

---

## **ORGANIZATIONAL EDUCATION AND WORKFORCE: THE CASE OF AN INSURANCE ORGANIZATION**

**Dr.Georgios Panagiotopoulos**

Technological Educational Institution of Western Greece

**Dimitra Tavoulari**

Open University of Greece

**Dr. Zoe Karanikola**

Technological Educational Institution of Western Greece

---

**ABSTRACT:** *The organizational education constitutes a modern tool for the big firms to evaluate and develop the professional skills of their employees and furthermore, to achieve an increase in their efficiency levels. The purpose of this paper is to investigate the correlation between the continuous organizational education of the employees and their anticipation along with the level fulfilment of their working needs, and at the same time how this fact affects the development of their professional skills, in order for them to have a sustainability in the organization. For the needs of the current study, the appropriate data were collected from a sample of 110 employees of a customer service call centre, part of one of the biggest insurance organizations in Greece. The tool used to collect the data was a questionnaire of 20 questions according to the Likert style, along with 3 open questions that were provided to the employees with the option to express their further opinion. Lastly, for the analysis of the above data, the model of the 4 stages of Kirkpatrick was used, a model which evaluates the results of the organizational education. The statistical analysis of the given responses, showed a positive reaction of the employees about the procedures of the educational trainings (personal and as a team) and a relevant positive outcome regarding the results of the organizational educational planning and development. Furthermore, certain strategic deficiencies were discovered and suggestions were proposed in order to be eliminated.*

**KEYWORDS:** Organisational education, sustainability, efficiency, development of professional skills.

---

### **INTRODUCTION**

The increased requirements of the modern working environment demand a high level of cognitive dexterities and professional output and tend to deconstruct the employees psychologically. The traditional forms of adult education do not suffice in order to cover the needs of a continuously increasing job market, and furthermore, an employee can have a long lasting - and eventually- an ascendant working career (Givony et al., 2017). It is obvious from the recent definition of UNESCO (2015) regarding adult education and its aim. Particularly it is referred that: “*The aim of adult*

*learning and education is to equip people with the necessary capabilities to exercise and realize their rights and take control of their destinies. It promotes personal and professional development, thereby supporting more active engagement by adults with their societies, communities and environments. It fosters sustainable and inclusive economic growth and decent work prospects of individuals. It is therefore a crucial tool in alleviating poverty, improving health and well-being and contributing to sustainable learning societies”* (a.c. Panagiotopoulos & Karanikola, 2017a:57).

This frame has pointed out the organizational education, modifying the attempts of the organizations-institutions to focus on the cognitive growth of their human resources. The professional training is henceforth associated with the adult education but also with a continuous non-stop training specialized to specific working environments. It would be useful to mention that the quality levels of the holistic labour standards have been altered perceptibly in the last years. Basic elements as the increasing use of new technologies, the need for continuous evolution of knowledge as well as the increasing competition in the job market, have as an outcome the specialization of the theoretical term and the practical implementation of the organizational education (Kokkos, 2005).

Recently, many organizations invest an important part of their resources in the growth and development of their work force, henceforth the importance of the professional training of the employees is widely recognized, in any rung that they belong and work. A sector that presents a particular interest is the sector of the insurance service providers. The enterprises that operate in this sector, they have invested an important part of their financial resources, in order to provide their employees with the professional training they require frequently. The high competition between the leading enterprises, in the sector of the insurance services, functions as a motivation lever in the research of new innovative processes (Loo & Jamison, 2017). They aim at training and debriefing their employees in the recent changes of the insurance market. At this point, it is useful to recognize the multidimensional character of the duties of an employee that belongs in the human force of insurance services enterprise. The workers are not intended to function only as insurance advisors, but they are also trained to communicate with the customers in a call centre environment. The multidimensional role of an employee in a call center is reflected by his effort to understand and serve the demands of new or existing customers through a random call flow (Doucet et al., 2016). The demands in an insurance service company that need to be served, require a wider and well organized knowledge of the everyday needs of each customer and a full understanding of the services and the specifications of the company's products. This means that the employees of a call centre are trained to perform depending on the activity and the services of each company, they are also trained to handle each case with a prompt problem-solving attitude and lastly they learn to feel the needs of the customer and provide him with the best possible services with willingness and empathy (Sawyer et al., 2009; Friends, 2013).

