

UNIVERSITY OF THE WESTERN CAPE
Institute for Post-School Studies (Adult Education)

Masters in Adult Learning and Global Change (MALGC)

Workplace Learning: Understanding financial sector institutions as
learning environments



5 May 2019

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Research paper submitted as part requirement for the Masters in Adult Learning and Global Change (MALGC)



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5 May 2019

DECLARATION

I, Pamella Panphilla Ndlebe declare that this research is my own work and has been completed as part requirement for successful completion of the Masters in Adult Learning and Global Change (MALGC) at the University of the Western Cape. Furthermore, it has not been submitted for any degree or examination at any other institution. All sources that I have used or quoted have been indicated and acknowledged by referencing.

Date: 5 May 2019



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A. KEYWORDS

Workplace Learning

Learning environments

Learning on the job

Learning through participation

Co-participation

Learning Affordances

Guidance

Support for Learning

Constraints on Learning

Agency



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B. ABSTRACT

The objective of the research is to understand the learning affordances offered at Insure Company, a large financial sector institution in South Africa and to explore how employees exercise their agency in responding to these opportunities for learning. The study draws on the concept of co-participation (Billett, 2004: 03) to explore how learning at work is shaped through learning affordances in the workplace on the one hand and engagement with these learning affordances on the other.

Drawing on data gathered through interviews and analysis of company policies, this case study discusses how employees learn to perform their roles competently, how they access guidance and support from peers and more experienced colleagues and how they respond to these opportunities for learning. It also discusses the factors which enable or constrain their learning and agency.

The research confirms that negative perceptions of workplace learning - as informal, unplanned, unstructured, limited to particular contexts and not transferable - are inaccurate. It supports the argument that there should be a clear understanding about how learning proceeds in workplaces and how best that learning should be organised. It is hoped that this case study makes a useful contribution towards developing such an understanding.



C. GLOSSARY OF ACRONYMS AND DESCRIPTIONS

Acronyms	Description	
CEM Department	Customer Experience Management Department	One of the departments at Insure Company where Client Liaison Officers (CLOs) are based.
CEO	Chief Executive Officer	Senior Executive Manager at Insure Company who is responsible for making company decisions and managing company operations.
CLOs	Client Liaison Officers	Service consultants in a team responsible for analysing customer complaints and identifying training needed.
CMS	Council for Medical Schemes	The Council for Medical Schemes is a legal body established by the Medical Schemes Act (131 of 1998) to provide supervision of private health through medical schemes.
FAIS	Financial Advisory and Intermediary Services Act, 2002 (Act No. 37 of 2002)	It is legislation governing certain financial advisory and intermediary services to clients.
FSB	Financial Services Board (FSB)	It is a financial regulatory agency that supervises and regulates the financial services industry in South Africa with the aim of protecting the public interest.
HOD	Head of Department	Executive manager at Insure Company who is responsible for making departmental decisions and managing departmental operations.
HR	Human Resources Department	It is a function in an organisation that deals with the people and issues that are related to staff management for example staff benefits, recruitment of employees, performance management and staff training.
INSETA	Insurance Sector Education and Training Authority	INSETA is responsible to grow support companies in the insurance sector with developing scarce skills. The INSETA provides support to different insurance companies for learnerships, internships, bursaries and skills programmes.
L & D	Learning and Development Department	The department that is responsible for training and development of employees at Insure Company.
MDP	Management Development Programme	It is a university-based programme that is aimed at developing managers at Insure Company. The programme is specifically designed to develop leaders who do not have formal qualifications like degrees and diplomas.
PDP	Personal Development Plan	It is a process that is used at Insure Company to identify learning opportunities that employees want to access, what they have achieved and what they need to improve in their learning in the short to long term.
PO	Principal Officer	Is the executive officer of the medical scheme who is responsible for the medical scheme's decision making. In making decisions the Principal Officer involves the chief executive, financial, operating, and compliance officers, president, general council, managing partner, general partner, controlling partner and trustees.
QA Department	Quality Assurance Department	Quality assurers check the quality of employees' work, monitor the work and provide feedback to employees. They (quality assurers) communicate findings to management so that the

		errors can be reviewed for improvement of customer service.
SLA	Service Level Agreement	It is a contract between the company and the medical scheme which, amongst other matters, sets out targets and time frames for resolving complaints.
SMDP	Senior Management Development Programme	It is a university-based programme that is aimed at developing senior managers. The programme is specifically designed to develop leaders who do not have formal qualifications like degrees and diplomas.
TL	Team Leader	Is an employee who leads, provides guidance and support to his/her work group or team.



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CHAPTER 1: INTRODUCTION

There is growing academic literature on workplace learning in South Africa (SA) and internationally. In addition, workplace learning is receiving attention in South Africa as per the Skills Development Act No. 97 of 1998 which aims, among others, to promote opportunities for learning in the workplace and ensure the quality of education and training in and for the workplace. Companies and organisations in the public and private sector are devoting attention and resources to these issues and interesting debates have emerged about experiences of learning in these contexts.

This research contributes to these debates by exploring workplace learning in the Customer Experience Management Department of Insure Company (pseudonym), a large financial sector institution in South Africa. I am an employee in this company. As an insider there are certain advantages. I was able to draw on my own observations and insights based on my experiences in the company and I was able to gain access to interviewees relatively easily. In addition I had to take special care to observe research ethics (as discussed in chapter 3).

I used the pseudonym Insure Company instead of the company's real name as agreed when permission was granted to use the company as my research site. I ensured that sensitive information of the company is not used in the research. I used pseudonyms instead of the interviewees' real names. I am not the supervisor of the interviewees and I am not involved in their performance appraisals. I did not present any threat to them. Participation in interviews was voluntary and interviewees could speak freely and withdraw at any stage.

I drew on the concept of co-participation, an 'interdependent process of engagement in and learning through work' (Billett, 2004: 9). The research therefore explored learning affordances offered at Insure Company, (a large financial sector institution), how Customer Liaison Officers (CLOs) in the Customer Experience Management Department at Insure Company learn to perform their roles competently, how they access guidance and support and factors which enable or constrain how they learn to carry out their roles. The research also explored how they respond to affordances for learning and how they exercise their agency in responding to these opportunities for learning.

I analysed company policies on learning and development and the Job description of Client Liaison Officers (CLOs) which helped me to understand the policy for learning and development in the company and gave me an understanding of what is expected from a CLO in the Customer Experience Management Department. It also helped me to understand how opportunities for learning are provided for CLOs through co-participation.

Through semi-structured interviews with CLOs, I gathered data to explore CLOs' perspectives about working and learning in their work environment. Through these interviews and discussions I gained some insight about how employees experience and respond to opportunities for learning in the workplace.

The data shows that there are opportunities for people to learn while participating in daily work activities. The company provides guidance and support to CLOs both direct and indirect guidance. Guided learning strategies are used to develop learning for work i.e. learning how to perform their work roles with guidance, monitoring and support from team leaders who meet on a daily basis with CLOs to give feedback about their work activities and provide guidance on what should be done to meet their work performance targets. Factors that enable learning include provision of guidance and support from peers, colleagues from other departments and Team Leaders and managers. However there are also factors that constrain learning such as high work volumes, time pressures, challenges of studying outside the company and family commitments. Finally, the data shows that employees are not passive and that they exercise agency. They respond positively to opportunities for learning and take the initiative in developing the knowledge and understanding of the processes within the company that can improve their work performance.

This paper is structured into chapters according to the following headings:

- Chapter 1 – Introduction
- Chapter 2 – Literature Review
- Chapter 3 – Research Methodology
- Chapter 4 – Company Policies on Learning and Development
- Chapter 5 – Presentation of Interview Data
- Chapter 6 – Analysis, conclusions and recommendations for further research.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This research explored how employees learn to perform their roles competently and how they respond to affordances for learning how to carry out their roles at work in the Customer Experience Management Department of Insure Company, a large financial sector institution in South Africa.

The chapter begins with a brief discussion of South African literature to locate and provide some context for this research. It then discusses literature specifically related to workplace learning and identifies the key concepts which guided the research.

This chapter is structured under the following headings:

- 2.2: South African literature
- 2.3: Definitions of Workplace Learning
- 2.4: Paradigms of Learning
- 2.5: Learning as co-participation
- 2.6: Workplace Pedagogy
- 2.7: Workplace Curriculum
- 2.8: Workplaces as learning environments
- 2.9: Agency
- 2.10: Conclusion.



2.2 South African Literature

The relationship between work and learning has attracted increasing interest amongst policy makers and academics in South Africa. Research has focused on learning on the job, learning by doing with guidance and support from peers and experts.

Gamble focused on the relationship between knowledge and practice in apprenticeships (2009; 2004; 2001) and in the vocational educational curriculum (2006; 2003). Gamble (2009) discusses the importance of practice for learning:

A combination of knowledge and practice is accepted, with an assumption that foundational competence is already taught in most educational settings and that emphasis needs to be placed on the provision of opportunities to gain 'real world' practical experience in order to develop reflexive competence.

Similarly Papier and Vollenhoven (2017) focused on integration of work and learning in training of artisans at intermediate level.

Other research has focused on learning and development in professions such as teaching (Ono & Ferreira: 2010) and nursing (Pimmer, *et al.*, 2014).

However, there is relatively little research on learning in the workplace from the perspective of adult learning theory. Studies on learning in the insurance industry, for example, are done mostly from human resource development perspectives (Taylor and Govender: 2013).

Furthermore, research using adult learning theory has focused mainly on learning in settings such as communities or social movements from a popular education perspective (Ismail: 2009).

My research focused on learning in the workplace through participation in daily work activities. Therefore, I turned to the literature on workplace learning which is relevant to my research, as discussed below.

2.3 Definitions of Workplace Learning

According to Boud and Garrick (1999), workplace learning has two purposes. Employees learn in the workplace and gain knowledge and skills that they use within the company to perform the tasks that they are expected to do as part of their job and to meet company objectives. The second purpose is for personal development, development of knowledge and skills that individuals can apply as citizens in society and for further learning.

Boud and Garrick (1999:6) comment that:

the workplace has become a site of learning associated with two different purposes...The first is the development of the enterprise through contributing to production, effectiveness and innovation; the second is the development of individuals through contributing to knowledge, skills and the capacity to further their own learning both as employees and citizens in the wider society.

Others have shifted the focus from the purposes of workplace learning to identifying different approaches to learning and work. Stern and Sommerlad (1999) suggest that there are three approaches to workplace learning:

- i) Workplace as a site for learning
- ii) Workplace as a learning environment
- iii) Workplace as learning through work

Workplace as a site for learning involves 'spatial separation of learning from work, where learning activities, typically in the form of in-company training will take place off the-job and outside of the immediate working environment' (Stern & Sommerlad, 1999:5). This means that training is offered whereby employees have to leave their workstations and receive training in training rooms and in workshops at work. This is a form of in-company training which is structured and planned.

Workplace as a learning environment involves learning on the job whereby opportunities are provided in the workplace for employees to learn while they are doing their job. Learning is also structured and planned. It takes place in the work environment and it means that employees do not have to leave their work stations.

The third approach, “learning through work” occurs when employees learn while they are doing their job frequently through team work, problem solving and interaction with colleagues and clients or customers (Billett, 2001:2).

These approaches link with arguments put forward by Billett (2001:1) that the workplace should be organised as a learning environment.

Perceptions of workplace learning were mainly negative and based on inaccurate perceptions, according Billett (2002:3). Workplace learning is seen as informal, unplanned, unstructured, limited to particular contexts and not transferable. Furthermore, the quality of learning in the workplace is seen as inferior compared to learning in formal institutions like universities and colleges. Furthermore learning in the workplace is seen as conducted by unqualified educators, lacking a clear pedagogy and curriculum that guides learning and is not transferable as it is specific to a particular workplace.

However, Billett (2002:3) argues that these perceptions of workplace learning are inaccurate and that there should be a clear understanding about how learning proceeds in workplaces and how best that learning should be organised. Billett (2001:1) argues that learning in the workplace requires that the workplace should be organised as a learning environment and can be facilitated through co-participation. Billett’s main argument is that:

How individuals are afforded access to activities and guidance in the workplace, and how they elect to engage with these sources of learning, reciprocally shape learning at work.

This research draws on Billett’s arguments, particularly the concept of co-participation (discussed further below) and explores learning affordances at Insure Company, guidance and support offered, factors in the workplace which influence how individuals access these opportunities for leaning and guidance and support and how individuals exercise their agency in responding to these affordances for learning. Billett’s arguments and the concept of co-participation are underpinned by a paradigm of learning as participation which I turn to next.

2. 4 Paradigms of Learning

According to Beckett and Hager (2002) there are two different paradigms of learning i.e. learning as acquisition and learning as participation.

2. 4.1 Learning as acquisition

According to Beckett and Hager (2002) learning as acquisition is seen as the standard paradigm of learning and is found mostly within formal learning institutions - such as universities, colleges and schools.

Beckett and Hager (2002: 7) argue that learning as acquisition has three main characteristics:

- i) The learner is regarded as an empty vessel, like a storeroom where stock must be added by depositing ideas and knowledge. Therefore, learners are fed with ideas as they are regarded as individuals who are empty of ideas that matter.
- ii) Learning changes how learners usually think because of the knowledge that is imparted to them.
- iii) It is assumed that knowledge is transparent and can be made clear. The assumption is that the learners can tell or show others what they have learnt. The knowledge is deposited into the learner's mind and the learner can show what type of knowledge is acquired. The learner and knowledge are regarded as separate i.e. 'knowledge is something that exists independently of the knower but is that which the knower can acquire, internalise, own, and exhibit' (Beckett and Hager, 2002: 7).

In the learning as acquisition perspective a learner is regarded as an 'object to be taught' not as an active agent or participant (Lee, Ashton, Butler, Felstead, Fuller, Unwin and Walters, 2004:7). The main focus is on what is deposited into the learner's mind, how it is processed in the mind of a learner and how the learner can display or demonstrate the knowledge acquired.

In the learning as acquisition perspective knowledge is abstract - i.e. it has little to do with a specific context; it is regarded as abstracted from or not part of the social or work context. From this perspective workplace learning is sometimes regarded as inferior, because it is practical, it is linked to a specific context and is not transferable, unlike institutional learning which is seen as more abstract and transferable (ibid).

2.4.2 Learning as participation

Beckett and Hager (2002: 8) refer to learning as participation as an emerging paradigm of learning.

Learning as participation is associated with informal learning. In the learning as participation perspective, knowledge is seen as 'fluid, that is, produced and continually reconstructed through the relationships and interactions between individuals, rather than as an object which is acquired, internalised and owned' (Lee *et al.*, 2004:9).

According to the learning as participation perspective learners combine new knowledge and prior knowledge. The new knowledge (such as knowledge that the learners encounter in doing their work) is combined with their prior knowledge. Learners are active participants and make connections between their prior knowledge and the new knowledge and in the process change their understanding.

Learning as participation perspectives are underpinned by social theories of learning such as those associated with the literature on Communities of Practice and legitimate peripheral participation (Lee *et al.*, 2004:9).

