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An Assessment of the e-Learning Management Systems Used by Philippine Insurance Agents of an International Financial Organization Using HELAM

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Abstract: Ramlife Financial Corporation (RFC) is a leading international financial services organization that helps people make their decisions easier and lives better by providing financial advice, insurance, as well as wealth and asset management solutions for individuals, groups, and institutions. As RFC continues to succeed on its business operations, several developments have been taking place in order to continue their services and purpose in the industry. Two of these developments are the e-Learning Management Systems (e-LMS) that are used to train the organization's aspiring Insurance Agents namely – The Red 7 Protocol and Red Galaxy.

This paper assesses these e-LMS with respect to the satisfaction of its primary stakeholders namely the Associate Unit Heads (AUH) and Insurance Agents. It used the descriptive-narrative method and quantitative analysis for the collected data. Samples were from the AUH of its Palawan branch while other data were taken from their Insurance Agents. A survey questionnaire for the AUH was administered using Ozkan, et.al's Hexagonal E-Learning Management Assessment Model (HELAM).

RFC's top management involvement is very consistent since there is a positive degree of interest, enthusiasm, support, or participation from any management level above the user's own level toward computer-based information systems or services or toward the computer staff which supports them. The quality of the information and content in the systems provide a clearer knowledge for aspiring Insurance Agents with presentations that cover all the necessary information they have to acquire before taking the Insurance Commission Licensure Examination. While there are some technical qualities that satisfy the users of the e-LMS, there are also several unsatisfactory issues that users find to be in the systems. One of these issues is the lack of the systems to allow updates in the existing content.

Key Words: e-Learning Management System; information system; LMS assessment; gamification in training; HELAM

1. INTRODUCTION

E-learning has become one of the most significant developments in the information systems industry (Wang, 2003). According to Global Industry Analysts, Inc., e-learning has emerged as an imperative tool to impart knowledge in the academic as well as corporate sectors. Since e-learning has several advantages in terms of cost-reduction, simplified training programs, flexibility and convenience, it is poised to become an integral component of information dissemination, and emerges as the new paradigm of modern education (Lee and Lee, 2008).

E-learning is delivered by a number of organizations and educational institutions using learning platforms like an e-LMS. An e-LMS solution facilitates delivery and management of all learning offerings, including online, virtual classroom, and instructor-led courses. It automates the learning course and easily delivers training, manages learners and keeps track of their progress and performance across training activities, which reduces administrative overhead. (Tisovic, 2011). Additionally, many organizations are now embracing gamification strategies within their online training solutions, as a way to motivate employees, students, and even customers.

RFC is one of the many organizations that make use of an e-LMS to train its agents. RFC is a leading international financial services group that helps people make their decisions easier and lives better. They provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. They have about 35,000 employees, 73,000 agents, and thousands of distribution partners, serving more than 26 million customers. Aspiring agents are trained and pre-qualified for the Insurance Commission exam using their two e-LMS which they call The Red 7 Protocol and Red Galaxy.

The Red Protocol 7 is an interactive character-based animated e-LMS that guides aspiring Insurance Agents through the foundations of life insurance. At the end of each lesson, a test is given to assess whether the agent is ready to proceed to the next. The test scores are used as pre-requisites to taking the licensure exam. Similar to The Red Protocol 7, the Red Galaxy is interactive, character-based, animated, and provides assessment at the end of each lesson. However, the lessons pertain to more advanced concepts and products offered by RFC. The Galaxy is divided into three solar systems with each one representing a product line. Both e-LMS are online and gamified versions of the training kit that RFC gives to its agents for them to read and review before taking the licensure exam.

2. METHODOLOGY

This systems' review paper used the descriptive-narrative method and quantitative analysis for collected data, which evaluates the users' satisfaction in RFC's e-LMS. Samples were from one out of three Assistant Unit Head of Palawan branch while other data were taken from eleven out of twenty-three Insurance Agents. Interview was conducted to make some follow-up and validation of some questions. A survey questionnaire for the AUH was administered using Ozkan, et.al's Hexagonal E-Learning Management Assessment Model (HELAM) and computing the frequency, mean, ranking, and percentile.

The importance of Ozkan, et.al's Hexagonal E-Learning Management Assessment Model (HELAM) methodology for the LMS review is that to have an assessment to identify the effectiveness of e-Learning Management System (7 Protocol and Red Galaxy) to measure their ability how prepared they are upon taking the Insurance Commission Exam as it serves as an electronic reviewer to which both AUH and insurance agent should have to take in order to proceed to company's training for product orientation so that they could have the license to sell after completion of the training.

3. RESULTS AND DISCUSSION

Table 1 shows the mean and percentile with rank as to how the evaluating attributes accommodate user satisfaction upon using RFC's The Red Protocol 7 and Red Galaxy.

