Goodyear, O'Hara & Prosser, 2007).

In order to enhance the adult learning experience, superior knowledge construction can be beneficial. For instance, if we refer to Vygotsky's Zone of Proximal Development (ZPD) and his theories of an interdisciplinary creation, a certain amount can be learned unaided but greater knowledge is acquired through guidance that moves the learner to their next level of learning (Carlile & Jordan, 2005). Vygotsky believes that knowledge or learning is constructed through

a social or cultural interaction (Cortazzi & Hall, 1999). More specifically, Vygotsky viewed that "mental functioning in the individual can be understood only by going outside the individual and examining the social and cultural processes from which it derives" (Carlile & Jordan, 2005, p. 35). Figure 1.2 demonstrates the learner's development in a BLE environment and more 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 within the BLE.

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
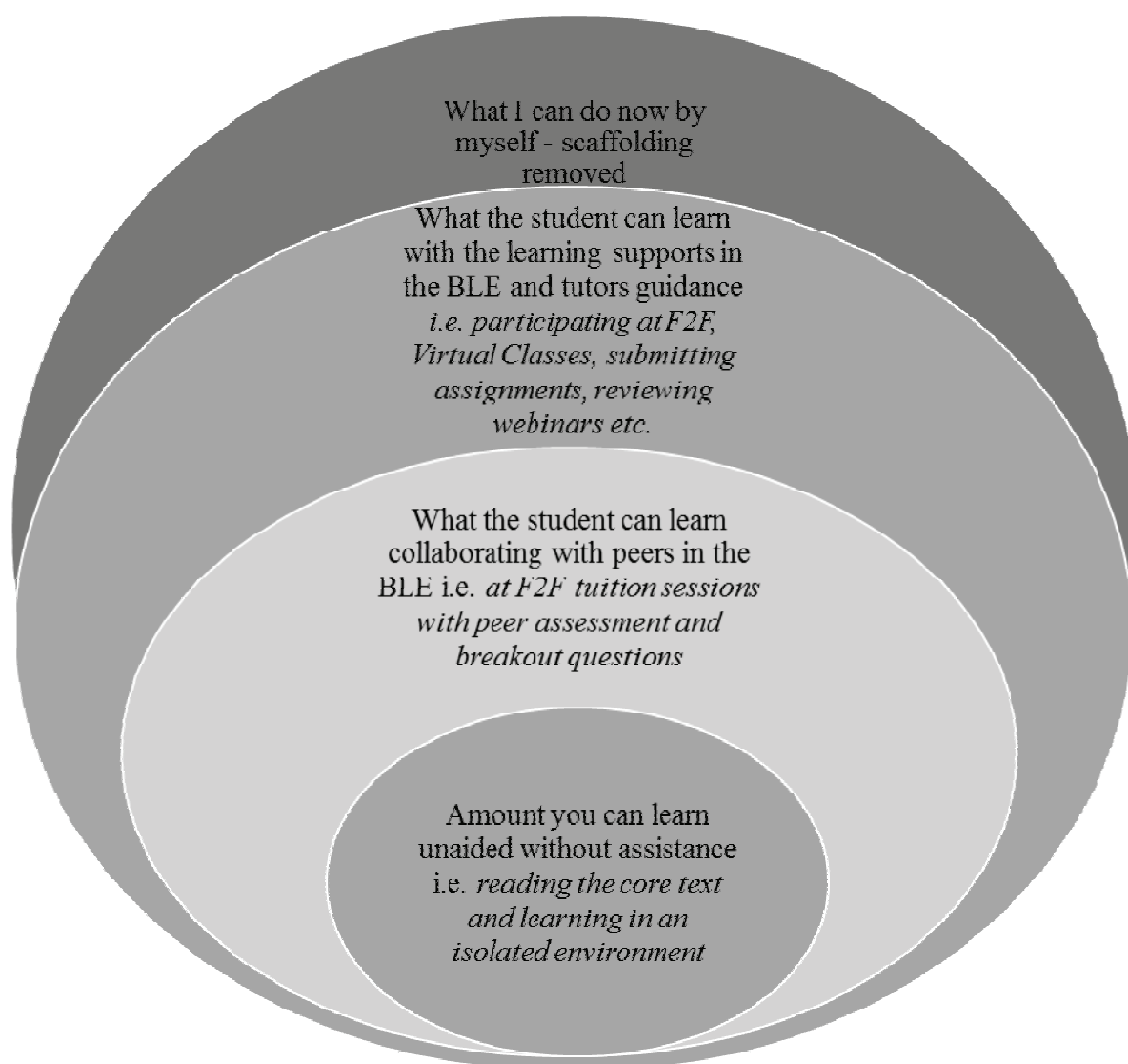isolated environment*

Figure 1.2: **Learners development in a blended learning environment**

Source: Based on Carlile, Jordan and Stack (2004).

Rennie (2003) comments that a mixed format of blended learning which includes a variety of delivery "spreads the risks and benefits of synchronous and asynchronous support between a wide range of 'high' and 'low' technologies and provides a backup" (p.33). Moskal et *al.* (2013) summarise the benefits of blended learning with high impact namely (1) higher quality learning (2) improved teaching (3) increased access and opportunity (4) authentic assessment (5) maximised resources (6) improved student success and satisfaction (7) improved return on investment (8) increased educator satisfaction (9) reduced withdrawal rates and (10) a better sense of engagement.

However, professional education bodies face challenges in fostering engagement that Irish academic institutions have experienced first-hand. For instance, Biggs (2003) explains there is an ever-changing learner cohort that continually evolves in tandem with a variety of factors. Firstly, cultural backgrounds and from an Irish perspective, during the Celtic Tiger, we saw a new multiculturalism arise with the reversal of emigration rates and a new Irish identity within society (Kuhling & Keohane, 2007). Therefore, it is important to recognise that differences in cultures amongst learners pose an alteration in asking questions, collaboration with other learners and preference in the ways to use technologies (Ng, 2010). Secondly, consideration of learning styles and in particular, the VARK categories. It is important to realise that the varied approaches to learning styles should not be characterised as the correct way of learning but rather adult learners differ in their learning styles in a number of ways (Tennant, 2006). Thirdly, technology experiences and the use of technology as a cognitive tool can be powerful for instruction (Bruner, 1966; Gebre et *al.*, 2014). Nonetheless, whilst heterogeneous adult learners have more lifetime experience than the traditional student does, their experience of using a variety of technologies result in special needs and require treatment (Huang, 2002). The usage of technology for learning is a multi-faceted skill, as it requires "a large variety of complex cognitive, motor, sociological, and emotional skills" (Eshet-Alkalai, 2004, p.93). Garrison and Vaughan (2008) comment that technology adaption is a core challenge faced by learners in a BLE. A recent OECD Survey of Adult Skills (2014) found that Irish adults aged

25-64 years old were below the average for good information and communication technologies (ICT) skills for problem solving. In addition, the same report stated that Irish adults aged 25-64 years old scored highly in the lack of readiness to use new devices and systems. Therefore, if adults are not familiar with technology, it can become a barrier to learning / engagement and furthermore, difficult to catch up with the rest of the cohort (Vrasidas & McIsaac, 1999). Fourthly, the influencing levels of motivation that are both intrinsic and extrinsic. Knowles (1980) points out that in the field of andragogy, adults are internally motivated and self-directed. Adults might ask themselves internally motivated questions such as 'Why did I choose this qualification?'; 'How do I see this education programme assisting me in my current professional and / or career development?'; 'How do I see this programme helping me to become a more effective professional in the future?' 'Will this course improve my quality of life with an increased salary and job security?' These questions indicate that the motivation may very well be to obtain a qualification and improve skills along with better access to the labour market and career prospects (Kember *et al.*, 2001). Carlile and Jordan (2005) supplement Knowles belief with stating that adults are "internally motivated to seek out new learning methods and knowledge. They participate actively in learning processes for personal reasons" (p. 144). This supports Schuller and Desjardins (2007) argument that undertaking any education programme is solely not just for up-skilling, but also for personal fulfilment. However, this increased responsibility for learning can become a challenge for learners in a BLE (Garrison & Vaughan, 2008). Finally, an adult learner's time left to learn for independent study should be considered. From an Irish higher education perspective, Darmody and 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. All of these various demands place pressure on time and in addition, feed into the problem of 'role overload', which counteracts the balance of study, work-related and life activities (Darmody & Fleming, 2009). Additionally, Garrison and Vaughan (2008) comment that time management is a challenge for learners within a BLE. These are the same challenges that adult learners face when enrolled in professional education study (Griffin, 2014).

2.3 Summary

To summarise, existing research finds that the provision of a BLE can facilitate engagement through a variety of learning supports for adult learners. It offers adult learners flexibility, which allows them to participate in education at their own time and pace. It is recognised that blended learning facilitates a redefinition of roles for those involved in andragogy as opposed to pedagogy with more emphasis on a learner-centred approach. Additionally, educators should avoid imposing ideas or information on adult learners. However, through this literature review there are areas of adult learners' expectations, experiences and their engagement with learning supports in a BLE, which require additional exploration from a professional insurance education perspective. The next chapter provides a description of the research design.

Chapter 3
Research design

3.1 Introduction

Research design is a procedure for collecting, analysing, and interpreting data through a research question, which help the researcher to make key methods decisions and establish the logic of making interpretations (Creswell & Plano Clarke, 2011). This chapter outlines the theoretical framework underpinning this study and the case study methodology adopted in order to investigate the research question. Case study research has evolved over time and varies between disciplines and individual researchers (Burton, 2000; Denzin & Lincoln, 2000; Creswell, 2009; Cronin, 2014; Yin 2014). This study takes a mixed method approach to collect and analyse both quantitative and qualitative data to examine a compulsory professional development blended learning module run by The Insurance Institute of Ireland. The specific research question guiding this study is:

> *Why do adult learner engagement levels differ between the online learning supports and the face-to-face learning supports provided on a compulsory professional development blended learning module within Irish insurance education?*

3.2 Theoretical perspective

Ontology is the starting point for research, which allows both the epistemological and methodological positions to flow reasonably (Grix, 2002). Grix defines it simply as "what is out there to know about" (2002, p.175). The researcher is a relativist in that there is no one fact to be discovered, rather there are multiple realities that are time and context dependent (Johnson, 1995). As Hart (2005) points out this allows for an insight into a perspective that becomes interpreted which results in the researcher piecing these interpretations and providing recommendations. Furthermore, relativists assume that reality is socially constructed, multiple, experientially and must be viewed holistically (Brannick & Roche, 1997). These factors create

the reality intersubjectively through experiences or meanings. As such, this influences the researcher's approach in determining valid knowledge and the means by which one can construct knowledge. Epistemology which is the branch of philosophy dealing with research, "focuses on the knowledge-gathering process and is concerned with developing new models or theories that are better than competing models and theories" (Grix, 2002, p.177). The researcher in this study is influenced by a social constructivist epistemology, which assumes that "individuals seek understanding of the world in which they live and work. They develop subjective meanings of their experiences-meanings directed toward certain objects or things" (Creswell, 2007, p. 20). As part of the social constructivist worldview, the experiences of adult learners towards learning supports can be

> varied and multiple, leading the researcher to look for complexity of views…Often these meanings are negotiated socially and historically. In other words, they are not simply imprinted on individuals but are formed through interactions with others (hence social constructivism) and through historical and cultural norms that operate in individual lives (Creswell, 2007, p. 21).

According to social constructivism, understanding is perceived as an interactive process between subject (adult learner) and object (learning supports) in which meanings or experiences develop from the interaction (Creswell, 2007). An interpretivist approach is being used in this study, which has its origins in the late 19th and early 20th century (Schwandt, 2000). Interpretivism is concerned with appreciating the way in which individuals construct, adjust and interpret their worlds (Burrell & Morgan, 1979). In the interpretive tradition, there are no correct or incorrect theories (Walsham, 1993). This is because for interpretivists, reality is not objectively determined but is socially constructed (Husserl, 1965). Cohen, Mannion and Morrison comment that, "the central endeavour in the context of the interpretive paradigm is to understand the subjective world of human experience" (2000, p.22).

