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Halifax Community Bank: a Learning Society within a UK organisation

Christine Eastman

Middlesex University, London UK

Introduction

Since the end of 2010, 256 undergraduate students have completed the Advanced Diploma in Retail Banking Practice, a course offered by the Institute for Work Based Learning at Middlesex University in conjunction with the Halifax Community Bank.¹ The Diploma, which has been specifically designed for branch managers, focuses on developing personal and professional knowledge and skills, and helping students to realise their full potential at work. This article is a case study based on my experience teaching on the Retail Banking Practice programme. I will look at how students make the transition into academic life, in particular, how they cope with transitional issues such as academic reading and writing, both participative and online group work (VLE), and building their academic confidence. Furthermore, I will explore how reflecting on practice improves performance, how it creates ‘reflective intelligence’ and I will examine specific student writing on this topic.²

Work based learning literature tends to focus on the positive effects of work based learning on students’ academic development in a generic sense. In Raelin’s (2008: 6) own estimation, his work ‘is about learning in organizations and how that learning is managed’. There are practical resources about knowledge, learning and work which explore the rationale for work based learning and offer advice for supporting learning at all levels (see Cunningham, Dawes and Bennett’s 2004 Handbook of Work Based Learning) as well as works which examine

¹ Middlesex University also runs a parallel course for postgraduate students, the Postgraduate Certificate in Retail Banking. However, this article will focus on the undergraduate course, the Advanced Diploma in Retail Banking Practice, from which my findings originate.

² My term, a kind of portmanteau phrase, is from “reflective practice” (what we do in work based learning) and Sternberg’s (2003) “successful intelligence”.

work based learning as an efficient learning system (see Coffield, 2008).³ These works and many more, including case studies, in a general sense, argue the moral, cognitive and social benefits of work based learning. Johnson's (2001) caveat is that work based learning students must be particularly committed and self-motivated. I would counter that all learners, by definition, must be committed and self-motivated in order to achieve appropriate results.

I take as the basis for my article the evidence of the effectiveness of work based learning gleaned from my work with one institution. Such a focalised approach allows me to offer an in depth analysis of the positive effects of a bespoke work based learning programme on students in a specific organisation. I will offer ideas on measurable performance and ascertain whether there are indeed measurable outputs which demonstrate improved performance in the workplace. Throughout, I will argue that reflective thought and action, properly guided, will foster change in terms of academic confidence and encourage learning.

Background

For the Diploma, Halifax branch bank managers are invited to complete a two stage Journey in Practice course which looks at improving branch business performance, specifically with the aim of becoming 'an autonomous work based learner capable of managing, evaluating and reflecting upon your learning and undertaking work based investigations which meet both your own needs and those of your organisation' (2011 – 12 Handbook, Advanced Diploma in Retail Banking Practice). The Journey in Practice course is completed prior to students' embarking on Stage 3 which complements Stage 1 and 2 accredited work and is delivered by the Middlesex University team via two workshop days (induction and mid-point review) on the London campus and on-going email and web-based tutorial support. The students gain a total of 60 credits, 30 credits from Stage 1 and 2 (their Journey In Practice

³ please also see Rossin and Hyland (2003), Symes and McIntyre (2000), Marsick and Watkins (2002), Johnson (2001).

with the Halifax), and 30 from Stage 3 which consists of three written assessments: a 1500 word summary of key findings from a workbook; a 4000 word business plan which identifies the current challenges facing each student's branch and a discussion of how to implement solutions to any problems; and a 500 word reflective statement identifying the key learning points from all stages of the programme. The students are asked to engage in creative problem solving in a high academic register which demonstrates an advanced degree of criticality, a wide range of reading and clear and persuasive arguments.

Diploma cohorts between 75 and 100 students proceed through Stage 3 at the University every four months, translating to three groups per year. The first cohort commenced in the autumn of 2010 and the external examiner's comments after the first round of assessments clearly reflected teething problems:

'The Halifax work clearly documents the progressive development of academic writing and reflective skills during the module, but whether all of the learning is at level 6 has been a key area of discussion with the team (...) It may be that good practice drawn from other instances of the module (e.g. peer review of reflections) would be integrated into this module to enhance the aspects of independence and critical evaluation. However the team could consider whether this is in fact a work based project – or something else equally valid, that facilitates and articulates the progression and development of knowledge within the module which is much more directive.'

