



Adult learners and success factors: A case study

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Abstract

This article compares aspects of an educational program offered at Nipissing University through the Centre for Continuing Business Education (CCBE) with the guidelines for successful adult learning programs that were developed by the Council for Adult and Experiential Learning. Through the use of a survey, the students of the CCBE were asked to provide their opinions on the evidence of adult learning success factors from their experience with the program. Analysis of the results showed that the students did find evidence of these factors in the program, and other areas for research were identified.

Résumé

Cet article compare les aspects d'un programme d'éducation offert à la Nipissing University par le truchement du Centre for Business Education (CCBE) en suivant les lignes directrices que le Council for Adult and Experiential Learning a élaborer pour assurer le succès des programmes d'apprentissage pour adultes. Au moyen d'un questionnaire, et à partir de leur expérience dans le programme, les étudiants du CCBE ont fourni leurs opinions sur les facteurs de succès de l'apprentissage des adultes. L'analyse des résultats a montré que les étudiants avaient trouvé ces facteurs dans le programme et a mis en évidence d'autres points méritant une étude approfondie.

Introduction

DISTANCE LEARNING IS currently a common topic for research, in part as a result of the increased provision of this mode of learning by universities and colleges. Distance education program offerings have appeared in 84% of American four-year colleges, up from 62% in 1998 (Kozlowski, 2002). Online enrollment has grown recently by as much as 33% a year (Pethokoukis, 2002). Interestingly, estimates of the size of the potential market range from 2.2 million students by 2004 (Pethokoukis, 2002) to 32 million students. This could represent potential total revenues of \$111 billion a year for those institutions offering distance education programs (Arnone, 2002).

The discrepancy in estimating the potential market may be explained by the use of the term distance learning. Distance learning research has largely focused on online education. However, with the variety of distribution methods employed by distance education programs, studies that focus on the online segment only, do not capture the variety of other modes of distance education. Thus, they do not represent the entire distance education market.

For example, a lot of the demand for distance education originates from current on-campus students who wish to supplement their course selection (Thomas, 2002b). As cited by Thomas (2002b), Michael Lambert, Executive Director of the Distance Education and Training Council, observed that 85% of distance students are enrolled in on-campus programs, and that the majority of these students wish to take individual courses as opposed to entire programs through distance education. Furthermore, the research identifies that adult learners, a non-traditional group, are growing substantially in numbers, and are affecting the demand for distance education.

In addition, corporations are recognizing the value of distance education and are beginning to deploy this format for their training programs (Palmer, 2002). Employees are also requesting opportunities to participate in distance education from their employers. Furthermore, a survey conducted by the International Foundation of Employee Benefits Plans, discovered that employees rank continuing education as more important than child-care, flextime, and family leave (Peterson's Distance Learning Web Site, 2002).

Organizations benefit by offering distance education to their employees through the "combination of university-based distance learning and clinical experiences in contemporary business, industry and educational settings" so that ultimately, "students are current in their fields and prepared for transitional experiences" (Webb, 2002). Technology is changing not only the products and services that are offered to consumers, but the way in which businesses operate to produce these products and services. As such employees require new skills. Lack of access to training causes a shortage of skilled workers, particularly in rural areas (*Australian Nursing Journal*, 2002). In addition, organizations in rural areas often face considerable difficulties with providing education through traditional modes of delivery for employees. Therefore, this provides an appropriate niche for distance education to meet the demand and fulfill these needs.

The Centre for Continuing Business Education (CCBE) at Nipissing University was designed to service the needs of the burgeoning global financial services market, and developed a highly specialized degree, the Bachelor of Commerce with a major in Financial Services. This degree is offered exclusively through distance education. Students enter the program after completing a set of pre-requisite courses. These courses can be transferred from other universities or colleges. Alternatively, students can complete a defined set of courses available through distance education from the Institute of Canadian Bankers. The degree is equivalent to a three-year full-time degree and must be completed within ten years of beginning the degree with the CCBE. The course materials are predominantly print-based, with some courses offering supplementary online materials and opportunities for asynchronous online discussions. There is also an opportunity for students to produce a portfolio of non-traditional learning experiences (on-the-job learning, life experiences, volunteer experience, etc.) for evaluation in a prior learning assessment process, whereby the student may be awarded up to 12 credits of the 90-credit degree. The program was implemented with the anticipation of rapid increases in the number of students. One question driving this research study is whether after 5 years the program is still serving the needs of students. Further, is the program providing the appropriate environment for students to be successful within the professional realm?