3.3 Case study methodology

This method of study is useful for research in real-life contexts that contains the characteristics of sources, context and use of theory to generalise findings (Yin, 2014). It was deemed the most fitting methodology because it allowed the researcher to offer a valid response to the research question. In addition, the case study allowed the researcher to take an interpretive stance in investigating the research question (Cavaye, 1996). The case study is a common research method in education, which allows researchers to retain holistic and meaningful characteristics of real-life practices (Yin, 2014). This is because there is no control of behavioural events. A case study gives the researcher an opportunity to gain a deeper understanding of the central phenomena in a real-life setting (Yin, 2014). Case studies are common in the interpretive tradition as they focus on human behaviour (adult learners) and meaning (engagement with learning supports). Case studies have many strengths. For example, Stake (1995) says that it allows the researcher to conduct the study over a sustained time. It also allows sense to be established through engaging with the realities occurring in an environment (Crotty, 1998). While Yin (2014) comments that case studies focus on the social construction of reality; on how and why people see the world the way they do through its ability to engage with a variety of evidence. For example, evidence such as the use of documents, physical artefacts, interviews, direct and / or participants observations, and archival records. Finally, it can allow a researcher to establish cause and effect of a phenomenon (Cohen *et al.*, 2000).

3.3.1 *Profile of participants*

This study focuses on the Insurance and Business Law module (MDI-01) within the Management Diploma in Insurance programme (MDI). As part of the MDI programme, the MDI-01 module is a compulsory module and is the entry point module (reference Appendix 1). At The Insurance Institute of Ireland (III), two academic terms run annually for the MDI-01 module namely the May and November term. This study focuses on the MDI-01 November 2014 term in which 58 adult learners sat the end-of-term exam with a male / female split of 48% / 52%. All of the adult learners varied in age, location within Ireland and level of experience, ranging from inexperienced practitioners to highly experienced practitioners. As the MDI is an advanced qualification, all 58 adult learners would have a designation (or grandfathered status) that meets the minimum requirements stipulated by the Central Bank of Ireland in its Minimum Competency Code 2011 (MCC).

3.4 Research methods

Case studies avail of a number of methods to collect both qualitative and qualitative data to help the researcher understand the research problem better, and so a mixed method approach was employed for this study. This also allowed for the 'triangulation' of data, which ensured the gathering of rich, well-developed data to facilitate deeper understanding of the research problem than through a single method (Creswell, 2009; Yin, 2014). Modern research includes both quantitative and qualitative methods and Creswell (2003, p.3) describes the distinct methods as

> the first [qualitative] has been available to the social and human scientist for years,
> the second [quantitative] has emerged primarily during the last three or four

decades, and the last [mixed methods] is still new and still developing in form and substance.

The use of triangulation in this case study provided the researcher with convergence, corroboration, and correspondence of data from the different methods (Greene, Carcelli, & Graham, 1989). Furthermore, triangulation in this case study allowed the researcher to rely on "the use of two or more methods of data collection in the study of some aspect of human behaviour" (Cohen *et al.*, 2000, p. 112). The study of human behaviour related to the adult learners engagement with the learning supports. Figure 3.1 provides a visualisation of the mixed method approach used in this case study research.
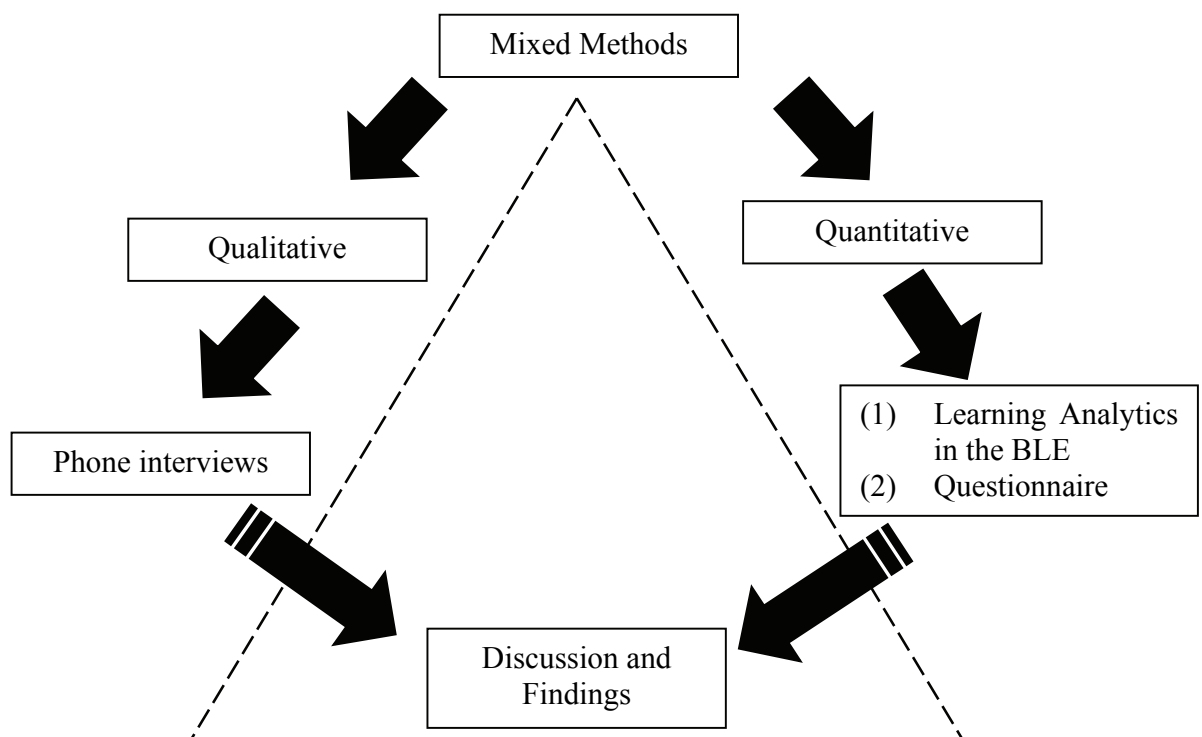

Figure 3.1:   **Mixed method approach**

The researcher used learning analytics (i.e. data tracking), which, as Greller and Drachsler (2012) comment is a new method of educational research. This allowed the researcher to understand the 58 adult learners' behaviours with the learning supports in the blended learning environment. Furthermore, the use of learning analytics allowed the researcher to develop engagement patterns to inform interpretations and evaluations (Long & Siemens, 2011; Arnold & Pistilli, 2012; Gammell, Allen & Banach, 2012; Van Barneveld, Arnold & Campbell, 2012; Atif, Richards, Bilgin & Marrone, 2013). Learning analytics allowed the researcher to construct profiles of adult learner engagement with the learning supports in the blended learning environment (BLE). All learning supports, including tuition notes, key points, syllabus, learning plans, assignments and sample/past papers were uploaded in portable document format (pdf) on the III's learning management system (LMS) called iiiConnect (reference Appendix 3 for a visual layout of iiiConnect). The levels of adult learner engagement with the learning supports were collated over a twenty-week academic term. The extraction of data derived from the LMS at the end-of-term enabled the researcher to analyse the online learning supports accessed by the 58 adult learners. Information on the submission of assignments and face-to-face tuition attendance was recorded manually by the researcher on an excel file and was populated during the term.

The researcher also used a questionnaire described as "a self-report data collection instrument that each research participant fills out as part of a study" (Johnson & Christensen, 2014, p. 227). A questionnaire was chosen because there was a large number of potential respondents based in various locations and it ensured that all participants were given the same questions and this facilitated analysis and data comparison (Denscombe, 2010). Questionnaires are appropriate for a researcher to use when dealing with large numbers of participants and when required information is brief and uncontroversial (Denscombe, 2010). A questionnaire was constructed which comprised of different question types designed to gather both qualitative and quantitative data to survey 58 MDI-01 adult learners on how they engaged with the various learning supports during the November 2014 term (reference Appendix 7 for questionnaire).

Prior to sending out the live questionnaire, the researcher carried out a pilot to increase the chances of the questionnaire being accessible, understood and completed (Cohen *et al.,* 2000, Morrison, 1993, Oppenheim, 1992, Wilson & McLean, 1994) The researcher carried out a pilot with an adult learner. This adult learner has been involved in two MDI modules within the past year and has engaged with both types of learning supports in the blended learning environment. In addition, this adult learner would also have a designation that meets the minimum requirements stipulated by the Central Bank of Ireland in its MCC. The questionnaire was also sent to two III module co-ordinators involved in different MDI modules that would deliver the identical learning supports as per MDI-01. A mix of question types were included such as Likert scale type questions, multiple choice and open-ended questions to gather straightforward information. For example, the researcher used three open-ended questions to pursue an understanding on the participant's perception to the benefits of using online or face-to-face supports. In addition to the post-reflective advice, they would give a prospective adult learner guidance in terms of the level engagement with MDI-01 learning supports. The researcher used the online survey software SurveyMonkey, which offered participants the flexibility to complete the questionnaire on a multitude of electronic devices. The questionnaire was kept open for ten days. A follow up reminder mail was sent prior to the closing date, which has been suggested by Denscombe (2010) as an attempt to gain further responses. There was a final response rate of 55% (n=32).

The researcher used phone interviews to understand 'human behaviour' relating to the adult learners engagement with the learning supports. Phone interviews were chosen due to their flexibility and the fact that they allowed the researcher to gather enough data for the participants view and experiences to be believable (Hakim, 1987). An interview is a qualitative method of data collection that has been described as an "interchange of views between two or more people on a topic of mutual interest, [which] sees the centrality of human interaction for knowledge production, and emphasizes the social situatedness of research data" (Cohen *et al.,* 2000, p. 267). Due to time limits and resources, a non-probability sample strategy, sometimes

referred to as accidental sampling was used. A request for volunteers for phone interviews was made at the same time the questionnaire was sent out. Four adult learners were happy to participate and gave consent for the phone interviews. The phone interviews in this case study were semi-structured in nature to allow participants to bring up issues that concerned them which dictated the way the interview went. As such, a list of questions to be potentially used during the semi-structured interview were developed following a review of the questionnaire data (reference Appendix 6). The questions that the researcher asked were dependent on the participants' use of the learning supports both online and face-to-face during the term. For instance, if a participant did not attend a face-to-face tuition session, the researcher could not ask of their experience but instead why they could not engage with this learning support. The researcher used a digital voice recorder in order to transcribe the phone interviews for greater accuracy, reduce data loss and safety purposes (Cohen *et al.*, 2000). The semi-structured interviews were conversational in nature and encouraged open interaction as the unaware researcher relied on the participants to tell him of their meanings and experiences of engagement with the learning supports (Cohen *et al.*, 2000). This structure provided freedom for the participants to steer the conversation that outlined their level of engagement with the learning supports in the blended learning environment.

3.5 Theme development

Thematic analysis (TA) is not confined to a particular research method but researchers in many fields and disciplines use it as form of analysis (Mills, Durepos & Wiebe, 2010). In simplistic terms, TA is a method of encoding qualitative information (Boyatztis, 1998). In this piece of research, data provided by participants as part of the questionnaire or interviews was used in interpretation or thematic analysis. TA gave the researcher a means of seeing, finding relationships, analysing, observing, and measuring the qualitative data (Boyatztis, 1998). Additionally, the TA allowed the researcher a way to identify, analyse and report on patterns (themes) within the data collected from the questionnaire and phone interviews (Braun and Clarke, 2006). As suggested by Braun and Clarke (2006), the researcher became familiar with

the data, generated initial codes, searched for themes, reviewed themes, defined and named themes and finally, produced a description. The researcher created the themes through coding which is a process of closely inspecting qualitative data for recurring topics or relationships (Mills *et al.*, 2010). Following the establishment of these themes, the researcher then used the learning management system to produce reports on adult learner engagement with the online learning supports that were relevant as the LMS tracks and stores the data on engagement with course content. For the face-to-face learning supports, a manual excel tracking file was used which recorded results of attendance.

3.6 Ethical considerations

A research ethics application was submitted to the DIT Research Ethics Committee (REC) for this study to ensure all reasonable steps were taken to prevent any harm to participants. Furthermore, because this research was not carried out in DIT, approval was required from the III Senior Management to conduct this piece of research. There was no risk to the adult learner participants as all were over 18 years old and gave their informed consent to participate in the study. There was no power balance between the researcher and adult learners as the role of the researcher is in the planning and designing of the blended learning programme as previously mentioned in Chapter 1. In order to protect the participants identities, all tracking data from the LMS and all information disclosed was anonymised. Prior to collecting data and information from the questionnaire and phone interviews, participants were provided with information sheets (reference Appendix 4 and 5). The information sheet highlighted to participants what the study was about, how data would be collected, presented and secured, their rights and procedures and the researchers contact details for any questions they may have. Informed consent was requested at each data gathering point to ensure that participants were happy for information to be analysed and disseminated. All collected data and responses were stored securely and password protected.