Lave and Wenger (1991) used the concept of legitimate peripheral participation to explore how learning takes place through participation and interaction between newcomers and old-timers within Communities of Practice.

Lave and Wenger reject traditional didactic understandings of teaching and learning and argue that learning is intrinsic to human activity; that it is situated and occurs through processes of participation in communities of practice (i.e. a family, a work team, a club member). According to this perspective, learning involves the 'whole' person (not just the mind) where through participation, 'agent, activity, and the world mutually constitute each other' (Lave and Wenger, 1991:31).

Legitimate peripheral participation concerns how the learning processes for learners take place through the relations of 'newcomers' and 'old-timers' within communities of practice (Lave and Wenger, 1991:29).

Wenger (1998:95) also looked at workplace learning using a Community of Practice approach. In his case study of claim assessors and managers he argued that:

They talk about change, about new ideas, about performance levels, about the old days. The concept of learning is not absent from the claims processing office, but it is used mainly for trainees. And yet, when I posed the question directly to them, claim processors all agreed that they were learning continually. One reason they do not think of their job as learning is that what they learn is their practice. Learning is not reified as an extraneous goal or as a special category of activity or membership. Their practice is not merely a context for learning something else. Engagement in practice – in its unfolding, multidimensional complexity – is the stage and the object, the road and the destination. What they learn is not a static subject matter but the very process of being engaged in, and participating in developing, an ongoing practice.

However, Rainbird, Munro and Holly (2001 in Lee *et al.*, 2004:10) are broadly critical of the work of Lave and Wenger and comment that ‘the communities of practice they examine, which illustrate and support their theory, are not representative of most contemporary workplaces and work organisations’.

Furthermore, Fuller and Munro (2004 in Lee *et al.*, 2004:10) point out that employees with many years of experience may not continue with learning and that sharing knowledge and skills is not taken as part of learning. They argue that there are four limitations in the work of Lave and Wenger i.e. that there is little attention or focus on how old-timers continue to learn; others can learn from newcomers; previous learning is not acknowledged and issues of power, inequality and conflict are not considered.

My research draws on Billet’s (2001) conception of learning as co-participation which falls within perspectives of learning as participation and addresses some of the shortcomings identified above.

I am aware of the comment by Sfard (1998:10) that:

Relinquishing either the AM [acquisition metaphor] or the PM [participation metaphor] may have grave consequences, whereas metaphorical pluralism

embraces a promise of a better research and a more satisfactory practice. The basic tension between seemingly conflicting metaphors is our protection against theoretical excesses, and is a source of power.

However, I decided on using learning as participation to guide the research because the focus of my research is how people learn in the workplace through participation in daily work activities.

2.5 Learning as co-participation

Billett (2001) argues that people can learn at work through opportunities that are given to them to participate in daily work activities (both simple and routine activities) with support and guidance, usually from a colleague or peer who is more experienced or from an expert at work. These opportunities for participation at work with support and guidance serve as sources of learning for individuals. However, there are also constraints and barriers encountered at work which stand in the way of individuals accessing these sources of learning. Individuals also elect to engage or not to engage with learning affordances at work, meaning that they choose to participate or not to participate in the opportunities for learning that are offered to them in the workplace.

2.6 Workplace Pedagogy

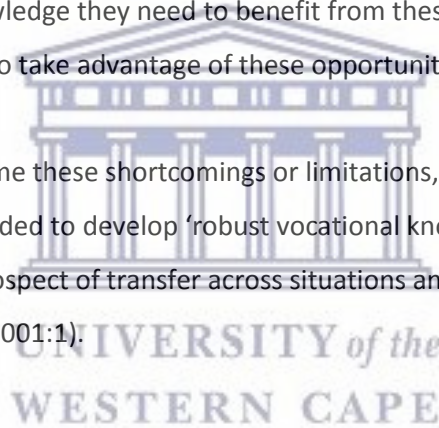
Billett (2001:1) argues that a key goal for workplace pedagogy is to help develop robust vocational knowledge, i.e. knowledge that offers the prospect of transfer across situations and circumstances in which the vocation is practiced. Robust vocational knowledge has the potential to benefit both individuals and workplaces. It offers individuals enhanced autonomy and progression within their vocation. It provides workplaces with employees able to conduct routine work and respond optimally to novel workplace tasks.

According to Billett (2001:1), learning in the workplace is not informal, it is planned and structured. He argues that there is a workplace pedagogy which is based on three elements: intentional and unintentional guided learning that can occur as part of everyday work activities; how individuals are afforded opportunities to participate in work; and how they elect to engage with opportunities for learning and support.

Intentional and unintentional guided learning can occur through guidance and support provided during exposure to and participation in work activities, both routine and complex activities. Guidance and support can be direct or indirect. Direct support and guidance refers to coaching and modelling by experienced co-workers or peers. Indirect guidance refers to opportunities to observe in the workplace, finish partially completed jobs and similar activities.

However, Billett (2001:3) argues that there are shortcomings or limitations in focusing on learning only through everyday participation in work activities. These shortcomings include the possibility that employees might learn to do things in a wrong way and form bad habits which may be reinforced. There may be conflict between employees, which includes contesting against each other and disagreements between each other. Furthermore opportunities to learn in the workplace may not be accessible or opportunities may be there but employees may not have prior experience or knowledge they need to benefit from these opportunities. Finally, employees may be reluctant to take advantage of these opportunities.

Therefore, in order to overcome these shortcomings or limitations, Billett (2001) argues that a 'Workplace Curriculum' is needed to develop 'robust vocational knowledge' which refers to 'knowledge that offers the prospect of transfer across situations and circumstances in which the vocation is practiced' Billett (2001:1).



2.7 Workplace Curriculum

A workplace curriculum which aims to develop 'robust vocational knowledge' should have three levels of guided learning, according to Billett (2001) i.e. everyday participation at work, guided learning for work, and guided learning for transfer.

The first level comprises 'intentional organising of access to the direct and indirect guidance that workplaces can provide through everyday work activities as well as the structuring of workers' activities to provide a pathway of activities of increasing complexity, and monitoring learners' progress along this pathway' (Billett, 2001:3).

Everyday work activities should be organised to provide a pathway of activities from simple routine tasks to more complex and new/novel tasks. Furthermore, access to guidance and

support, direct and indirect (as referred to above) should be ensured and the progress of learners should be monitored as they engage in these activities.

The second level of the workplace curriculum - guided learning for work - involves the use of strategies which help the employee or the learner to develop knowledge and understanding of practices in a particular work context. These activities are authentic and individuals learn and develop knowledge on activities that are relevant and applicable to that workplace context. This type of knowledge and understanding cannot be developed by the learner on his/her own. Guidance and support from someone who is more experienced is needed. Strategies for guidance and support include modelling, coaching, questioning, analogies (making comparison) and diagnosis.

Guided learning for transfer – the third level of the workplace curriculum - means that strategies should be used to intentionally develop transferable knowledge for example, through the use of questioning dialogues, group interactions and reflective practices. This means that guided learning strategies are important in developing ‘robust vocational knowledge’.

2.8 Workplaces as learning environments

Billett (2001) also argues that it is not enough to focus on workplace curriculum and workplace pedagogy. It is also important to consider the workplace as a learning environment i.e. affordances for learning in the workplace, factors which influence how individuals are able to access learning affordances and how employees or individuals elect to engage with the affordances for learning through participation in work activities and seeking guidance and support i.e. how they exercise agency.

According to Billett (2001) if the workplace is to operate as a learning environment, learners must get opportunities for **full** participation at work. As discussed above this means they must have exposure to and opportunities to participate in work activities from simple routine tasks to increasingly complex activities and must have access to guidance and support. If employees are limited to do certain tasks, or if they are unable to access guidance and support their learning will be limited.

However, access to work activities of increasing complexity and to guidance and support are influenced by a range of factors. According to Billett (2001:5):

Affordances are constituted in workplaces, shaped by workplace hierarchies, group affiliations, personal relations, workplace cliques and cultural practices. It seems that beyond judgements of individuals' competence, opportunities to participate are distributed on bases including race (Hull 1997), gender (Tam 1997), worker or employment status (Darrah, 1996) and affiliations (Billett 1999b).

Other factors include conflict and contestation in the workplace, for example between newcomers and old-timers.

In other words opportunities to access to learning affordances and guidance and support are not distributed equally in the workplace. It was therefore important in this research to explore the factors which enable or constrain learning in the workplace.

2.9 Agency

As stated earlier, individuals can choose to participate and take advantage of opportunities for learning in the workplace, notwithstanding the barriers and constraints. Individuals often make choices depending on how they see their future - for example, if they are to be retrenched, they may be reluctant to participate.

Furthermore, individuals do not respond in the same way. The way they respond is influenced by their history or prior knowledge - for example how employees are or were treated in the workplace and possible experiences of favouritism or inequality in the workplace.

Finally, individuals' personal circumstances may influence the way they respond. They sometimes have family commitments that limit the possibilities to explore and engage with learning opportunities at work.

The concept of co-participation as used by Billett (2001) suggests that it is not enough to look at learning affordances and access to guidance and support. It is equally important to recognise that employees are not passive, they choose how to respond and exercise agency.

2.10 Conclusion

This research draws on Billett's (2001; 2004) concept of co-participation which is informed by perspectives of learning as participation.

People can learn at work through opportunities that are given to them to participate fully in daily work activities, both simple and complex, with support and guidance usually from a colleague or peer who is more experienced or from an expert at work. These opportunities for participation at work with support and guidance serve as sources of learning for individuals.

Billett (2001) also argues that 'robust vocational knowledge' can be developed through workplace learning and requires the development of workplace curriculum and workplace pedagogy. Furthermore it is important to consider the workplace as a learning environment i.e. affordances for learning in the workplace, factors which influence how individuals are able to access learning affordances and how employees or individuals exercise agency and elect to engage with these affordances for learning and seek guidance and support.

Therefore, this research explored how employees in the Customer Experience Management Department at Insure Company learn to perform their roles competently through daily participation in work activities, guidance and support provided and factors that enable or constrain their access to learning affordances and guidance and support. The research also explored how they respond to and how they engage with learning affordances and guidance and support.

The next chapter discusses the Research Methodology used in the study.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the methodology, research approach and research methods I used in the study.

I examined affordances for employees to participate in work activities and learn to perform their roles competently and the support and guidance which employees receive in the workplace. I also explored how employees respond to or engage with opportunities for learning that are afforded to them and tried to identify the factors which enable or constrain employees' participation and learning in the workplace.

In exploring these issues, I focused on the role of the Customer Experience Management Department at Insure Company, particularly the role of Client Liaison Officers (CLOs), who are responsible for analysing customer complaints and identifying training needed. Managers and CLOs from Customer Experience Management Department are responsible for identifying training needs based on the analysis of customer complaints.

In this chapter I started with a brief description of my research site (3.2) and how I gained access and permission to conduct the study (3.3). I then discussed the Research Approach (3.4), Methods of data collection (3.5) including Document Analysis (3.5.1) and Semi-structured Interviews (3.5.2). I also discussed how I analysed the data gathered through these methods (3.6). Thereafter, I discussed how Research Ethics were observed during the research (3.7). I concluded the chapter with comments on the usefulness of the research methods (3.8).

3.2 Research Site

My research site is Insure Company, a large, diversified and well-capitalised life insurance underwriter which has been in existence for more than 120 years and has recently had a merger with one of the big companies in the industry. The core business of Insure Company is long term and short term insurance, asset management, savings, investment, healthcare administration and employee benefits. The company aspires to be the leading provider of insurance-based financial services products and services in Africa.

The Customer Experience Management Department at Insure Company receives complaints from members of medical schemes, service providers (doctors), Principal Officer (PO)¹ and Council for Medical Schemes (CMS)².

Complaints are received either by email or by fax and are routed into a classify queue through an automated routing system. CLOs retrieve the complaint from the classify queue according to their expertise and try to resolve it. If a complaint cannot be resolved within the Customer Experience Management Department, the CLOs forward it to the relevant department that can assist in resolving it. When the relevant department has resolved the complaint, they provide feedback to the CLOs. In addition, there is a monitoring tool used by Team Leaders to reroute more complex cases to more experienced staff when newcomers are struggling to finalise the more complex items. Team Leaders either provide support to the newcomers or reroute the more complex items to the more experienced CLOs.

After resolving the query, the CLOs compile a proper feedback and respond to the relevant parties in a manner that addresses the complaint. Feedback or response is provided to the complainants or stakeholders by telephone and short message service (sms) if a complaint was received by fax and by email if a complaint was received by email.

My research explored what opportunities exist for CLOs, team leaders and managers in the Customer Experience Management Department at Insure Company to learn on the job and to develop their knowledge and skills, especially how to handle employees and members of the medical scheme.

My research also explored how these employees respond to or engage with opportunities for learning that are afforded to them and identified factors which enable or constrain their participation and learning in the workplace.

¹ A Principal Officer is the executive of a medical scheme who is responsible for the medical scheme's decision making.

² Council for Medical Schemes is the mediator between the complainant and the medical scheme.

3.3 Access and permission

The first step was to apply for Ethical Clearance from the Research Ethics Committee of the University of the Western Cape. I received Ethics Clearance once my research proposal was approved (Appendix 1: Ethics Clearance Certificate).

I also applied for permission to undertake the research at the company which was the site of my research. This involved approaches to several different people. I approached a senior manager in the training department but he couldn't help me because he was no longer in the department due to the restructuring in the company. I then had an informal conversation with a manager in the Human Resources Department (HR) for advice about who will be able to assist me and grant me permission to conduct interviews. He referred me to the Learning and Development (L & D) manager.

I sent an email request to the Learning and Development manager for a meeting. In the email I explained that the purpose of the meeting was to share information about my research and to request permission to conduct interviews. The Learning and Development manager declined the meeting request as she was leaving the company and referred me to a new Learning and Development manager who was going to take over her roles. She forwarded our email correspondence to the new manager as reference.

I then requested a meeting with the new manager but she did not respond until I met her in a company workshop. I reminded her about the previous manager's email and the purpose of my meeting request. She asked me to send a copy of my research proposal to her so that she could look at it and see if permission could be granted. I sent it and later I reminded her of my request. She then confirmed that permission was granted by the Chief Executive Officer (CEO) (Appendix 2: Permission Letter from the CEO).

3.4 Research Approach

According to Denzin and Lincoln (2000:3) qualitative research involves an interpretive and naturalistic approach: 'This means that qualitative researchers study things in their natural settings, attempting to make sense of or to interpret, phenomena in terms of the meanings people bring to them'.

Qualitative research is used to 'develop deep understandings of how people perceive their social realities and in consequence, how they act within the social world' (Bryman, 2012:41). Bryman (2012:12) also indicates that 'qualitative research seeks to elicit what is important to individuals as well as their interpretations of the environments in which they work through in-depth investigations of individuals and their environment'.

In this study I used a qualitative approach as it is appropriate to my research about understanding how employees perceive their workplace as a learning environment. I explored interviewees' views in their 'natural setting' i.e. the company in which they work and learn on a daily basis. I analysed company policy documents about learning to gain an understanding of the context or setting in which CLOs work and learn and the requirements of their job. I used semi-structured interviews to explore CLOs' perspectives about working and learning in their work environment.