The purpose of this study

THIS STUDY ADDRESSES two questions. The first question seeks to determine whether or not the students of the Bachelor of Commerce (Financial Services) degree program at the CCBE are typical adult learners as defined later in this study. This determination is instrumental in identifying the aspects of the educational program that are essential for students' professional success. The second question is concerned with whether or not the CCBE provides the students of the Bachelor of Commerce (Financial Services) degree with those elements that will lead students' to success in their professional lives. Through the use of a methodology that shall be explained below, this study will provide the data necessary to answer these two questions.

The Nature of Distance Education

THE GROWTH OF distance education results in the implementation of a widening variety of distance education media. Modes of delivery for distance education now include print-based, videoconferencing, teleconferencing, CD ROMs, the Internet, and many combinations of these delivery methods. Andrusyszyn, Soeren, Laschinger, Goldenberg, and DiCenso (1999) found that regardless of the method of distribution, few differences were found in the attitudes of students taking courses through the different modes. Still, it was noted by Andrusyszyn et al. (1999), that although initially challenging, the use of computer technology within the courses allowed for the development of new and transferable skills that could be incorporated into the learner's work environment. The researchers further found that a major drawback in the use of technology was the need for advanced technical support and reliable systems. While it is true that difficulties associated with computer technology could increase students' frustrations, particularly in their first year, Andrusyszyn et al. (1999), also explain that with adequate support, technology "was the most important single

factor that decreased the sense of isolation felt as a distance learning student.” An initial course or self-study program designed to introduce the technologies used in the courses was considered to be a success factor for the students. In particular, technology can be used to foster ways for students to interact with each other and with faculty, thereby reducing feelings of isolation commonly associated with distance learning.

In his 1999 study, Arnold compared distance education programs to face-to-face programs, looking at the issue of proximity. It was determined that although the two types of learning environments are seen as opposites, although there are elements of distance and proximity in both formats. Indeed, on the surface it seems as if proximity is lacking in distance education. However, this issue is resolved by the fact that distance learning is characterized by a one-on-one relationship between educator and learner. In the face-to-face format, the instructor typically deals with many students at the same time, thereby limiting the amount of individualized attention. However, within a distance format, as Arnold (1999), explains, “it is possible to respond more promptly to individual questions and difficulties in learning that become apparent, for instance, in the homework sent in for evaluation.” Arnold (1999), contends that because of individualized attention “distance studies can involve more nearness than face-to-face studies.” It was also noted that it was the “aspect of asynchronism that was valued highly as a motivating aspect by students from all branches of study,” in particular the “free organization of time” and “extensive independence of a fixed place of study” (Arnold, 1999).

The Distance Education Student and the Adult Learner

ARNOLD FURTHER NOTES that some of the most important characteristics of a distance student are self-reliance, ability to grasp subject matter and form a strategy for learning, which are “individual qualities that are rated highly on the labor market today.” This was supported by Bates & Escamilla de los Santos (1997), in their study that demonstrated that the aspects of distance education that “encourage active learning and interpersonal communication independent of time and distance” also “encourage the development of higher order learning skills, such as critical thinking, knowledge construction, and collaborative learning.”

Campbell, Gibson & Graff (1992), examined the differences between students who succeed in distance education and those who do not. They concluded that:

participation and dropout can be viewed as a function of the magnitude of the discrepancy among/between the participant’s self-concept, a match between student and other students, instructor, educational processes, and the environment, including job responsibilities, home responsibilities, and so forth.

References were made to the three categories of barriers to participation that were identified by Cross (1981). These three categories are composed of the situational, the institutional, and the dispositional. Situational barriers result from the adult’s particular circumstances in life at the time. These can include caring for family members and dependents, and work responsibilities. Dispositional barriers are related to self-concept, confidence levels, or self-

motivation of the student. Institutional barriers are those that result from procedures, policies, and structures of the educational institution.

An additional barrier noted by Cross (1981), as cited by Campbell et al. (1992), was that distance education itself may be a barrier due to the “relative isolation and the physical distance between learner and instructor, and learner and classmates.” This contrasts with Arnold’s (1999), discussion on proximity within distance education, but can be explained if the study by Cross (1981), delved into the perception of barriers by potential students of distance education as opposed to the actual barriers present.

Campbell et al. (1992), noted specific differences in the backgrounds of individuals who are likely to complete distance education as opposed to those who do not complete distance education. Those more likely to be successful are individuals who already have two to three years of college experience. In addition to educational background, a student with a high level of intent to complete a degree is more likely to be successful in completing a distance education course. Campbell et al. (1992), also made reference to a 1982 study by Coldeway, that found that students who successfully complete their first distance education course are more likely to complete any additional courses taken.

Distance education partnerships

IT IS OFTEN ARGUED that distance education students will possess the ability to transfer the knowledge gained from the educational environment into their work environment. This encourages critical discourse and reflection of curriculum, and demonstrates the relevance of distance education programs. These outcomes, it is argued, can provide distance education programs with the recognition needed for success within the universities.