## **THEORETICAL APPROACHES**

### **Organizational education**

The adult education represents the particular element that can be applied in many and otherwise - between them - fields (Hyiris, 2001). One of them is also an organization. With the term, organizational education, we are referring to the organised forms of education, which are fulfilled in a systematic way within the company (Klaus, 2008). The object of these programs is the acquisition of skills, faculties and knowledge from the employees and the executives, in order to improve their productivity but also to face any new challenges in the working environment (Xirotiri - Koyfidou, 2010).

The organizational education can materialise itself in two forms (Loo and Jameson, 2017). The first is the education that takes place in the working environment (on - the - job training). In most cases it is organised with the presence of a leader-trainer who knows specifically well the significance of each role in the company or with the use of training manuals and other technical material that the enterprise may use. The second form of the organizational education is the training that takes place outside of the everyday duties of the employees (off - the - job training) and it is referring to the training that is materialised within the planning of the organization from the executives only. In most of cases, it includes educational seminars within or outside the facilities of the company.

Through the review of the bibliography, it is established that during the educational meetings, the attendance is compulsory as the attendance is arranged by the administration of the company, in contraction to other adult education programs outside a professional organization (Galanis, 2008). Respectively, the research of Elias and Merriam (1995) points out that the organizational education is a systematic form of training that aims at the strengthening of the professional skills of the employees. This distinguishes the organizational education as a particular and mainly unique form of adult education. Certain characteristics of the organizational education are the effort to transport knowledge and technical dexterities to the employees and the empowerment of their own faculties in order to increase the holistic performance of the organization (Loo, 2018· Elias and Merriam, 1995).

### **Development of new skills and dexterities**

The study of Jackson (2015) is referring to the skills which have been acquired and are related with the import of the new employees in the job market and more specifically in the organizations. Jackson in his research presents the appropriate and multi dimensional planning as an important element, which takes into consideration the objectives of the organization and the training that the participants have to receive (planning is reported as the main disadvantage in the organisational education). For the concretisation of a suitable learning program, the planning should lead the implementation and it should be continuous as the professional training has to be.

An important role in this procedure plays the use of team exercises which assembles employees from different departments in the same educational program, with

potentially different ideas and practices. These particular techniques are commonly used by companies of a multinational scale, while innovative ideas are often derived from these meetings that contribute thoroughly in the organization (Loo & Jamison, 2017). Similarly the study of Lin and Morris (2017) refers to the frequency of the organizational seminars or to the modern techniques, as "gamification", which result to the development of the existing knowledge and the creation of innovative thought. The study of Qian and Clark (2016) refers to the significance of the existing knowledge and skills that possess the new employees, specifically the ones that belong to generation Z, who can be adapted easily in the daily changes of working conditions. They consider also, that the organizational education is more successful when it is based on new methods, like e-learning for example, and when it promotes the teamwork and the socialization. In the same frame oscillates the study of Motta (2016) that points out that the employees –specifically the new ones in the job market – are using particularly technological means in order to develop their knowledge and their dexterities. Her research led to the conclusion, that the organizational education should focused on the (a) acquisition of knowledge and dexterities that are related with imported, from the enterprise, innovations and (b) on emphasizing on the knowledge and the dexterities, like soft skills, which are not in the possession of the newcomers without any previous experience. In the same wave length, Fernández-Cruz and Fernández-Díaz (2016), who mark that the employees who enter now in the job market possess excellent knowledge and dexterities that are related with the new technologies and also they possess the dexterity to resolve complicated problems. Concluding different types of skills are regarded as being the key driver to success and employability, since they open doors to personal fulfilment, development and prosperity, social inclusion, active citizenship and employment. Through these skills, people can take on new challenges and provide practical and emotional support to themselves and those around them (Panagiotopoulos & Karanikola, 2017b).