Through the qualitative approach and research methods identified above, I tried to develop a deeper understanding of how CLOs perceive the company as a learning environment, their perspectives on learning affordances offered at the company, what constraints and barriers to learning they encountered in the workplace and how they exercise their agency in responding to the opportunities for learning.

3.5 Data Collection Methods

As indicated above, I collected data for this study through document analysis and semi-structured interviews. The data collection process was guided by the concept of co-participation (Billett, 2001 and 2004) as discussed in the literature review chapter.

I analysed company policies about on the job learning and the job description of CLOs in the Customer Experience Management Department, to construct the context for the research and to understand how opportunities for learning are provided in the company. This includes learning through participation in work activities with guidance and support from peers and more experienced colleagues.

I conducted semi- structured interviews in order to understand how employees experienced and responded to affordances for workplace learning and what influenced them in their responses.

3.5.1 Document Analysis

Document analysis 'is a systematic procedure used for reviewing or evaluating documents. Documents can be printed (hard copies) or electronic (internet transmitted)' (Bowen, 2009:27). According to Bryman (2008:555), document analysis is used in order to explore aspects of a company and its operations. This is done to strengthen analysis of documents with other sources of data. The main aim of using document analysis is to make sense of the research with the support of documents.

I read the company rules and policies on learning and development to find out about learning affordances that the policy provides for in the company particularly opportunities for on the job learning. I also read the Job Description of CLOs in order to explore aspects of the context of work and learning in the Customer Experience Management Department at Insure Company, particularly the role of CLOs, who are responsible for analysing customer complaints and identifying training needed. I wanted to understand in which activities CLOs are expected to participate on daily basis and how they receive support and guidance while working.

I intended to look at the annual reports prepared by Learning and Development Department on workplace learning that would provide quantitative data – for example on how many people participated in workplace learning as well as the amount that the company spent on learning. However, the company considered the information as confidential and I was not allowed to look at the reports. The Technical Trainer and the Learning and Development Consultant advised me that the company policy documents are on intranet, unlike the annual reports.

Therefore, I could not comment on the successes of the company training policies. Furthermore, the focus of the research was not to evaluate the Learning and Development policy in the company. The research was to explore how employees in the Customer Experience Management Department at Insure Company learn to perform their roles competently through daily participation in work activities, guidance and support provided and factors that enable or constrain their access to learning affordances and guidance and support.

I managed to access the company policies about on the job learning through the intranet. I also asked my team leader to provide the CLOs' job description and she emailed it to me.

The analysis of the documents was useful as it helped me to understand the policy for learning and development in the company and gave me an understanding of what is expected from a CLO in the Customer Experience Management Department. It also helped me to understand how opportunities for learning are provided for CLOs through co-participation, i.e. while participating in work activities with guidance and support from peers and more experienced colleagues.

The documents could not give me insight into the views and experiences of the CLOs. I had to conduct interviews with CLOs to get a better view about this.

3.5.2 *Semi-structured Interviews*

Bryman (2012:12) says semi-structured interviews are “flexible in process, allow interviewees’ own perspectives to be explored and are used to keep more of an open mind about the contours of what the interviewer needs to know”. Bryman (2012: 487) advises that the interviewer needs to be generally flexible in his or her approach to interviewing in qualitative research. This helps the interviewer to be responsive to what interviewees say and to be able to follow up interesting points that interviewees make.

In semi-structured interviews an interviewer often uses open-ended questions with the intention of giving the interviewer an opportunity to probe responses given by interviewees. According to Bryman (2012: 512) open-ended questions may be used as ice breakers depending on the sensitivity of the topic.

I conducted semi-structured interviews in order to gain some understanding of employees' views and experiences of workplace learning opportunities and what influences them in taking advantage of workplace learning affordances.

I used open-ended questions during the interviews which helped me to gather more information from interviewees and explore issues that came up during the interviews. Using open-ended questions allowed me to probe interviewees' responses further and to engage with the interviewees in a more flexible way, as discussed below in the section on Interviews.

Research sample: Interviews

I conducted interviews with 10 (ten) employees whom I identified through a purposive sampling strategy. Purposive sampling is a method used to identify interviewees who are suitable to participate in the research. Purposive sampling is one of the most common sampling strategies used to identify participants according to preselected criteria relevant to a particular research question. I used a purposive sampling strategy to identify and select participants according to preselected criteria relevant to my research question.

The preselected criteria were guided by the concept of co-participation (Billett, 2004) which suggests that less experienced staff will interact with and receive guidance and support on the job from more experienced colleagues or seniors. The preselected criteria are to select:

- More experienced employees (who have been in the company for five years and more) and less experienced employees (who have worked in the company for less than five years).
- An employee from the HR Department who could help me to understand company rules and policies on training and learning on the job.
- An employee from Learning and Development Department who could share information about training courses for employees in the workplace.

I interviewed other departments like Fund Management, Quality Assurance and Membership Department because they could identify areas of development and learning that are needed for CLOs in the Customer Experience Management Department. The Quality Assurance Department checks the quality of work of all departments including the Customer Experience Management

Department and provides feedback and coaching to employees to improve the quality of their work.

As I am working in the company, I had knowledge of employees who have been in the company for less or more than five years. It was therefore easy for me to identify the interviewees.

The table below gives information about my interviewees and shows that interviewees meet the sampling criteria referred to earlier.

Profile of interviewees:

Name	Gender	Position	Language	Experience	Name of a Department
Less experienced employees					
Siza Sizani	Female	Learning and Development Consultant	English and Xhosa	2 years	Learning and Development Department
Lydia Delta	Female	Client Liaison Officer	English and Afrikaans	2 years	Customer Experience Management Department
Ronald Barney	Male	Quality Assessor (QA)	English and Afrikaans	3 years	Quality Assurance Department
Thabang Phokolo	Male	Client Liaison Officer	English, Xhosa and Sotho	3 years	Customer Experience Management Department
Phumza Nombe	Female	Quality Assessor (QA)	English and Xhosa	4 years	Quality Assurance Department
More experienced employees					
Zandiswa Thusi	Female	Fund Co-Ordinator	English and Xhosa	5 years	Fund Management Department
Lynn Thomas	Female	Client Liaison Officer	English and Afrikaans	5 years	Customer Experience Management Department
Khusela Sizwe	Male	Technical Trainer/Operational Coach	English and Xhosa	7 years	Learning and Development Department

Gokul Takay	Female	Client Liaison Officer (CLO) Team Leader (TL)	English	7 years as a TL, 2 years as a CLO	Customer Experience Management Department
Usha Saiet	Female	Membership Correspondence Agent	English	9 years	Membership Department

Preparations for interviews:

I prepared an Information sheet (Appendix 3: Information sheet), interviewee consent form (Appendix 4: Interviewee Consent form) and an interview schedule with questions for the interviews (Appendix 5: Interview questions). These had been approved when submitted to the university research committee with my application for ethical clearance.

The Information sheet explains the primary objective of the research and focus of the study. The consent form was signed by interviewees as confirmation that they agreed to participate in the interview. The interview schedule included questions that I used during the interviews in order to guide the interviews and help me to explore issues which may come up during the interview. I gave interview questions to all interviewees beforehand so that they could prepare for the interviews and the discussion could flow more easily.

It took some time and effort to set up and conduct the interviews. I requested an interview with one of the employees in the HR Department, but he said he would not have the information that I would be looking for as they do not deal with employee learning and development. He referred me to someone else at Learning and Development Department. I then called the Learning and Development consultant whom he referred me to. She agreed to have an interview on the 17 November 2017 at 14:00 but then rescheduled it for 15:00 on the same day as she was busy during that time. We conducted the interview in the meeting room.

In some cases where I had scheduled interviews, interviewees asked me to reschedule the interviews - three interviewees requested a change with appointments that I had made with them. Other interview took place as scheduled. I scheduled the meeting with interviewees in the meeting rooms in quieter places depending on the floor where they were located.

I approached a more experienced Team Leader at Customer Experience Management Department for an interview. It took some time to find a suitable date when she was free. She agreed to have an interview with me on the 31 October 2017 at 14:00 in the meeting room.

The other interviewees agreed to participate in the interviews and asked me to book meetings on their calendars. I checked their availability and managed to book meetings with two employees on the 01 November 2017 and on 03 November 2017 in the meeting room at different times.

One employee from Membership Department agreed to an interview but later withdrew saying that she was nervous about the interview as it feels like a job interview. I accepted her decision and approached another employee from Fund Management Department. She agreed to meet with me on the 16 November 2017 at 15:00 but she postponed it as she was busy with a client. We then met on the 17 November 2017 at 17:00 at her desk as it was quiet because all the employees were already gone for the day.

Interviews:

I introduced myself at the beginning of each interview and asked the interviewees to introduce themselves. Using the information sheet, I first discussed the objective of the interview. I also informed them that they are not obliged to take part in the research as participation is voluntary. I offered them the opportunity to ask questions and withdraw from the study if they feel uncomfortable. I also informed them that their responses will be treated with confidentiality. Thereafter I asked them to complete and sign the consent form as confirmation that they agreed to participate in the interview. I used the questions in the interview schedule (Appendix 5) to guide the interview.

The interviews with less experienced employees explored how employees learn in the workplace, opportunities for learning through participation in work activities, barriers and constraints they have encountered and reasons why they engage with or do not engage with learning affordances in the workplace. The interviews also explored how they access support and guidance from the more experienced employees.

The interviews shed light on the concept of co-participation. Interviewees shared how they learn while they are involved in their work activities, what kind of learning support they receive from their peers or their supervisors on the job and who else do they learn from. I used open-ended questions to gather more information from interviewees and explore issues which came up during the interview. This allowed me to probe interviewees' responses and engage with them in a more flexible way - for example, when one of the interviewees mentioned that she provides guidance and coaching to employees, I probed further for information on how she provides guidance and coaching.

The interviews went well as interviewees were aware of the objective of the interviews and they came prepared as I had given the interviewees an opportunity to view the interview questions and information sheet before the interview. All interviews were conducted in English. In general, interviewees spoke openly, were willing to share information and they answered all the questions as they had come prepared for the interviews. I allowed interviewees to talk freely and provide examples to express themselves.

The interviews with more experienced employees explored whether employees with long service have benefited or not in workplace learning, whether/how they have accessed opportunities for learning through participation in work activities and the barriers and constraints they have encountered. The interviews explored how they exercised their agency i.e. how they chose to respond to learning affordances. The interviews also explored how they interact with less experienced employees to provide guidance and support on the job. The interview with the Learning and Development Consultant explored the perspectives of the Learning and Development Department on why some employees take advantage of learning affordances and some don't.

As a researcher, I found that the interviews were helpful because they gave useful information about how interviewees experience affordances and constraints for learning in their work environment and also how they responded to those affordances and constraints.

3.6 Data Analysis

In preparation for the analysis of the data, I drew on the concept of co-participation to identify themes to guide the analysis of the data.

I developed themes to develop headings, including: roles and responsibilities at work (5.2), knowledge and skills needed at work (5.3), opportunities/affordances for learning at work (5.4), how do you learn - support and guidance (5.5), Constraints/barriers of learning at work (5.6) and responses and agency (which includes how do the interviewees feel about learning opportunities) (5.7).

I therefore, looked at Learning and Development Policy (Appendix 6: Employee Learning and Development Policy) particularly the Objectives and Purposes of the Learning and Development Policy, opportunities for learning through Formal Interventions, Leadership Development Interventions and opportunities for learning through Informal Interventions particularly with guidance and support from peers and more experienced colleagues on the job.

With the themes in mind, I analysed company policies about on the job learning and the job description of CLOs (Appendix 7: Job description of Client Liaison Officers (CLOs) in the Customer Experience Management Department). I first read the documents to get the overview of what the documents say. Thereafter I looked at the documents more closely to find data related to the themes I had identified.

The analysis of company policies in Chapter 4 shows that there are many opportunities for learning in this company such as coaching, buddying, mentoring, job shadowing, and other ways of learning on the job. It also shows that the company offers opportunities for formal education so that employees can develop their skills and knowledge. However, access to these affordances for learning is not automatic. The policy allows employees to make use of learning opportunities in order to develop the knowledge and skills which will improve their job performance and contribute to the organisation's business objectives.

I conducted semi-structured interviews in order to be able to understand how employees experience and perceive their workplace as a learning environment, their perspectives on

learning affordances offered at the company, what constraints and barriers they encountered in the workplace and how they exercise their agency in responding to the opportunities for learning at their workplace.

I used an inductive approach to analyse the data. An inductive approach is used 'to keep an open mind about what the researcher needs to know in the concept of analysing data so that concepts and theories can emerge out of the data' (Bryman, 2012: 12). I looked for a pattern of meaning in the data so that I am able to answer the research question in a more clear and understandable way.

I also looked for similarities and differences in the responses of the interviewees and comments that I thought were striking and important. I tried to relate the data to the concepts and theories discussed in the literature review and developed findings and recommendations (see Chapter 6).

3.7 Research Ethics

As discussed above, I submitted my research proposal and application for ethics clearance to the university's Research Ethics Committee for approval (Appendix 1). I also requested permission to conduct research from managers at the company which was the site of my research (Appendix 2).

I observed the ethical principles of research during the research. These include:

- Informed consent
- Respecting anonymity and confidentiality
- Acknowledging power relations
- Financial gain.

I discuss each of these below.

Informed consent

I circulated the Information Sheet and Consent Form to the interviewees before the interviews so that they understand that they were not obliged to participate in the research. Before and during interviews I advised the interviewees that they are not obliged to take part in the

research and that their participation in this research is completely voluntary. I also advised them that they have the right to ask questions and raise their concerns regarding the study or even to withdraw from the study at any time.

I requested participants to complete consent forms before the interviews as confirmation that they agreed to participate in interviews. The interviewees all signed the consent forms.

Respecting anonymity and confidentiality

I have tried to protect interviewees' identities before and after interviews. I used pseudonyms in the research paper and related documents and presentations. Their participation in the study is treated with confidentiality.

I stored data (hard copies) in my filing cabinet at home. The cabinet is locked and I keep the key in a safe place to ensure that I am the only one who can access the key and the filing cabinet. I stored electronic data in my personal computer at home with password protection. Backup copies of electronic data on a memory stick are also password protected and locked in the filing cabinet. I am the only one who will have access to it. In this way I tried to ensure that I will be able to protect the data and maintain anonymity and confidentiality of the interviewees.

I kept the name of my research site confidential, as agreed with the company when permission was granted to conduct the research. I did not mention the company's name and used a pseudonym throughout this research paper. I ensured that sensitive information of the company is not used in the research. I did not take copies of documents for myself as I received permission from the company to access the documents from the intranet for the purpose of the study. I used company documents that are published for employees and I did not access company information that is confidential.