The examiner suggests that reflective practice can be used to improve the evaluative aspects of student writing. One year later, in February 2012 the same examiner observed the following:

'This is an excellent example of how a team have used the university quality systems to enhance their provision. I was previously critical of this work, suggesting that it was not at

level 6. The team have worked hard with the learners and the work is now of a very good standard, clearly documenting the development of level 6 skills and outcomes, as well as the development of academic writing and critical reading skills. Feedback is excellent here.'

So, what happened? How were we able to effect this dramatic turn-around? By analysing how we set out to improve academic performance, I hope to offer lessons to other educators working with professionals in any industry and to demonstrate the link between academic and work performance.

Wisdom, life-long learning and John Dewey

Through my work with both individuals and organisations in a work based learning context, I have been convinced of the hunger amongst students for guidance on how to articulate their experiences, skills, knowledge and, indeed, wisdom, as cogently as possible within their organisations. Invariably they are extremely loyal employees who are proud of their work and want their loyalty and pride recognised by permitting them to influence organisational direction through policy or practice. They want Halifax or, indeed, any other company to have the benefit of their wisdom. In 2003 Sternberg published an important study into wisdom and creativity, stating that wisdom was 'the application of successful intelligence and creativity as mediated by values toward the achievement of a common good' (152). It is that 'common good' with which I am concerned in the first place. Work is at the heart of our pedagogy in work based learning and, at the risk of stating something rather obvious, I would argue that work is what motivates our students. For the Halifax Community Bank, students produce work underpinned by years of experience and observation and forged by wise judgements based on reflective analysis. Our purpose is to provide the *tools* for academic analysis – how to summarise, how to document their analysis, how to justify their interpretation, how to prioritise their sections, how to synthesise their results, how to define

their theoretical approach. The students need no help with ownership of their work: they are the experts in their field and have an intimate knowledge of their organisation.

Dewey (Experience and Education, 2011) reminds us that Plato once defined a slave as the person who executes the purposes of another. In this way he was emphasising the centrality of learning that co-opts the student in the 'construction of the purposes involved in his study' (67). He cautions against the overemphasis upon activity as an end instead of emphasising *intelligent* activity, which is what we are endeavouring to instil within the students. We encourage them to observe, inform and judge – to use the wisdom of their experience. In his amplification of how teachers need to be aware of the past experiences of their students he draws our attention to the cooperative enterprise of the classroom: 'The teacher's suggestion is not a mold for a cast-iron result but is a starting point to be developed into a plan through contributions from the experience of all engaged in the learning process. The development occurs through reciprocal give-and-take, the teacher taking but not being afraid also to give' (72).

Dewey's construction of the relationship between experience and reflection begins with the practical, the necessity of solving problems. We showed students how to find the 'evidence' in the form of journal articles and how to reference their paraphrasing and quotations; the students, in turn, set about resolving problems affecting branch performance after analysing both local and national factors affecting business performance. Dewey's 1938 Experience and Education, derived from a series of lectures on the state of the American school, calls for reflective thought as a way of investigating problems. Routine ways of thinking must be replaced by reflective ways – a hypothesis is constructed and then tested: 'If an experience arouses curiosity, strengthens initiative, and sets up desires and purposes that are sufficiently intense to carry a person over dead places in the future, continuity works in a very different

way. Every experience is a moving force. Its value can be judged only on the grounds of what it moves toward and into' (38).

After reflection, students considered the problems they intended to investigate in their branches. Their experiences led them to forming working hypotheses after defining problems and then testing these hypotheses in practice. For this student: 'The experience thus far has been rewarding on many levels. The freedom to develop new learning techniques and have access to professional independent insights has opened my eyes to the workings of the bank industry as a whole. This process has allowed me to remodel my thinking and personal business aspirations for the future...there's been a real sense of fulfilment when a "eureka" moment takes place, and my research leads to the discovery of ideas that mirror both my business plan objectives and beliefs.' Dewey (How We Think, 2011: 116) tells us that '[e]xperience is not a rigid and closed thing; it is vital, and hence growing': such experimental thought should liberate students from intellectual laziness. Students investigated whether the commonly accepted Net Promoter Score (NPS) was an accurate way of measuring the quality of service, whether 'presenteeism' was just as corrosive as absenteeism at work, how the company could demonstrate how much it valued its staff and what internal and external factors contributed to branch success or failure. In order to maximise academic performance, student expectations needed to be challenged. It is not enough for a student to complain that his or her colleagues are not efficient – he must investigate what 'efficiency' means both to him and his organisation and how he can effect desired change.