3.7 Limitations

The use of case study research in education has a boundary in either the programme, the institution, a module or particular innovation in education (Cousin, 2005). This study was limited as it only allowed for investigation of the research question within one MDI module and not within other MDI modules. Furthermore, the investigation of the research question was for one semester and not over a full academic year due to time constraints. Therefore, the level of adult learner engagement with learning supports in this module could be characteristically different from semester to semester. This limitation means that the study findings and recommendations must be interpreted cautiously and that care must be taken not to generalise the results too widely.

3.8 Summary

This chapter described the use of the case study methodology for this research study. This chapter also described the data collection methods, ethical considerations and limitations of this research study. The following chapter will analyse and discuss the data gathered and the themes that emerged.

C h a p t e r 4

Data analysis, presentation and discussion of

findings

4.1 Introduction

This chapter presents and discusses the findings of the questionnaire and phone interviews that emerged from a thematic analysis of the data. Initially, this chapter demonstrates the findings of the adult learners' engagement with the online supports. The online supports are split into two categories, which are the interactive supports (e.g. webinars, CPD eLearning and virtual class), and passive supports (e.g. assignment, past papers, key points and learning plan). Following on from this, the chapter outlines the findings of the adult learners' engagement with the face-to-face (F2F) tuition. In the final part of this chapter, the researcher presents adult learners satisfaction with blended learning and provides recommendations for future adult learners' engagement with learning supports in the blended learning environment (BLE).

Prior to starting, it must be mentioned that the key support that is used by all adult learners is the textbook and all learning supports in the BLE are driven by its content. In the questionnaire, 88% of respondents stated that they always used the textbook in their studies. In addition, two adult learners in the phone interviews mentioned to the researcher that the textbook was their main support in their studies. One participant used it to complement their revision with other specific learning supports such as the webinars or the live virtual class as they "always had the textbook in front of [them]….picking out the bits that [they] felt were relevant" (Participant A). Moreover, both adult learners spoke about the need of re-writing the language into their own understanding and saw others do this too as "some people have to rewrite to learn and others who highlight and do their own notes for the most important points" (Participant B).

4.2 Adult learner's engagement with online learning supports

Research carried out by the World Bank (2013) estimates that 78% of the Irish population are active users of the internet. The explosion in tablet computers and smartphones along with improved broadband speeds accessing high bandwidth content has contributed to this phenomenal statistic. This digital technology statistic is advantageous to an educational institution in its provision of learning and training to a flexible and adaptable insurance sector. As demonstrated in Figure 4.1, 81% of adult learners felt they engaged more with the online supports as opposed to the F2F tuition. The top three devices that adult learners used to access the online supports were a laptop (59%), PC at work (59%) and tablet / iPad (41%).
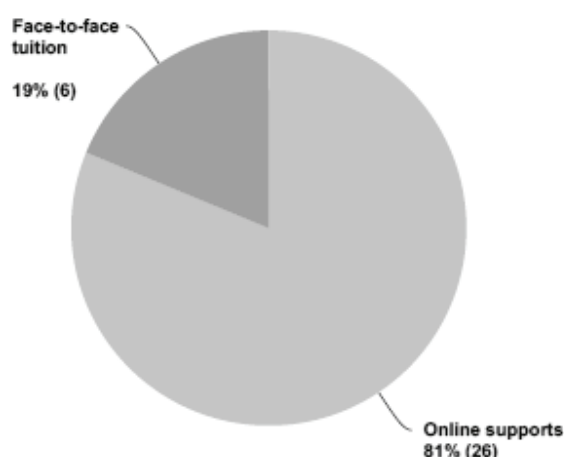

Figure 4.1: **Learning supports most engaged within the BLE**

These results strengthen the incorporation of various technologies and online learning into education programmes, as adult learners tend to engage in a variety of unstructured means outside the traditional classroom (Johnson, Adams, Cummins, Estrada, Freeman & Ludgate,

2013; Dhatt & Kaliaperumal, 2014). However, the delivery of blended learning can only be achieved once the actual education environment is technology-enabled (Bliuc, Goodyear, & Ellis, 2007). The use of technology in a BLE allows educators to be smarter in their approach to providing education that leads to three positive results, namely with improved pedagogy, increased access and flexibility, and increased cost-effectiveness (Graham, Allen & Ure, 2003 & 2005).

In the questionnaire, 69% of respondents felt that it was not difficult to engage with the online supports. Respondent 17's comment in the questionnaire best represents this statistic with the following quote, "the online supports were extremely beneficial due to the high volume of supports, the number of different types, and ease of accessibility to them". Furthermore, three adult learners in the phone interviews commented that they had no difficulty of any kind in engaging with the online supports. Participant A said "none at all" whilst Participant B agreed also and said "it was easy to navigate" that helped with engaging with the online learning supports. Participant C stated they found it "quite easy" to find the online learning supports. Of note however, is a single comment that arose describing the difficultly in accessing the online supports relating to the functionality of webinars on an Apple product (Respondent 14). This may have caused a barrier to accessing some of the online learning supports particularly when 41% of respondents in the questionnaire accessed the online learning supports through a tablet / iPad.

Nonetheless, the ease of accessibility to engaging with the online learning supports provides a sense of active engagement within this environment. This ease of accessibility to the online supports is a huge factor in promoting engagement with the learning supports. Lim (2004) highlights the impact if there is no simplicity of accessibility as "learners may get lost due to the navigation aspects of the interface, become de-motivated or fail to make connections in the knowledge they have constructed; as a result, they become disengaged in the process" (p. 18). In the phone interviews, two adult learners spoke about their engagement with the online supports and the help it gave them in their studies. For Participant B "it was more feasible to do

stuff online". Participant B went further in recalling their previous experience in attending F2F tuition sessions, which they found useful. However, the "majority of [their] work [revision] would have been through the online resources". The same participant was even complementary of the work that has been done over the previous years in improving the online experience and learning supports. Participant D also spoke about how they felt that the online supports were a massive help in their study and they were the actual difference between a pass and fail. Participant D also felt that they were not the type of learner who would sit down and read the textbook from start to finish but rather "takes notes more so from the key points or the webinars as well and the exam papers". Respondent 7 in the questionnaire commented how the online supports helped them with their understanding of the module:

> The online supports were a significant benefit to my studies once I engaged [with] them properly. Unlike previous modules and attempts where I hadn't utilised this support sufficiently, I found the online supports helped my understanding of the module by providing me with the opportunity to revisit a topic a number of times.

Research carried out by Dahlstrom, Walker and Dzubian (2013) acknowledged that 76% of 113,035 respondents felt that the online supports in an online environment helped them achieve their academic outcomes. Therefore, the delivery of technology in this blended learning module can be inextricably linked to an improved understanding of learning outcomes as it enhances learner-directed learning (Wu, Tennyson, Hsia, & Liao, 2008; Wu, Tennyson, & Hsia, 2010).

Biggs (2003) comments that learners take different learning approaches to the educated task. Gilbert, Morton and Rowley (2007) agree with this as they believe that learners "do not learn in the systematic way that is implicit in the course design and structuring of a learning package…they engage with material in different sequences, and are selective in their reading and interactions" (p. 571). This takes further emphasis with adult learner because as previously mentioned in the literature review; adult learners have distinct learning needs and expectations that sets them separately from their younger equivalent (Ausburn, 2004). In addition, a variety of learning takes places outside the BLE as Long and Siemens (2011) make the point that analysis of engagement on the learning management system (LMS) does not capture all as

activity can occur outside the LMS. They further comment that learning analytics cannot capture independent study. For this reason, the online supports can be put into two categories. The first are interactive online learning supports in which adult learners must be logged on to the learning management system (LMS) to actively engage with. Such examples are the webinars, CPD eLearning and the single live virtual class. The second are passive (non-interactive) learning supports, which an adult learner must log in to the LMS but they can download from the BLE and engage with outside the BLE as they are available in PDF format. Such examples are the assignment, key points, past papers and learning plan that are provided for self-study.

4.2.1 *Adult learners' perception and attitudes towards interactive online learning supports*

As previously mentioned in Chapter 3, learning analytics (i.e. data tracking) allowed the researcher to create a module profile of the adult learner engagement with the interactive online learning supports in the BLE. For the November 2014 academic term, metrics were collated on the number of adult learners who accessed the specific interactive online support and these are demonstrated in Table 4.1. The average time to complete all of these supports is an average of one hour unless otherwise stated in Table 4.1.

Table 4.1:   **Percentage level of engagement with interactive online learning supports**

Adult learners	58			
Webinars	**Accessed**		**Did not access**	
	No.	**%**	**No**	**%**
Chapter 1	34	59	24	41
Chapter 2	22	38	36	62
Chapter 3	16	28	42	72
Chapter 4	19	33	39	67
Chapter 5	16	28	42	72
Chapter 6	16	28	42	72
Chapter 7	16	28	42	72
Chapter 8	16	28	42	72
Chapter 9	0	0	0	100
Chapter 10	14	24	44	76
Chapter 11	14	24	44	76
CPD eLearning	**Accessed**		**Did not access**	
	No.	**%**	**No.**	**%**
Common law principles (2 hours)	12	21	46	79
Contract terms (2 hours)	9	16	49	84
Contract assignment	8	14	50	86
Contract management (2 hours)	7	12	51	88
Agents rights and responsibilities (1.5 hours)	11	19	47	81
Application of the principle of subrogation	6	10	52	90
Single Live Virtual Class	**Attended**		**Did not attend**	
	No.	**%**	**No.**	**%**
	11	19	47	81

Table 4.1 demonstrates a consistent cohort number that actively engages with the webinars and CPD eLearning. The numbers for the single live virtual class is also similar to the active engagement with the other two supports. A discussion now follows on each of the three active online learning supports.

Webinars

The webinars are on-demand recorded lectures in which an experienced industry practitioner delivers the learning material. There is interaction within the learning support in which there are questions to answer along with the ability to access key terms. However, there is no opportunity to ask direct questions as the webinars are pre-recorded. From the learning analytic side, the range of active engagement was as follows: four adult learners accessed ten out of the eleven webinars. Seven adult learners accessed nine out of the eleven webinars. Three adult learners accessed seven out of the eleven webinars. Five adult learners accessed five out of the eleven webinars. Three adult learners accessed three out of the eleven webinars. Seven adult learners accessed two out of the eleven webinars. Surprisingly, sixteen adult learners accessed only one out of the eleven webinars whilst thirteen adult learners did not engage with any webinars. Interestingly, Chapter 1 was the most accessed webinar and Chapter 9 did not have any adult learners engaging with it.

A good understanding of the reasoning for the wide range of different engagement is within the respondents and participants responses in the questionnaires and phone interviews respectively. For instance, two respondents in the questionnaire commented that they found the webinars were "the best way for [them] to learn" (Respondent 17) and "were extremely useful" (Respondent 13). The webinars were also a learning support that were highly valued by three adult learners in the phone interviews. For example, two adult learners felt that you could use the webinars in your own time and space, which once again supported the flexibility aspect of the module. For instance, Participant A found "benefit with the webinars on each individual chapter" but they thought there was more benefit with them because "you can go over them and at your own time and they only last about thirty minutes". For Participant B, they took their "time" and "paced" themselves so this is why they felt the webinars were more suitable in their revision. Interestingly, Participant D recalled when there was no webinars available before in their studies and the difficulty encountered in understanding the learning material as they found it "harder just to grasp the concepts a little bit more and that". They even commented that they

would do "all" of their revision of the learning material with "webinars". Additionally, Participant B felt that the webinars were crucial in understanding the core concepts, as the webinars were "excellent". These type of comments highlighted to the researcher that this learning support is of help for adult learners to move to their next level of learning in their own time as supported by Vygotsky's zone of proximal development.