Acknowledging power relations

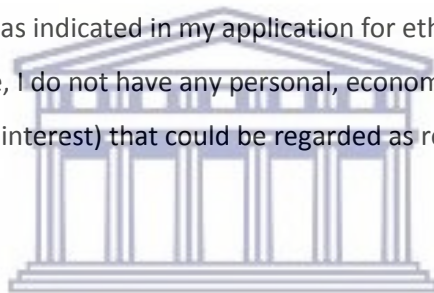
Although I am an insider in the Customer Experience Management Department, I do not have power or any authority over the interviewees - I am not the interviewees' supervisor and I am not involved in their evaluations. Furthermore, interviewees knew that the research was being

conducted for academic purposes only. Therefore they could speak freely during interviews. Being an insider in the department was an advantage for me as I could identify and select interviewees according to my sampling criteria.

One person withdrew from the interview as indicated above in section 3.5.2 (*Preparations for Interviews*). I accepted her decision not to take part in the interview process. I did not try to convince her to change her mind. I emphasised that participation in the study is voluntary and that a participant could withdraw at any time.

Financial gain

I explained to the interviewees that the purpose of the interviews is to fulfil the requirements for completing the Masters in Adult Learning and Global Change (MALGC) at the University of the Western Cape. Therefore, as indicated in my application for ethics clearance from the university research committee, I do not have any personal, economic, or financial interests (or any other potential conflict of interest) that could be regarded as relevant to this research project.



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3.8 Conclusion

This chapter outlined the methodology, research approach and research methods used in the study. I started with a brief description of my research site and how I gained access and permission to conduct the study.

I used a qualitative approach as it is appropriate to my research about understanding how employees perceive their workplace as a learning environment, their perspectives on learning affordances offered at the company, what constraints and barriers they encountered in the workplace and how they exercise their agency in responding to the opportunities for learning at their workplace, which is their natural setting.

I discussed how I analysed documents including company policies about on the job learning and the job description of CLOs in the Customer Experience Management Department. These

documents helped me to construct the context for the research and to understand policies about provision of opportunities for learning in the company that I used as my research site.

I then discussed methods of data collection including semi-structured interviews and document analysis. I also discussed how I analysed the data gathered through these methods. Thereafter, I discussed how Research Ethics were observed during the research.

The next chapter (Chapter 4) presents the Analysis of Company Policies on Learning and Development.



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CHAPTER 4: COMPANY POLICIES ON LEARNING AND DEVELOPMENT

4.1 Introduction

In this chapter, I present an analysis of various documents which helped me to understand learning affordances offered in the company, particularly opportunities for learning on the job, i.e. learning through participation in work activities with guidance and support from peers or from someone who is more experienced. I analysed company policies about learning and development the Job description of Client Liaison Officers (CLOs) in the Customer Experience Management Department.

In analysing the documents, I drew on the concept of co-participation (Billett, 2004) as discussed in the literature review.

The analysis showed that the company provides many opportunities for learning, including structured courses and bursaries for formal study. The Learning and Development Policy sets out opportunities for developing knowledge and skills through structured courses in the company and formal studies in educational institutions, such as universities.

I tried to understand how employees learn to perform their roles competently. Therefore I looked at the job description of CLOs in the Customer Experience Management Department to understand what is expected of them and to turn to the main focus of the research, which is learning on the job, learning through participation in work activities with guidance and support from peers and more experienced colleagues.

I concluded the chapter with comments on the insights I gained through the analysis of the company documents on learning and development, some of the limitations of the analysis and how I tried to overcome these limitations.

4.2 Learning and Development Policy

The Learning and Development Policy (2013) at Insure Company is a guide to ensure that all employees have access to learning opportunities so that employees can gain skills and

knowledge that enable them to fulfil their roles in the company. I have also made some comments from my own knowledge and experience as an insider.

Objectives and Purpose

The primary objective of the policy is to create an environment in which all employees take responsibility for their own development and where managers are empowered to support the development of their employees. Employees are encouraged to develop their skills and knowledge personally and professionally so that they are all able to respond to the organisation's changes and meet the clients' needs.

The company provides many learning opportunities which include structured courses and bursaries for formal studies. Employees are encouraged to use the learning opportunities that will contribute to the organisation's business objectives, including skills development and company development objectives. For example they should determine what training they would like to attend that would help them in doing their work efficiently. Employees are also encouraged to register in an institution of their choice if they need to participate in courses that are not offered in the company.

This policy is aimed at providing guidance around the development of employees, including how their careers are managed. Therefore, line managers and employees are encouraged to adhere to the prescribed guidelines and principles outlined in the policy document. The policy aims to ensure that the guidelines and principles are used in a manner which accommodates all employees and that the practice of employee development across the company is consistent.

The company also tries to ensure equality in the development of all employees and that the development of employees is in line with Employment Equity requirements. For example the needs of people who are physically disabled are taken into consideration in accessing learning opportunities. The company makes special provision like lifts and parking bays for physically disabled employees. This policy applies to all departments, including the Customer Experience Management Department.

The Customer Experience Management Department ensures that principles in the policy are applied in order to ensure that the department's development interventions comply with the company guidelines.

The learning policy is posted on intranet so that it is visible to employees, so that they familiarise themselves with the policy. Employees are reminded via email to familiarise themselves with the policy and to make use of the learning opportunities provided in the company.

The company, through the Learning and Development Department (2013: 4) is responsible for monitoring and implementing the policy as well as providing reports in terms of legislation on Skills Development Act, Employment Equity Act, Labour Relations Act and Codes of Good Practice on Broad-Based Black Economic Empowerment. The policy makes provision for both formal development interventions and opportunities for informal learning, as explained below.

Formal Interventions

Formal development interventions refer to learning that takes place in registered education and training institutions, leading to a recognised qualification, such as a certificate, diploma or degree.



These include programmes that have been accredited with the respective Sector Education and Training Authority (for example INSETA), the Financial Services Board (FSB) in regards to the requirements of the Financial Advisory and Intermediary Services Act (FAIS) and other relevant regulatory bodies. The Financial Advisory and Intermediary Services Act (FAIS) for example, require that employees complete company training programmes and FSB Regulatory Examinations in recognition that those employees are qualified to give financial advice to clients (Employee Learning and Development Policy 2013: 5).

In the case of employees who wish to make use of the learning opportunities through formal learning, the company provides financial support, approves registration of such programmes and study leave subject to management discretion.

The following are the principles developed within the company as a guide for formal learning opportunities (Employee Learning and Development Policy 2013: 5).

1. All formal development programmes must be in line with the employee's role and enhance the employee's job performance or should form part of their Continuous Professional Development (CPD) as per the respective professional regulations.
2. The identified development programme must be agreed between the employee and the line manager and must have been documented during the performance management contracting period.
3. The development should be in line with the employee's career path or career development that is set between employee and employee's manager as part of the employee development plan.

The company also offers courses that are in line with the type of work that employees are doing. Courses which employees choose should be related to upskilling for their role and development in the company. For CLOs in the Customer Experience Management Department, for example, in-company courses such as Business Writing Skills help employees to develop an understanding of business writing, including the use of grammar, language and tense when responding to member complaints. Another example is a Communication course that helps employees to learn how to communicate with members verbally and through written communication. A third example is a course on MS Excel that helps employees to create, analyse and format data.

Employees are encouraged to follow a career path within the department where they work or in another department in the company to upskill themselves to become managers and make use of development programmes that are offered in the company.

Leadership Development Interventions

The company believes in developing leaders who can impart to others the learning that they have acquired through leadership development interventions or courses. Leaders are equipped to lead, coach and mentor employees. The company introduced leadership courses for three categories:

Individual leadership development is done formally and informally. The formal development programmes include the Management Development Programme (MDP) and Senior Management Development Programme (SMDP). These programmes are done through external institutions like universities. They are specifically designed to develop leaders who do not have formal qualifications like degrees and diplomas.

Divisional leadership development is designed for leaders in a specific division, department or business unit– for example if Team Leaders and managers at Customer Experience Management Department have identified that they need to learn more about handling complaints, then a special course will be developed in-house to respond to this need.

Group-wide leadership development is aimed at company leaders from Team Leader level to Executive level. The company believes that leadership should be equipped to drive the success of the company, and therefore leaders should equip themselves with knowledge and skills to lead employees successfully. They are also equipped with leadership skills that will help them to manage and overcome challenges that the company might encounter. They are taught leadership skills to have one culture of leadership i.e. they are taught to have similar understandings of leadership skills in order to meet company objectives.

Informal Development Interventions

Informal development interventions refer to learning opportunities which may arise while participating in work activities. Although described as informal, they are organised activities. These involve providing support to employees to learn how to perform their work roles and include job shadowing, on-the-job learning activities such as buddying, coaching and mentoring.

In the Customer Experience Management Department, for example, CLOs use their personal development plan to identify their needs for upskilling their knowledge and skills. CLOs identify an area of development needed to perform the job – for example, learning more about claim processes. They are then sent to Claim School where they are taught to navigate and process claims.

They are also afforded opportunities to learn from different departments through job shadowing in order to gain knowledge and understand the processes within the company that can improve their work performance. Job shadowing is when an employee requests permission from the manager to go and learn from another department other than his or her department. For example, an employee from Customer Experience Management Department would go and job shadow at the Call Centre in order to develop an understanding of how the Call Centre operates and how to handle members on the phone.

Further than that they are coached and mentored by managers and Team Leaders who are more experienced. Through side by side coaching a Team Leader shows a CLO how to provide clear responses to members using a format that makes sense to the member and service provider.

Employees are afforded opportunities to attend workshops, conferences and seminars that will equip them with knowledge and skills that they can use to enhance the processes in the department, for example responding to member complaints as quickly as possible.

This means that they are afforded opportunities to learn and implement the knowledge that they have gained within the company and outside the company, through work and from the institutions like universities, colleges etc. They apply the knowledge in order to make their work easier, to meet the clients' needs and improve their morale in the work environment. Their managers are expected to give input and encourage employees in their personal development.

The managers themselves have to develop their knowledge and skills to play their role, particularly in supporting CLOs' learning and development. Managers attend courses in-company or outside the company so that they learn different leadership styles of how to support employees. For example, as indicated earlier, employees (both managers and CLOs) at Customer Experience Management Department have a Personal Development Plan (PDP) whereby they identify learning opportunities that they would like to pursue. The line managers then provide feedback to HR about employees who are taking part in learning opportunities such as registering for courses offered either within the company or in the registered institutions like universities, colleges etc. Managers thus play a role in encouraging and

providing support to employees in ensuring that they make success of their Personal Development Plan.

4.3 Learning on the Job in the Customer Experience Management Department

Having discussed the policy context, I now turn to the main focus of my research, which is to investigate what opportunities for on the job learning are afforded in the company, specifically for Client Liaison Officers (CLOs) in the Customer Experience Management Department.

The Customer Experience Management Department receives complaints via email and fax from members of the medical scheme, service providers (doctors), Principal Officer (PO)³ and Council for Medical Schemes (CMS)⁴. Complaints are divided into four categories:

1. Normal complaints: received from members and service providers addressed to the complaints email address.
2. Ad Hoc complaints: received from service providers addressed to the Ad Hoc email address.
3. PO complaints⁵: received from the members and service providers addressed to the Principal Officer's (PO's) office.
4. CMS complaints⁵: received from members and service providers addressed to the Council for Medical Schemes (CMS) offices.

CLOs in the department are divided into teams according to their expertise. There is a team for each category. For example some are responsible for normal complaints, some for Ad Hoc complaints, some for PO complaints and some for CMS complaints. Complaints are received either by email or by fax and are routed into a classify queue through an automated routing system. CLOs retrieve the complaint from the classify queue according to their expertise and try to resolve it. If a complaint cannot be resolved within the Customer Experience Management Department, the CLO forwards it to the relevant department that can assist in resolving it. When the relevant department has resolved the complaint, feedback is provided to the CLO.

³ A Principal Officer is the executive of a medical scheme who is responsible for the medical scheme's decision making.

⁴ Council for Medical Scheme is the mediator between the medical aid's complainant and the medical scheme.

⁵ PO and CMS complaints are the channels that members and service providers use to send their complaints when they are not satisfied with the resolution of the complaint that was sent to the normal complaints email address.

The CLO then compiles a proper feedback and responds to the complainant (member, service providers, PO and CMS in a manner that addresses the complaint. Feedback or response is provided to the complainants by telephone and sms (short message service) if a complaint was received by fax and by email if a complaint was received by email.

In addition, there is a monitoring tool used by Team Leaders to reroute more complex cases to more experienced staff when newcomers are struggling to finalise the more complex items. Team Leaders either provide support to the newcomers or reroute the more complex items to the more experienced CLOs.

In the Customer Experience Management Department, there are opportunities for Team Leaders and managers to learn on the job to develop their knowledge and skills. This includes monthly meetings that Team Leaders and managers from different departments attend. These meetings provide Team Leaders and managers an opportunity to learn from each other by sharing knowledge. For example a manager from one of the departments may present a production report in the meeting or a Call Centre manager may share ideas with the other managers in the meeting about how to improve employees' performance. They learn from each other in the meeting by discussing these reports and by making suggestions for improvements. Through this process of discussion, all participants in the meeting learn about the issues raised in the presentations by managers from the different departments. The manager who has made the presentation also learns or accesses ideas for improvement.

The knowledge that employees acquire can be utilised in the work environment, inside and outside their own departments and in their personal lives outside the work environment such as at church, and in their families and communities where they live. For example, CLOs are trained how to handle members when they make outbound calls. The training teaches them to have courtesy and patience in order to provide excellent customer service. Learning about courtesy and patience can help the employees when they are not at work, in other environments like at home with their families, in church and communities.

These examples give some idea of what opportunities are afforded for learning through participation in work activities. I also looked at opportunities specifically for Client Liaison

Officers (CLOs) in the Customer Experience Management Department. I looked at the job description of Client Liaison Officers (see Appendix 7: Job Description) in order to understand what is expected from them, and to explore how they might learn on the job and how they receive guidance and support from peers or someone who is more experienced.

Job Description of CLOs

The Customer Experience Management Department requires that CLOs should have matric and competence in different languages as they service members who wish to communicate in South African languages such as Venda, Tswana, Sotho, Zulu and Xhosa. Multi-lingual skills are not specified in the advertisement for a CLO position but are considered during interviews when CLOs are recruited.

The department requires qualities from the CLOs, such as that they should be customer service orientated, work well as individuals and in a team, be hard workers with integrity and initiative. They should be good in decision-making processes, problem solving, in taking full responsibility and be able to work under pressure. They should also exercise excellent skills for planning, time management, organizing and have strong interpersonal and communication skills.

As explained earlier, a CLO is expected to investigate complaints received via email or fax from medical scheme members, Service Providers (doctors), Principal Officers (PO) and the Council for Medical Schemes (CMS). An investigation includes determining the cause of the complaint. Upon investigation a CLO is then expected to refer the complaint to the relevant department for further investigation. An example of a complaint is when a member did not receive a copy of an Income Tax Certificate and tried to access it from different departments and is now requesting a copy from a complaints channel. Another example, a more complex one, is when a doctor's account is short paid and the member requests the medical scheme to pay the shortfall in full but the medical scheme does not always agree.

