Chapter 16

Organizing End-User Training: A Case Study of an E-Bank and its Elderly Customers

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ABSTRACT

Introducing information systems into organizations initiates a change in human behaviors, which is often perceived as obtrusive and distracting. End-user training may help manage this challenge by getting the users familiar with the system and its functionality. However, end-user training is not easy, nor self-evident, as shown in this paper. This is problematic, particularly when organization-wide standards for how to provide training are missing or when the group of end-users is two-layered, that is, both the customers and the staff must be trained. In this paper, the authors describe a qualitative case study of how the end-user training on an e-Bank was organized, and how the training was delivered to its elderly customers. The training model by Simonsen and Sein (2004) is utilized and extended to cover the systems development cycle. The authors argue that an approach that integrates the end-user training with the systems development improves organizational implementation. As a result, this paper makes practical suggestions about the issues related to organizing end-user training.

INTRODUCTION

Information systems development is often an outcome of an organizational change that is initiated by rapid advances in technology, widening markets or development of the organization’s operations (Truex et al., 1999). In responding to market challenges, attention must be paid to factors related to both the organizational functions and user behavior. One success factor for organizational implementation is the support and advice provided upon the introduction of a change. In the information system (IS) context, this may take place in the form of user training, which has been
identified as one of the fundamental elements for successful adoption of a new system (Davis & Olson, 1985). Providing training in connection with an organizational change ensures that an organization will be capable of functioning in a new manner. New ways of acting and using information systems need to be learned. User training becomes critical in particular when dealing with the resistance towards new systems (Piderit, 2000).

This is certainly the case with electronic services, which companies and organizations have started to offer more and more. Recently, companies and organizations have started to offer more and more electronic services. There are even banks that operate entirely electronically. Mattila (2001), for one, identified that typical e-bank users are currently well-educated, middle-aged persons with high income. However, as banking services are offered to a growing extent to other groups of customers as well, the potential user groups are becoming more and more diverse. This heterogeneity of users becomes a challenge in requirements elicitation and systems configuration (Tuunanen, 2005; Chiasson & Green, 2007). Furthermore, it is quite likely that those who are not well-equipped to conduct business through the Internet may encounter difficulties. It is an important issue to study to what extent services are truly provided for everyone regardless of age and computing skills.

Oinas-Kukkonen and Hakala (2006) and Oinas-Kukkonen and Mantila (2009) suggest that paying the bills is the most important use of Internet by the elderly, even more important than Web browsing or emailing. Karjaluoto (2002) states that customer advisory services occupy a key position in increasing the popularity of e-banking, while Mattila et al. (2003) suggest that the training of end-users is the major deficit in e-banking. All this emphasizes the need for studying this phenomenon in more detail. However, although several e-banking studies have been undertaken from a number of viewpoints, relatively little attention has been paid to user training at the introduction stage of the system. The significance of such training may be examined from the organizational viewpoint as a part of adopting a new information system into use (Lucas et al., 1990; Smithson & Hirschheim, 1998). As learning new ways of working with an information system depends upon mastery of the system itself, systematic, well-organized user training becomes highly relevant.

This paper provides a qualitative case study on how end-user training has been organized in a bank. In addition to traditional services, the bank also offers its customers electronic services such as checking the balance on/via the Internet and paying bills. These activities, the simplest and the most common actions of a bank, may become difficult if the user group is not technically advanced – as is often the case with elderly customers. In this paper we focus on training and how it has been planned and implemented in connection with e-banking services, and how elderly users have been taken into account. To do this, we will expand and test the framework by Simonsen and Sein (2004) with a process model covering the development phases of e-banking as well.

The paper is structured as follows. The related research on end-user training is summarized. The process model that is developed and adapted for our study is introduced. The case organization and research methods is also described. The phases preceding the actual end-user training are discussed, and the actual end-user training phase is examined.

RELATED RESEARCH AND TRAINING MODELS

Training attempts to ensure that users are capable of using a new information system and acting in the new situation (Eason, 1998). Training also motivates them to use the system (Eason, 1998) provided there is continuity of training until the users have a sufficient degree of familiarity with it. The instructions used in training should be aimed at
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