However, all of these results indicate that while some adult learners actively engage with this active online learning support others do not engage with it. Alternatively, other adult learners may use the support to complement their revision of the learning material. It can only be concluded that this is because it is relative to the adult learner's individual learning style. This is supported by a comment in the questionnaire from an adult learner's preference not to use this type of online support as they commented that they "would not be a fan of webinar[s] or online classes" (Respondent 3).

CPD eLearning

CPD eLearning is a continuous professional development (CPD) eLearning support available to students that can be accessed as an ancillary learning support in their studies. It must be accessed online and in order to achieve a formal hour(s), students must complete all of the online material and pass an online multiple-choice exam that has questions set against the material revised. From the learning analytic side, the range of active engagement was as follows: one adult learner had completed all of the CPD eLearning available during the term. Two adult learners had completed five out of the six CPD eLearning topics. Two adult learners had completed four out of the six CPD eLearning topics. Five adult learners had completed three out of the six CPD eLearning topics. Three adult learners had completed two out of the six CPD eLearning topics. Eight adult learners had completed one out of the six CPD eLearning topics. Interestingly, there was a correlation between this support and webinars in terms of active engagement. To illustrate, from the twenty-one adult learners who actively engaged with CPD eLearning, only one adult learner did not access the webinars. This can raise the possible

conclusion similar to the webinars in that active engagement with support will depend on the adult learner's individual learning style and in addition, to trialling to determine if it best suits them in their study.

Live virtual class

A single live virtual class was available for adult learners to engage with towards the end of the term. The single live virtual class resembled the environment of a traditional class, allowing interaction between the tutor and adult learner. This learning support is inextricably linked to the assignments as virtual class lecturers reviewed the assignment and provide exemplar answers. The assignment is discussed further under the passive learning supports section. The objective of the live virtual class is to provide a qualitative dynamic online communication class amongst adult learners. Not many of the adult learners logged into the live virtual class. As per the results in Table 4.1, eleven adult learners logged in to the single live virtual class, which represented 19% of the cohort. There is a strong correlation with attending the live virtual class and submitting the assignment. For instance, given that this interactive learning support is linked to the assignment, of the eleven who attended eight attendees had submitted an assignment. Given that the single live virtual class commenced at 17.30 on a weekday, it may have conflicted with adult learners social / work demands. Indeed some adult learners during the term sent their apologies in advance, citing work and commute home as factors that restricted them from logging in to the live virtual class. This type of feedback highlighted to the researcher the demands an adult learner may face with full-time employment and other commitments outside of work in actively engaging with such a resource. Furthermore, the recording of the live virtual class was made available for all adult learners to access at their own leisure in which only five adult learners had accessed the recording. Of the five, four were attendees of the live virtual class. Interestingly, an adult learner who attended the live virtual class mentioned in the future that they would passively engage with this support online and "would actually wait until the actual…recording" (Participant A). This may have been attributed to their individual preference for weekend events as opposed to evening events as we

will see later. Participant D in the phone interview also mentioned to the researcher that they had passively engaged with this resource online by reviewing the recording of the virtual class.

> I haven't done the assignments…..but what I have done is like used the feedback on the assignments on the webinars. I have been using them once they are completed. So I sit down and go through it myself with the book as a reference and then go through the answers. There wasn't a case where I gave in the assignment for correction and send it back. But only because I have the book there and it is just I rather do it myself and then run through the assignment whilst it is fresh in my head. So it is more I do them but not hand in them for correcting and getting individual feedback. It is more so there when it is online.

This highlights to the researcher a potential flaw in the design of the blended learning course for this type of learning support.

4.2.2 *Adult learners' perception and attitudes towards passive (non-interactive) online learning supports*

All of the passive (non-interactive) online learning supports were made available in PDF format for adult learners to access on the learning management system. It is hard to quantify the time spent engaging with these supports by adult learners as they are available in PDF format. Therefore, the researcher asked in the questionnaire about the level of engagement with the following supports: past papers, key points, learning plan, past papers and assignment. A Likert type scale was used with the options of never, rarely, occasionally/sometimes, often and always to choose from. The results are presented in Table 4.2.

Table 4.2: Percentage level of engagement with passive (non-interactive) online learning supports

Learning Support	Never	Rarely	Occasionally / Sometimes	Often	Always
Assignment	53%	13%	13%	9%	13%
Past Papers	0%	3%	6%	22%	69%
Key Points	0%	3%	9%	44%	44%
Learning Plan	9%	16%	41%	3%	31%

Prior to discussing these results, research by the Open University has shown that passive online learning can be just as effective as active online learning in a BLE and dismisses the negative features associated with passive learning (Smith & Smith, 2014). The research argues that while an educational institution should endeavour to encourage active learning, in some instances making resources available for passive engagement (e.g. assignments, past papers, key points, learning plans and uploading learning supports in PDF for adult learners to engage with in their own time) may be more effective. The research concludes that passive learning can still result in stronger performances from adult learners who spend less time online but who are in reality taking the time to process and understand the course material.

Assignment

The assignment is a formative method of assessment as no marks contribute to end-of-term marks. The actual purpose of the assignment is to provide adult learners an opportunity to prepare and write answers to written examination style questions and measure how their learning is progressing during the term. The formative assignment is appropriately described by Price *et al.*'s summation in that they "give students information about how their learning is

progressing" (2011, p.486). Adult learners who submit an assignment are given individualised feedback on aspects of their performance that were effective and on exam techniques that they should develop or enhance, an attainable challenge for their upcoming exam and highlighting actions that were not helpful based on their submission. All of these benefits were communicated during the term to adult learners. The provision of such rich formative feedback is demanding on III resources (Price *et al*., 2011). For the III, the cost includes external resources such as experienced correctors marking the assignments and providing individualised feedback along with in-house module co-ordinators' time on quality assurance and administration. The actual submission rates did produce encouraging numbers and are presented in Table 4.3.

Table 4.3:   **Submission of MDI-01 assignment**

Adult learners	58	
Submission	12	21%
No submission	46	79%

Twelve adult learners submitted a mid-term assignment, which represented 21% of the overall cohort. The omission of a tangible incentive has often been regarded as a contributing factor to the poor submission rate for assignments (Griffin, 2014). However, for those adult learners participating, as highlighted by the individualised feedback, it established where adult learners are currently in their learning and where they are going (William & Thompson, 2007). This exercise also gave adult learners an understanding to the type of model answer required on the day of exam.

The engagement with the assignment and virtual class would correspond as per the analysis demonstrated in the data tracking collected during the term. Nonetheless, three adult learners in the phone interview who submitted an assignment spoke of how it enhanced their exam

technique. For Participant A, they believed that "the assignment was a good idea just in that it gives you a kind of a picture of what the questions are going to be like and for timing purposes". Participant A further commented that they would in future, as indicated by their earlier thoughts on the live virtual class, "just read [feedback / solutions to the assignment] that rather than listened to an hour of going over [the assignment in the live virtual class]". Participant B spoke on how the assignment gave them an idea "to the mistakes you could make". However, they did note that it is "easier to do the assignments because you have the book" to reference at any time which perhaps does not prepare you in the truest sense for a live exam environment. Nonetheless, they were effusive in praise for the overall practice of completing the assignment as they found it "to be really helpful" with the guideline solutions provided. In addition, praise was also given to the interaction element of it with "people asking questions that you may have and different questions you would not even think about which was really good". Participant C was in agreement with Participant B in terms of the guideline solutions and the style of answer the examiner was looking for. They also thought "the feedback was helpful" as it gave them guidance on how they could provide better robust answers for the end-of-term exam.

Past Papers

Past papers are previous sittings of exam papers that provide examiner feedback and guideline solutions. This support allows adult learners to become familiar with the wording, format and requirements of the exam. The papers were both a highly accessed and passively engaged learning support by adult learners during the term. The learning analytics revealed that during the term, 90% of adult learners accessed the past papers whilst 10% did not access this learning support. To give some context to this statistic, in the questionnaire, 69% of respondents stated that they always engaged with the support whilst 22% often engaged with them. Four respondents in the questionnaire spoke about the learning support positively and their practicality. The past papers were commented as "the best support" (Respondent 31), "handy to have…to hand" (Respondent 8), "an excellent support" (Respondent 30) and "tips on how to answer the questions (answer style) were very useful" (Respondent 7). It provides the

researcher a sense that adult learners who engage with this learning support are making full use of its purpose, which proves vital in understanding the learning and assessment environment. The literature suggests that learners who engage with such a support tend to understand the assessment tasks and criteria, which in turn improves learning and assessment performance (Rust, Price & O'Donovan, 2003; Price *et al.*, 2011).

Learning Plan

The learning plan acts as a platform for engagement with the learning support as it helps adult learners with their planning and revision. Specifically, this resource highlights to adult learners the learning supports they should be accessing on a weekly basis which is tailored to support those in full-time employment and for any family or personal commitments. Nelson (2008) mentions that personalisation of supports can act as platform of engagement for adult learners. The level of personalisation for adult learners is enhanced with the learning plans suggested study planner. This acts an aid for adult learners as it provides a suggested breakdown of the level engagement during the term with learning supports to suit their personal schedule. In turn, this level of personalisation encourages self-direction and variety for which adult learners place high value on and engagement with (Ausburn, 2004; Nelson, 2008).

The learning analytics indicated that 59% of adult learners in the overall cohort had accessed this learning support during their study whereas 41% did not access it. Interestingly, 44% of respondents stated in the questionnaire that they sometimes used the learning plan to help them identify the supports they should be using on a weekly basis. 22% of adult learners reported that they often used it while 9% of adult learners very often used it. A respondent in the questionnaire found the learning plan "extremely useful in terms of planning progress and scheduling study in order to complete all areas of the module in time" (Respondent 19). Additionally, another respondent used the learning plan to "structure" their learning and revision correctly, which allowed them to "gain the most from the syllabus" (Respondent 18). The same respondent offered advice in trying "to keep to the week targets as per the study

guide [within the learning plan]". Four adult learners in the phone interviews commented that this learning support gave them a suggestion on how to engage during the term that gave focus and structure. Participant A did not rigidly stick to the suggested study guide. However they did feel that if they "engaged in those kind of weeks as much as I [they] could with what it was suggesting I [they] did kind of stick to that kind of learning plan". They also mentioned that this gave them good focus for the duration of the term and they did not look at any other suggested study guide that was different in structure. Participant B commented that it gave them an idea on the level of engagement that they should be doing on a weekly again as it "kind of gives you a suggestion". Once again as per Participant A, they did not rigidly stick to the suggested study guide as they "wouldn't be that strict to keep to the plan as it was to hand". Participant C also gave a similar response in that they did not follow it week-by-week and mentioned, "it gives you an idea where you should be at a given time". Participant D mentioned that the learning plan gave them focus as weeks went by in the term and spoke about the flexibility of the support when planning their study. This is replicated by their response as follows:

> You can start wherever you like on the online learning. You are not and do not have to adhere to the learning plan. You can tailor it yourself. Absolutely, it is a massive benefit but it is there if you need to tailor it as you want.

Nonetheless, 25% of adult learners reported that they never used the MDI-01 learning plan. Two of the respondents' responses in the questionnaire replicated this statistic. Both recalled on their experience with the online supports and emphasised the need for better planning and actively engaging more often with the online supports. To illustrate, "….it is difficult when managing work, home and family activities to manage time to study on a consistent basis. Usually back-ended study i.e. close to exam time!!" (Respondent 28) and "I should have used them more" (Respondent 26).

4.3 Adult learners' engagement with face-to-face learning supports

MDI F2F tuitions are based on the constructivist learning theory of practice in which adult learners construct knowledge and meaning from experience (Jordan, Carlile & Stack, 2008). These F2F tuition sessions are run solely in Dublin and are not compulsory for adult learners to attend. Twelve hours of F2F tuition support was offered over three Saturdays in the twenty-week academic term and ran from early morning to late afternoon. Adult learners also received two hours of educational support with an induction study skills workshop and exam revision session at F2F1 and F2F3 respectively. For each F2F tuition, adult learners were advised of the pre-reading textbook material to be completed prior to attending. The MDI-01 F2F tuition sessions offer an opportunity for tutor and peer interaction with the use of peer assessment and breakout questions to improve exam technique, guided learning and to promote discussions to facilitate learning. Table 4.4 outlines the number of adult learners attending each F2F tuition.