A CLO should provide feedback to the complainant upon receipt of feedback from the relevant department with the intention of resolving the complaint. A complaint is usually resolved by telephone or short message service (sms) if it was received by fax and formal written communication if it was received by email. Telephone calls are recorded to ensure that CLOs

provide good customer service. The recorded calls can be retrieved any time when there is a need. A CLO is expected to resolve complaints within a turn-around time of 96 hours in terms of the Service Level Agreements (SLA) between the company and the medical scheme. The language that is used to communicate to members is English. However, CLOs are expected to communicate in any language that complainant's request, for example Afrikaans, Xhosa, Zulu, Tswana, Sotho and English.

A CLO is also expected to identify training needs of consultants employed in other departments, based on the cause of the complaint and to address the service failure in the form of an intervention, i.e. a corrective measure used to avoid recurrence of the same complaints.

A CLO should also analyse and report on trends identified during resolution of complaints and report to Customer Experience Management for system enhancements and to address departmental errors. System enhancements occur when a system is upgraded in order to improve service provided to the members. Employees need to be trained when there are system changes so that they can be able to work well within the changed system.

In order to perform the above tasks they receive support from the trainers in training rooms, peers in the form of buddying and Team Leaders who provide support as and when they need assistance. The support is usually given in English or their preferred language. Buddying is done by peers in the same team when they sit next to each other while working and the less experienced employee learns from the more experienced employee. Buddying helps less experienced employees to understand their work in a live environment rather than in the training environment. They learn through buddying while they are doing the job.

Team Leaders also give CLOs guidance on what should be done to meet their work performance targets i.e. the daily production target that is expected from CLOs. Team Leaders have been CLOs themselves; they are experienced CLOs who have been promoted to the position of Team Leader. They recommend techniques for dealing with different cases and how to use systems so that they are able to meet daily targets. They also advise CLOs to seek guidance from each other in addition to asking Team Leaders. In this case the buddying system is also applied when CLOs ask advice from each other when they are stuck with work.

The Customer Experience Management Department does not separate simple and complex tasks, but it provides support and guidance. When newcomers come across complex queries, they ask for guidance, but if they cannot manage, the complex work is assigned to more experienced staff in order to complete such work.

4.4 Conclusion

In this chapter I analysed the company's Learning and Development Policy and the Job Description of Client Liaison Officers. I wanted to gather data which will help me to understand the learning affordances offered at this financial sector institution, guidance and support for learning and the constraints and barriers encountered.

The Insure Company policy documents about learning provided information about affordances for formal and informal learning for employees in the company. More important for my research, the documents show what is expected from the CLOs on daily basis in carrying out their work activities and how learning opportunities are provided while they are participating in work activities.

The analysis of the documents shows that there are many affordances for learning through participation in work activities in this company such as coaching, buddying, mentoring, job shadowing, and other ways of learning on the job. It also shows that the company offers opportunities for formal education so that employees can develop their skills and knowledge.

However, access to these affordances for learning is not automatic. The policy requires that employees should make use of learning opportunities to develop the knowledge and skills which will improve their job performance and contribute to the organisation's business objectives. Furthermore, Team Leaders can approve or decline requests for training or support. If the Team Leader declines a particular request, he or she suggests a more suitable one that will help the employee to do the work efficiently.

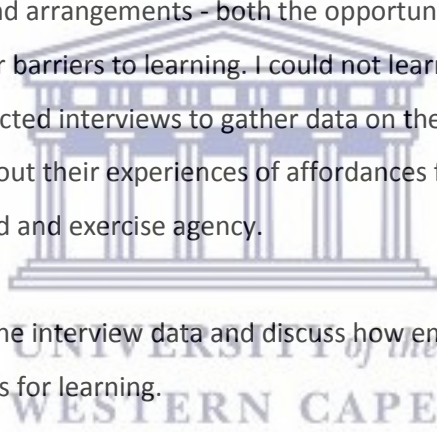
The analysis of company documents helped me to understand the company's policy for learning and development. It also helped me to understand how opportunities for learning are provided

through co-participation Billett (2004:11), i.e. while participating in work activities with guidance and support from peers and more experienced colleagues.

However, the analysis of the company documents could not shed light on the constraints or barriers to learning which employees may have experienced. I intended to draw on company reports about Learning and Development for information about implementation of company policies on learning. These reports may also have provided information about barriers and constraints in the implementation of the policies. However, the Learning and Development Consultant informed me that the reports are confidential. Therefore access to the reports could not be granted to me.

Finally, I wanted to understand how employees such as CLOs actually experienced and responded to these policies and arrangements - both the opportunities or affordances for learning and the constraints or barriers to learning. I could not learn about this by analysing the documents. Therefore I conducted interviews to gather data on the perspectives and comments of employees such as CLOs about their experiences of affordances for and constraints to learning and how they respond and exercise agency.

In the next chapter I present the interview data and discuss how employees experience and respond to these opportunities for learning.



CHAPTER 5: PRESENTATION OF INTERVIEW DATA

5.1 Introduction

In the previous chapter I presented an analysis of various documents which helped me to understand learning affordances offered in the company, particularly opportunities for learning on the job. This chapter presents data gathered through interviews about learning affordances in the company particularly opportunities for learning on the job through participation in work activities with guidance and support from peers or from someone who is more experienced.

The main focus of the interviews was to understand the role of CLOs at work, knowledge and skills that they acquire in the workplace, how they perceive their workplace as a learning environment, their perspectives on learning affordances in the company, what constraints and barriers they encountered in the workplace and how they exercise their agency in responding to the opportunities for learning at their workplace.

The interview data shows that learning opportunities are available at Insure Company and CLOs participate in these learning opportunities. CLOs learn through participation in daily work activities with support and guidance from their peers who are more experienced, from team leaders and from coaches in the Learning and Development Department. CLOs also learn and draw support from each other when they are in the pause areas for tea breaks and smoke breaks. However, there are also constraints and barriers that CLOs have encountered, including workload, time pressures, and challenges of studying outside the company and family commitments.

This chapter is structured under the following headings:

- 5.2: Roles and responsibilities of CLOs,
- 5.3: Knowledge and skills needed at work,
- 5.4: Affordances for learning at work,
- 5.5: Support and guidance,
- 5.6: Constraints on learning at work,
- 5.7: Responses and agency,
- 5.8: Conclusion.

5.2 Roles and responsibilities at work

The CLOs at Customer Experience Management Department who were interviewed all have the same understanding of their roles at work. They investigate complaints which they receive via the workflow system or via email and provide feedback to complainants with the aim of resolving the complaints. Lynn Thomas one of the CLOs said:

We receive complaints from the Council for Medical Schemes via workflow system or via email. We then have to investigate it. We refer it to the various departments that can assist us in resolving the complaint. Once we receive feedback from the various departments we need to compile response and send it back to the Council of Medical Schemes (personal communication, November 1, 2017).

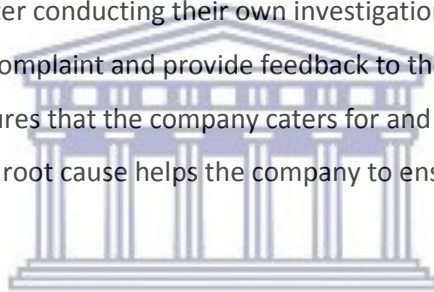
Thabang Phokolo (personal communication, November 1, 2017), also one of the CLOs mentioned a daily target that they have to achieve i.e. a number of complaints (on average 25) that they should complete per day. The target is implemented with some flexibility as some complaints take longer to complete and the turnaround time of 48 hours has now been changed to 96 hours.

The Team Leader, Girly Takay (personal communication, October 31, 2017), channels complaints in the workflow system to the teams of CLOs assigned to deal with particular categories of complaints such as Ad Hoc Complaints, Principal Officer's (PO) complaints, Council of Medical Schemes (CMS) and Normal Complaints.

There are other departments whose work relates to the CLOs, such as Membership, Fund Management and Quality Assurance. Usha Saiset (personal communication, November 3, 2017) from Membership Department explained that she processes member enquiries, such as updating of member details (for example contact numbers, surname, banking details, email addresses, registering a dependant, terminating a dependant) i.e. any changes that existing members request. If these changes are not done properly, the members complain to Customer Experience Management Department. A CLO from Customer Experience Management Department will then contact someone in the Membership Department, like Usha Saiset, to investigate the complaint and provide feedback to the CLO. The CLO will then provide feedback received from Membership Department to the complainant. Usha said that she also performs

tasks over and above what is expected of her, such as preparing weekly, daily and monthly reports. Usha Saiset said ‘the reports aren’t exactly part of our daily function but it is something extra that I do to assist my Team Leader as well as my manager’ (personal communication, November 3, 2017).

Similarly the work of Fund Co-ordinators also relates to the work of the Customer Experience Management Department. This involves investigating member queries, finding the root cause and providing feedback to the client. One of the Fund Co-Ordinators, Zandiswa Thusi (personal communication, November 17, 2017), explained that she is responsible for escalated member queries. For example a query may arise when a member requested a tax certificate but the request was not resolved by the Department that the request was sent to. She investigates the reason why a member’s request was not resolved, and refers the case to Customer Experience Management Department. After conducting their own investigation into the reason for non-adherence, CLOs resolve the complaint and provide feedback to the member. Zandiswa also liaises with the client and ensures that the company caters for and aligns customer services to the client’s needs. Finding the root cause helps the company to ensure that similar complaints do not arise again.



Another important department is Quality Assurance (QA). The two interviewees from QA (Phumza Nombe and Ronald Barney) explained that their role is to monitor and check the quality of the work done across all the departments, including Customer Experience Management Department. They identify errors and report any problems relating to the areas that they assess. They also coach and provide training to employees when they pick up trends and challenges. They organise group training sometimes, in an attempt to improve the service to the clients. Phumza Nombe said:

On daily basis I am expected to identify and report any problems when it comes to the areas that I am doing assessments on. If there are any trends that I pick up, escalate them and send people for coaching and training with the aim of developing staff in order for them to be competent at their work (personal communication, November 16, 2017).

Ronald Barney added that:

I am doing coaching sessions and feedback sessions on the quality of work that I checked. I also assist agents on challenges that they might experience (personal communication, November 17, 2017).

5.3 Knowledge and skills needed at work

Interviewees identified a range of knowledge and skills needed for them to carry out their work roles, such as knowledge of medical aid schemes, computer literacy, English language proficiency and communication skills. They also spoke about qualifications and experience needed in this job.

In relation to medical aid schemes, they should understand what is happening in the medical aid industry like scheme rules, scheme benefits and procedures of the medical aid industry. They should also have membership knowledge and know how to process claims. Thabang Phokolo said:

Knowledge and skills required for me to carry out my work role is Membership knowledge and Claims knowledge because 90 % of our complaints we receive are claims related (personal communication, November 1, 2017).

Usha Saiset added that they should be able to pay attention to detail as making mistakes can be costly. She said:

I would say that you need to pay attention to detail. You can't be working and making mistakes because a simple mistake can cost the member or it can actually cost the company a lot of money. For example if banking details are captured incorrectly and the money is paid into the incorrect account, that can cost the company a lot of money as the refund will have to be refunded to the correct member (personal communication, November 3, 2017).

CLOs need to understand how to navigate the computerised system - Lydia Delta also a CLO in the Customer Experience Management Department said 'I need to understand how to navigate the system in order to investigate the complaint' (personal communication, November 3, 2017).

They also need to have computer skills including using basic computer skills, MS Word, Excel and Power Point. Interviewees emphasised that they should know Microsoft Excel as they are required to do graphs and tables to draft member information when responding to the complaint.

CLOs need to know how to communicate with members, service providers, Service Provider Networks (parties that are involved in resolving complaints) and third parties. They should have a good command of English and good writing skills so that they can be able to provide a written response to a complaint in English. Girly Takay, the Team Leader at Customer Experience Management Department said ‘they also need to have a good command of English and how to be able to respond to a complaint in English’ (personal communication, October 31, 2017).

Zandiswa Thusi advised that she needs to carry out QA tasks in different departments, such as Membership, Call-Centre, Claims, Quality Assurance and Customer Experience Management Department. She has to understand current operations and challenges as well as system enhancements that are planned to improve client service. She said:

I need to learn and understand what is happening in operations, what projects are happening within the business and challenges that they have. For example what is happening in Membership, Call-Centre, Claims, Quality Assurance and Customer Experience Management Department what are the enhancements that they are planning or have in order to improve client service (personal communication, November 17, 2017).

For example Customer Experience Management Department receives correspondence directly from the complainant in their workflow system whereby they are able to receive a complaint, investigate it and resolve it on the same day (if there is no outstanding information from other Departments) and send a response on the same day. Previously they would receive correspondence from the Correspondence Department which was sent to Customer Experience Management Department two days later.

They also need to have interpersonal skills as they engage with people at different levels. Zandiswa Thusi said ‘I need to have interpersonal skills as I engage with people in different levels until the boardroom level’ (personal communication, November 17, 2017).

Phumza Nombe and Ronald Barney also from QA Department said that they are involved in coaching and training CLOs when errors have been identified. They therefore need to have coaching skills as well as communication skills, analytical skills, problem-solving skills, decision-making skills, interpersonal skills and ability to work under pressure. These skills help them to analyse work that they assess on daily basis (personal communication, November 16, 2017).

5.4 Opportunities/affordances for learning at work

I discussed the policy on learning affordances in the previous chapter on Analysis of Company Policies on Learning and Development. Through these interviews I was able to gather data from CLOs in the Customer Experience Management Department and related departments about their experiences of affordances for and constraints on learning and how they respond and exercise agency.

The interviewees identified different types of opportunities - such as learning from more experienced colleagues, from management and peers or colleagues at the same level sharing knowledge. In addition, opportunities for training were available through the Learning and Development Department and through internet.

Having more experienced colleagues (who have a good knowledge of their work) enabled interviewees' learning at work. Lydia Delta said 'learning factors are having people around you when you need assistance, people who give you the correct information' (personal communication, November 3, 2017).

Thabang Phokolo believes that support from the company assists them to learn. This includes learning from peers who are more experienced (personal communication, November 17, 2017). Support from the departmental manager in the absence of the Team Leader also assists interviewees to learn as they determine the interviewees' needs of learning.

Usha Saiset also believes that peers provide opportunities for learning. They learn from each other as colleagues while they are doing their work. They ask each other questions when they

do not understand what to do as a way of getting information (personal communication, November 3, 2017).

Interviewees in the Quality Assurance Department commented that team work enables their learning at work. They work as a team and discuss everything that they do not understand amongst themselves.

Ronald Barney said: 'my peers and my Team Leader assist me at times to do my work or how to do my work' (personal communication, November 17, 2017). This means that they learn from each other while they are doing their work. They ask one another for assistance while they are doing their work.

In addition, interviewees said that opportunities for learning are available through training and internet courses provided by Learning and Development. Thabang Phokolo confirmed that he learns at work from Learning and Development Department which facilitates training (personal communication, November 1, 2017).

Usha Saiset also believes that trainers in the Learning and Development Department provide opportunities for learning. She added that they make use of the training manuals that are published by Learning and Development. She said 'people that enable learning are trainers. They have training manuals that we can use for learning' (personal communication, November 3, 2017).

Lynn Thomas believes that opportunities for learning are provided by Learning and Development (Training Department). She mentioned that 'we do have the training department that is available to assist us and for any changes in the company like rules and options changes' (personal communication, November 1, 2017).