What I had tried to foster from the outset was the concept of a learning society. Central to the conception of lifelong learning are the manifestations of significant changes in capability or understanding. One could further make the case that the values and attributes on which such changes are predicated are also moulded within this learning society of Halifax students.

Although neither the students nor I would ever make the claim for a flattening of hierarchies or restructuring of the workforce within the organisation (as a result of the course), I could claim that the attitude of the management to their employees appears to indicate an appreciably open, trusting relationship. Management are not only funding this learning opportunity but are interested in the ideas generated from the students' business plans. The organisation has facilitated access to knowledge and information, the opportunity to practise and develop skills and the rewards of a diploma presented at a formal graduation ceremony. We accept as axiomatic that knowledge is power and people can be selfish about their knowledge. As Ashton et al (2005) point out, there are two discernible theories of workplace learning: one in which learning is a product with an identifiable outcome (a certificate/record of attendance); the other is a process in which the 'transformative potential of workplace learning' is realised (326). I would maintain that the learning acquired by the Halifax students is an amalgamation of both camps: learning is acquired and accredited as well as 'reconstructed through relationships and interactions between individuals' (326). Such learning is participative, active and reflective – the very essence of a learning society.

Student expectation, teacher expectation, 'reflective intelligence'

The Halifax Business, Design and Delivery Manager, makes a pertinent observation about reflection:

'The reflective work students engage with through the accredited programme and work based project caused many of them to stop and really examine their performance in a different and more productive way. Colleagues were also encouraged to think about the particulars of their branch and area than always thinking about the Halifax in a wider sense and we were able to

show increased resilience in results and performance following our recent business changes between those who had studied with the University and those who hadn't.'

If learning emerges from interaction with our world and arises from participation in communities of learning or learning societies as many theorists suggest (Lave & Wenger, 1991; Jarvis, 2001; Ashton et al, 2005), the benefits gained from learning as participation are confirmed by my respondents' comments, particularly those comments related to self-reflection. The real world problems that the students investigate involve deep reflective analysis, explicit problem solving and substantial research effort. Within the action research paradigm, students investigate their own practice and become both subjects and objects of the research process. As Ashton et al (2005) demonstrate, the 'social relationships' and 'mutual support' which emerge from the classroom experience, telephone, Skype and VLE exchanges among students are integral to helping individuals improve their performances at work:

'While the policy language has changed, the notion of 'learning as acquisition' (of qualifications and training) is still in the ascendancy. However, the "learning as participation" metaphor has much to offer and has the potential to provide new and interesting insights on the activities which individuals find most useful in enhancing performance at work.' (361).

The Halifax is able to differentiate the performance of employees who undertake the Diploma from those who do not. The company is not measuring mental processing or cognitive intelligence but a specific type of intelligence which I will term 'reflective intelligence', the kind of intelligence which I believe can be increased through the application of reflective thought on work practice, in this instance, and on any subject in a general sense.

Maslow (1970) offers an intriguing interrogation of the conventional measurement of intelligence: 'Must we rest content with a definition of intelligence that is derived from what

is the case, rather than what should be the case? The whole concept of IQ has nothing to do with wisdom; it is a purely technological concept (...) the most important subjects – wisdom, knowledge, insight, understanding, common sense, good judgment - are neglected in favor of the IQ because it is technologically more satisfactory.’ Dewey (Experience and Education, 2011: 46) reminds us that criticising our thinking is one of our major responsibilities: ‘There is no such thing as educational value in the abstract. The notion that...acquaintance with certain facts and truths possess[es] educational value in and of [itself] is the reason why traditional education reduced the material of education so largely to a diet of pre-digested materials.’ More recently Kohl de Oliveira (1995: 245) notes, ‘Individuals, growing up in their cultural settings, develop their own conceptions about intellectual competence, acquisition and use of cognitive abilities.’ Work is a cultural setting and our intellectual aptitude within it may be fortified by reflection on practice.