Table 4.4:   MDI-01 F2F tuition attendance

Adult learners	58	
F2F1	8	14%
F2F2	9	16%
F2F3	18	31%
Average attendance	12	

From the above results, the eight adult learners who attended F2F1 were present also for F2F2 and F2F3. The additional adult learner at F2F2 attended the final session. The results

demonstrate also that the final session i.e. F2F3 is the most valued and highly engaging with the exam preparation session and the final form of F2F revision before the exam being attractive features. This suggests to the researcher that the eight adult learners in attendance for the three F2F tuition sessions thought highly of this learning support in their studies. This is consistent in the effusive praise they gave the lecturer and the benefits received from attending that is discussed in the next section. However, as we will also see in the next section, numerous factors prevented adult learners from actively engaging with this resource, which attributed to differing levels of engagement.

4.3.1 *Adult learners' perception and attitudes towards F2F tuition*

Results show to the researcher that 50% of respondents in the questionnaire felt that there was some form of difficulty in attending weekend F2F tuition sessions. On the other hand, 22% stated they had no difficulty and 28% stated that they were non-aligned to either. Nevertheless, when you combine the non-alignment and disagree it gives an even 50 / 50 balance towards difficulty in attending a weekend F2F tuition session. The researcher used an open-ended question to investigate adult learners' attitudes towards F2F tuition. The open-ended question provided prompts to adult learners such as the accessibility, convenience, number of hours allocated, induction / exam prep sessions, style / format, value, etc. This investigate measure used by the researcher identified five challenges, which faced adult learners in actively engaging with this learning support. They were distance, timing and length of sessions, concentration, level of awareness and personal commitments at the weekend. However, there was a positive experience for adult learners who engaged with this resource. For instance, adult learners who attended commented that they gained a deeper understanding of course concepts from a highly experienced practitioner. The researcher will now discuss the five challenges associated with adult learners' engagement with the F2F tuition learning support and then outline the benefit in engaging with this learning support.

Firstly, distance was a recurring challenge in which the majority of adult learners spoke of their difficulty in attending F2F tuition in Dublin. For instance, six adult learners commented that distance and commute to the location were prohibiting factors (Respondent 4, 8, 16, 18, 23 and 28). As Respondent 23 noted specifically "I have a long commute and don't live near any centres so face-to-face is not easy for me". This challenge was replicated in two of the adult learners' responses in the phone interviews. For instance, Participant C spoke about their difficulty in attending with commuting from Carlow and as a result, there was a higher level of engagement with the online supports. The researcher followed up with a further question on the distance factor with the adult learner to get a further understanding of the difficulty they faced. The participant reiterated that 'it just was not feasible and I know there was courses on in Dublin and whatever but they are at the weekend I think. So it wasn't feasible for me to do them" (Participant C). Another adult learner also responded similarly with their difficulty in attending the F2F tuition with distance being a key factor in their decision not to engage (Participant D). The result of this difficultly meant that this adult learner similar to Participant C had to engage more frequently with the online supports. Participant D's response was as follows:

> There was no face-to-face [in the adult learners' engagement] and the only reason is the distance coming from Cavan on a Saturday and that is the only reason. If I was living in any nearer absolutely I would do it. And that is the only reason if I was living in any nearer absolutely I would do it. I have heard friends that have already signed up for this year and said it was invaluable just to get little nuggets of information on that for a Saturday. But everything I done was online and I found the sample papers were to be of a great help.

From this, it would seem to the researcher that many adult learners felt that distance was a key factor in their inability to engage with the F2F tuition. The attendance for F2F weekend tuition sessions might suit those based in Dublin in which the majority of MDI students are located and in addition, provided that adult learners are within appropriate travelling distance to the tuition centre. Research carried out by Dahlstrom and Bichsel (2014) on technologies that matter most

to students reported that students favour BLE's. In addition, their expectations are increasing for hybrid and F2F experiences. This is because it helps to learn best with a blend of online and F2F experiences. The finding in this study are replicated in these findings too. For instance, adult learners still place value on both types of learning environments. However, accessibility to F2F experiences may not come as easy in comparison to online learning supports, which affects engagement levels. In addition, adult learners with different characteristics may differentially prefer certain learning supports in each learning environment as demonstrated with the cohort who attended all three tuition sessions.

Secondly, the timing and lengths of the F2F tuition sessions were a challenge for three respondents who felt that were too long and could spend their time more wisely by studying independently (Respondent 2, 12 and 29). Interestingly, 66% of respondents in the questionnaire felt that they could learn effectively on their own. As Respondent 12 notes specifically:

> I was not available in the evenings and I had a limited amount of time to study on the weekends, so I felt that I could not sacrifice a whole day to attend a class. I felt that I would get more done in that time by myself.

The researcher asked an adult learner in the phone interview who attended all tuition sessions on their experience of actively engaging with this support. Initially, the researcher highlighted to the adult learner the difficulties some face when engaging with this resource such as work commitments, distance, preferring to study independently as factors that restricted them to attend tuition sessions. Participant A could empathise but at the same time spoke highly of the learning support as they said the following:

> I think I can understand where some people are coming from on it being a Saturday and it being kind of an all-day you know from 10 until 4 or whatever. But I think that having a face-to-face lecture with somebody who you can actually ask questions to and can put things a little more [in] laymen terms is definitely beneficial I think. You know a lot of as

you know yourself MDI-01 is incredibly technical with law as like the legal aspects of things. It can be just very useful to have somebody standing in front of you and you going I do not really understand and him giving you an everyday scenario for you to kind of go yeah I get it.

In looking at the challenge of timing and the length of tuition sessions, the researcher examined with the use of the questionnaire if there was preference for weekend or evening sessions. 47% of respondents in the questionnaire stated that they would prefer if evening tuition sessions were offered as opposed to weekend tuition sessions. Two adult learners in the questionnaire mentioned that they would prefer shorter and more frequent sessions, which could perhaps encourage active engagement with this learning support (Respondent 27 and 29). As Respondent 27 comments, "I would prefer midweek evening courses, which are shorter but more frequent. It would foster more interest I believe". However, 25% of the respondents were neutral whilst 28% disagreed which gives a combined 53% towards evening sessions. This is quite similar to the previous combination on weekend tuition sessions when there was a 50/50 balance towards difficulty in attending weekend sessions. For the researcher, these results present a predicament in the delivery of this learning support to meet all the different needs and requirements of adult learners. Ultimately, the majority of the participants in the phone interviews were in favour of weekend sessions. One adult participant who actually attended an evening session during the term, which was a supporting tutorial for life insurance adult learners spoke of the challenge of motivation in attending an evening session. Participant As comments were as follows:

> I would not personally like it...I know that I went to one evening session just purely for life students. I went into town for a couple of hours. I was so tired after a full day's work and have pretty [much] no interest in going to a lecture. That for me just would not be something I would personally find beneficial. I would much prefer an all-day session on a Saturday where I have had a night's sleep and I have left work behind for the week.

Participant B also noted the motivation challenge with tiredness. However, they felt that the weekend was a personal time to spend with family that takes precedence over attending a weekend tuition session.

> I think it would depend on the location as that would depend on if it were suitable for me. But I think I would prefer because I know you would be tired but your weekend would be free for yourself. Obviously, everyone has their plans with something that might come up or you have a family situation and you are not able to attend. Also during the week, you can more than likely arrange something for after work.

Despite not attending tuition sessions due to distance, Participant C felt that they would prefer a weekend and would attend if they were closer to a tuition centre. Their comment was as follows "Yeah I would say though if I was living closely to one of the sessions I wouldn't mind going on a Saturday for instance". Participant D also believed that the weekend was the best time to facilitate tuition sessions as you would go through a lot more of the information. However, they felt that you could offer perhaps two Saturdays and the rest of the hours as evening sessions as a possible solution to encourage more engagement with this learning support.

> I suppose it is the time that takes for them. I think the best day for the seminars / face-to-face is a Saturday. Personally because it is just the distance travelling in, trying to get parking, coming back, things like that. I would say if I was in town, I probably think that even face-to-face for Saturday is better than a weekday even. Because on a Saturday you would get through a lot. One or few Saturdays like two Saturdays and I think if it was an evening thing it could be four or five evenings to cover the same kind of information. It is a lot to put aside for people in my opinion. I think the two Saturdays are the best option out of those two. But some people may have a preference not to have one of their days off stuck in a lecture.

Thirdly, high concentration levels was a recurring challenge in three respondents active engagement with the F2F tuition that caused a lack of interest in this learning support (Respondent 2, 5 and 17). As Respondent 5 notes specifically "I don't think you can take that much in your concentration goes and you lose interest" and follows up with some advice for

future adult learners "if you are going to F2F be prepared to keep concentration all day". The challenge of concentration indirectly arose with the Participant A in the phone interview who attended all tuition sessions and mentioned the possible level of passive engagement with this resource:

> ....I did notice that you know by the first session people are kind of they are gung-ho and everything but by the third session they probably have stopped you know. They have gone through the book themselves and probably think that they are alright going through by it themselves.

Another challenge with engaging with this support was the level of awareness of the learning support for two respondents in the questionnaire. Both felt that this restricted them from the outset in engaging with this learning support, as they were not "aware" of the tuition sessions (Respondents 15 and 26). One felt that "it would be beneficial to receive an email with reminder / updates" (Respondent 15). Interestingly, a participant in the phone interviews felt that the III could possibly increase communication but also mentioned that the onus is on the learner to take responsibility. Participant C felt that "it is up to the person if they want to do something or not. And if they are they are probably going to contact you anyway". Participant D in the phone interview felt that were was sufficient awareness through existing communication and strongly believed that there is no "fall down in any shape or form. You [The III] are always open".

Finally, four adult learners commented that they had personal commitments that clashed with the tuition sessions. Unfortunately, these personal commitments were unavoidable as some related to holidays, weddings, family event or a general appointment (Respondents 3, 6, 11 and 22).

It must be noted though with all of the challenges incurred, adult learners who attended the tuition sessions spoke highly on their level of engagement and resulting experience. The

recurring benefit of the lecturers helpfulness in providing an understanding of the learning material and having an experienced practitioner explaining concepts in plain English occurred frequently along with a forum for airing queries (Respondent 7, 13, 19, 22 and 31). In addition, having an approachable lecturer helped with engaging with this learning support (Respondent 22). Respondent 14 in particular highlights these points with the following comment:

> Always feel tutorials help understand each chapter. When reading the chapters at home some elements make not make much sense. I learn well in classroom situation. Everything about the tutorials work well for me. Help to understand each chapter, lecturer always advises what is most important in each chapter, always helpful.

4.4 Adult learners' satisfaction with blended learning and advice for engagement with learning supports

Adult learners were given the following introductory line in the questionnaire *'MDI-01 is delivered through blended learning, which allows students to engage via online and face-to-face tuition (F2F)'.* Adult learners were then asked on their level of agreement with various statements on their experience of blended learning namely its flexibility, as a support to understand course concepts, preference for this type of delivery rather than either only online or F2F tuition and whether to recommend to a fellow colleague. A Likert type scale was used with the options of disagree, neutral and agree to choose from. 74% of respondents in the questionnaire stated that they would recommend a blended learning course to a fellow colleague. 26% were neutral and 0% disagreed with the statement. These results establish that adult learners are more likely to recommend a blended learning course to their colleagues, which highlights high satisfaction levels with its delivery. 69% of respondents in the questionnaire stated that they would prefer blended learning to only online learning. Whilst 22% were neutral and 9% disagreed with the statement. Similar results arose with 69% of respondents preferring blended learning to only F2F tuition. Whilst 16% were neutral and 16% disagreed with the statement. Overall, both of these combined results demonstrate that blended

learning is a preference for adult learners as compared to solely online or solely F2F. 66% of respondents in the questionnaire felt that blended learning improved their understanding of the course concepts. 31% were neutral and 3% disagreed with the statement. The significant role blended learning plays in helping adult learners understand the content is reflected in the number of adult learners using this flexible model to reinforce their understanding of concepts within the module. Overwhelmingly, the high level of adult learners' satisfaction towards blended learning corresponds to the initial literature review. Research comments that student satisfaction is higher for blended learning courses in comparison to purely F2F courses (Twigg, 2003a; Dziuban *et al.*, 2006; Owston, Garrison & Cook, 2006; Means, Toyama, Murphy, Bakia & Jones, 2009). Researchers have argued that it is not appropriate to determine the success of a course by simply measuring it against marks achieved (Giannousi, Vernadaki, Derri, Michalopoulos, & Kioumourtzoglou, 2009). Other factors might influence student achievement such as student satisfaction (Smith & Dillon, 1999). Student satisfaction is a level of enjoyment and accomplishment within the learning environment (Sweeney & Ingram, 2001). Satisfaction is important because it enhances motivation, which is an essential psychological factor for student success (American Psychological Association, 1997; Donahue & Wong, 1997; Chute, Thompson, & Hancock, 1999; Chang & Fisher, 2003). A student's satisfaction is also more than likely to determine whether a student takes further courses in this type of format (Arbaugh, 2000). Therefore, the harmonious integration of an online learning environment with a classroom environment is likely to pool the positive aspects of both types of environments (Finn & Bucceri, 2006). This in turn contributes to high levels of adult learner satisfaction with the delivery of the MDI-01 blended course and appropriate learning supports in each learning environment that provide a platform towards differing levels of engagement.