### **New faculties developed in the working environment of a call centre**

The importance of the organizational organization will be analysed from the object of the study and from the way which affects the growth of new skills in a call centre environment and lastly from the measurable levels of the customer service support. The study of Doucet et al. (2008) (which was carried out in a telephone centre of a commercial bank and evaluated the telephone activity of 166 communications in a customer service centre) reported five parameters which optimise the provided services of a customer and also the working output of the employees. The behavioural skills are based on the faculty of employee to (a) understand correctly the customer's demand; (b) to perform efficient to the specific demand, (c) to educate further the customer, (d) to provide the necessary empathy and (e) to resolve every issue with correctly personalized information.

Allocating accordingly an agent who has the appropriate characteristics is the key that can provide the opportunity to show his/her existing faculties and develop further the employee's dexterities. In this case, the focused organizational education can increase the level of his efficiency and develop progressively his new dexterities. Finally, this

will be the motive to create more powerful bonds with the company where the employee works and to achieve maximum sustainability, by creating the feeling of confidence and efficiency to the employee.

Kaur et al. (2009) analyzed the significance of the employee's satisfaction, which depends on many parameters (social, personal, cultural and more). The research was carried out in a call centre and the sample of the study consisted of 150 employees, resulting to the importance of the organizational education. They considered that if the training could provide with a feeling of safety to the employees, they would create higher expectations and they would present a higher level of sustainability in their duties.

An equally important subject, that is included in the context of the organizational education, is the role of the supervisor/leader, as the leader constitutes the instructor for the employee, in order to provide the appropriate guidance for fulfilling the everyday tasks and duties. Ruyter's research (2001) shows the mentioned effect. He and his team studied a sample of 154 employees in a big insurance company in Netherlands. The study was based on the common admission that the call centres constitute a channel of communication with the needs of the customers and with the services that company has to offer. The employee of telephone service (agent) is called to face the stress and the insecurity that is created by the refuted demands between the company, the responsible executives of each department (supervisors / leaders) and the customers. The study pointed out that the supervisors / leaders use concrete models of leading faculties in order to educate the agents how to communicate effectively with the customers. Consequently, through the continuous educational meetings and observations, they accomplished to decrease the levels of insecurity, to stimulate the self-confidence of the employees and accordingly the autonomy of the agents, developing their cognitive level regarding the level of communications and the updates in the insurance section. On the other hand, we have the research of Bjerrum (2011) which underlines, that the lack of communication with the supervisors / leaders can create insecurity, lack of satisfaction and finally possibly the resignation of the employees from their duties.

### **Analysis of the case study**

The company in the case study has almost an active part in the insurance department for over a half century by now and it is considered to be one of the biggest brand names in Greece (e - businessworld.gr, 2017). From 2001, the organization is included in a big European group, while in 2007 it began a new project aiming at the direct insurance services, with products, initially for vehicles, while constantly extending in the sectors of insurance services for residence and health. The workers, via whom the particular study was supported, are employees of a telephone centre and they are specialised mainly in the direct sales of products. They are also trained in the effective management of communication, in a specialised agent-to-customer approach, covering the continuous needs of the new and existing customers.

During their professional course in the organization, the employees are trained through frequent team educational meetings from the specialised instructors (trainers), with the objective to be familiarised and updated about the continuously developing products which they are called to promote. Therefore, their education is consequently based on the methodology of the “on-the- job training”, that aims to improve the knowledge of the employees, their soft skills (with individually coaching of the leaders) and their continuous training in the use of new technological tools imported by the organization (Loo and Jameson, 2017).

## **METHODOLOGY**

### **Research aim**

The objective of this study is to show the contribution of the continuous organisational education to the growth of the new professional dexterities (knowledge, faculties, and soft skills) of the agents and accordingly through the growth of these skills, how their sustainability to their everyday tasks is affected. Furthermore, it is significant to notice that the majority of the employees in this study are graduates or current students of institutes included in the third degree educational scale. This means that the expectations of the biggest segment of the sample, referring to the research purpose, are high.