Campbell et al.’s (1992), analysis of the relationship between education and business led to the following statement:

Universities have a responsibility and role to play in providing learning opportunities to meet [the] challenges of a changing society. Moreover, there is a pressing need to collaborate with businesses and professional associations in developing relevant and accessible programs for working professionals. The pay-off is not simply to meet the needs of business, but to position the universities as important partners in a knowledge economy.

The changing philosophy of higher education can be described, as Bash illustrates, as a shift from “an endgame system” to a continuing system (2003, p. 3).. He further explains that up to “ 47% of all students enrolled in higher education are over 25 years old” (2003, p. 4). While Bash’s description of an adult learner is limited strictly to age, it also relates the increase in the number of adult learners to an increase in the number of ‘for-profit’ educational institutions such as corporate universities and ‘for-profit’ centers within traditional universities.

A theme that arises quite often in discussions of adult learners is the variety of other responsibilities that the learner has, and how these other responsibilities impact on the learner’s ability to complete a course or program. A relationship also exists between these responsibilities and the learner’s ability to contribute “sophisticated insights that result from their employment, from the skills they have acquired, from their broader life experiences and

from the relationships they have developed with other people” (Neeley, Niemi, & Ehrhard, 1998, p. 72). Neely et al. (1998), also note that most adult learners are studying subjects related to the industry in which they are employed. This is supported by Bracey who states “adult education has always been oriented toward upgrading job skills, but in recent years it has moved even more strongly in that direction” (1997, p. 412).

Corporations are seeking partnerships for the training of employees in order to reduce their internal costs for training and development, and continuing education departments within universities are, in turn, filling this niche. These partnerships are producing an interesting side effect which is an increase in the credibility of continuing education departments within universities. This then is leading to an increase in status and prestige for continuing education departments. These departments are also developing lucrative programs and becoming “central to the future of the university” (Angelo, 2002, p. 2). Examples can be seen across a variety of occupational sectors. In the United States, for example, Fidelity Investments contracts with Boston University for programs on IT trends, Orlando’s Disney World utilizes the Culinary Arts department at Valencia Community College’s Valencia Institute, and JP Morgan Chase & Co. works with New York University for management and financial services education (Angelo, 2002).

Central Piedmont Community College has shown a dramatic increase in the corporate use of continuing education. Indeed, 40% of this college’s continuing education enrollment now comes from corporations (Angelo, 2002). Even with this increase, postsecondary institutions only serve approximately twenty per cent of the market for adult learning programs, with sixty per cent still provided by the corporate sector, and much of the remaining market serviced by government agencies (Angelo, 2002). It is predicted that in the United States, the corporate e-learning market will grow from US\$2.3 billion in 2000 to US\$18 billion in 2005 (Saunders, 2001).

Complicating the portrait of the typical adult learners

THERE IS SOME confusion with the term adult learner as it is used in some instances, to represent only those who are in need of basic skills, literacy, or high school equivalency education. There is, however, a large and growing population of adult learners who are looking for a first degree, an additional degree, or programs relevant to their current profession or to prepare for a new profession. It is this group of adult learners that the CCBE study revolves around.

Research on adult learning includes studies by the seminal adult education theorist Malcolm Knowles. Andragogy as a theory of adult learning, (Knowles, Holton III and Swanson, 1998) makes assumptions about adult learners and the design of adult learning, and has been used as the basis for further research including studies on the characteristics of adults as learners. While the andragogical model presents the aptitudes and attitudes of adult learners towards learning, it does not produce demographic profiles of adult learners. The personal and situational characteristics of adult learners as defined by Cross (1981), delve into the effects of aging, and life and development stages on learning, but again, does not provide a picture of who the adult learner is. Many articles written on distance education refer to adult learners without a comprehensive definition. This would seem to imply that a definition of an adult learner is not necessary, as age alone seems to be sufficient to define an

adult learner. However, it is important to judge an adult learner by more than just age, since, as Lorenzetti states, “students of all ages are increasingly balancing course loads with full time work and/or family responsibilities ...” (2004).

The Chicago based Council for Adult and Experiential Learning, hereafter CAEL, emphasizes the importance of understanding the demographics of the adult learner because of their “non-traditional” characteristics. These include part-time enrollment, full-time employment, financial independence, and parental responsibilities. These characteristics create needs and priorities that differ from traditional students. To ensure their success and keep them enrolled, you need to provide a program that meets and exceeds their expectations” (CAEL, www.cael.org, 2004). Lorenzetti stated that it is important to understand, in as much detail as possible, the demographics of the adult learner because of the “increasing importance of adult learners ... and the impact that adult learners are having on the university, and the rising impact that this population will have in the future” (2004).