For example when the company has reviewed the medical aid rules and when the member wants to change the medical aid option, CLOs need to be trained to know the new rules and how to assist the member and to change the member's medical option. Similarly, Zandiswa Thusi said 'there are also courses in the company that are the learning factors as Learning and

Development provide support to us employees’. She added that ‘these courses help us to enhance our knowledge at work’ (personal communication, November 17, 2017).

Over and above these opportunities, Zandiswa Thusi makes use of internet to search for information needed in order to perform certain tasks. She said ‘availability of internet is one the factors that enable my learning; I learn about client centricity on internet in order to apply the learning in my space’ (personal communication, November 17, 2017).

Lynn Thomas also uses internet to search for information on how to do certain tasks. She added that ‘we are dependent on internet because our company information is on internet available freely and we can use it as a tool’ (personal communication, November 1, 2017).

5.5 Support and guidance

Interviewees shared how they learn while they are involved in their work activities what kind of learning support they receive from their peers or their supervisors on the job and who else do they learn from. Lynn Thomas said: ‘on the job learning is what works best in our department currently’ (personal communication, November 1, 2017).

Usha Saiset suggested that CLOs learn continuously by practising on their own with the aim of improving their skills. She said ‘skills basically is something you obviously need to be good at personally but you can obviously improve on daily basis and with practice you become better’ (personal communication, November 3, 2017).

5.5.1 *Learning from peers or colleagues*

Lydia Delta learns from her colleagues who are more experienced. She feels comfortable in asking her colleagues when she needs help. She also learns from her mistakes as she will be shown her mistakes by her Team Leader. She said:

Most of the time, I learn from my colleagues. If I am unsure of how to do something I would speak to my colleagues who are more experienced in the task or who have dealt with it prior to me dealing with it. Either than that, I learn through my mistakes (personal communication, November 3, 2017).

She added that colleagues are always willing to assist if asked for assistance when she needs to know something. She said:

My peers, whenever I would ask them for assistance, they would always help me. There is no formal mentoring or coaching in our department it is just a matter of assisting one another. My peers would always assist one another when I need assistance (personal communication, November 3, 2017).

Phumza Nombe believes that she receives support and guidance while interacting with colleagues about the quality assessments. She said:

I receive support from the colleagues that I check their work. I provide feedback to them on the findings of quality assessments. They share their understanding and we discuss them in order to find a solution. Management also provide support on findings that are escalated to them and propose training that I can attend to equip myself on doing my job competently (personal communication, November 16, 2017).

Phumza Nombe added that 'I learn by doing collaboration of findings of quality checking with my colleagues so that I can be able to improve my skills. We learn while doing our work' (personal communication, November 16, 2017).

Lynn Thomas learns from her colleagues who are more experienced. She said 'I would ask seniors in various fields if I am not sure about something'. She added that 'the only support we receive is when we are not sure of something. We can go to certain peers and enquire about

information that we require'. She is happy with the support and guidance that she receives from her colleagues who sit close to her and she can ask anything at any time. She said:

Mostly people around me, people who sit close to me in the office. We have an open plan so it is easy to pose a question and you will be sure that you will get assistance from staff or peers around you (personal communication, November 1, 2017).

Thabang Phokolo also commented that he learns from his colleagues. He said:

Yes, it also depends how good your team leader is and your peers. We are helped by teamwork whereby as team we work together as I cannot function alone. For example I have a complaint that I do not understand then I would ask from peers (personal communication, November 17, 2017).

5.5.2 *Learning from team leaders, supervisors and managers*

Usha Sait learns from her Team Leader or her manager by asking questions when she is doing different tasks. In most cases these tasks are the ones that she does not do on a daily basis.

Sometimes she learns from the training or information sharing sessions. She said:

Basically, there are things that I don't know that my Team Leader would need to explain to me or my manager would need to explain to me because it's not an everyday function, it is a project that can just pop up and would need to show me or explain to me what needs to be done. It would also be training where they show, share information and quickly go through the process like once just to show us what needs to be done (personal communication, November 3, 2017).

Lydia Delta also added that she learns from a supervisor who has more experience. She said:

We have one supervisor who has a lot of background so when I speak to her she will always help me but my own supervisor is new in the position. She is not in a position to help that much at this point in time (personal communication, November 3, 2017).

Phumza Nombe receives learning support from her manager who provides feedback on what she needs to improve on in her learning and suggests training that she can attend. She said:

Management also provide support on findings that are escalated to them and propose training that I can attend to equip myself on doing my job competently (personal communication, November 16, 2017).

Usha Saiset receives learning support from team leaders and management. She feels comfortable to ask them for assistance when she is stuck while doing her work. She said:

If we are stuck with something we can, we do have that platform. Or I would say that the team leaders or the managers or our peers they are there to assist so that if I'm stuck on something or I'm not sure of something I can go to another person just to double check with them; maybe they know something that I don't know. Or a team leader we can go to them for support if we are not sure about something. We can go to them and they would then assist us (personal communication, November 3, 2017).

5.5.3 *Learning from colleagues in other departments*

Lydia Delta mentioned that she learns from colleagues in other departments when she needs help:

I would ask for assistance when I am not sure. Or I would speak to people in the relevant departments who have information how to complete the enquiry and normally when they assist me I would ask them to show me how they got to the answer in order for me to investigate myself next time (personal communication, November 3, 2017).

Thabang Phokolo receives coaching from Quality Assessors from Quality Assurance Department. Quality Assessors share with them their errors and where to improve in terms of individual development. He believes that when Quality Assurance team provide feedback to him, he learns from his mistakes. He said: 'I learn from Quality Assurance Department'. He added:

We have Quality Assessors who motivate and coach us on work that we do not understand and how to develop ourselves (personal communication, November 17, 2017).

Thabang Phokolo added that he learns through the buddying system whereby he is afforded an opportunity to sit next to an experienced employee after completing a training course. He said:

We attend claim school for plus minus two months. When we come back from claim school we sit next to an experienced and knowledgeable agent who processes claims so that we learn how to process claims. That is called buddying system (personal communication, November 17, 2017).

He added that when buddying is completed, he would work under supervision whereby his work is monitored. He said:

When you are done buddying system the Quality Assessor will monitor your work until you are competent and able to work on your own. This process is called practical learning (personal communication, November 17, 2017).

Lydia Delta commented that she learns from the coaches when they provide training especially when she needs to understand anything related to her work. She said:

We also have coaches on the floor. Sometimes when I don't understand something, I would go and ask the coach to assist me (personal communication, November 3, 2017).

Ronald Barney learns from the agents whose work he checks when he provides input on the quality of their work. When there are changes, the agents are the people who get to know first about the changes. He said:

'Every day there are new changes. Currently, their department is busy enhancing system where they need our guidelines and we also need input from the agents who classify work to the different queues' (personal communication, November 17, 2017).

Phumza Nombe also commented that she learns while having discussions with CLOs after checking the quality of their work. She said:

I receive support from the agents that I check their work. I expect feedback from them on the findings of quality assessments. They give their opinions and we discuss them in order to find a solution (personal communication, November 16, 2017).

Phumza Nombe also said she learns from agents when she provides feedback to in terms of their quality. She also learns from Team Leaders and Learning and Development Department when she receives training. She said:

I learn from the agents that I do quality assurance because they actually do work on daily basis and they are the first point of contact with members and if there are changes in the processes. I also learn from the team leaders and Learning and Development Department (personal communication, November 16, 2017).

Usha Saiet also learns through discussion from people in different departments. She said:

I can be learning from somebody in a different department maybe a rule that I wasn't aware of or something that I didn't know that was actually implemented. That person could be imposing, discussing something and then I learn something even from my Head of the Department (HOD). He can impart knowledge to me. There are opportunities to always learn within this environment (personal communication, November 3, 2017).

5.5.4 Learning from customers and other stakeholders

Zandiswa Thusi advised that she learns from clients through her interactions and engagements with them. She mentioned that she develops herself through engagements with clients who are more qualified. She said:

I would say from the engagements that I always have in the business and with the client as they hold higher qualifications. To be developed personally, I engage more with clients and in the business so that I can equip myself with knowledge. I have a degree that I studied through the company. However, I do not really utilise the skill that I have achieved from the degree (personal communication, November 17, 2017).

Phumza Nombe feels that engagements between herself and other people who are involved in her work, helps to improve her skills. She said:

The interaction between myself and the various stakeholders that I work with helps me to improve my communication skills and decision making (personal communication, November 16, 2017).

5.5.5 Learning from coaches and through short courses and training sessions

Lynn Thomas commented that she learns knowledge and skills from short courses that she does she acquired certificate in communication. She said 'we have short courses that assist us. I have

lot of experience from my previous company where we continuous used to do courses and I have a certificate for communication skills' (personal communication, November 1, 2017).

Thabang Phokolo learns from the trainers in the Learning and Development Department who provide short courses and training outside their workstations. He said:

We have operational coaches in the Learning and Development who provide training to us (personal communication, November 17, 2017).

Usha Saiset added that she learns from trainers in the Learning and Development Department about rule changes and updated information:

We do go for training. We go for regular like refresher training just to make sure that we are still on the same page and things like that and that people are still aware of the rules and also if there are any changes from the client itself with regard to the requirements or the rules they would then provide training for things like that. Well, you can learn from I would say you can learn from the trainers definitely and then also like every day you learning something new (personal communication, November 3, 2017).

Zandiswa Thusi commented that she learns by being curious about her surroundings at work. She wants to know everything that is happening at work. She said

For me as a person, I am inquisitive. I am a person who always wants to know everything. Either than that, the company offers different types of training. The business provides a list of different courses that they provide through intranet. This should also be in line with your personal development (personal communication, November 17, 2017).

By contrast Lydia Delta said that they get training as specific needs are identified, which, in her view, are not helpful. She added that little formal training is provided. She said:

We have ad hoc training sessions. They are not that very informative. In terms of formal training, there isn't that much training happening (personal communication, November 3, 2017).

5.6 Constraints on learning at work

The interviewees identified the barriers affecting their learning at work as workload, time pressures, and challenges of studying outside the company and family commitments.

CLOs from Customer Experience Management Department said that their workload is one of the main barriers to learning at work. They have high volumes of work that prevent them from committing themselves in learning at work. They have to focus on what is expected from them in terms of Service Level Agreements (SLA) with Medical Aid Schemes which gives timeframes for the service provider to resolve complaints.

Lynn Thomas confirmed that their work keeps them busy and even if their working hours can be extended, they cannot complete their work. She said ‘our work is of such a nature that it keeps you busy; if you could work 24 hours a day the company will be happy’ (personal communication, November 1, 2017).

Thabang Phokolo also said ‘workload is a barrier of learning as we are not allowed to go for training when we have backlog because we might not reach Service Level Agreement (SLA) with our client’ (personal communication, November 17, 2017). This means that their focus should be on the high work volumes not learning at work. He also identified high volumes of work as a constraint on learning.

Similarly, Zandiswa Thusi confirmed that pressure of time as a result of a heavy workload is the issue that affects their learning at work. She mentioned that ‘time is also a barrier that is affecting my learning as I am busy mostly at work with other commitments’ (personal communication, November 17, 2017).

Lydia Delta said:

A lot of time the person that you are told to go to, to assist you have their own deadlines so when they are supposed to help you they can’t really help you. They are focused on their work because they are worried about their own deadlines. They will assist you but not properly (personal communication, November 3, 2017).

This means that they cannot really learn from each other or more experienced employees cannot really assist less experienced employees as their focus is on the SLA or a deadline to complete their own work.

Usha Saiset confirmed that constraints to learning at work include time and work pressures. She said:

The barriers would maybe the time like we actually spend at work because most of the times when we are at work; we are pushing towards a certain target. It is only when you are able to find time to get away quickly. There isn't always time to learn every day. Therefore, there isn't always time to learn what you can possibly learn at work (personal communication, November 3, 2017).

The Quality Assessors also experience the same pressure. Phumza Nombe said 'time can be a barrier because I might not be allowed to attend training due to operational reasons for example when we are chasing a deadline' (personal communication, November 16, 2017)

Zandiswa Thusi said that she encountered challenges when she was studying part-time at one of the universities. She had to travel to classes in town after working hours, usually by train, from work or from venues where meetings with clients were held. Due to these transport challenges she often could not attend classes at times. She said: 'travelling to classes that are off site and having meetings out of town whereas I had to attend classes in town in an institution' (personal communication, November 17, 2017).

Similarly Ronald Barney commented that the lack of reliable transport created a barrier, which prevented him from pursuing learning opportunities at recognised institutions:

There are opportunities to receive training and study on our own as well as in-house training. I would like to do that but it is not easy for me because of my travelling. I stay far from learning institutions and I use public transport (personal communication, November 17, 2017).

Lynn Thomas added that they have to give time to personal commitments in addition to responsibilities at work which affected their participation in learning. She added that:

If you have a family, your time is limited. Time is the biggest factor. We don't have much time to learn and grow in the company (personal communication, November 1, 2017).

Lynn Thomas also commented that family commitments do not allow her to explore learning opportunities in another city as she could not leave her family. She said:

I had an opportunity to do a management course now but because the course takes you away to Johannesburg for a week, it is impossible for me to leave my family for a week to do that course so in that way you are very restricted also (personal communication, November 1, 2017).

5.7 Responses and agency

Interviewees commented on how they respond to learning opportunities at work. They feel that learning opportunities are available in the workplace and that they have exercised their agency in responding to these opportunities for learning.

It is clear that learning affordances are offered at this company. Interviewees learn how to perform their work roles through job shadowing, on-the-job learning activities such as buddying, coaching and mentoring and from coaches in the Learning and Development Department. Interviewees chose to engage with learning affordances that were provided to them and some interviewees chose not to engage with learning affordances at work.

Thabang Phokolo has a positive view of the learning opportunities provided at work and emphasised that each individual should take responsibility to participate in the learning opportunities that are provided at work. He said 'I feel good about learning opportunities as it is a great support for staff. However, staff should be accountable for their learning' (personal communication, November 1, 2017).

Thabang Phokolo gave an example of his own experience in taking the initiative to make a request for job shadowing. He was working in the Quality Assurance Department but requested to job shadow in the Customer Experience Management Department. He spoke to his team leader and advised her that he would like to learn all the functions or tasks that are done in the

department like complaints from members of the medical schemes, service providers (doctors), Principal Officer (PO) and Council for Medical Schemes (CMS). He is currently multi-skilled. When he was competent and there were vacancies at Customer Experience Management Department, he applied and was appointed in the department (personal communication, November 17, 2017).

Usha Sait also feels positive about learning opportunities provided at work. She said employees can approach their manager and request to go job shadow in the department that they feel interested in. She job shadowed in the Communications Department. When they have completed job shadowing, they can apply for a job in that particular department and use the skills acquired there. This shows that Usha is proactive with learning and pursuing new challenges at work. She said:

Like if they have been in a Department for so many years and they feel that they have reached their full potential within that space, they can approach their manager and request if they feel interested in a specific department and they feel that it is where their skills can also be used. They have that opportunity to go and approach their manager to request if they can move to that space and learn there as well and work there. If a position does become available they want to remain there they are given a chance to go there (personal communication, November 3, 2017).

