Analysis of Platforms for E-Learning

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THE SOURCE OF THE PROBLEM

Although they are non-educational institutions, financial institutions have specific training needs. The greatest priority in employee training arises when the bank launches a new financial product or service. The difficulty, in such cases, lies in training the employees in all the regional branches so that they can offer good service to meet the clients' demand for the product.

In developing the training program, two factors have to be considered:

- The department responsible for developing the new financial product keeps it secret during the development phase. Therefore, the technical details, tax treatment, and other issues relating to the product are known only after it has been designed and is ready to be launched. Consequently, it is impossible to train employees until the new product has been completely developed; and
- Traditionally, employee training is pyramidal. First of all, the trainers in each training center are trained. These, in turn, train the managers, in groups, from the most important branches. Finally, these managers are responsible for training the employees in their offices.

Considering the specific needs of the employees, and to obtain the maximum profitability from new financial products, we defined the pilot project called Factory to minimize time and cost spent in the development of e-learning courses for financial institutions.

This project was conceived to cover the above-mentioned weaknesses detected in the training process of an important financial institution. The pilot project goals were:

- To improve the spread of knowledge, and
- To minimize the course development cost and time.

The remainder of this article is structured as follows. A summary of the main concepts around e-learning are analyzed: concepts, definitions, and platforms. After that, we present the results obtained from a project to develop ad hoc e-learning courses with what we call the Factory tool. This pilot project consisted of two main parts: developing the Factory tool, and developing the courses with and without this tool, in order to compare the cost/benefit for the institution.

E-LEARNING

E-learning, also known as "Web-based learning" and "Internet-based learning", means different things to different people. The following are a few definitions of e-learning:

- The use of new multimedia technologies and the Internet to improve the quality of learning by facilitating access to resources and services as well as remote exchanges and collaboration (Kis-Tóth & Komenczi, 2007);

- Learning and teaching environment supported by electronic, computing media; the definition includes: (E-Learning in a New Europe, 2005)
  - People (teachers, students, etc.),
  - ICT: computers, notebooks, mobile phones, PDA's, new generation of "calculators", and so forth;
- Learning facilitated and supported through the use of information and communication technologies, according to LTSN Generic Centre;
- Learning supported or enhanced through the application of Information and Communications Technology (LSDA, 2005);
- Computer-supported learning that is characterized by the use of learning systems or materials that are: (Alajanazrah, 2007)
  - Presented in a digital form;
  - Featured with multi- and hyper-media;
  - Support interactivity between learners and instructors;
  - Available online; and
  - Learner-oriented;
- E-learning is the convergence of learning and the Internet, according to Bank of America Securities;
- E-learning is the use of network technology to design, deliver, select, administer, and extend learning, according to Elliott Masie of The Masie Center;
- E-learning is Internet-enabled learning. Components can include content delivery in multiple formats, management of the learning experience, and a networked community of learners, content developers, and experts. E-learning provides faster learning at reduced costs, increased access to learning, and clear accountability for all participants in the learning process. In today's fast-paced culture, organizations that implement e-learning provide their work force with the ability to turn change into an advantage, according to Cisco Systems;
- E-learning is the experience of gaining knowledge and skills through the electronic delivery of education, training, or professional development. It encompasses distance learning and asynchronous learning, and may be delivered in an on-demand environment, or in a format customized for the individual learner (Stark, Schmidt, Shafer, & Crawford, 2002);

- E-learning is education via the Internet, network, or standalone computer. It is network-enabled transfer of skills and knowledge. E-learning refers to using electronic applications and processes to learn. E-learning applications and processes include Web-based learning, computer-based learning, virtual classrooms, and digital collaboration. Content is delivered via the Internet, intranet/extranet, audio or video tape, satellite TV, and CD-ROM (Elearnframe, 2004);
- Any technologically-mediated learning using computers, whether from a distance or in a face-to-face classroom setting (computer-assisted learning) (USD, 2004); and
- Any learning that utilizes a network (LAN, WAN, or Internet) for delivery, interaction, or facilitation; this would include distributed learning, distance learning, computer-based training (CBT) delivered over a network, and WBT. It can be synchronous, asynchronous, instructor-led, computer-based, or a combination (LCT, 2004).

In a general way, the most accepted definition for e-learning is: "The use of technologies to create, distribute and deliver valuable data, information, learning and knowledge to improve on-the-job and organizational performance and individual development". Although it seems to focus on Web-based delivery methods, it is actually used in a broader context.

There are many well-known organizations that are making a big effort to standardize the concepts, processes, and tools that have been developed around e-learning:

- The Aviation Industry CBT (Computer-Based Training) Committee (AICC) (http://www.aicc.org/) (AICC, 1995, 1997) is an international association of technology-based training professionals. The AICC develops guidelines for the aviation industry to develop, deliver, and evaluate CBT and related training technologies. The AICC develops technical guidelines (known as AGRs), for example, platform guidelines for CBT delivery (AGR-002), a DOS-based digital audio guideline (AGR-003) before the advent of window multimedia standards, a guideline for Computer Managed Instruction (CMI) interoperability, this guideline (AGR-006) resulted in the CMI systems

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