Establishment of Evaluation Indicators for Student Practical Training in Insurance Industry

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Abstract

The function of technical and vocational education is to help students prepare and explore the career. The best training for occupation is training through occupation. Therefore, practical training plays an important role in technical and vocational education. It expands learning environment for students from school to work place, and provide them with opportunities to gain practical experience as preparation and exploration for future employment.

The purpose of this study is constructing evaluation indicators for effectiveness of student practical training in insurance company. The procedures of this study are as follows: First of all, this paper uses preliminary literature review combined with Kirkpatrick's four levels model of evaluation to construct primary evaluation indicators. Secondly, this paper utilizes the primary result and modifies the result through in-depth interviews of three training experts in insurance company, which provides practical opportunities for students several years. Thirdly, this paper also reconstructs the evaluation indicators. After analysis and modification, it finally develops to complete and objective evaluation indicators. These indicators will provide an evaluation standard for assessing student practical training effectiveness.

Introduction

The life insurance industry is the essential part of Taiwan financial industry, and training program in life insurance industry is very important. Many large insurance companies spend lots of resource and capital on training. They set up a Training Department to organize different types of training programs for its agent. This is especially true as the competitive environment is becoming more and more complicated and fiercely.

The goal of technical and vocational education is to nurture the professional technical timber for the supply of national economic construction. As a result of the industry development, insurance education expanded accordingly. In order to link up with insurance industry practices, Taiwanese insurance education incorporated practical training into their curriculum design. By the curriculum design, students can learn the professional knowledge and career skill and serve the future job more easily. Therefore, the design of curriculum emphasizes the construction of theory and practical training.

On the other side, the function of technical and vocational education is to help students prepare and explore the
career. The best training for occupation is training through occupation. It expands learning environment for students from school to work place, and provide them with opportunities to gain practical experience as preparation and exploration for future employment. Teacher can also find some questions by student practical training, and they can adjust the differences between the theory and practice. Hence, practical training plays an important role in technical and vocational education.

Nowadays, many schools of technical and vocational education use the practicum providing students the opportunities of practical training. The practical internship of the department of insurance has been introduced nine years since 1996 at Taiwanese Chaoyang University of technology. The practical training course always arranges in summer vacation and the students will accede the insurance agent training. They learn the knowledge and skill about how to market the insurance product. The objective of this article is to develop an evaluation standard for assessing student practical training effectiveness.

Literature review

Practical training

One of the most recommendations in literature about the teaching of evaluation is student practical experience during their education. But, there is some argument for this recommendation. The argument is the practical experiences should be part of the training for any practice-oriented field (Altschuld, 1995). These practical experiences provide students with exposure to the complicated situation in real-world setting.

Practical training provides the opportunity to students for the practical application of academic studies. Students will learn to apply their knowledge and skills in a real-life situation. This experience will help them to adjust future employment. In conclusion, educational goals of practical training are related to the following aspects (Rompelman, 2002):

1. Acquiring insight into the financial insurance profession.
2. Social goals: learning to express and communicate in human relations.
3. Learning to apply as well as broadening technical knowledge and skills.

Obviously, it is the responsibility of the university to assess whether the educational objectives are met.

The practical training place of this research is on life insurance marketing unit. LIMRA (Life Insurance Marketing and Research Association) point out that the KASH (Knowledge, Attitude, Skills, and Habits) is the main training content of the insurance agents. Hence, this article designed the indicators on learning content according to LIMRA KASH formula.

Training evaluation

There are three basic reasons for evaluating training (Salvatore, 1998):

( a ) to justify the existence of a training function by showing how it contributes to organizational goals and objectives,
(b) to decide whether to continue a training program,
(c) to improve training.

A review of literature on evaluation of training was conducted to identify methods of effectiveness evaluation for training programs. Five definitions of evaluation were identified in the literature.

- Phillips (1991) defined evaluation as a systematic process to determine the worth, value, or meaning of something.
· Holli and Calabrese (1998) defined evaluation as comparisons of an observed value or quality to a standard or criteria of comparison. Evaluation is the process of forming value judgments about the quality of programs, products, and goals.

· Boulmetis and Dutwin (2000) defined evaluation as the systematic process of collecting and analyzing data in order to determine whether and to what degree objectives were or are being achieved.

· Schalock (2001) defined effectiveness evaluation as the determination of the extent to which a program has met its stated performance goals and objectives.

· Stufflebeam (2001) defined evaluation as a study designed and conducted to assist some audience to assess an object's merit and worth.