A profile of the adult learner was constructed by the National Center for Education Statistics (NCES), when this organization studied the characteristics of the non-traditional or adult learner. Adult learners, according to the NCES, account for over sixty per cent of the students in U.S. higher education (1996). The study suggested that in order to be characterized as an adult learner, one or more of the following features must be displayed:

- Delayed enrollment into postsecondary education
- Part-time attendance
- Financial independence from parents
- Full-time employment while enrolled
- Have dependents other than a spouse
- Be a single parent
- Lack a standard high school diploma

These characteristics were considered by the CAEL (1999), when they stated that adult learners are typically over the age of 24, married, or have dependents. Lorenzetti (2004), also substantiated a portion of the list of demographics developed by NCES in her study which described adult learners as over 25 years of age, the majority of whom are employed, married, and seeking a degree.

Therefore, it is important, as a first step in this study, to determine whether or not the students of the CCBE are, in fact, adult learners. The seven characteristics as defined by NCES and the CAEL guidelines were used for the purpose to answering the first question of this study.

Understanding the effectiveness of adult learning programs

ONE CONCERN WHEN looking at the adult education market relates to assessment of the programs that are designed to serve adult learners. It is likely that with the increasing debate over the validity and quality of virtual universities and online education, a demand for accreditation of distance education institutions will increase as well. However, any implementation of a distance education accreditation process will require a set of standards as a benchmark.

Donald Kirkpatrick is one of the foremost experts on evaluating training. By 1959 he had developed a four-tiered approach to analyzing whether learning had taken place in adult

learning programs. His evaluation method has its drawbacks in that it analyzes only learning outputs (reaction, learning, behaviour, and results), which may be difficult to assess and may result in a significant time lag between the implementation of a program and the integration of learning into the third and fourth tiers of the model. When the employer and the educator are not the same institution, for example, it may not be possible for the educator to have access to the work environments to assess the level of learning that has taken place. For an educational institution, particularly one that is trying to develop a new initiative, it is important to have criteria that guide the design of a program. Sims, Dobbs & Hand (2002), as well as Gore, Bond & Steven (2000), support this notion when they explain that:

[it is] critical that online development projects implement quality control processes ... These quality control measures result from adherence to proven materials or instructional development processes, accreditation of technical standards and the evaluation and assessment of the learning environment.

Glahn and Gen (2002) also discuss the importance of the design and delivery of Internet education and elements that are important to online learning. Their work is, however, limited to the study of online learning as is the Sims et al. (2002), analysis. Both articles focus on the technological aspects of the distance learning programs. Although an important aspect of distance learning, it is only one element of distance education programs.

One of the major challenges of distance education is to recognize that it is not appropriate to develop or evaluate distance-learning programs through comparison to traditional learning programs. In their discussion of online learning, Glahn and Gen (2002), cite Hanna & Associates (2002), and explain that “the challenge is not simply to incorporate learning technologies into current institutional approaches, but rather to change our fundamental views about effective teaching and learning...” This is similar to the views discussed in Hitch’s article on program evaluation which addresses the questions raised about “whether higher education can fairly evaluate a 21st century institution when using standards from earlier centuries...” (2000). Both of these articles point to the need for a specific set of evaluation criteria for distance learning programs that are developed outside of the realm of traditional education.

A considerable amount of research has been conducted on how to develop courses for distance education, be they online or delivered using other distribution methods. Although course content and course design is important, these studies did not take a holistic look at the program until the development of the principles of effectiveness by the CAEL (1999). The principles were designed with the intention of providing a tool to “...gain insights and receive valuable benchmarking data to compare your institution with other colleges and universities serving adults nationwide” (CAEL, www.cael.org, 2004). An extensive study of six of the foremost adult learning colleges and institutions resulted in a list of best practices from which the principles of effectiveness were formed. The principles, as the CAEL web site states, “describe policies and practices institutions of higher education can adopt to make educational opportunities more accessible and remove obstacles from the path to degree completion” (2004). These principles are as follows:

- Outreach – overcoming barriers of time, place, and tradition in order to create lifelong access to educational opportunities.

- Life & Career Planning – addressing life and career goals before or at the onset of enrollment.
- Financing – the use of an array of payment options.
- Assessment of Learning Outcomes – definition and assessment of the knowledge, skills and competencies acquired by adult learners both from the curriculum and from life/work experience.
- Teaching-Learning Process – use of multiple methods of instruction.
- Student Support Systems – comprehensive academic and student support systems.
- Technology – uses information technology to provide relevant and timely information and to enhance the learning experience.
- Strategic Partnerships – strategic relationships, partnerships, and collaborations with employers and other organizations in order to develop and improve educational opportunities for adult learners (CAEL, 1999).