Phumza Nombe feels that accessing learning opportunities depends on the individual because the training schedules are always posted on intranet and are visible to all employees. This means that employees can access the information and select courses that are in line with their personal development. This is done with the support of Learning and Development Department where employees are encouraged and motivated to attend such courses. She said:

Learning opportunities depend on you as an individual because the training is advertised on intranet so that I can select the courses that are in line with my personal development. Learning and Development Department provide support and always motivate people to attend those courses as they are always available for us (personal communication, November 16, 2017).

However, Lydia Delta feels that learning opportunities that are provided in the company have not been accessible for her partly because of workload and partly because of her personal circumstances. She said:

The work provides opportunities for learning. For me personally, it hasn't been possible because of my personal circumstances. However, the company makes provision for it but because of your responsibilities during working hours is not always possible for me to leave my desk and go to someone to mentor me and coach me. Studying part-time that is there but due to personal circumstances. I just can't study part-time at the moment (personal communication, November 3, 2017).

Similarly, Lynn Thomas feels that learning opportunities at work are limited. She said 'I think it is very limited. There isn't so many available that could really enhance your skills. The time is an issue in our department. You could enrol for a course, but because of work issues you get pulled back' (personal communication, November 1, 2017).

5.8 Conclusion

The data gathered through interviews shows that there are learning affordances in the company, particularly opportunities for learning on the job, through participation in work activities with guidance and support from peers or from someone who is more experienced. The interviewees feel comfortable in asking assistance from their colleagues and Team Leaders. Learning and Development Department also provide assistance in terms of training when there is a need. They also said that they do get support and guidance on the job. Sometimes it is informal and sometimes more formal when they have coaching sessions. They also learn through the courses offered in the company.

However, there are also constraints of learning that were identified by interviewees. These constraints that affect their learning at work are workload, time pressure, and challenges of studying outside the company, such as transport and family commitments.

Finally the interview data shows how CLOs take advantage of learning and support that is provided to them. CLOs choose to participate in the opportunities for learning that are offered to them in the workplace.

Some interviewees feel that learning opportunities are available in the workplace and that they have exercised their agency in responding to these opportunities for learning, despite the constraints and barriers they have encountered such as high work volumes and time pressures. Others felt that challenges such as family commitments and poor transport prevented them from taking advantage of company support for studying at universities and other institutions.



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CHAPTER 6: ANALYSIS, CONCLUSIONS AND RECOMMENDATIONS FOR FURTHER RESEARCH

6.1 Introduction

The main focus of this research is learning through participation in work activities with guidance and support from peers and colleagues who are more experienced. The major objective of the research is to understand the learning affordances offered and how employees exercise their agency in responding to these opportunities for learning. The research drew on the concept of co-participation at work, which is an 'interdependent process of engagement in and learning through work' (Billett, 2004: 9).

The site of the research is Insure Company, a large financial sector institution in South Africa. The research focused on Customer Liaison Officers (CLOs) in the Customer Experience Management Department. As an employee at the company, I had the insider's advantage of being able to access documents and interviewees relatively easily and of being able to draw on my own observations and insights. I took special care to observe ethical requirements in conducting the research, such as using pseudonyms for the company and for interviewees (as discussed in Chapter 3).

I used a qualitative approach to the research as it is appropriate to my research questions about understanding how employees perceive their workplace as a learning environment, their perspectives on learning affordances and guidance offered at the company. I used semi-structured interviews and analysis of policy documents to gather data. I analysed the company's Learning and Development Policy and the Job Description of Customer Liaison Officers (CLOs) in the Customer Experience Management Department, who are responsible for analysing customer complaints and identifying training needed. The analysis of the policies was useful as it helped me to understand the policy for learning and development in the company and gave me an understanding of what is expected from a CLO in the Customer Experience Management Department.

The interviews with CLOs helped me to gain insight into how CLOs and Team Leaders experienced and responded to affordances and constraints for learning in their work

environment, which I could not learn about from simply analysing the policies. It also helped me to understand how opportunities for learning are provided for CLOs through co-participation, i.e. while participating in work activities with guidance and support from peers and more experienced colleagues.

The next section presents the conclusions and suggestions for further research.

6.2. Conclusions and recommendations for further research

My research supports Billett's (2001) argument that people can learn at work through opportunities that are given to them to participate in daily work activities with support and guidance, usually from a colleague or peer who is more experienced or from an expert at work.

The data gathered through interviews and analysis of the policy documents shows that there are many affordances for learning through participation in work activities, not only for CLOs in the Customer Experience Management Department but also for individuals in other departments who interact regularly with CLOs, such as Membership Department, Quality Assurance Department and Fund Management Department.

CLOs get full exposure to tasks associated with their roles through the way work is organised. While Billett (2001) suggests that such exposure should follow a pathway leading from simple, routine tasks to more complex tasks, in this case study CLOs have to deal with all complaints whether they are simple or complex, even if they are newcomers. When they come across complex or difficult queries, they ask for and receive assistance and guidance, sometimes from each other and more often from more experienced colleagues and supervisors. If they cannot manage, the tasks are assigned to more experienced staff.

There are also learning affordances for more experienced and senior staff to learn. Team Leaders and managers have opportunities to learn from each other in monthly meetings where they meet with managers from different departments and access ideas for addressing problems (as discussed in Chapter 4). In this respect, this case study addresses one of the limitations identified in the work of Lave and Wenger on Communities of Practice. Fuller and Munro (2004) argue that one of the limitations is that there is little attention or focus on how old-timers

continue to learn. My example suggests that, in the case of the Customer Experience Management Department, there are opportunities for more experienced and senior employees (such as Team Leaders and managers) to learn and improve their practices. A related issue is about the role of prior learning and knowledge, which according to Fuller and Munro (2004) is not acknowledged in Lave and Wenger's work on Communities of Practice.

In this case study prior experience and learning from other departments and companies is considered when appointing CLOs in the Customer Experience Management Department and is applied in the work of CLOs on a daily basis. CLOs have already acquired knowledge and skills from working in other departments which can be applied in their work in Customer Experience Management Department and the knowledge acquired through working in the Customer Experience Management Department can be applied in other departments. However, this can be understood as developing learning for work, not for developing transferable knowledge, a point which is discussed further below.

These points strengthen the case for drawing on Billett's (2001) argument about learning through co-participation in this case study, as discussed in Chapter 2. This research suggests that there are elements of workplace curriculum and workplace pedagogy which Billett (2001) has identified as being critical in organising and structuring workplace learning. In addition to exposure to structured work activities (both simple and complex), direct and indirect guidance is provided, for example through the buddying system, job shadowing, side by side coaching, observation and mentoring of CLOs. Their progress is monitored by Team Leaders and managers who meet on a daily basis with CLOs to give feedback and guidance on what should be done to meet their work performance targets. Regular performance development plans are discussed to support further learning and development.

Such guided learning strategies are important in developing 'robust vocational knowledge' (Billett, 2001:3) which involves the development of workplace curriculum and workplace pedagogy. It also involves making a careful distinction between guided learning for work (developing knowledge and understanding of practices in a particular work context) and guided learning for transfer (developing knowledge which can be transferred across different sites of practice and contexts).

As indicated earlier, there are guided learning strategies at Insure Company to develop learning for work. Some guided learning strategies at Insure Company may develop transferable knowledge. The monthly meetings of Team Leaders and managers from different departments provide opportunities for sharing knowledge, learning from each other and solving problems. In the process, they acquire knowledge which they may be able to apply in other work contexts where similar issues may arise. CLOs also commented that some of the knowledge and skills that they have acquired at work (such as communication skills and knowledge about medical aid schemes) can be applied outside their work environment for example in their families, at church or within the community. However, this may be an unintentional outcome, rather than the outcome of intentional strategies for developing transferable knowledge. The extent to which these can be seen as part of a strategy for developing robust vocational knowledge needs further exploration. This would involve a careful exploration of guided learning for work AND guided learning for transfer.

CLOs responded to strategies for guided learning positively and participated actively. They asked for assistance and advice and did not wait for it to be offered. They responded positively to the guidance and support provided by peers and Team Leaders and they themselves identified the areas where they need guidance and training. They sought opportunities for progression, such as requesting job shadowing and moving to another department. They were proactive and sought opportunities for further development and learning.

However there were also factors which constrain their learning and agency. Interviewees identified workload as one of the main constraints on their learning at work such as high volumes of work and pressures to meet the targets and timeframes for resolving complaints specified in Service Level Agreements (SLA) with Medical Aid Schemes. As a result, opportunities are restricted to really learn from each other, or for more experienced employees to guide and support less experienced employees as their focus is on the SLA or their own deadlines.

It is interesting that issues of race, gender and language which played a big role in South African workplaces under apartheid did not feature in interviewees' responses. Access to learning and guidance are influenced by a range of factors in the work environment, such as race, gender, affiliations, language, employment status and others (Billett, 2001:5). Whether how these

factors apply at Insure Company is a question for further research. Finally, my research focused on learning affordances in one department. Further research is needed to understand learning affordances in the company and the financial services sector as a whole.

Overall, this case study supports the argument that perceptions that workplace learning is informal, unplanned, unstructured, limited to particular contexts and not transferable are inaccurate. It supports the argument that there should be a clear understanding about how learning proceeds in workplaces and how best that learning should be organised. It is hoped that this case study makes a useful contribution to this discussion.



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8. APPENDICES

The following Appendices have been included:

Appendix 1: Ethics Clearance Certificate from the University of the Western Cape

Appendix 2: Permission Letter from the CEO of the company which was the site of my research

Appendix 3: Information Sheet for Interviewees

Appendix 4: Interviewee Consent Form

Appendix 5A: Interview questions for Insure Company Staff

Appendix 5B: Interview questions for Team Leader, Learning and Development Staff and Trainer

Appendix 6: Employee Development/Learning and Development Policy

Appendix 7: Job Description of a Customer Liaison Officer (CLO)

Note: In Appendices 2, 6 and 7 identifiers of individuals or companies have been hidden in accordance with ethical requirements of the research. The original version is available on request.



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03 October 2017

Ms PP Ndlebe
Faculty of Education

Ethics Reference Number: HS17/5/27

Project Title: Workplace learning: Understanding financial sector institutions as learning environments.

Approval Period: 26 September 2017 – 26 September 2018

I hereby certify that the Humanities and Social Science Research Ethics Committee of the University of the Western Cape approved the methodology and ethics of the above mentioned research project.

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval. Please remember to submit a progress report in good time for annual renewal.

The Committee must be informed of any serious adverse event and/or termination of the study.

Ms Patricia Josias
Research Ethics Committee Officer
University of the Western Cape

PROVISIONAL REC NUMBER - 130416-049

APPENDIX 2: PERMISSION LETTER FROM THE CEO OF THE COMPANY WHICH WAS THE SIGHT OF MY RESEARCH

30th November 2017

To whom it may concern,

This letter serves as consent for student, **Pamella Ndiebe**, to complete the following study, **Workplace Learning: Understanding financial sector institutions as learning environments**, as part of the Master in Adult Learning and Global Change (MALGC) completed at the University of the Western Cape.

_____ gives permission for the necessary interviews to be conducted with the relevant staff members, at _____ offices and during operating hours.

Regards



CEO

Date:

30/11/2017



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APPENDIX 3: INFORMATION SHEET FOR INTERVIEWEES

Research Project Title: Workplace Learning: Understanding financial sector institutions as learning environments

You are kindly requested to participate in my research study which forms part of the requirements towards completion of a Master's degree (Masters in Adult Learning and Global Change).

The primary objective of the research is to understand the learning affordances offered at this financial sector institution and how employees choose to respond to these opportunities for learning. The study will focus on learning on the job, learning by doing with the guidance and support from someone who is more experienced.

You are requested to participate in an interview which will cover the questions in the interview guide (attached).

Risks and benefits

In order to avoid risks to the interviewee and the company, I will take steps to maintain confidentiality of information and protect your identity before and after the interview. If this is what you wish, I will use pseudonyms instead of your name in the research paper and related documents and presentations. I will also protect and secure data gathered during interviews for example by storing hard copies of interview transcripts at home in a locked filing cabinet to which no one else will have access. Similarly, I will secure electronic copies of the data by using passwords to protect data stored in my personal computer at home.

The research is not funded and there is no financial reward for participation in the research. I hope that the interview will provide an opportunity to reflect on learning affordances and how learning is experienced in the workplace.

The research will benefit me in that it will help me to complete the Master's degree. The research will also help me to understand the learning affordances offered at the financial sector institution and how employees exercise their agency in responding to these opportunities for learning. I will also gain broader knowledge about workplace learning through the research.

In addition to this, workplace learning is receiving attention in South Africa (SA) as per the Skills Development Act No. 97 of 1998 which aims, among others, to provide employees with the opportunities to acquire new skills and ensure the quality of education and training in and for the workplace. Furthermore there is growing academic literature on workplace learning in SA and internationally and I would like to explore and contribute to academic perspectives on workplace learning through this research.

You are not obliged to take part in this research. Participation in this research is completely voluntary. You have the right to ask questions and raise your concerns regarding the study or to withdraw from the study at any time. In the interests of transparency and accountability my contact details are given below and contact details for my supervisor. Please feel free to call any of these numbers.

Yours sincerely

.....
Pamella Ndlebe
Student: MALGC
Student Number: 2725583
Telephone number: 0836319716
E mail address: 2725583@myuwc.ac.za

.....
Supervisor:
Ms Rahmat Omar
Institute for Post-School Studies (Adult Education)
University of the Western Cape
Telephone number: 021 959 2231
E mail address: raomar@uwc.ac.za

APPENDIX 4: INTERVIEWEE CONSENT FORM

Research Project title:

Workplace Learning: Understanding financial sector institutions as learning environments

Name, position and contact details of Researcher:

Pamella Ndlebe,
0836319716,
2725583@myuwc.ac.za,
Student Number: 2725583,
Institute for Post School Studies (IPSS),
Faculty of Education,
University of the Western Cape.

Name, position and contact details of interviewee:

Name:

Position:

Telephone number:

Email address:

Please Tick Box

1. I confirm that I have read and understand the information sheet for the above study and have the opportunity to ask questions
2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving reasons
3. I agree to take part in the above study
4. I agree to the interview / consultation being audio recorded
5. I agree to the use of anonymised quotes in final research paper and related publications.

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

Name of Participant
Tel No:

Date

Signature


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Pamella Ndlebe

Name of Researcher
Tel No: 0836319716

Date

Signature

APPENDIX 5A: INTERVIEW QUESTIONS FOR INSURE COMPANY STAFF

Background Information: Interviewee details:

- 1.1 Name and surname:
- 1.2 Position/job title:
- 1.3 Years of experience in this job:
- 1.4 Age:
- 1.5 Male/Female:
- 1.6 Language/s spoken on the job:
- 1.7 Contact details:

Questions to guide the interview:

- 2.1 What is your role at work?
- 2.2 Describe what your work involves and what you are expected to do?
- 2.3 Do you do anything else over and above what is expected from you?
- 2.4 How do you learn while you are involved in these work activities?
- 2.5 What knowledge and skills are required for you to carry out your work role?
- 2.6 How do you learn the knowledge and skills? (probe further about learning while involved in work activities)
- 2.7 What kind of learning support do you receive from your peers or your supervisor on the job? (probe for information about guidance, coaching and mentoring).
- 2.8 Who else do you learn from? Explain.
- 2.9 How do you feel about learning opportunities provided at work?
- 2.10 What are the factors that enable your learning at work?
- 2.11 What are the barriers affecting your learning at work?
- 2.12 What recommendations would you make about on the job learning?
- 2.13 Any other comments?