### **Research sample**

The sample is constituted by 110 individuals, with the total of women surpassing the one of the male population. The age categories oscillate between 18 with 55 years old while their educative level corresponds in the biggest percentage in graduates of the third degree education. Specifically, the sample is constituted from: 40 individuals that work in the telephone support of roadside assistance - material damages department (co-ordination of customer service fleet, notice of damage, compensations, etc), 44 employees that are included in the department of direct insurance, from which the 6 belong in the department of insurance of residence or health (sales, service, email, etc) and the 38 in the sector of automotive (sales, service, email, etc), while the remaining 28 employees are constituting the department of the traditional telephone centre and they serve private individuals - that are collaborators (agency) - but also with connected collaborators (agency, brokers, etc) for insurance programs of different activities (health, reciprocal, retirement, urban responsibility, etc).

### **Structure of the Questionnaire**

The basic tool of this study was the questionnaire, which was used and manufactured from the start, while it was based in the model of Kirkpatrick (1994). The model of this questionnaire was selected, as it is used widely as a model of organisational educational evaluation, which can be adopted and modified uniquely by each company (Vergidis et al, 1994). The initial questions were composed for demographic purposes (sex, age, academic level, years in the company), while the main

questionnaire was constituted by 20 questions based on the Likert model and 3 open type questions.

Initially, it was attempted to carry out the screening of the participants' demographic data, as well as general professional information, like their years of experience in this specific insurance organisation. Based in the analysis of four levels of Kirkpatrick, 20 questions were placed giving the participants the opportunity to express the level of their satisfaction, perception and assimilation, measuring the business-to-business educational processes.

Finally, the use of the first open type question aimed to the categorisation of the activities of the employees. Categorisation can be connected with the answers of two remaining open type questions, and may express the participants' opinion for the characteristics that condition the ideal agent of a telephone centre based in the differentiation of his everyday duties.

The questionnaire was given in the employees on May, after acquiring the appropriate authorisations from the executives of the company and the HR department. It was essential to ensure the protection of the participants' rights (respect for the person, utility and justice), the company's rights and lastly anonymity of the participants (Creswell, 2008, p. 185).

Then, in a common hour and a common place, the questionnaires were shared and they were accompanied by a form of consent (voluntary attendance, observation of anonymity, aim of study) and all the essential directives on the conduct and the completion were given, as well as the time they had to complete the questionnaire (10 minutes). The employees were asked to read the questionnaire, ask any enquiries they may had and then complete the questionnaire in the given time and return lastly to their professional duties. Finally with the completion this procedure, an evaluation of their responses took place and lastly the thorough analysis of the data.

### **Data analysis**

Based on the questionnaire, the open type questions are functioning as ancillary and their analysis as well as their treatment was carried out via means of the content analysis (Fanzosi, 2004). The choice of this particular analysis was based on the morphology of the questions and the responses which can be categorized and evaluated depending on the frequency of appearance.

In the antipode, for the analysis of the Likert type questions, the statistical program of analysis SPSS version 24 was used as it constitutes a suitable tool of importing and analysing data (Zafeiropoylos, 2015). With the calculation of factors as the frequencies, means, fluctuations as well as the calculation from the scratch of new total and combined variables (compute variables); the extensive analysis of the replies was achieved via statistical tests (t-test).

## RESEARCH RESULTS

The 3rd and 4th level of Kirkpatrick were selected to be analysed together, as the combination of these two levels leads to the answer of research question. The results which derived from the sample of study consisted from participants that have undertaken organisation educational meeting at least once in their working career to the specific organisation.

From the analysis of the 3<sup>rd</sup> Kirkpatrick level (behaviour) and the use of t-tests to the responses of the participants accordingly – to retrieve the fluctuation of the responses mean – it was calculated that the factor of the participants' professional behaviour had a positive change after the organizational training meetings with a mean of 4 out of 5 for the test sample. After calculating the Confidence Interval 95% the mean oscillates in a breadth 3.83 with 4.16.