The CAEL principles are supported by Sloan C's five pillars of quality (Jorgenson, 2003). Although only five pillars were developed, these five pillars, which are learning effectiveness, cost effectiveness, access, faculty satisfaction, and student satisfaction, cover, with significant overlap, CAEL's eight principles with the exception of strategic partnerships.

The eight principles as defined by CAEL will form the basis for the assessment of the Bachelor of Commerce (Financial Services) degree program. This assessment will lead towards answering the second question of this study.

The Design of the Study

A QUESTIONNAIRE/SURVEY WAS employed as a means of collecting primary data. This questionnaire was designed to gather data about current students to determine their status in the program and their intentions to complete the program. It was also used to compile demographic information for comparison purposes (to the typical adult learner), and gather their perspectives on the CCBE's ability to offer the program in accordance with the elements for successful adult learning.

The questionnaire was designed in a print format as well as within an electronic format. Both formats were provided in order to accommodate the needs of both Canadian and international students, not all of whom have full time access to the Internet. In order to facilitate the distribution of the survey to as many individuals as possible, e-mail was used to communicate with the majority of respondents (112 respondents). Paper-based questionnaires were sent to those without online access (2 respondents). One week after the original distribution, a follow-up was sent to all students by fax.

Although a random sample of the population could have sufficiently represented the responses of the population of the study, the number of CCBE students is relatively small, and therefore, a census approach (surveying all students) was used in order to provide the largest number of responses for analysis.

In order to determine if the students of the CCBE are typical adult learners, as explained above, characteristics of the study's population were collected and compared to the demographic characteristics of the 'typical adult learner' to determine the level of fit with the NCES characteristics. The percentage of students who can be classified as a 'typical adult

learner' was then calculated from the total of all CCBE respondents exhibiting a minimum of one of the typical adult learner characteristics per respondent.

The mean and standard deviation were calculated on the data for each of the responses on an interval scale as shown in the following tables. The responses were coded on the basis of strength of the respondents' preference/agreement with the statements presented. The responses available to those completing the survey were as follows: strongly disagree, disagree, neutral, agree and strongly agree. A score of 5 represented strong agreement, 3 represented a neutral opinion, and a score of 1 represented strong disagreement. Calculations were also completed to show the upper and lower limits of the population mean with a confidence level of 95%. This analysis was used on the responses shown in Table 6 to determine if the CCBE provides students with the principles of effectiveness as defined by CAEL.

T-tests were also conducted on the responses. This was to show whether any significant differences based on the two variables chosen for the calculation. Three t-tests were conducted; female versus male, Canadian versus international; and, funded by the student's employer versus not funded by the student's employer.

Results

THE STUDY REALIZED A response rate of 60.53%. More females than males responded (34.78% male), which is representative of the actual population of CCBE students, in which men account for 32.25% of the total. Just over half of the respondents reported being Canadian citizens (58.82%) with an additional 2.94% residing in Canada although being a citizen of another country. This is slightly higher than the total CCBE population, of which 51.29% are Canadian citizens.

Each respondent had on average 16.25 years of experience in a financial services institution with 62.32% of the respondents working in a branch as opposed to a regional office or a corporate head office. The largest group of respondents (31.88%) was employed within middle management positions. Another 26.09% of the respondents also reported being employed in middle management positions but in this case within district and corporate head offices.

All but 1.45% of the students had some form of post-secondary education experience prior to beginning their degree with Nipissing University. Although 60.87% of the respondents had taken courses from colleges or universities, none of the respondents had completed a university degree. The remainder of the respondents had participated exclusively in educational programs from non-degree granting institutions such as the Institute of Canadian Bankers.

The average age of the respondents was 38 years. 62.32% of the students were married, 1.45% of the respondents were in common-law relationships and 13.04% were single parents. A total of 55.88% had dependents. The t-test showed that there were no significant differences between the means based on country of residence, gender, or the level of funding from the respondent's employer.

Twenty-two students provided additional comments. The comments covered a wide range of topics from an expression of appreciation for having access to the degree, to concerns over the lack of contact with the professors. Students also expressed a desire for

Nipissing University to offer an MBA program so that they would be able to continue their studies with the CCBE. The majority of the additional comments were positive, specifically in the area of the level of student support received from the program's administrator. Three students stated their appreciation of the partnership with the Institute of Canadian Bankers and the benefits derived from this relationship. They referred in particular to the transfer credits that were available through the assessment of equivalency of the courses previously taken.

Many responses referred to student's situational barriers. Five students commented on how their personal situations affected their academic pursuits. Indeed, two students indicated that their home and work lives were distinct barriers. The other three responses described how the program offered by the CCBE was flexible enough to fit into their own schedules making it possible for them to participate in a degree program.