Sternberg (2003:6) draws on a 1921 study organised by the editors of the Journal of Educational Psychology in order to present the following experts’ definitions of intelligence: the capacity to learn or to profit by experience (W.F. Dearborn); the capacity to acquire capacity (H. Woodrow); the power of good responses from the point of truth or facts (E.L. Thorndike); the ability to carry on abstract thinking (L.M. Terman); the ability to adapt oneself adequately to relatively new situations in life (R.Pintner).⁴ Such definitions highlight a common denominator in high order thinking – reasoning, problem solving and decision making.

There have been many definitions and views of intelligence in the last 90 years since the symposium - indeed other cultural definitions as well as a complexity of systems models and dissent between theorists and investigators have emerged. However, drawing on the work of

⁴ These contributors, editors of *Educational Psychology* (“Intelligence and its measurement”, 1921), to the 1921 Symposium are simply named next to their brief definitions of intelligence.

earlier influential theorists such as Gardner (multiple intelligences), Spearman (specific factors) and Guilford (separate intellectual abilities),⁵ Sternberg's theory of intelligence (2003: 42 – 3) as 'successful intelligence', comprising achievement within one's socio-cultural milieu, capitalising on one's strengths whilst compensating for one's weaknesses, balancing abilities to adapt to environments and being able to generate ideas and to persuade others of their value, seems a helpful definition from which my thoughts on 'reflective intelligence' originate.

If we agree that across cultures the need to translate strategies in order to solve problems is paramount in any exploration of intelligence, 'reflective intelligence' is the ability to define problems accurately, reflect on them analytically and then to resolve them creatively: 'to show increased resilience in results and performance'.

In their 4000 word Business Plans students are expected to come up with solutions to branch problems and we, the teachers, are expected to help them translate those solutions into academically coherent narratives. Sternberg's theory of 'successful intelligence' has serious implications for our work. In order for students to demonstrate the 'reflective intelligence' (or Sternberg's 'successful intelligence') both the Halifax and the University require, we need to help them capitalise on their strengths and correct or compensate for their weaknesses. It is a given that the students from the Halifax are bright, capable and efficient people. They have been in charge of local branches and responsible for the complex choreography of dealing with both staff and customers in a highly competitive business. Yet the academic leap cannot be left as a leap of faith – there must be specific strategies grounded in the work based curriculum. As educators, we accept that education is a transformative journey and that

⁵ Gardner, H (1983) *Frames of Mind: The theory of multiple intelligences*. New York: Basic Books; Spearman, C (1904) 'General Intelligence' objectively determined and measured. *American Journal of Psychology*. Vol 15 (2) 201 – 293; Guilford, J P (1982) Cognitive Psychology's Ambiguities: Some suggested remedies. *Psychological Review*, 89, 48 – 59.

people need to make meaning of their experiences to learn, but the skills of analysis must be emphasised throughout as well as the principles of academic writing – how to reveal structure, how to represent debate, how to use language.

During the Induction we ask students to identify a problem – low NPS score, for example. We then, as a group, discuss the formulation of a strategy for solving the problem and then we take it in turn to evaluate each others' ideas. Through our classroom and VLE work, we encourage students to use and develop their creative thinking skills. We urge them to take intellectual risks, surmount obstacles and refine their meta-cognitive skills such as problem representation, monitoring and solving. We stress divergent thinking as the most fruitful approach to problem solving and privilege the ability to escape the bounds of conventional thinking by thinking dialectically. Responding to life's inherent contradictions and complexities is a key skill in higher level thinking. Jarvis (1998:72) may correctly weigh modern industry as wanting in its desire to foster a reflective response in staff, preferring 'to standardise and reproduce clone-like people'. However, although as I show senior management at the Halifax to be slow to act on the investigations from their employees' Business Plans, the company clearly values dialectical thinking and innovation, hardly the attribute of any clone.