Stufflebeam's (2001) definition of evaluation was used to assess the methods of evaluation found in this literature review. The reason for selecting Stufflebeam's definition was based on the applicability of the definition across multiple disciplines.

Based on this definition of evaluation, the Kirkpatrick Model was the most frequently reported model of evaluation. Phillips (1991) stated the Kirkpatrick Model was probably the most well known framework for classifying areas of evaluation. This model has been used since the late 1950s. It includes four levels of outcome evaluation: reaction, learning, behavior and results. It provides a sequential framework to evaluate training. According to this model, evaluation should always begin with level one, and as time and budget allows, evaluation can move sequentially through levels two, three, and four. Any information from each prior level serves as a base for the next level's evaluation. Thus, each successive level represents a more precise measure of the effectiveness of the training.

1. **Level 1 - Reaction**

   Evaluation at this level measures how the learners react to the training; it includes their perception or satisfaction of the course. Beside of reactions toward the overall training, this level evaluation should also include reaction toward specific components of the training, such as the instructor, the topics, the schedule, etc. Reaction level can be measured through smile sheets, interviews, focus groups and surveys.

2. **Level 2 - Learning**

   Evaluation at this level wants to differentiate between what they already knew prior to training and what they actually learned during the training program. Learning level can be measured by paper and pencil test for knowledge, skill and attitude. Kirkpatrick suggested evaluators measure each trainee’s learning by using a before-and-after approach to establish a relationship between the training and the learning.

3. **Level 3 - Behavior**

   This level evaluation wants to measure the transfer that has occurred in learners’ behavior due to the training program. Level three evaluation can be performed formally (test) or informally (observation). It is important to measure the performance because the primary purpose of training is to improve the result by learning the new skills and knowledge. The participants’ behavior changed and extent to which they transferred their knowledge back to their jobs can be measured by student reports, supervisor and instructor reports.

4. **Level 4 - Results**

   It measures the effectiveness of the training program. It is usually to link training contributions to
organizational improvement. This could be quantity, quality, safety, sales, costs, and profits, or return on investment (ROI). Methods of measurement include company data, interviews, surveys, focus groups and observations. Although level 4, evaluating results and effectiveness, is the most desired result from training, it's usually the most difficult to accomplish. For students’ practical training, it is difficult to measure any information completely connecting to organizational improvement. So, we didn’t measure this level evaluation.

In fact, most of training organizations often provide evaluations at one or two lowest levels in Kirkpatrick’s Model. The American Society of Training and Development (ASTD) reported that 78 percent of organizations assess reaction measure, 32 percent assess learning level, 9 percent assess behavioral change, and 7 percent assess organizational result (Van Buren and Erskine 2002). So, most of organizations assess the first two-levels evaluation.

It has been more than 40 years since Kirkpatrick’s classic four-level model was first published in the journal. When asked why his model is so widely used, Kirkpatrick answers, “It’s simple and practical” (Kirkpatrick 1996). However, Kirkpatrick’s taxonomy has been criticized for its simplicity (Alliger and Janak 1989) and its limited use in developing propositions (Holton 1996). But, Kirkpatrick’s model is still to be the most popular method of representing training evaluation criteria (Van Buren and Erskine 2002).

**The process of constructing evaluation indicators**

This article uses preliminary literature review combined with the three forward levels of Donald Kirkpatrick’s model to construct primary evaluation indicators as follow:

**Level 1 - Reaction**

This level measures how the students react to the practical training course; it includes their perception or satisfaction of the course. The measure indicators is as follows:

1. The environment and fittings
2. Course materials prepared for internship
3. The profession of instructor of practicum place
4. Practicability of the course content
5. The care and courage from mentors of practicum place
6. The interaction atmosphere between members in practicum place
7. The whole arrangement of course
8. The care and support from school mentors

**Level 2 - Learning**

This level wants to differentiate between what they already knew prior to training and what they actually learned during the training program. So, this level’s questions will have a pre-test before practicum and a post-test after practicum. LIMRA point out that the KASH (Knowledge, Attitude, Skills, and Habits) is the main training content of the agents. Hence, this article designed the indicators on learning level according to LIMRA KASH formula. The following indicators will provide participator to do a self-evaluation in the degree of capacity before and after the practical training. The measure indicators is as follows:
(1) The professional knowledge about insurance
(2) The understanding of insurance product
(3) The content of social insurance
(4) The skill of marketing
(5) The skill of people reaction relationship
(6) The skill of communication and negotiation
(7) The skill of expression
(8) The attitude of positive thinking
(9) The attitude of responsibility
(10) The management of emotion
(11) The habitude of self-learning
(12) The habitude of plan previously
(13) The habitude of punctuality

Level 3 - Behavior

This evaluation wants to measure the learners’ capabilities to perform learned skills while on the job. Level three evaluation can be performed formally (test) or informally (observation). It is important to measure the performance because the primary purpose of training is to improve the result by learning the new skills and knowledge.