Independent Statistical t-test						
Test Value = 0						
	t	df	Sig. (2-tailed)	Mean Difference	95% Interval Difference Lower	Confidence of the Upper
Behaviour	46,690	109	,000	4,00000	3,8302	4,1698

Table 1: T-Test 3<sup>rd</sup> Level of Kirkpatrick (Behaviour)

Following the analysis of 3rd level, it is distinguished that the working behaviour is altered in the employees of the last age category (51<), as they are those employees who have bigger needs of systematic guidance in the new data of the insurance sector, compared with the newer employees who are now entering the organization without having existing knowledge. Furthermore, using the criteria of the participants' academic level, it is observed that the business-to-business education finds bigger correspondence in the current students as it is likely that they relate the object of their studies with the object of their work and that they are accepting the new information, as a supplement in their ongoing academic educational material. The above cross-correlation is also proved by the opposite results that are observed in the graduates of the Institutions in the Higher Education.

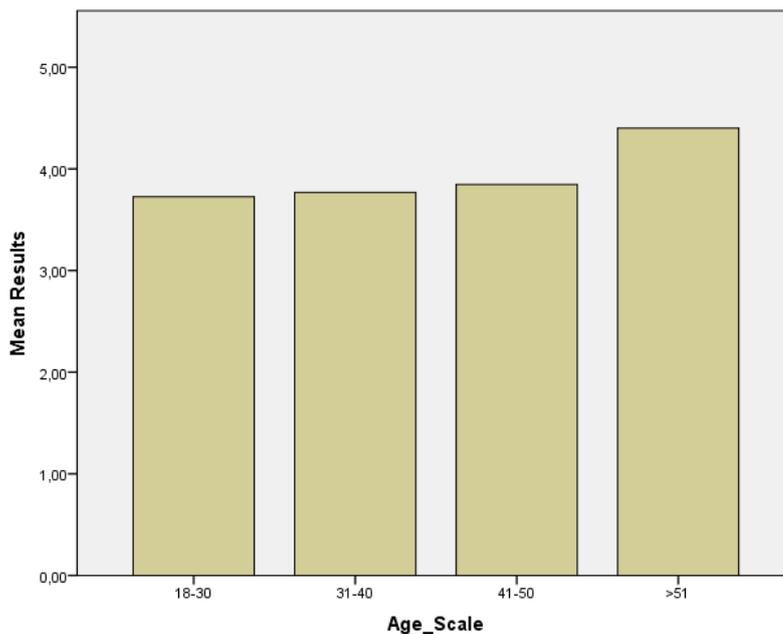
Moving forward to the analysis of the 4<sup>th</sup> level of Kirkpatrick (results), it was found that the mean of the participants' perception about the efficiency in training is 3.8 out the 5 for the sample of 110 individuals. After calculating the Confidence Interval 95%, the mean oscillates in a breadth of 3.64 with 3.95.

## Independent Statistical t-test

Test Value = 0						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Results	47,235	109	,000	3,80000	3,6406	3,9594

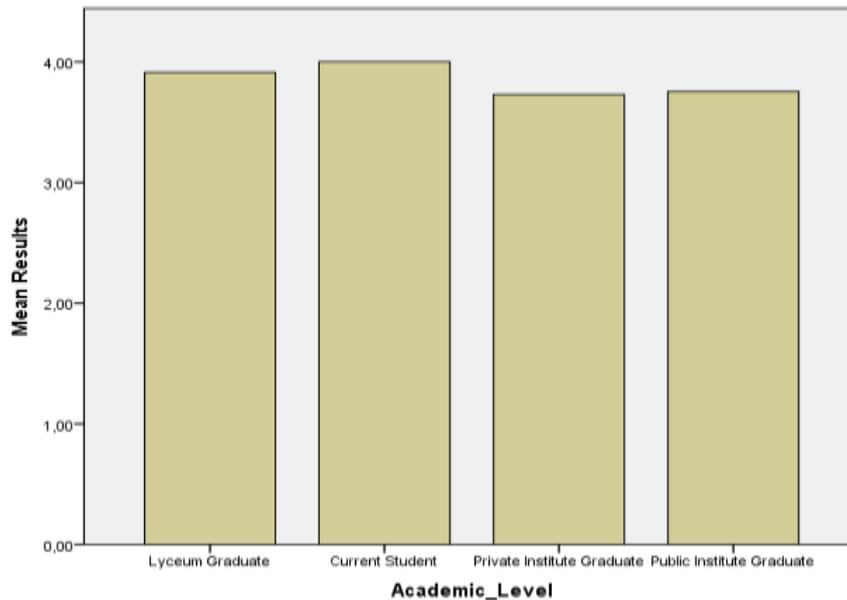
Table 2: T-Test 4<sup>th</sup> Level of Kirkpatrick (Results)