Some of the comments were very specific in describing what they would like to see incorporated into the processes of the program. Examples of suggestions include online access to transcripts, having additional courses offered each session in order to increase selection options, and improving upon financing options. Respondents also raised concerns regarding the turnaround time between writing exams and the availability of feedback in the form of final grades, the response time from other departments of the university, and the costs of the course as compared to other programs.

Analysis

THE STATED MOTIVATION for the students of the Bachelor of Commerce (Financial Services) in deciding to take university courses was overwhelmingly to obtain a first degree, as shown in Table 1. The respondents felt that the courses were interesting and that this also influenced their decision to take university courses. The score of 2.39 and 2.57 for obtaining a second degree versus the requirement of their employer respectively demonstrates a slight disparity between those reasons for taking university courses. Other reasons that were stated for participating in courses included specific career needs, self-improvement, and for finishing a program that the individual had already started.

When asked which specialization students preferred most of the responses hovered around neutral, as shown in Table 2. The only response that was universally consistent was for a degree that is geared towards specializing in the financial services industry.

The most significant reasons for taking courses through the distance education format underscored the importance of flexibility. The ability to schedule study times and the ability to draw from prior experiences with ICB courses were both cited as significant, as illustrated in Table 3.

As shown in Table 4, paper-based material combined with supplemental online material is the most strongly preferred distance education course format. It should be noted that the use of online materials only has a mean that falls below the neutral level and is the least preferred format.

The potential for transfer credits for courses that the students had already taken from the Institute of Canadian Bankers was the strongest reason for choosing Nipissing University for their educational program, as shown in Table 5. Convenience and congruence with career aspirations were also strong factors with interest in the courses and potential transfer credits

from other institutions both having scores of 4.02. The cost of the program and Nipissing University's reputation were somewhat important. Recommendations from peers, or being required to take the program by the employer were less important.

The presence of the aforementioned 'principles of effectiveness' in the Bachelor of Commerce (Financial Services) program is demonstrated in Table 6. Enhancing life and career goals was the element that students most agreed was evident in the degree program. Providing students with access to educational opportunities followed closely and the third and most prevalent 'principles of effectiveness' was the improved educational opportunities that are provided due to the partnership with the Institute of Canadian Bankers. The final element that respondents agreed was important was the opportunity to be assessed for skills and knowledge from the curriculum and from life or work experience. It held a mean score of 4.06. This refers to the combination of course work and the Prior Learning Assessment and Recognition (PLAR) component of the degree.

The PLAR program was designed specifically for the financial services industry and although only a few students had taken advantage of it, the inclusion of the PLAR process within the degree offers students the opportunity to obtain credits toward the degree from learning experiences outside of traditional and distance education settings. The remaining Principles of Effectiveness had mean scores that ranged from 3.18 for financing options, to 3.62 for enhancements to the learning experience through the use of technology.

Discussion

FROM INFORMATION GATHERED in this survey, all of the Bachelor of Commerce (Financial Services) respondents registered in courses as part-time students, worked full-time while they were participated, and were financially independent from their parents. Thus, the students of the Bachelor of Commerce (Financial Services) program have satisfied three of the criteria for the typical adult learner as defined by NCES. Half of the respondents had previously delayed attendance of a post-secondary program. 49% of the students had not previously participated in any college or university programs and, as an admission requirement, had a minimum of three years experience in the financial services industry. Also, 56% of the respondents had dependents, and 13% were single parents. All of the respondents were over the age of twenty-four, with 75% married or responsible for dependents. Since it is only necessary to satisfy a minimum of one of the criteria to be defined as an adult learner by NCES and all of the respondents have satisfied a minimum of three of the criteria, it can be stated with certainty that the answer to the first question of this study is that the students of the CCBE are typical adult learners.

Considering these results, it then follows that the CCBE should strive to provide students with a program that adheres to the principles of effectiveness. Table 6 demonstrates the perception of the students concerning the adherence of the CCBE to these principles. Overall, the CCBE fared well. The mean for all criteria fell within the positive range (above 3.0); therefore, the second question of this study is resolved showing that the CCBE provides students with an environment that adheres to the principles of effectiveness. However, half of the criteria were between 3.0 and 4.0. This indicates that the respondents feel it is not as strong as it should be. These weaker points fall within the realm of financing options, the provision of various methods of teaching, student and academic support, and the use of

technology in course instruction. Each of these items in Table 6 will be looked at more closely.