The National Journey in Practice Manager, remarks: 'Once back to the workplace it has been too easy for many to get back on the hamster wheel.' This observation suggests that the corporate culture of the Halifax is not – as yet – fully embracing the educational transformation of their managers. Senior management appears unsure how to follow up the changes that have been instigated. As Sternberg (2003:107) notes, 'One aspect of switching between conventional and unconventional thinking is the decision that one is willing and able to think in unconventional ways, that one is willing to accept thinking in terms different from those to which one is accustomed and with which one feels comfortable.'

A large organisation may not be able to move into an unfamiliar domain as quickly as an individual, but the hope is that the `reflective intelligence` demonstrated by the Halifax branch managers can provide a momentum for change at the Halifax. The Business Plans which integrate such `reflective intelligence` sometimes accept current paradigms but attempt to extend them (the student argues that NPS is an adequate gauge by which to measure branch performance but wants to introduce an additional measure of delivery) or replace them (the student believes NPS is an outmoded gauge of service performance and has developed a new way of measuring performance). Simply by the evidence of the company's substantial commitment to employee education, the Halifax values innovation within its workforce.

As teachers, we are sensitive to what Mitroff and Silvers (2010) perceive as the challenge that `the problems one already knows how to solve may bear little resemblance to the problems one actually needs to solve' (xv). Halifax students are encouraged to mistrust single definitions of problems. For the most part, these students know this instinctively – we simply reiterate it. In this Business Plan the student is careful to ascertain the difference between actual queue times and her customers' perceptions of them: `I decided to check the validity of customer feedback when they say they have been queuing for over four minutes.'

She then relates how she canvassed over 100 customers, asking them to tell her how long they had been queuing. She specifically chose different times of the day and observed that, when one branch was relatively busy, 86% thought they had been queuing for at least 50% more time than they had. In quieter times 74% thought they had been queuing for less time than they actually had been. She realised that `perception`, not `reality`, was what she had to challenge and decided that, since she knew she was unlikely to obtain more resources (staff in particular), she needed to reconfigure the branch premises so that the queues would appear less untidy. She draws on a range of evidence, including branch research and psychological

theory, to argue her case and demonstrate her ability to reflect on her own learning. Students recognise that few problems can be resolved using the assumptions and mindsets of the past. They learn to handle complex ideas creatively and, therefore, become even more valuable employees to the organisation:

‘Imagination is more important than knowledge. To raise new questions, new possibilities, to regard old problems from a new angle, requires creative imagination and marks a real advance in science’ (Einstein in Beard & Wilson, 2006: 272).

Working with mature students to improve performance

‘Quite frankly, without a formal university education, enrolling on this programme was always going to be a splash about in some uncharted waters for me!’

Mature students, professionals with years of experience and expertise, require specific consideration. They are particularly vulnerable in that they may not have been in formal education for years and therefore need reassurance about their ability to engage with academic work and, being professionals, can be prone to sensitivity concerning any perceived lack of intellectual prowess. I asked students about their expectations⁶ and received a range of comments which both confirmed my own experiences working with mature students and echoed Dewey’s observations about marrying a belief in an individual’s capabilities with an attempt to get students to intellectualise their experiences:

‘I expected more guidance on what I was going to complete my business plan on as that was the hardest part for me. It was fine once I decided.’

⁶ I collected the data by semi structured interviews. I asked the students for their comments on their four month Diploma experience after they had finished their course. I offer a random sample of 30 students’ comments on “their recent experience of higher education” (“Describe your recent experience of higher education.”). The comments I have transcribed encapsulate specific themes.

`I was expecting this work to be a challenge and a difficult process but at our induction you really helped me to put into perspective the work and gave me the confidence to understand what was required of me. I also felt that the months would go slow as I was working remotely but the level of contact we have had through unihub [VLE] and email has really impressed me.'

`I found the discipline and time the hardest. I have not studied for almost 20 years and struggled to get started; however, once I did, I thoroughly enjoyed it.'

`I did not further my education after school so this whole process was very daunting and I felt apprehensive that I would not be able to cope, but I have found the process exhilarating as I am learning and feel proud of what I am achieving...if I pass, this will be the biggest achievement of my life.'

`I had no concept of what a university diploma would entail. I initially found it very difficult to "choose" my subject and was desperately searching for the "correct" answers. The concept of research to support my own thought and opinions and not being spoon fed facts and figures was very alien to me and quite difficult to adjust to. It has been quite exciting having the opportunity to be a mature student and I have really enjoyed the challenges of referencing and research.'