APPENDIX 5B: INTERVIEW QUESTIONS FOR CUSTOMER EXPERIENCE MANAGEMENT DEPARTMENT TEAM LEADER, LEARNING AND DEVELOPMENT STAFF AND A TRAINER

Background Information: Interviewee details:

- 1.1 Name and surname:
- 1.2 Position/job title:
- 1.3 Years of experience in this job:
- 1.4 Age:
- 1.5 Male/Female:
- 1.6 Language/s spoken on the job:
- 1.7 Contact details:

Questions to guide the interview:

- 2.1 What are the roles and responsibilities that GEMS staff are expected to fulfil at work?
- 2.2 Explain what knowledge and skills they need to carry out these roles and responsibilities?
- 2.3 How do they acquire the knowledge and skills to carry out these roles, particularly, how they learn through participation in work activities?
- 2.4 What type of opportunities do they have to acquire knowledge and skills at work?
- 2.5 What kind of learning support is provided to employees for on the job learning? (probe for information about guidance, coaching and mentoring)
- 2.6 How are opportunities provided for employees to learn from each other through participation in work activities eg mentoring of less experienced staff by more experienced staff?
- 2.7 What are the policies, rules and arrangements for learning in the company?
- 2.8 In your opinion do the policies, rules and arrangements for learning work or not work?
- 2.9 Do employees understand company rules and policies on learning on the job?

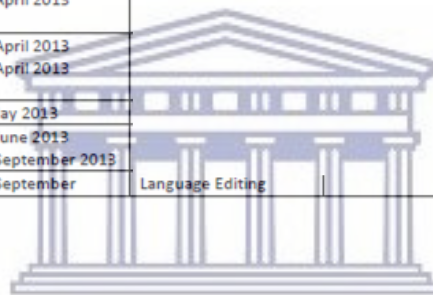
EMPLOYEE DEVELOPMENT/LEARNING and DEVELOPMENT POLICY

Group Policy Governance

Policy Title	Employee Development/Learning and Development Policy
Version	Final
Date	09 October 2013
Compiled by	Group Strategic HR
Functional Responsibility	Human Resources
Group Policy Approval/Authorised by	HR Steering Committee
Owner/Department	Talent Management

Version Control

Version		Revision Date
Version 1	Draft	17 April 2013
Version 2	Draft	26 April 2013
		29 April 2013
Version 3	Draft	3 May 2013
Version 4	Draft	17 June 2013
		12 September 2013
Version 5	Draft	27 September



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1. POLICY CONTEXT

1.1 Introduction

aspires to be a leader in meeting the financial needs of its diversified customers. The organization recognizes employees as its most important resource in ensuring that we achieve our aspired vision and on delivering our brand promise. We therefore encourage the development of our employees so that our workforce is ahead of market trends, and is better empowered to create innovative and appropriate financial offerings to our customers. As an organization, we are committed to the advancement of our employees and to the overall development of their skill set in all the countries we operate in. We want to develop our internal talent pool to ensure that the organisation's future talent needs are met.

To be a high performing organisation, as outlined in the Performance Management philosophy, we need to have a highly skilled, diverse and innovative workforce. Our Employee Development Policy (the policy) therefore aims to provide an enabling environment where our employees have an opportunity to grow and develop their skills. The policy is guided by the values of the organisation, specifically Innovation which is defined as follows:

"We thrive on innovation by challenging ourselves to find better solutions, continuously improving our processes and growing our people."

1.2 PURPOSE AND OBJECTIVES

This policy is aimed at providing guidance around the development of our employees including how their careers should be managed. Through this policy, we seek to ensure consistency and alignment in the practice of employee development across the organisation. It is therefore important that, line managers and employees alike, adhere to the set guidelines and principles outlined in this policy document. Considering

passion for the overall development of its employees, the primary objectives of the policy are:

- To create an environment in which all employees take responsibility for their own development and where managers are empowered to support the development of their employees.
- To ensure equality in the development of all employees.
- To encourage employees to develop their potential, both personally and professionally, so that they are able to respond rapidly to the organisation's changes.
- To encourage the use of learning solutions that will contribute to the organisation's business objectives, including skills development and transformation objectives.

1.4.2 *Development Interventions*

The policy makes provision for both Formal and Non-formal/Informal development interventions:

1.4.2.1 *Formal Development Interventions*

Formal development interventions refers to learning that takes place in registered education and learning institutions, leading to a recognised qualification, such as a certificate, diploma or degree. This may also include any internal programmes that have been accredited with the respective Sector Education and Training Authority (for example INSETA), the Financial Services Board (FSB) in regards to the Financial Advisory and Intermediary Services Act (FAIS) Regulatory Examinations and/or other relevant regulatory body.

Should an employee wish to advance his/her development through formal learning and where the organisation provides financial support, approval for registration onto such programmes is subject to management discretion. The following guiding principles must be adhered to:

- All formal development programmes must be in line with the employee's role and enhance his/her job performance or form part of his/ her Continuous Professional Development (CPD) as per the respective professional regulations;
- The identified development programme must be agreed between the employee and the line manager, and have been documented during the performance management contracting period; and
- The development should be aligned to the employee's career path.

1.4.2.2 *Informal Development Interventions*

Informal development interventions refer to any organised learning activity outside the established formal system. It is aimed at identifying learning objectives in support of the employee's overall performance output. Such development activities may include, but are not limited to, attendance of workshops, conferences and seminars, job rotation schedules, on-the-job learning activities, coaching and mentoring.

1.4.2.3 *Leadership Development Interventions*

We acknowledge that the quality of our leaders will differentiate us in a challenging business climate. In our quest to be the leader in meeting financial services needs for our various customer segments, we are committed to the ongoing development of our leaders. In principle, our leadership development will align

with the talent management strategy of the organisation or its divisions. The Learning Matrix will form an integral part in the selection and customization of leadership development programmes. adopts a three-pronged approach to leadership development:

- Individual leadership development, which might take the form of either formal or informal development.
- Divisional leadership development: These are programmes that are division-specific and aimed at addressing the unique leadership development needs identified for a particular division or business unit within a division.
- Group-wide () leadership development: These are leadership development programmes that will be driven at Group level. They will be aimed at building a leadership pipeline while driving the company's leadership philosophy.

2. POLICY GOVERNANCE AND PRINCIPLES

2.1 General Development and Training

The following principles will govern the management of employee development (learning and development) for employees. The Policy provides a framework within which decisions can be made and supported with regard to the development of individuals and groups:

- We are committed to on-going development and advancement of our employees;
- We are committed to adhering to legislative requirements within the financial services industry. We will align the development of our employees with the legislative requirements which, in turn, support divisional requirements;
- Through our performance review process, we are committed to creating opportunities for the staff to develop; and we will ensure that there are equal opportunities across all learning and development activity. All employees should therefore have a development plan as outlined in the performance management philosophy;
- We adopt an empowerment approach towards the development of our employees in which we use the "70-20-10 learning" concept. 70% of learning refers to on-the-job experience, 20% refers to informal and formal learning approaches such as mentoring, coaching and networking events; and 10% refers to formal training;

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APPENDIX 7: JOB DESCRIPTION OF A CUSTOMER LIAISON OFFICER (CLO)

JOB DESCRIPTION

JOB TITLE: CUSTOMER LIAISON OFFICER

ORGANISATION STRUCTURE/REPORTING LINES

Quality Services Manager

Customer Liaison Officer

None

YOUR JOB OBJECTIVE:

- **To build and maintain relationships between the company, Scheme and Business Partners.**
- **To provide accurate and efficient service to the company, Scheme and Members.**
- **To efficiently manage and co-ordinate existing and potential relationships between the company and the Scheme.**
- **To ensure that exemplary services are rendered at all times to Scheme Management and existing members of the Scheme.**
- **To ensure that the Customer Experience Management Department renders all services to the Scheme in accordance with the Service Levels and Standards as set out in the service agreements.**
- **To identify enhancements to the Service delivery and administration, and to promote these enhancements to the Management Team.**
- **To provide an appropriate level of technical advice and support regarding Scheme issues.**
- **To assist Scheme and the company with:**
 - *High Level Queries*
 - *Escalated High Level Queries*
 - *Council Complaints*
 - *Escalated queries received via Customer Experience Managers*
 - *Identifying training needs in the Customer Experience Management Department*
 - **Manage workflow and production (Service Level) for escalated queries.**
 - **Assist Managers to efficiently manage and control the supporting system and Scheme Rules.**
 - **To identify learning needs resulting in the development and training of staff.**
 - **Liaising between the company/Scheme and members.**

QUALIFICATIONS AND EXPERIENCE

QUALIFICATIONS (MINIMUM)

SCHOOL:

Matric + 5yrs experience in the medical aid industry and/or studvina towards an accredited aualification

POST SCHOOL:

1. Basic computer skills -MS Word, Excel, Power Point
2. Knowledge of in-house systems and terminology

MINIMUM EXPERIENCE:

(Minimum time & type of experience before appointment into this job – not what you possess, but what the job requires)

Minimum requirement:

Matric with 3 - 5 years' experience preferably in a similar position or environment.
 A thorough knowledge of claims processing (Technical aspect)
 Excellent verbal and written communication skills (Communication/ Interpersonal communication)
 A change agent - Staying abreast of changes within the environment
 Knowledge of Organisation and Govt policies (IR.) e.g.: BCOE (Structures)
 Ability to maintain co-operative working relationships
 Exposure to Project involvement (Partnering)
 Ability to analyze work situations and initiate corrective action (Cognitive capacity)
 Trouble shooting and problem solving (Creativity)
 Basic computer skills, e.g. Excel spreadsheets, MS Word
 Comprehensive knowledge of the interpretation and application of various benefit structures and service measurements. (Technical)
 Comprehensive knowledge of the interpretation and application of the various bodies, i.e. BHF, SAMA, DASA and HASA.
 Proactive individuals who see beyond the obvious and get positive results -think outside of the square (Creativity)

(Minimum time required after appointment to the job to reach a level of competence. Not how long it took you, but what is considered to be typical/average)

1 year

CRITICAL PERFORMANCE AREAS, KEY FUNCTIONS AND SUCCESS MEASURES

DEFINITIONS:

<u>Critical Performance Areas (CPA):</u>	Work areas where success is critical for the overall achievement of Customer Experience Management Department' objectives. A job consists of various CPA's.
<u>Key Functions:</u>	A specific task/activity that must be completed effectively and efficiently in order to achieve the objectives of the CPA.
<u>Output:</u>	These are the end products that result from performing the key functions.
<u>Success Measures:</u>	This is the criterion for success, i.e. the measure of performance in the CPA.

CPA I

Workflow Management

KEY FUNCTIONS

1. Workflow distribution, allocation and prioritising

- 2 Daily checking and recording of Work Status.
- 3 Daily setting of targets and planning of work situation. This will include reallocation of work and concentrating (if required) on a particular aspect of the work that falls outside of the normal routine.
- 4 Attendance of company weekly operation meetings with Management.
- 5 Carry out investigations and indicate corrective action to respective manager where required.
- 6 Timeous reporting of problems, queries, solutions to the administrator and taking the appropriate steps to remedy.
- 7 Weekly meetings with Manager to report on complaints and to report on all council complaints and complaints received from the Scheme
- 8 Monthly SLA reports to be provided to Quality Manager for inclusion in the monthly SLA report for the Scheme
- 9 Manage* **Correspondence**, resulting from investigation timeously.
 - Written
 - Email
 - Telephonic
 - Fax
- 10 Continuously stay abreast of developments and changes in the Medical Aid industry.
- 11 Act as a communication channel between the company and the Scheme on complaints received

OUTPUT

- Effective Communication
- Status of work monitored and managed:
 - * High Level Queries – SLA: 2 Days
 - * Escalated High Level Queries: 2 Days
 - * Council Complaints – 7 days after receipt

High Level Queries:

Queries received from the Scheme.

Members insisting to speak to the Scheme due to unsatisfactory completion of enquiries

Escalated High Level Queries:

Queries referred from internal departments in order to discuss appropriate action required with the Scheme.

Council Complaints:

Complaints received from the Registrar of Medical Schemes.

- Prompt detection and investigation irregularities.
- Corrective action taken when required
- Open, efficient, effective communication between the Scheme and the company.
- Understanding Clients needs and responding appropriately.

SUCCESS MEASURE

- Smooth functioning of the department in accordance with stated objectives, i.e.:
 - Queries resolved timeously and accurately.
 - Satisfied members / service providers.



- Acceptable number of days to respond to correspondence, acceptable accountability for the processing of stale claims, acceptable quality of response given.

TIME ALLOCATION

60%

CPA II

Perform Customer Relationship Management Role

KEY FUNCTIONS:

- Identify training needs – refer to responsible manager
 - Liaise continuously with the Scheme, the company and the Customer
 - Effective and efficient damage control and resolution
 - Satisfy and will inform Scheme Management with regards to:
 - *High Level Queries*
 - *Escalated High Level Queries*
 - *Council Complaints*
 - *Effective reporting feedback*
1. Weekly Meetings with reporting Manager.
 2. Prioritising – time allocation



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OUTPUT:

Succession Planning.
Development/Training Plans.
Timeous Feedback

SUCCESS MEASURE:
Corrective action taken and training needs identified with appropriate manager.

TIME ALLOCATION:
20%

CPA III

Ensure exemplary service at all times to Customers

KEY FUNCTIONS:

- Adhere to Service Level Agreements.
- Improve work methods and procedures
- Attend weekly operation meetings with Manager
- Consultation regarding changing or implementing new processes.
- Identification of training and development needs.
- Deal with Projects, following Meetings.

TIME ALLOCATION:

20%

NATURE OF LIAISON AND CONTACTS

PEOPLE / PARTIES / INSTITUTIONS / CLIENTS	NATURE OF CONTACT
<p>INTERNAL</p> <p>Business unit: Management.</p> <p>Medical Advisors and other internal departments, namely Service Providers</p> <p>Client Services Agents.</p>	<ol style="list-style-type: none"> 1. Receive instructions and provide feedback. 1. Exchange or obtain information. 2. Exchange or obtain information. <ul style="list-style-type: none"> • Issue instructions and provide guidelines. • Provide feedback on queries
<p>EXTERNAL</p> <p>Members.</p> <p>Suppliers of service</p> <p>Media.</p>	<ol style="list-style-type: none"> 2. Deal with client service related queries. > Supply accurate information. - Correspondence <ul style="list-style-type: none"> • High Level Queries • Escalated High Level Queries • Council Complaints