First, the result indicates that Supportive Issues got $\underline{x = 10}$, garnering 100%, ranked 1st in the list, an Outstanding rate, which implies that the e-LMS and lecture notes are prepared and obeying the ethical and legal issues. The course provides any

ethics policies that outline rules and regulations, guidelines and prohibitions.

Table 1. User Satisfaction Assessment Results

Attributes	Mean	%	Description	Rank
Learner attitudes	9.2	92%	High Satisfactory	3
Developer attitudes	8.4	84%	High Satisfactory	4
System technical quality	7.5	75%	Low Satisfactory	5
Information content quality	9.3	93%	High Satisfactory	2
Supportive issues	10.0	100%	Outstanding	1

Second, the $\underline{x = 9.30,}$ garnering 93%, ranked 2nd in the list, a High Satisfactory rating for the Information Content Quality denotes that the course content and presentation positively gain attention for the course objectives are clearly stated. Lecture notes are supported by multimedia tools (flash animations, simulations, videos, audios and etc.) so that trainees could grasp. Exam questions are clearly explained. The course content and presentation are long enough to cover all content while given examples are up-to-date with real-life examples that improves their learning that is helpful to the given set of tests.

Third, the learners' attitude with $\underline{x = 9.2,}$ garnering 92%, ranked 3rd in the list that shows a High Satisfactory rating from the Learners' Perspective. This implies that learners using The Red 7 Protocol and Red Galaxy e-LMS really enjoys the RFC's Philippines' Prequalification Program and that it helps improve their success as well. They also believed that this is an efficient educational tool that they can manage their study time effectively.

Fourth, the $\underline{x = 8.4,}$ garnering 84%, ranked 4th in the list, a High Satisfactory rating for the Developer's Perspective denotes that they have successfully created an environment that provides conducive and enjoyable learning in which exam results are announced on-time.

Lastly, the result indicates that System Technical Quality got $\underline{x = 7.48,}$ garnering 74%, ranked 5th in the list, a Low Satisfactory rate, which implies that the RFC's Prequalification Program e-LMS provides an interface that is suitable for e-learning systems. Navigation is very easy where users can find required information easily. The program directions and navigations are clear because the font (style, color, saturation) are easy to read in both on-screen and in printed version. However, there is no such help button available in the interface of both e-LMS. They do not support interactivity between learners and system by chat, forum, discussion board, etc. When an error occurs in the system, users do not have a way to give their feedback by e-mail and telephone. The system is somehow not available for everybody 7 days and 24 hours because the copy of the software application is being distributed using USB flash drive. The e-LMS does not have a feature of posting announcement for the trainees because the it is not available even with the use of the internet.

4. CONCLUSION AND RECOMMENDATIONS

RFC's The Red 7 Protocol and Red Galaxy e-LMS religiously adhere to the set standards, regulations, and policies of the Insurance Commission of the Philippines. The company's lecture notes and the content of the e-LMS are all compliant to the set regulation by the law. Learners on the other hand are all willing to use the company's e-LMS. With the sophistication of these systems, they are able to learn while having fun and are able to pass the tests for RFC's Prequalification Program with the gamified style of learning. The quality of the information and content in the system provides a clearer knowledge for the Insurance Agents to-be with the presentations that cover all the content of the necessary information they have to acquire before taking the Insurance Commission Licensure Examination. While there are some technical qualities that satisfy the users of the -LMS, there were also a lot of unsatisfactory issues that users find to be in the system. The system lacks some updates

to prevent the system from being a static learning tool.

The authors recommend the following:

- If a certain level of the lecture has been successfully done with a passing score in the test, the next level will be unlocked, otherwise, the user has to review and take the test again.
- Questions and options should be randomized and their degree of difficulty should be categorized.
- Applying game dynamics for the training. By employing game mechanics as part of your learning strategy you are injecting fun into the training. This in turn makes the learner more likely to remember what he or she has learned, and less likely to abandon their training.
- Leaderboard. This will be a visual way for trainees and instructors to track progress across a variety of games, challenges and activities. Developers of The Red 7 Protocol and Red Galaxy should allow learners to check their performance against others, fostering competition and pushing them to work harder.
- Gamification and Social Learning. Gamification should be integrated to the The Red 7 Protocol and Red Galaxy with social tools so that learners can share their achievements, such as badges and leaderboard ranking.
- Badges. It provides a goal for e-learners and let them know what can be achieved within the e-LMS. Instructors can choose their own design and what they want to assign badges to – for example completing a course or a set of games. These badges act as a source of pride and motivation for learners, and can be shared through social tools to increase competition.
- Points System. The points system for gamification for The Red 7 Protocol and Red Galaxy e-LMS should be adapted to give more points to certain behaviors or activities. The points system has to be tailored to RFC's business objectives and contributes to the leaderboard
- Chatbot. They can also start discussions, work together on joint challenges and send private messages.

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