The question of addressing financing options dealt with the perception of whether the students were aware of the payment options available to them. This is a separate issue from financial aid, which would address the concerns of students who are in need of student loans, scholarships, and bursaries. Financial aid was not examined in this questionnaire. However, when looking at whether students were aware of the financing options that were available, even though financing arrangements can be made through the Finance Department at Nipissing University, it appears that this has not been adequately communicated to the students. It is interesting to note that from the results of an analysis of variation calculation, it can be stated that the perception of the existence of flexible financing arrangements for students who are funding their own education is not significantly different from the perception of those students who are funded by their employer. This is perhaps due to the fact that 46% of the students who receive funding from their employer do not receive any reimbursement until they are able to supply evidence of a passing grade. With payment due at the time of registration, which is typically one and a half months prior to the course starting, and grade reports being issued after exams are graded and final grade reports are approved, there are typically six to seven months between when the student registers for the course and when they receive their grade report.

The variety of teaching methods in courses is limited by the current course development guidelines in the CCBE, and further research in this area would be warranted. Investigation into the teaching methods that can be incorporated into distance education courses would lead to an opportunity to inform students of the options available and to determine their preferences.

The provision of comprehensive student and academic support was given a score of 3.56. Further study should be conducted to separate the functions of student support and academic support. With many of the students writing in additional comments on the high level of student support and the desire for additional academic support, separation of the two elements could prove to show significantly different results. Campbell et al (1992), state that students who are most likely to be successful in distance education are those with a high level of desire to complete a degree and those with two to three years of college experience. It can be noted that the respondents of the CCBE study indicated a strong desire to complete a degree (a score of 4.77 in Table 1) in their decision to register for university courses. There were, however, just fewer than 35% of the respondents who had two to three years of college experience and only 17% of respondents who had university experience. Because previous experience in a post-secondary environment is one of the key elements to successful completion of a degree program, this would indicate that the need for considerable academic and student support could be required for almost half of the students of the CCBE to improve the likelihood of their success.

Respondents somewhat agreed that the CCBE employs technology to enhance the student's academic experience. The use of technology in the CCBE was, in the past, somewhat limited; however, online discussion forums, the use of websites for providing students with additional information, and websites designed by publishers for the textbooks have recently been added to the instructional opportunities for each course. When looking at

the number of discussion threads that were added to the forums and the number of students participating in the discussions, in general, the use of these online supplements has been growing with the students of the Bachelor of Commerce (Financial Services). Since respondents agreed that there is the need for the use of additional online materials (4.07 in Table 4), the current level of technology could be maintained and usage of these materials encouraged. However, it is clear from the questions in Table 4, that students do not want the courses offered strictly online and that paper-based materials are still quite well received.

The relationship with the Institute of Canadian Bankers has been proven to be a key factor for the students of the Bachelor of Commerce (Financial Services) in their decision to take distance education (4.09 in Table 3). Additionally, the potential to receive transfer credits for the Bachelor of Commerce (Financial Services) degree from courses they had completed from ICB was cited as important in their decision to apply to the CCBE (4.61 in Table 5); and they agree that their educational opportunities improved through the partnership with ICB (4.25 in Table 6). This would coincide with the current trend towards partnerships between corporations and post-secondary institutions (Angelo, 2002), for training needs. Students were also encouraged to apply for the program because it fit well with their career aspirations (4.25 in Table 5).

The traits of a student who is most likely to successfully complete a distance program are provided in Coldeway's (1982), study. Coldeway (1982), links the desire to complete a degree, and the attainment of two to three years college education, with the successful completion of a distance program. Given this, the CCBE students should demonstrate a high propensity for successful completion, as these traits are demonstrated in the results of the questionnaire. But even with this tendency, due to the importance of the first course that a student takes impacting their success (Campbell et al. 1992), the selection of the first course of the degree could be critical. Research in this area and the student support needed for assisting students in the selection of their first course is needed as it would lead to research that is oriented towards distance education programs.

Conclusion

THIS STUDY HAS SHOWN that the students of the CCBE fit the criteria of the typical adult learner and that students agree that the CCBE matches services outlined in the principles of effectiveness. This is essential to the strategic direction of the CCBE as it provides an understanding of the students. Although distance education provides little or no face-to-face contact for students, there is a "nearness", as described by Arnold (1999), that is developed between the distance student and faculty member and, in the case of the CCBE, between the student and the program administrator who serves as the main contact for the university. Therefore, a thorough understanding of the students is important since it can only serve to enhance this sense of "nearness" as the CCBE strives to facilitate learning.

There is the need to complete further study on the level of technology that students desire in distance education and to determine whether the integration of online technologies into distance learning is moving at a faster pace than needed or wanted. Will technology alienate a portion of the distance education market? There was a negative attitude toward exclusively online education within this study and an additional study could be designed to show the root of this attitude toward the technology and the implications of this finding.

There is also the need to clarify terminology within distance education. Online education forms only a portion of distance education opportunities, and this should be clear in discussions about distance education. Distance education can also be divided into two separate realms of those students who are looking to take individual courses and those students interested in completing entire programs or degrees through distance education. CCBE students are able to take individual courses through a letter of permission from another institution, or a degree can be completed and conferred from Nipissing University; however, one of its strengths is in its uniqueness in the way that it is highly specialized for a specific industry.