`It was hilarious receiving a student card and I have used it once so far and got a discount so am really enjoying being a mature student.'⁷

`I was expecting lots of work and it is and just juggling working and studying and motivating myself is my motto daily.'

⁷ The Halifax students, for the most part, have preconceived ideas that students are "young". Receiving a student card is tangible evidence that there is no "conventional" student.

‘The biggest issue I am learning to come to terms with is actually sending the work in, for it to be assessed and accepting the feedback in a positive way. It’s almost like fear of failure.’

These and further comments were collated from an interview question I put to a random selection of 30 students who had participated in the programme under my tutelage. Any ‘fear of failure’ seems balanced by the recognition that these mature professionals are exhilarated by the experience of taking on a new challenge, an untested experience, uncharted terrain and are relishing their learning. Another comment captures the essence of not only what we work based practitioners are offering industry but what higher learning, in general, should be:

‘This is a key difference to the way I work at the present time, where all we seem to do is to tick boxes to say that a task has been completed by a deadline and then move onto the next thing on the never ending “to do” list. My experience over the last few years is that we engage in number crunching activities that don’t add value to either our people or the business on a day to day level. There is very little depth or analysis to our work as time does not permit. [With] this course, I have become far more analytical and ask colleagues for “more evidence” before I make a considered judgement. This in turn helps them to understand and will eventually help them to solve problems for themselves.’

In How We Think Dewey appears to suggest that the kind of learning the student has been engaged in at work – accepting ideas that have currency ‘without personal inquiry and testing’ reduces mental life ‘to mere physical and sensible adjustments’. What we have attempted to instil in our Halifax students is ‘inquiry through curiosity and open-mindedness’ which Dewey tells us is the most ‘profitable’ way of learning (176 – 7). The Journey in Practice Manager makes the case that custom and routine stifles creativity, and that thoughtfulness and reflection which liberates the students from such tyranny are encouraged within the programme:

‘From my perspective the Uni study has added a new dimension to the thinking of the majority of students. We are great at putting the blinkers on them and stifling [their] creativity. They forget that there is a world outside the Halifax. Whilst they are extraordinarily busy day to day they have to do little thinking as the company tells them exactly what to do. The reflective learning...is a challenge for most as they do not reflect on behaviours or skills. Once over this hurdle, I have seen the creative colleagues showing why we employed them – to think for themselves.’

As Boud and Costley (2007) argue, such project work is a ‘pedagogically fruitful’ way for students to pursue a curriculum ‘driven by the exigencies of work’ rather than by solely academic concerns. Extensive research has been done on the advantages of project work for work based learners (Adderley et al, 1975; Boud & Solomon, 2001; Boud & Costley, 2007). The academic orientation of the project is a real-world issue, involving people and settings outside the academic context. The Halifax projects contain such features with the crucial emphasis on integrating academic skills such as paraphrasing, quoting and referencing. The student is the autonomous learner, the expert in the real-life development of his or her project and the ‘final arbiter of knowledge claims’ (Boud & Costley, 2007:128); however, a new element is introduced into the workplace, that of the academic presence in the form of the acquisition of these new, and, at times, formidably challenging skills.

The link between business and academia: how academic work impacts on work performance

Research exists on the factors which impact upon informal learning situated within working contexts as well as collaborative team work in which knowledge is embedded in organisational activities (Eraut, Alderton, Cole & Senker, 1998 and 1999). My interest here focuses more on the link between business and academia, what constitutes an academic

presence in the workplace and whether or not this academic input helps people to become effective members of their work unit and their organisation as a whole. A student reflecting on the migration from Halifax Community Bank to Lloyds Banking Group made the point that Lloyds had developed a 'Relationship Strategy' which set out how stakeholders within branches should work together across the group to build and deepen relationships with customers: 'if, as a group, we fully embrace this system, we will move into an even stronger position than now.' When challenged in his draft to explain on what evidence he based his assertion, he then provided research findings from Elizabeth Kubler-Ross's Change Curve Model to illuminate the reactions of employees to significant change or upheaval within organisations. He asserted that by recognising these stages of shock, denial, anger, depression, acceptance and integration, he was able to play a key part in ensuring his colleagues 'work through the changes' and remain motivated. This reflection was crucial to his engagement with his colleagues.