It would be useful, in this level, to have a further cross-correlation between the total results of the 4<sup>th</sup> level of Kirkpatrick and the most important demographic data that have been collected (age categories and educational level). Via the following diagrams that were shaped afterwards the analysis of the responses with the use of the SPSS software, initially it was revealed that as upper the age scale goes, that much the positive perception is increased about successful completion and the contribution of the educational meetings, while on the contrary the perception is showing lower results.



Graph 1: Mean\_Results\* Age scale

This is probably translated also, with the comparison of the educative level and the total results. The graduates of public and private third degree educational Institutes express lower levels of satisfaction about the results of the organizational educational meetings in comparison with the current students and the graduates of the second degree educational Institutes.



Graph 2: Academic Level \* Results

## DISCUSSION

The overall results of the questionnaires presented a positive outcome for the total of sample, following however a small declining course compared with the statistical analysis of previous levels. Adding also the daily difficulties and the unanticipated factors that cannot be included in the educational planning, the course of the evaluation seems to be successful based on the organizational objectives and requirements (annual budget for organising and fulfilling the organizational training). It becomes perceptible that for the successful planning of the educational programs, specific factors are taken into consideration - the academic background of the participants, their working experience, as well as a pre-evaluation of the employees' dexterities and their cognitive level. Finally, a factor that could optimize the planning of the organizational training is the forecast of the expectations of the employees and the professional needs which are unique from individual to individual (Jackson, 2015). Furthermore, the educational planning owes to include variety and flexibility, for the successful growth and management of participants' faculties and knowledge (Cedefop, 2014).

Based on the results of the statistical analysis, the participants who belong to the highest age scale and the current students of the third degree Institutes are the categories that have more benefits by the educational meetings and may transform the theoretical knowledge that they receive to positive professional changes to their everyday duties. Therefore, they can develop their characteristics and create new skills and dexterities. For a further research, it would be ideal to analyse the financial indicators that are included to the budget for the organizational training but these data were not possible to be isolated and extracted from the annual reports of the

organisation. Because of the restrictions mentioned, the research was conducted with the perceptive data collected by the participants and the quantitative scores and results that were derived by the continuous monitoring of the qualitative analysts (Quality Analyst) and from the satisfaction evaluation of the customers (NPS).

## CONCLUSION

Via the analysis of the questions that were placed, a relatively positive depictions is noticed in the conclusions that were derived, pointing out however certain points of dissatisfaction, which require of improvements. The results of the study reflect the general perception of the employees of a telephone centre, but cannot be generalised itself in similar departments of other organizations of the insurance sector.

## FUTURE RESEARCH

The organizational education does not only concern the training part and the way with which is carried out and the technological or the theoretical background that it may have. The significance of the organizational education is multidimensional and includes factors as the satisfaction, the sustainability of the employees in their working duties and also the development of their dexterities and knowledge.

It would be wise to have more studies carried out that would present specifically the Greek reality so that a holistic growth of the organizational educational planning can be achieved, in all the sectors of the domestic enterprises. Finally, through this analysis, it would be ideal to implement new and innovative methods of learning (e.g. MOOC's), bypassing the traditional learning models, modernising the learning context and providing to the employees with the impulse of personal research of information, strengthening their professional conscience.

## REFERENCES

- Bjerrum, E. (2011). *Enabling organizational learning and knowledge sharing through employee involvement*. Denmark: the Alexandra Institute.
- Clark, K. R. and Qian, M. (2016). *Game-based Learning and 21st century skills: A review of recent research*. USA: Elsevier.
- Creswell, J. W. (2008). *Research in education, planning, implementation, and evaluation of the quantitative and qualitative research*. Athens: Ion.
- Doucet, L. et al. (2016). *The Impact of Call Center Employees' Customer Orientation Behaviors on Service Quality*. USA: University of Pennsylvania.
- Dyer, S. (1994). Kirkpatrick's Mirror. *Journal of European Industrial Training*, Vol. 18 Issue: 5, pp.31-32.
- Elias, J. and Merriam, S. (1995). *Philosophical Foundations of Adult Education* (2nd Ed.).USA: Krieger Publishing Company.