The model created by the CCBE would be appropriate for institutions seeking to create new programs or degrees and could be especially beneficial to new entrants into distance education wishing to forge new partnerships with corporations. An example of one industry in need of similar educational opportunities is the medical industry, as highlighted by DeWitt (2003). “This will require a new infrastructure and approach to training... [and] the application of adult learning theory will be necessary to success in these endeavors” (DeWitt, 2003, p. 755).

This study demonstrates that the CCBE has the policies and procedures in place to create the proper environment for adult learners. This is not only a factor that contributes to the success of the current students, but it is also critical for the future. Although the CCBE program was not designed utilizing the principles of effectiveness, a focus on these elements and on improving the areas that are not as strong as the others, should enhance the program and enable students to achieve their academic goals. Furthermore, should accreditation of distance education programs become a reality; the CCBE will be prepared for this development. As the number of adult students continues to climb, and as more corporations recognize that the value of distance education is in its ability to develop a diverse set of skills as described by Bates and Escamilla de los Santos (1997), in addition to the particular curriculum, the solid foundation that has been developed by the CCBE will offer a model of successful distance education that can be used to provide opportunities for a new population of adult learners.

Tables

Table 1: Reason to take university courses	Mean	Standard Deviation	95% Confidence Interval
The course(s) were interesting.	3.98	0.76	3.80 to 4.17
I wanted to complete a first degree.	4.77	0.54	4.64 to 4.90
I wanted to obtain a second degree.	2.39	1.05	2.10 to 2.68
My employer requires me to have a degree.	2.57	1.08	2.30 to 2.84
Other			
Table 2: Preference for a university degree...			
That is specialized for the financial services industry.	3.97	0.94	3.75 to 4.19
In business, without a specialization.	3.32	1.02	3.06 to 3.58
In business, with a specialization in Human Resources.	3.20	1.01	2.94 to 3.46
In business, with a specialization in Accounting.	2.85	1.06	2.58 to 3.12
In business with any specialization.	3.24	0.83	3.03 to 3.45
Not in business.	2.05	0.78	1.85 to 2.26
In any field of study.	2.28	0.93	2.04 to 2.52
Table 3: Reason for distance education format			
I prefer taking courses by distance education than through in-class courses.	3.21	1.27	2.89 to 3.53
I like the convenience of scheduling my study times.	4.27	0.93	4.04 to 4.50
It was the only option for the course that I wish to take.	3.38	1.18	3.08 to 3.68
I do not live in an area with an institution that offers in-class courses.	2.59	1.38	2.24 to 2.95
I am comfortable with the distance education format because of my experience taking ICB courses.	4.09	1.00	3.85 to 4.34
Table 4: Preferred distance education course format			
Paper-based materials only.	3.32	1.09	3.05 to 3.59
Online materials only.	2.44	0.81	2.23 to 2.65
A course that combines a distance portion with an on-campus portion.	3.02	1.15	2.73 to 3.30
A combination of paper-based materials with supplemental online materials.	4.07	0.89	3.86 to 4.29
Table 5: Reason for choosing Nipissing University			
Nipissing University's reputation.	3.35	0.84	3.14 to 3.56
Other people had recommended the program.	2.93	0.93	2.70 to 3.17
Nipissing University offered a program that fit well with my career aspirations.	4.25	0.74	4.08 to 4.42
I was interested in the courses.	4.02	0.70	3.84 to 4.19
I could receive transfer credits for Institute of Canadian Banker courses.	4.61	0.55	4.48 to 4.74
I could receive transfer credits for courses completed through another post-secondary institution.	4.02	1.14	3.73 to 4.30
The cost of the program was reasonable.	3.73	0.98	3.49 to 3.97
It was convenient for me.	4.37	0.72	4.19 to 4.55
My employer required it.	2.30	0.92	2.07 to 2.53
Other.			
Table 6: The BComm program provides students with...			
Access to educational opportunities.	4.50	0.61	4.35 to 4.65
A way to enhance life and career goals.	4.57	0.58	4.44 to 4.71
Financing options for taking the courses.	3.18	1.13	2.90 to 3.47
The opportunity to be assessed for skills and knowledge from the curriculum and life/work experience.	4.06	0.86	3.85 to 4.27

Various methods of teaching instruction.	3.31	0.90	3.09 to 3.54
Comprehensive academic and student support services.	3.56	0.82	3.35 to 3.76
Enhancements to the learning experience through the use of technology.	3.62	0.85	3.41 to 3.84
Improved educational opportunities through a partnership with the Institute of Canadian Bankers.	4.25	0.86	4.04 to 4.46

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