Another student observed that 'as an organisation, unless we move away from the high client volume mentality, we will be unable to retain our customers.' When she was asked to link her assertion with her literature findings, she then critiqued the company's adherence to NPS as a way of gauging customer satisfaction: 'Grisaffe (2007) undertook a report which evaluated Reichheld's NPS theory and concluded that "the Ultimate Question" alone is not enough to be able to move the business forward as it does not tell us why the customer is (dis)satisfied with the company's delivery...the rationale behind the scoring is simply not there.' As professionals, the Halifax students appear to have the fundamental skills needed to excel in HE. As a student explains, "having worked for the company for 27 years, I found the skills used in the workplace such as organisation, structuring my time and meeting deadlines could be utilised in completing the Diploma.' This comment reflected many others who also

included the benefits of working with each other: 'I seem to gain more from the interaction with the other members of the cohort than I do from my own thoughts!'

Yorke and Longden (2008) make the point that students who are recruited must have a realistic chance of succeeding and that they must be inducted into the expectations and practices of HE and be given appropriate pedagogic and support strategies. From the data I collected, I found a clear pattern of mature professionals, although initially anxious about academic expectations, recognising that their work skills served as a solid foundation for academic inquiry: 'We are all relatively mature [and] are used to a learning environment at work when sometimes it is necessary to get our heads down and learn something new'. The key to working successfully with professional students is recognising fear of failure as their uppermost academic concern. This student articulates what all my correspondents identified as key in addressing:

'As professionals often with many years experience, students feel pressured to produce a high standard of work and to appear confident and knowledgeable in the university environment. This acts as a barrier to students putting themselves forward for the Diploma due to the fear of failure (...) coming from an environment where performance is measured closely and measured in relation to peers, there is pressure to produce a good result.'

Repeatedly, fear of academic reading and writing surfaces as a formidable barrier to success at HE. Academic discourse can seem particularly mystifying. As Boud and Costley (2007) emphasise, students are able to take up learning opportunities only after they develop an ability to interpret the language of academia – they need to develop a 'facility' for reading and writing.

Demystifying the text

At times students could be forgiven from thinking that much of contemporary criticism is turgid and obscure and that there is an unconscious (and even conscious) desire to mystify the text. If we take critical analysis to mean the process by which students 'present the benefits and disadvantages of a specific topic, supporting their points with relevant literature and current research' (Knowles & Mc Goin, 2007:35), then we must accept our role as facilitators in this process. Similar to our students, we must bear in mind the following precept:

'The trained mind is the one that best grasps the degree of observation, forming of ideas, reasoning, and experimental testing required in any special case, and that profits the most, in future thinking, by mistakes made in the past. What is important is the mind should be sensitive to problems and skilled in methods of attack and solution.' (Dewey, How We Think, 2011: 78).

Writing successfully, then, at degree level requires students to demonstrate an understanding of the evidence by summarising key elements, comparing and contrasting views and developing high skills of critical analysis. When asked what their biggest challenge had been at the start of their studies, students invariably answered 'the reading'. A comment such as 'I did not further my education after school so this whole process was very daunting as a mature student and I felt especially apprehensive about the reading' epitomises students' comments about academic hurdles.

The dominant conception of a manager may be of a technically minded problem solver and I have found the typical Halifax student no different from any other work based learning student in his or her attitude toward enthusiastic and assiduous explorations of problems; however, I have been struck by their desire for personal growth and enhancement and the development of the ability to make sophisticated judgements of people and events. If as

Hendry (2006: 267) suggests, this technically minded problem solver could also be conceived of as 'a morally neutral technician engaged in a world of purely rational problem solving', the Halifax students subvert this stereotype completely. Not only do they strive to engage morally in business issues, but their priorities lie in what they can do for their company, their branch, their colleagues, their customers, their communities. Our Diploma curriculum is not dominated by an 'idealization of technical-rational analysis and control' (Hendry, 2006: 274) but by the students' need to forge their identities in an environment in which their knowledge of human nature, indeed their wisdom, is encouraged and promoted. Business plans invariably explore such issues of accountability, morality, ethical considerations and the importance of commitment, loyalty and duty in one's job. A recent business plan focussed on examining the 'wider attitude of society as a whole' in its engagement with recovering a new definition of managerial identity.