- European Centre for the Development of Vocational Training (Cedefop). (2011). *Learning while working, Success stories on workplace learning in Europe*. Luxembourg: Publications Office of the European Union.
- Fernández-Cruz, F. J. and Fernández-Díaz, M. J. (2016). *Generation Z's Teachers and their Digital Skills*. Madrid: Cross Mark.
- Franzosi, R. (2004). *Content Analysis. The Handbook of Data Analysis*. London: Sage, (pp. 547-565).
- Friends, T. (2013). *Turning Call Centres into Learning Organizations*. USA: Whitworth University.
- Galanis, V. (2008). Organizational education and training, the duty of a manager. Available at the website: [http://e-galanis.blogspot.com/2008/01blog-spot\\_23html](http://e-galanis.blogspot.com/2008/01blog-spot_23html) (4/4/2012).
- Givony, S. et al. (2017). *A Deep Hierarchical Approach to Lifelong Learning in Minecraft*. Haifa: Technion Israel Institute of Technology.
- Hytiris, L. (2001). *Human resource management*. Athens: Interbooks.
- Jackson, D. (2015). *Employability skill development in work-integrated learning: Barriers and best practice*. Edith Cowan University: ECU Publications 2013.
- Jameson, J. and Loo, S. (2017). *Vocationalism in Further and Higher Education: Policy, programmers and pedagogy*. Oxfordshire: Routledge Ltd.
- Kaur, C. L. et al. (2009). Job satisfaction of call center employees. Shodh, Samiksha aur Mulyankan. *International Research Journal, II (7)*.
- Klaus, P. (2008). *The Hard Truth About Soft Skills: Workplace Lessons Smart People Wish They'd Learned Sooner*. California: Harper Collins.
- Kokkos, A. (2005). *Adult education methodology (Part 1: Theoretical context)*. Patra: Greek Open University.
- Liapakis. (2017). Presentations. Athens: [www.e-businessworld.gr](http://www.e-businessworld.gr).
- Lin, D. H. and Morris, M. L. (2006). *Influence of trainee characteristics, instructional satisfaction, and organizational climate on perceived learning and training transfer*. USA: Wiley Periodicals.
- Loo, S. (2018). *Teachers and Teaching in Vocational and Professional Education*. Oxfordshire: Routledge Ltd.
- Motta, M. (2016). *A blended learning environment based on the principles of deliberate practice for the acquisition of interpreting skills*. London: St Jerome Publishing.
- Panagiotopoulos, G. and Karanikola, Z. (2017a). Skills: a pathway to employability and prosperity. European Commission Policies. *International Journal of Education, Learning and Development*, 5, (10), 92-101.
- Panagiotopoulos, G. and Karanikola, Z. (2017b). Emotional empowerment of human capital through adult learning pathways. *Global Journal of Human Resource Management*, 5 (9), 56-64.
- Ruyter, K., Moorman, L. And Lemmink, J. (2001). Antecedents of commitment and trust in customer-supplier relationships in high technology markets. *Industrial Marketing Management* 30 (3): 271–86.
- Sawyer, O., Srinivas, S. and Wang, S. (2009). Call center employee personality factors and service performance. California: *Journal of Services Marketing*.

- UNESCO. (2015). *Recommendation on Adult Learning and Education*. Available at the website <http://www.unesdoc.unesco.org/images/0024/002451/245179e.pdf>
- Xirotiri - Koyfidou, S. (2010). *Human resources management. Building the foundation for the human strategic management*. Thessaloniki : Anikoula.
- Vergidis, D. (1994). Social-economic improvements and strategies of the adult education in Greece. *New Sociology* 19, 65-76.
- Zafeiropoylos, K. (2015). *How an academic research is conducted?* Athens: Kritiki.