In the questionnaire, 72% of respondents felt that the flexibility of blended learning enabled them to learn at their own pace. Whilst 28% per cent were neutral and 0% disagreed with the statement. The flexibility of allowing adult learners to learn at their own pace and in their own time with the learning supports underlines the convenience that a blended learning course can offer. Moreover, this is confirmed on an open-ended question in the questionnaire on

engagement regarding online supports. The respondents valued being able to learn at their own pace and in their own time highly (Respondent 2, 4 and 18). As Respondent 2 noted specifically "...due to additional commitments after work hours it was handy to have print offs or the ability to watch webinars online while I was doing other things". Additionally, the topic of flexibility occurred in two of the phone interviews. Two adult learners spoke of the benefits with the variety of learning supports made available and the ability to engage with the supports at any time. Participant B commented that "…there was so many options particularly the webinars and loads of things you can take. Obviously everyone has a different way to learn". Whilst Participant C stated that "…everything is there at any stage or need to print something off or you need to refer to something. It is all in there". This feedback highlighted to the researcher the arsenal of learning supports available to adult learners to engage with in their own time and to their own need. Additionally, the level of flexibility can be directly linked to the time available for adult learners to engage with the learning supports in the BLE. For instance, 59% of respondents felt that there is adequate time within the twenty-week academic term to engage with all of the learning supports available. Whilst 38% were, neutral and 3% disagreed with the statement. When you combine the neutral and disagreed, it gives 41%, which is quite high and perhaps is reflective of some adult learners' inaccessibility to engage with the F2F tuition. Nonetheless, the majority of adult learners felt they have sufficient time and this complements the satisfaction levels with the blended learning module. As previously mentioned in the literature review, blended learning gives adult learners more control over their education experience, providing them with the flexibility to learn at their own pace and better manage study and other outside responsibilities such as work, family and leisure activities (Graham, 2006). As such, the offer of flexibility is a primary concern for adult learners in education (Soares, 2009). Blended learning offers this flexible approach as it can provide enhanced learning supports through telephone, email, tutor-led workshops and online media supports such as webinars, virtual classes, lecturer PowerPoint / revision notes, e-Books, discussion forums etc. The majority of adult learners in this study felt that flexibility was a major contributor to their level of control over their study that in turn allowed them to engage with a variety of learning supports. It is worth noting that the blended learning model allows students to have greater time with flexibility and better understanding of the learning outcomes

(Vaughan, 2007). The module MDI-01 whilst it is categorised as a blended learning model, has more focus towards online support delivery. Research has argued that the use of computer-mediated instruction within the blended learning model supports flexibility, motivation and teamwork that results in enhanced understandings (Hiltz, 1997; Marjanovic, 1999; Rimmershaw, 1999; Williams, 2002; Garrison & Anderson, 2003; Garrison & Kanuka, 2004). From the above discussion, it can be concluded that the format and flexibility of blended learning affects student satisfaction. The researcher recognises that when adult learners are satisfied with this method of learning, it can lead to forms of adult learner engagement with the learning supports at their own pace within the BLE. This can produce either active or passive forms of engagement for adult learners as demonstrated in the learning analytics section. Therefore, these results indicate that the majority of adult learners are extremely satisfied with the delivery of a module through blended learning that acts as a contributing motivator towards adult learner engagement with the learning supports.

As part of the adult learners' satisfaction levels, there is some future advice for peers who are considering taking the module MDI-01 in terms of the level of engagement with the learning supports. The researcher identified three pieces of advice and they revolved around early engagement with the learning supports, attend F2F tuition and determine your learning style.

Firstly, early engagement and use of the learning supports was a recurring piece of advice reflected in six of the respondents comments (Respondent 1, 6, 7, 14, 20 and 27). Respondent 27 captures this with the simple advice of "avail of as much of these [learning supports] as possible". However, Respondent 7 notes specifically their preference for the online learning supports, "I would advise them to engage early on with the online supports provided". Secondly, to attend the F2F tuition (Respondent 4, 6, 7, 13, 14 and 22). Interestingly, Respondents 4 and 7 flagged to attend the sessions if possible. Respondent 22 commented on the advice that they have already given colleagues with this learning support "I have already encouraged colleagues considering MDI-01 that…face-to-face tuition is comprehensive and extremely useful". Finally, four respondents suggested that each adult learner should determine

what learning style suits them best to complement their understanding of the learning material (Respondent 9, 12, 17 and 26). Respondent 12 noted that engaging with the learning supports can be "a personal thing" and Respondent 17 acknowledged that "everyone has a different way to study" whilst also recognising that online supports worked best for them as they were more convenient. Respondent 9 gave similar advice in engaging with the learning supports that "best suit [the] individual". Respondent 26 strongly recommended to "engage on both fronts at least once to decide what style of learning suits the candidate best". This helpful feedback from the respondents reminds the researcher of the variety of learning supports available for adult learners in which engagement can be key in leading to both satisfaction and exam success. Previous research on engagement acknowledges that "active engagement in a blended learning environment contributes to independent learning and self-efficacy that improves students' learning in a professional education context" (Griffin, 2014, p.22). Furthermore, research has shown that student experience varies considerably in a BLE and can result in differing learning experiences (Jeffrey, Atkins, Laurs & Mann, 2006; Zepke, Leach & Prebble, 2006). With this in mind, it is important to recognise that adult learners can individually have a unique way in their learning style. As mentioned in the literature review, a motivating factor for blended learning is in its ability to offer learners access to a variety of learning opportunities to accommodate different learning styles (Allan, 2007). This helps for a variety of engagement with different learning supports that offer multiple perspectives on the learning material. Table 4.5 demonstrates the different III learning supports that can be applied under the VARK categories i.e. Visual, Aural / Auditory, Read / Write and Kinaesthetic.

Table 4.5:   VARK learning style applied to III learning supports

Visual learner	Tables, charts, figures and illustrations within the textbook, route map on iiiConnect, learning plan, webinars and video bank.
Auditory learner	Webinars, F2F tuition and read aloud function on PDF documents.
Read / write learner	Key points, reading textbook material, summaries and explanations of diagrams, illustrations, tables and figures and learning plan.
Kinaesthetic learner	Past exam papers and solutions, webinars and key points.

4.5   Summary

Learning analytics of adult learner engagement with the learning supports was presented in this chapter. This created a module profile of the level of engagement that occurred in the November 2014 term with the online learning supports (both interactive and passive) and the F2F learning supports. The learning analytics was tied in with the data collected from both the questionnaire and phone interviews that gave a further understanding to the differing levels of engagement occurring in a blended learning module. Conclusions to this study and recommendations will be discussed in the final chapter.

C h a p t e r 5

Conclusions and recommendations

5.1 Conclusions

The main aim of this study involved the evaluation of adult learner engagement with online learning supports and face-to-face learning supports in a blended learning environment. The findings of this study support adult learning principles, demonstrating that adults hold value and satisfaction with the delivery of the blended learning course comprising of personalisation of the learning supports.

The main findings of the study within a professional insurance education context demonstrate that adult learners have high levels of satisfaction within the MDI-01 blended learning programme. Because of this high level of satisfaction, it acts as a platform towards engagement with both types of learning supports. This study found that adult learners value flexibility in their revision of the learning material, which gives control over their study and engagement with the learning supports that complements their learning. In particular, the ease of accessibility to the online learning supports helped adult learners learn at their own pace and time. The top three devices that adult learners use to engage with the online learning supports are laptop, PC at work and tablet / iPad. Furthermore, the study found that adult learners appreciate personalisation of the learning supports, which encouraged self-direction and variety in their engagement with both types of resources. This study demonstrated both active and passive engagement by adult learners with online learning supports in the blended learning environment. Either form of engagement produced unique and effective learning experiences for adult learners. Further to this, adult learners in this study hold high value and engagement with the textbook, past papers, key points and webinars. On the other hand, adult learners place low value and engagement with the assignment, virtual class and also, webinars for some individuals.

This study also found the accessibility to the face-to-face learning supports is a challenge for adult learners in full-time employment. Examples of such challenges were long distance commutes, personal commitments, level of awareness, perception of high concentration levels needed along with both the timing and length of sessions. Conversely, those adult learners who have accessibility to the face-to-face learning supports place high value on the support as an opportunity to ask questions to an experienced practitioner who can provide answers in plain English. On reflection, adult learners would emphasise from the outset of their study to engage dynamically with both the online learning supports and face-to-face learning supports available.

In essence, based on these findings, adult learners may differentially prefer certain learning supports in each learning environment to accommodate their preferred learning style or ease of access to resources. To illustrate, some adult learners incur certain challenges to engaging with face-to-face supports. As such, each adult learner tailors their level of engagement with other accessible learning supports to accommodate and supplement their learning in absence of such a support. From this, the two learning environments in the blended learning model can complement each other and accommodate the different learning styles that are inherent to each individual adult learner. Because of these preferred learning styles or ease of access to resources, it produces differing levels of adult learner engagement with learning supports on a compulsory professional development blended learning module in both environments within Irish insurance education.

5.2 Recommendations

There must be accountability and responsibility in meeting adult learners' needs to foster greater collaboration and engagement between learner and educator. There is an ever-increasing need to understand adult learners better. No professional education body or higher academic institution is exempt from the need to nurture adult learner engagement with learning supports to promote higher quality learning and satisfaction levels. A number of recommendations are provided to promote higher levels of engagement with the learning supports in both environments.

For The Insurance Institute of Ireland (III), blended learning offers adult learners flexibility, which allows them to participate within education and facilitates a redefinition of roles for those involved in andragogy as opposed to pedagogy. The convenience of blended learning particularly for adults who work full-time in insurance and are engaged in other activities enables this flexibility. The use of a blended learning environment can facilitate learning through a variety of means for adult learners. The learning management system (LMS) of iiiConnect is a staple for adult learners in the blended learning environment. iiiConnect is both a valuable and convenient platform for adult learning as demonstrated by the high level of satisfaction and variety of engagement towards the learning supports particularly, the online resources. As a suggestion to increase both satisfaction and engagement, the personalisation of learning supports should continue because this is where adult learners appreciate the relevance and helps with their self-direction. Another recommendation would be when an adult learner registers for the module MDI-01, it is mandatory for them to complete the actual learning style quiz on iiiConnect. This can promote early awareness to the array of learning supports to engage with in their studies. Furthermore, as part of this suggestion it would be good to demonstrate and advise adult learners to try all learning supports in each environment where possible and provide testimonials from past adult learner experiences that promote the dynamic engagement towards learning supports. We know that advances in digital technology over the

past decade have allowed the III to deliver professional insurance education to a wider audience with blended teaching and learning strategies. Moreover on these advances, the LMS has potential to extend the traditional classrooms space into the online environment that provides adult learners further accessibility to a valued learning support that might break down barriers of engagement with the actual face-to-face (F2F) tuition learning support. A suggestion might be to trial for a semester an online version of the MDI-01 tuition sessions on a Saturday and allow adults who cannot physically attend the opportunity to attend virtually. This could potentially attract better numbers that makes the support more accessible to adult learners. Another recommendation would be that the MDI-01 live virtual class running at 17.30 on a weekday might need to be revisited and to replace it with a recording. This is because some adult learners who logged in live mentioned that they would passively engage in future with this support. Consequently, because of this experience it might affect engagement for other MDI modules with the live virtual class as adult learner's progress through the programme. If a recording is to replace the live virtual class, a suggestion would be to offer an online forum on iiiConnect to address any queries which would continue to make it feel interactive and promote an online community of practice. This online forum can also be extended to general queries where adult learners can post queries and offer support / advice when they have might asked these in the face-to-face tuition. The online forum could be supported with both an experienced tutor and module co-ordinator to address any queries that results in adult learners engaging either actively or passively with such a resource.