Although we want our students to be autonomous and to conduct their own research, I have pointed students in certain reading directions. I have urged them to look in a trans-disciplinary way at the wealth of research not only from business and economics but also from psychology and literature. I have directed students to journals such as The Harvard Business Review and Management Learning which profile articles which interrogate the nexus between business and psychology and business and the humanities as well as to articles on critical sociology and political philosophy.

Students' final business plans – investigations into improving branch or national practice – have included insights into the relative merits and disadvantages of business self-help books for both financial professionals and others, an exploration of the socio-historical context of customer relations, the psychological conceptions and misconceptions of absenteeism and "presenteeism" and an investigation into managing both professional and personal growth. During their induction, the students' first lesson is to avoid any writing that is opaque or

pretentious, in short, anything mystifying. Good writing is clear writing, which they are encouraged to emulate. According to Bauman (1989) managers are technical problem solvers because they have no choice. Even though they are asked to 'problem solve' in their Business Plans, they welcome the opportunity to maximise their learning by turning their attention to other fields – they realise they are in the business of developing themselves. They strive to bring clarity to their life and work, to demystify their own texts:

'I had not expected the amount of thought time doing this academic work would have provoked and I have found this to be very interesting and forced myself to read articles I would have otherwise avoided. I mainly go on gut instinct rather than [having] to be in a position to back up anything I say. I have managed for many years to avoid this! This has therefore influenced me at work by becoming more reflective and more confident in discussions with senior members of the regional team, with whom I have been talking to regarding the operational success of my branch. It has given me more confidence in meetings when debating issues, whereas before I may have not agreed and therefore remained quiet in case I could not back my argument up. The course has taught me to always have some research/evidence.'

Conclusion

I set out to ascertain whether there were measurable outputs which demonstrated improved performance. Certainly, from a self-reflective viewpoint, students believed that there was a direct correlation between their academic course and their improved performance. The following comments were typical of the feed-back: 'Taking an academic look at banking, sales, leadership, and basic analytical models has been extremely interesting and does inspire and motivate you in work by adding to the professionalism in your role.'; 'Reflecting back [I

see] how my effectiveness as a branch manager has improved as a result of the programme and the reading undertaken for the Business Plan.’

They felt that their identities as bureaucratic technicians were narrowly circumscribed and yearned to improve their performances not solely as managers but as individuals making a difference. The Halifax, too, by engaging in this partnership with Middlesex University, appeared to want to effect a radical change in organisational culture. To the students and to me, this was no vacuous, public relations exercise but a committed exercise in getting their staff to re-examine the exigencies of contemporary business. The knowledge base that was communicated drew on business, psychology, sociology, history and literature, but more importantly, drew on the students themselves.

So, we have travelled full circle back to the implications of this paper’s title – the Halifax Bank as a “learning society”.⁸ In this Diploma programme each student is at the heart of the learning process, both a cognitive and emotional process as I have demonstrated. The students were able to embrace learning about societal influences on and within their industry, to learn how to problem solve and, not least importantly, to learn about themselves. Through their own words, we are able to trace their learning journey which, they now know, is not yet over.

The Halifax Business, Design and Delivery Manager sums up the students’ sense of pride and achievement which he believes can be ‘broadly’ measured:

‘For many the Advanced Diploma [represents] their most significant academic achievement and a very rewarding experience which was recognised as a fantastic investment in them by the Bank. Unfortunately business measures which might capture this, like our colleague

⁸ I take Peter Jarvis’ (2012) premise that a “learning society” emerges from the knowledge economy, and that society is one in which human beings continue to learn. We are never dealing with a “finished product” (i).

opinion survey, are difficult to drill down to the required level of detail, but broadly you'd expect this kind of sentiment to reflect in more motivated, higher performing and more loyal colleagues, and this coupled with the additional skills they've learned demonstrates the value of the programme.'

Finally, the Halifax students have exemplified the type of learning in which the group does not stifle individuality but promotes creativity and individualism.

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