“Behavior” can be referred to the reaction of an individual when engaging an environment. A contracted inference of behavior only can be observed on outwards activity. However, the broad inference of behavior not only includes the outward movement but also activity of inner psychology. The subject matter was based on observation of behavior after practical experienced. Due to the limited time effects the outward activity cannot be surveyed shortly in time. Therefore, the following indicators were addressing the evaluation on behavior of individual’s inner psychology activity that measures the degree of agreement. The measure indicators is as follows:

(1) The practicum inspired my interest and enthusiasm.
(2) After practicum, I confide it will have great growing in insurance business.
(3) After practicum, I would think of insurance be my life career.
(4) After practicum, I would consider to be a salesperson in the future.
(5) The practicum can build up positive working attitude.
(6) The practicum can reinforce the working competitiveness in the future.
(7) The practicum makes me have greater confident on my job.
(8) After practicum, I would perform time management myself.
(9) After practicum, I feel comfortable to talk with people actively.

This article utilizes the primary result and modifies the result through in-depth interviews of three training experts in insurance company, which provides practical opportunities for students several years. Table 1 provides a list of the experts.
## In-depth Interviews

In-depth Interviews are an open-ended discussion conducted with a single individual, guided by an interview agenda and the skill of the interviewer. The main task of these experts was to judge the availability of evaluation indicators. Their suggestions are concluded as follows:

1. The question had better more specific and clear.
2. The professional knowledge about finance is very important for insurance agent recent years. So, the practical training will include the professional knowledge about finance. And the learning indicator also should contain this item.
3. The practical training can enhance the confidence, so the learning level could measure this item.
4. Some questions could leave some open-ended answers, then it will collect some important information that we miss.
5. The learning level questions’ order had better to rearrange by the KASH formula order.

After experts in-depth interviews, the indicators were modified and reconstructed as follow:

### Level 1 - Reaction

Please indicate how satisfied you feel in practical training course.

1. The learning environment
2. The fitting
3. Course materials prepared for internship
4. The profession of instructor of practicum place
5. Practicability of the course content
6. The care and courage from mentors of practicum place
7. The interaction atmosphere between members in practicum place
8. The whole arrangement of course
9. The care and support from school mentors
10. _____________________________________________ (others)

### Level 2 - Learning

The following indicators will provide participator to do a self-evaluation in the degree of capacity before and after the practical training. The measure indicators is as follows:

1. The professional knowledge about insurance
2. The professional knowledge about finance
The understanding of insurance product
The content of social insurance
The attitude of positive thinking
The attitude of responsibility
The attitude of emotion management
The attitude of self-confidence
The skill of marketing
The skill of people reaction relationship
The skill of communication and negotiation
The skill of expression
The habit of self-learning
The habit of plan previously
The habit of punctuality
_____________________________ (others)

Level 3 - Behavior

The following indicators measure the transfer that has occurred in learners’ behavior of individual’s inner psychology activity. It measures the degree of agreement in the following indicators.

(1) The practicum inspired my interest and enthusiasm.
(2) After practicum, I confide it will have great growing in insurance business.
(3) After practicum, self-confidence has been intensified.
(4) After practicum, I would think of insurance be my life career.
(5) After practicum, I would consider to be a salesperson in the future.
(6) The practicum can build up positive working attitude.
(7) The practicum can reinforce the working competitiveness in the future.
(8) The practicum makes me have greater confident on my job.
(9) After practicum, I would perform time management myself.
(10) After practicum, I feel comfortable to talk with people actively.
(11) ________________________________ (others)

Finally, the evaluation indicators of practical training in insurance industry are established.

Conclusion

The reconstructed indicators have been adjusted and modified by experts, but it still could probably be not clear enough or miss some important questions. Hence, the next step of this research will hold a group discussion by several students who have the practical training experiences. It is important that the language of the survey fits the members who fill the questionnaires. So, the evaluation indicators will be revised by students’ group discussion. Then the evaluation indicators will be developed to a pretest questionnaire. After pretest, analysis and modification, the evaluation questionnaire of practical training will be fully developed.
References