Therefore, in order to promote adult learner engagement either passive or active, it is important to provide a reachable, inclusive atmosphere where adults can access learning material at any time or place. This includes reviewing the functionality of online learning supports on all electronic devices to promote engagement. At the same time, it is essential to continue to provide learning supports that are relevant as adult learners have a desire to recognise the relevance of what they are learning is equivalent to what they want to accomplish. Consequently, for adult learners in insurance, key attributes for engaging with learning supports must factor in independence, self-direction and affinity for real-life learning. Further to this, it is essential that participation, communication and co-operation continue to exist between the III

and adult learner. As such, the mixed andragogical approach within MDI-01 must continue to acknowledge a balancing act for studying, family commitments and socialising with full-time employment. This is because the professional students who are adult learners are working full-time in a variety of roles in the insurance sector.

5.3 Further study

This research has highlighted further areas for investigation such as asking adult learners what learning supports they would like to be incorporated within the blended learning environment to enhance active forms of engagement. This should include analysis into the motivating factors behind this active engagement in their learning. Further investigation could look at the treatment of sole learner-online content interactions and sole learner-instructor interactions to determine if either delivery has an effect on student satisfaction and achievement.

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Overview of MDI programme

In 2012, research was carried out amongst the Irish insurance industry, which identified a strong desire for advanced studies beyond the Minimum Competency Code (MCC) set out by The Central Bank of Ireland. Consequently, the MDI professional insurance education programme was developed which is both an insurance and a business qualification. It is aimed at aspiring technical and management professionals to enhance their current understanding of business, technical and product knowledge in insurance. 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 UK insurance education professional body, The Chartered Insurance Institute (CII), offers the ACII and FCII qualification. To gain a better sense of insurance professional qualifications and rankings, Figure 5 outlines the various insurance professional qualifications that are offered by both professional insurance bodies the III and CII, which are pertinent to the Irish insurance industry.
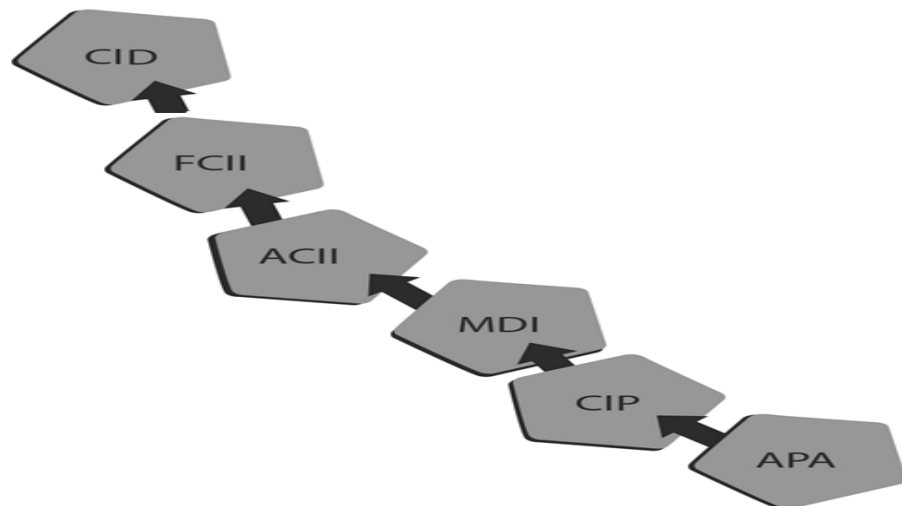
Figure 5: **The Insurance Institute of Ireland Pathway of Qualifications**

As part of the MDI programme, the MDI-01 module is a compulsory module and is the entry point module as Figure 6 demonstrates.
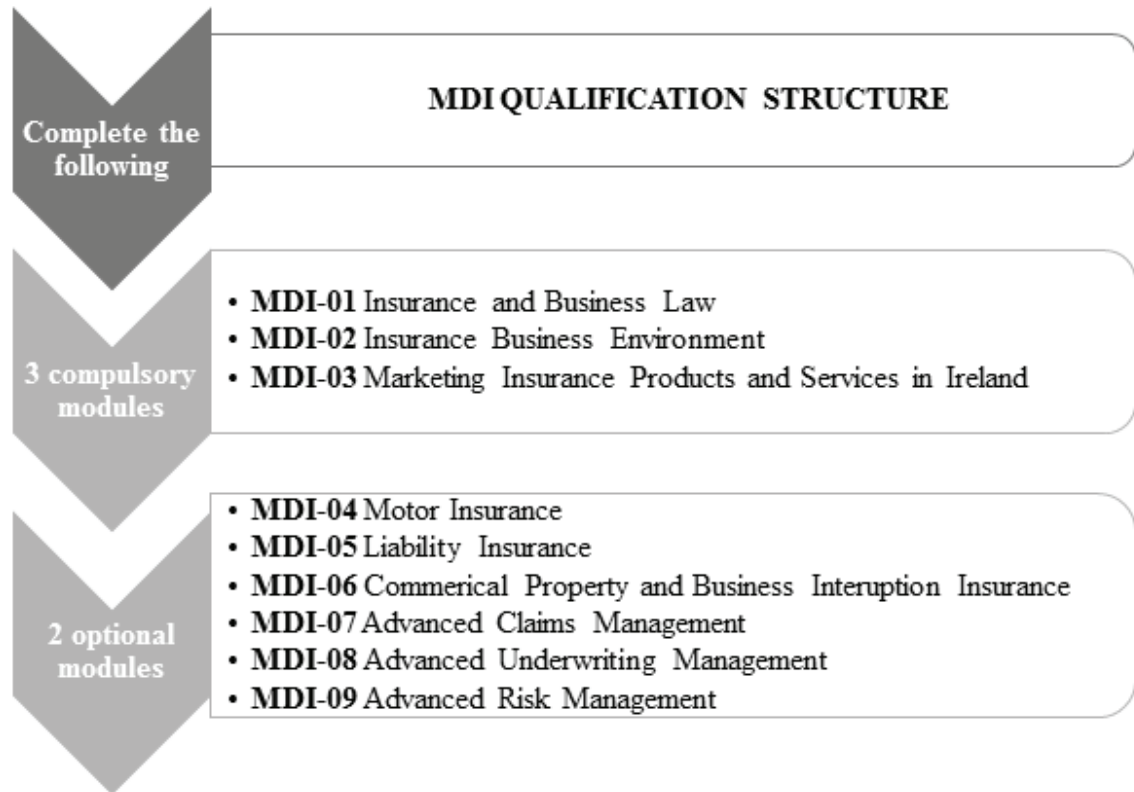
Figure 6:   Overview of MDI programme as of August 2015

MDI-01 module descriptor

The MDI-01 module gives adult learners a knowledge and understanding of the laws that form a background to the operation of insurance. It introduces the Irish legal system, within which these laws operate. It uses case law and examples to allow adult learners to develop the ability to apply this knowledge to situations.

On completion of this module, adult learners should be able to:

- Explain the Irish legal system (its characteristics, sources of law, effect of the EU, the Courts and legal personnel) and the concepts involved in legal personality; particularly status and capacity.

- Describe the law of tort (nature of tort, main torts, defences, limitations, remedies and damages, the law of contract (formation, classification, validity, discharge, breach, privity and assignment).

- Explain the nature of agency (including its creation, the relationships involved therein, the rights and responsibilities of the parties involved, termination and the application of agency to insurance).

- Describe the general principles governing insurance contracts (general principles of contract law, utmost good faith, insurable interest and assignment).

- Differentiate between void, voidable and illegal insurance contracts.

- Discuss the issues surrounding insurance claims (the principles of proximate cause, utmost good faith and indemnity, subrogation and contribution).

MDI-01 BLENDED LEARNING MODULE DESIGN	
TYPE	**DESCRIPTION**
Face-to-Face (F2F) tuition	• 3 x 4 hour tutorials delivered by experienced industry professionals. • F2F tuition that uses peer assessment and breakout questions to improve exam technique, guided learning and promote discussions to facilitate learning.
Face-to-face educational support	• Induction study skills workshop (1 hour) and Exam / Strategy (1 hour) sessions delivered by III representatives at F2F1 and F2F3 respectively. • Provided for adult learners to demonstrate good revision and exam practice along with promoting the learning supports available.
Face-to-face development support	• Dependant on company – representative from Development Services exhibits MDI programme and supports available to current and prospective adult learners.
Virtual tuition	• Live Virtual class (1 hour) that reviews assignments and encourages peer evaluation.
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.

Appendix 2 *MDI-01 blended learning module design and recommended engagement*

The III recommend that approximately 125 – 150 hours of engagement is afforded to the MDI-01 blended learning module.

RECOMMENDED ENGAGEMENT FOR MDI-01		
ACTIVITY	**HOURS**	**PROPORTION OF CONTENT DELIVERED**
Independent engagement with textbook and iiiConnect • Online learning supports available on iiiConnect: ○ Webinars, Assignment, Learning Plan, eBooks, Key Points, Exam Preparation Guides, Sample / Past Papers, Glossaries, and Video Banks.	100 - 130	80 – 86%
F2F tuition sessions	14	10%
Virtual class	1	1%
Sitting examination	3	2%
TOTAL	125 – 150	100%

All learning supports are made available 24/7 over the twenty-week academic term and a visual of their layout on the learning management system (LMS) is illustrated below.
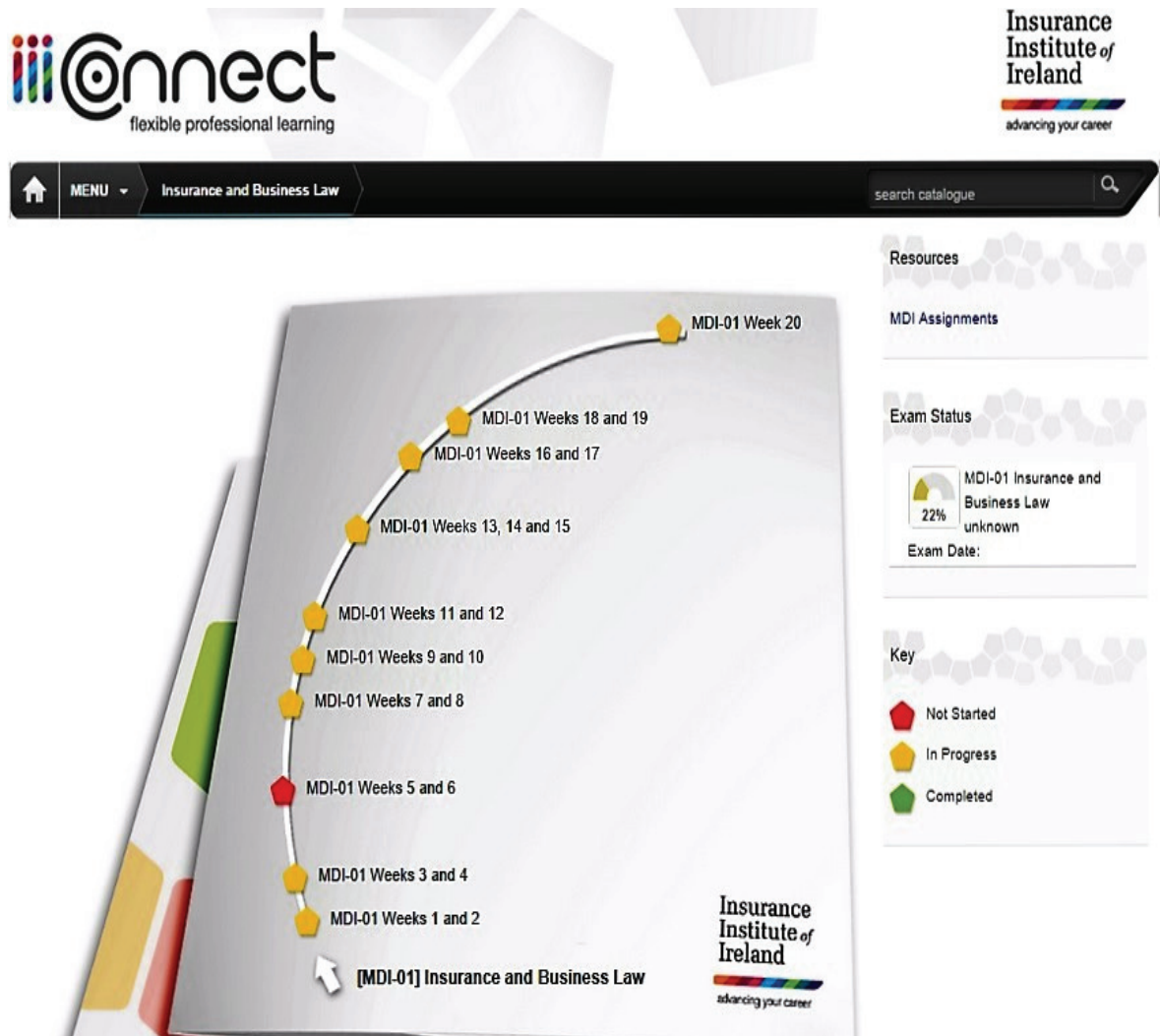
Figure 7:   iiiConnect weekly route map

Participant Information Sheet for Survey

Working Title: Why are student engagement levels characteristically low on a compulsory development blended learning module in Irish insurance education?

You are being invited to take part in this short research study as you sat the MDI-01 November 2014 end-of-term exam. The purpose of this document is to explain what the study is about and what it involves.

As part of this study, you are being emailed a link to a short online survey. The data collected will be completely anonymous and should take only 5 – 7 mins to fill in. By completing the survey you are giving the researcher permission to use the data for educational purposes which are mentioned below.

All data and information collected will be strictly confidential and securely stored. In addition, all data will be anonymised so that individuals cannot be recognised in it.

About the study

The Insurance Institute of Ireland (III) is the leading professional education body for the general insurance industry in Ireland. Within the past few years, teaching and learning practices offered by the III have changed focus to a blended 'bricks and clicks' model. In using this model, we have found that learning support engagement varies without a researched informed

understanding as to why this phenomenon is occurring. We are aware that the student experience varies considerably in a blended learning environment which results in differing learning experiences. Therefore, the objective of this research is to gain a deeper understanding as to why professional students engage with learning supports at varying rates during the term. The responses to your survey will form part of my discussion and findings section of my MA Thesis in Higher Education, which will be submitted to DIT and for possible education journal articles and conferences. In addition, your participation will be of huge help to the III in making decisions on how we deliver our blended learning programmes.

Thank you for taking the time to read this.

If there is anything you would like clarified or would like more information on please do not hesitate to contact me on the below details.

Best wishes

Ian

Researcher

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Insurance Institute *of* Ireland

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Participant Information Sheet and Consent Form – Phone Interviews

Working Title: Why are student engagement levels characteristically low on a compulsory development blended learning module in Irish insurance education?

You are being invited to take part in this short research study as you were registered for the MDI-01 November 2014 term. As part of this study, you are being invited to take part in a phone interview. The purpose of this document is to explain what the study is about and what it involves.

Procedures and Rights

If you agree to participate in my research, I will conduct an interview with you at a time and location of your choice. The interview will involve questions about blended learning and student engagement. It should last about 15 minutes. With your permission, I will record and take notes during the phone interview. The recording is to accurately record the information you provide. If you choose not to be recorded, I will take notes instead. If you agree to being recorded but feel uncomfortable at any time during the interview, I can turn off the recorder at your request. Or if you don't wish to continue, you can stop the interview at any time. Participation in research is completely voluntary. You are free to decline to take part in the project. You can decline to answer any questions and are free to stop taking part in the project at any time.

Appendix 5 *Participant information sheet and consent form for phone interviews*

All information collected during the course of this research will be kept strictly confidential, securely stored and all data will be anonymised so that individuals cannot be recognised in it. By agreeing to partake in the phone interview gives the researcher permission to use the information and data as part of their MA thesis discussion and findings section of their MA Thesis in Higher Education, which will be submitted to DIT and for possible education journal articles and conferences. In addition, your participation will be of huge help to the III in making decisions on how we deliver our blended learning programmes.

About the study

The Insurance Institute of Ireland (III) is the leading professional education body for the general insurance industry in Ireland. Within the past few years, teaching and learning practices offered by the III have changed focus to a blended 'bricks and clicks' model. In using this model, we have found that learning support engagement varies without a researched informed understanding as to why this phenomenon is occurring. We are aware that the student experience varies considerably in a blended learning environment which results in differing learning experiences. Therefore, the objective of this research is to gain a deeper understanding as to why professional students engage with learning supports at varying rates during the term.

Thank you for taking the time to read this.

If there is anything you would like clarified or would like more information on please do not hesitate to contact me on my contact details.

Best wishes

Ian

CONSENT

You will be given a copy of this consent form to keep for your own records.

If you wish to participate in this study, please sign and date below.

_____

Participant's Name *(please print)*

_____   _____

Participant's Signature   Date

Researcher

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Question 1 – Level of engagement

Can you start by telling me how you generally engaged during the term for MDI-01? For instance, did you attend face-to-face tuition sessions and the key learning supports you found to be of help in your study?

Question 2 – Enough time to engage with learning supports

Professional students face a number of challenges when studying with work and family commitments and time for social / leisure activities. Did you feel that you had enough time to engage with all of the learning supports during the term considering these difficulties?

Question 3 – Supports rated more highly

Which supports would you rate more highly; online supports or face-to-face tuition and why?

Question 4 – Engagement with the face-to-face tuition sessions

There has been a mixed response to the level of engagement of tuition sessions by students. Some found them useful and others cited work commitments, distance, prefer to study independently as factors that restricted to attend tuition.

In you experience, how did you find your level of engagement with the face-to-face tuition sessions?

Did you find them to be of benefit?

Increase or decrease the number of hours from the current 14 hours?

Question 5 – Weekend or evening face-to-face tuition session

What would your opinion be on the offer of weekend or evening face-to-face tuition sessions for professional students? Would you attend?

Question 6 – Learning Plan

Did you find the Learning Plan to be of help in identifying the learning supports you should be using on a weekly basis?

Did you stick to this suggested study? Or did you create your own study plan?

Did you think it linked well to the layout of iiiConnect on a week-by-week basis? Did it make you login frequently to iiiConnect (navigation / ease)?

Question 7 – Difficult topic

When you came across a difficult topic or section, did you use any specific learning support to help you? Did you do any research using the internet when you came across a difficult topic?

Question 8 – Online supports flexibility and accessibility

Students have commented that they found the online supports to be both flexible and accessible. Did you find this to be the case in your own study during the term?

Did you have any difficulty during the term in accessing the learning supports or finding them?

Question 9 – Assignment and Virtual Classes

Did you find the assignment and virtual classes to be of benefit in your study?

Question 10 - Textbook

How did you find your level of engagement with the textbooks? (Think of layout, learning supports within the textbook useful like case law, examples, figures etc…) Was it your main learning support?

Question 11 – Learning supports available

Do you think that the III have provided enough learning supports during the term both online and face-to-face?

Question 12 – Learning new topics

How do you like to learn new topics? For instance, do you prefer to learn new topics online or taught face-to-face?

Question 13 – Discussions with colleagues

Did you ever discuss ideas or concepts from the module with a colleague (e.g. at tuition sessions, by email, use of phone, commute to work, in work etc.)? If not, why?

Question 14 – Approaching the III

Did you approach the III when you came across a difficult topic in MDI-01 or needed advice?

Question 15 – Areas of improvement towards learning supports

Would you have any suggestions for the improvement of learning supports both online and face-to-face?

Question 16 – Areas of improvement towards enhancing engagement

Do you think the III can improve their offerings that would improve student engagement e.g. increasing communication, instruction, running possible advice clinics online, having an increased presence at face-to-face tuition or having an III contact to call for advice?

Question 17 – Online discussion forum

Do you think the availability of an online discussion forum amongst peers on iiiConnect about the modules topics or general study advice make you login more?

The researcher used the online survey software SurveyMonkey, which offered participants the flexibility to complete the questionnaire on a multitude of electronic devices. The questionnaire was kept open for ten days. A follow up reminder mail was sent prior to the closing date, which has been suggested by Denscombe (2010) as an attempt to gain further responses. There was a final response rate of 55% (n=32).

By completing this survey, participants are consenting to use of this data and information that will form part of my discussion and findings section of my MA Thesis in Higher Education, which will be submitted to DIT and for possible education journal articles and conferences. In addition, your participation will be of huge help to the III in making decisions on how we deliver our blended learning programmes.

All data and information collected in this survey will be kept strictly confidential, anonymised and securely stored.

Thank you for agreeing to take the time to complete this survey.

*1. Have you read the previous paragraph and are you willing to proceed with this survey?

○ Yes

*2. Please select the devices you generally would use to access the learning management system iiiConnect (you can select more than one device):

☐ Laptop

☐ Mobile phone

☐ PC at home

☐ PC at work

☐ Tablet / iPad

*3. MDI-01 is delivered through blended learning, which allows students to engage via online and face-to-face tuition (F2F).

What is your level of agreement on the following statements?

	Disagree	Neutral	Agree
The flexibility of blended learning (F2F tuition and online) enables me to learn at my own pace.	○	○	○
The delivery of blended learning (F2F tuition and online) improves my understanding of the course concepts.	○	○	○
I prefer blended learning (F2F tuition and online) over only online learning.	○	○	○
I prefer blended learning (F2F tuition and online) over only face-to-face tuition.	○	○	○
I would recommend blended learning (F2F tuition and online) courses to a fellow colleague.	○	○	○

*4. What was your level of engagement with the following MDI-01 learning supports?

	Never	Rarely	Occasionally / Sometimes	Often	Always
Assignment	○	○	○	○	○
CPD e-Learning	○	○	○	○	○
Key Points	○	○	○	○	○
Learning Plan	○	○	○	○	○
Past Papers	○	○	○	○	○
Textbook	○	○	○	○	○
Tuition	○	○	○	○	○
Virtual Class	○	○	○	○	○
Webinars	○	○	○	○	○

*5. In your MDI-01 student experience during the November 2014 term, about how often have you done each of the following:

	Never	Sometimes	Often	Very often
I used the MDI-01 Learning Plan to help me identify which learning supports I should be using on a weekly basis.	○	○	○	○
I used the syllabus and its learning outcomes as help in understanding on what I should know at the end of each chapter section.	○	○	○	○
I discussed ideas or concepts from the module with a colleague (e.g. at tuition sessions, by email, use of phone, commute to work, in work etc.)	○	○	○	○
I put together ideas or concepts from different modules or workplace experiences to help me understand MDI-01.	○	○	○	○
I sought advice from the III when I came across a difficult topic in MDI-01.	○	○	○	○

*6. Which MDI-01 learning supports do you feel you engaged the most with?

○ Online supports

○ Face-to-face tuition

*7. Do you think the MDI-01 online supports were of benefit in your study? (Think of accessibility, convenience, flexibility, style / format, value, etc.)

[text box]

*8. Do you think the MDI-01 face-to-face tuition sessions were of benefit in your study? (Think of accessibility, convenience, number of hours allocated, induction / exam prep sessions, style / format, value, etc.)

If you did not attend, please explain the reason why.

[text field]

9. What is your level of agreement on the following statements?

	Disagree	Neutral	Agree
I feel that there is enough time in the term to engage with all the MDI-01 learning supports made available.	○	○	○
I find it difficult to engage with the online learning supports.	○	○	○
I find it difficult to attend weekend face-to-face tuition sessions.	○	○	○
I would much prefer if face-to-face tuition sessions were held in the evenings as opposed to weekends.	○	○	○

*10. Has your experience of MDI-01 contributed to your knowledge, skills and personal development in the following areas?

	Very little	Some	Quite a bit	Very much
Acquiring work-related knowledge and skills	○	○	○	○
Thinking critically and analytically	○	○	○	○
Learning effectively on your own	○	○	○	○
Solving complex, work related real-life problems	○	○	○	○
Writing clearly and effectively	○	○	○	○

*11. What advice would you give someone considering to undertake MDI-01 in terms of the level of engagement with supports both online and face-to-face?

[text field]