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**ANALYSIS OF E-LEARNING MATERIALS BENEFITS  
OF COURSE „SELECTED PROBLEMS  
OF FINANCIAL MANAGEMENT”  
FOR DIFFERENT TARGET GROUPS OF USERS**

**1. Introduction**

E-learning is educational method (technology) which study and informational materials are accessible to students via computer.

E-learning as a new educational methodology deserves the attention itself for its dynamical development. Also, it is being a trend for educational institutions at the same time.

Among basic functions of typical e-learning study environment belongs:

- Presentation of study materials;
- Communication and cooperation (among students, between students and tutor);
- Assessments and tasks setting and its easy processing;
- Setting of test and exams and its easy processing;
- Monitoring of study progress and results in course (either by single student or by whole course);
- Planning and controlling of course process;
- Planning and controlling of study plan – performed according to number of courses, years of study, single student or study groups;
- Monitoring of study process (separate courses, one student in more courses, study groups in one course or in more courses);
- Administration and controlling of courses, students and study groups;
- Monitoring of tutor’s performance.

Most of the obtainable environments contain more or less of above named functions. Once the environment contains all of these functions, it becomes highly universal, but also very complicated for its maintenance. In common educational practice, some functions are usually stifled or totally switched of, in accordance with user's needs.

Therefore the high-quality e-learning courses usually come from the theory of adult education, which assumes that students are independent, result oriented, skilled and experienced. Based on these facts, the electronic courses should share the following characteristic:

- Enable to choose the education according to students needs and rate;
- Simply usable control and navigation;
- Accurate educational results which are measurable;
- Interesting and logically structured educational content;
- Educational strategies using the practical examples, case studies, simulations and graphical representation;
- Combination of different educational strategies;
- Possibilities of exercising with suitable feedback from tutor;
- Evaluations which verifies progress in study;
- Possibility of feedback to students.

## **2. E-learning course „Selected Problems of Financial Management”**

An E-learning course called Selected Problems of Financial Management was developed at Department of Finance and Accounting at Technical University of Liberec. This course serves as additional and supportive study material for two-semester subject Financial Controlling. This subject is mandatory for all presence and combined studies students in the fourth year of their master study.

Course is developed under LMS Moodle e-learning environment. This LMS system is becoming more and more popular both among students and e-learning materials developers. The reason for this popularity is its easy stiffness, lucidity, technical modesty and multiplicity of its functions. All of these advantages are underlined by GNU license, due to which is this LMS obtainable for free. Graphic design can be considered for a particular disadvantage as well as somehow difficult saving of video sequences and audio files. Due to the fact that authors were trying to eliminate these disadvantages of Moodle software, the course „Selected Problems of Financial Management” was usefully completed by Flash animations and audio sequences.

The course consists of 11 chapters. Each multimedia frame equals to one chapter. Chapters are logically organized so that students are firstly introduced into the chapter content and to the main key words. The whole text can be opened by a simple mouse click on the appropriate card. After this click the file in PDF format

is displayed. The module called Study Materials, which enable displaying of electronic study materials of all kinds (Word application files, Power Point, Flash, video and audio files, etc.), has been used for displaying of study texts. The feedback – which serves both for students and tutors for ensuring or disproving of skills and knowledge – is performed by tests. Particular tests compose of 10 questions related to the problem analyzed within the chapter. All questions offer three different answers with the only one correct possibility. The numeric tasks are also the part of tests. Moodle enables automatic evaluation and displaying of correct answers to the given questions.

E-learning course „Selected Problems of Financial Management” serves to students already for the second year. During the summer semester of academic year 2006/2007 the survey among students was performed. This survey was intended to answer many questions raised by team of authors. The questions applied for example to effectiveness, benefits of the course and using of the course. Survey should serve also as an instruction for further enlarging or correction of supporting e-learning materials. To ensure the validity of survey outputs, the answers of presence form students were analyzed separately from the answers of combined study form students. The form of written questionnaire was used for the survey. Its result are described and partly supported by graphics further in this article.

### **3. The survey and interpretation of its outputs**

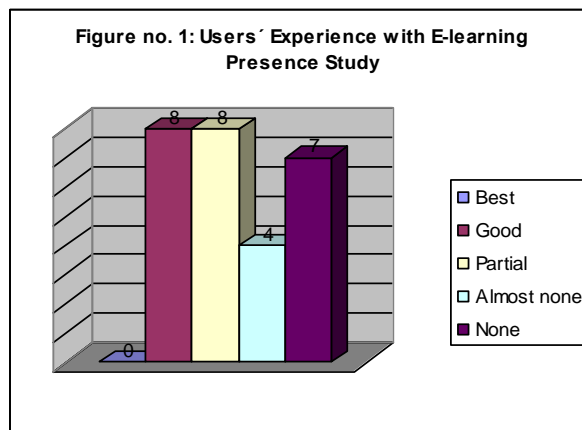
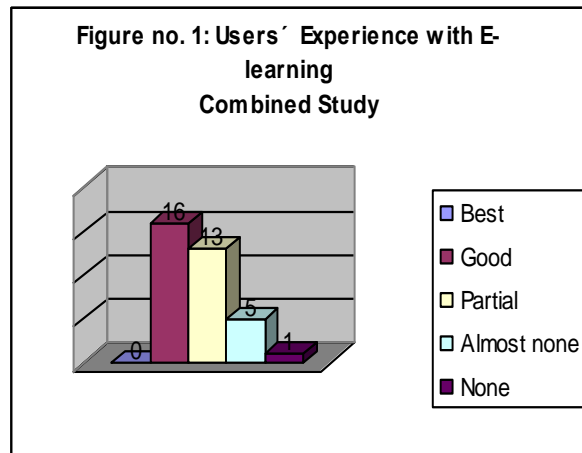
144 students of combined and presence study form were contacted in order to fill out the questionnaire. Many of questionnaires were rejected due to the missing information. Most of these incomplete questionnaires came from group of presence students. Only 63 respondents returned the complete and useful questionnaires.

The questionnaire contained altogether 26 questions, mostly with closed end answer.

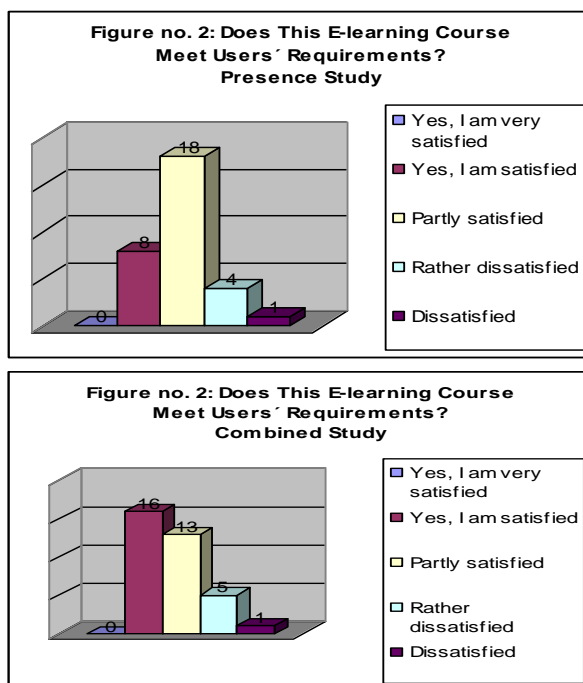
From returned questionnaires resulted that 30% out of 27 presence form students have very good experience with e-learning, 30% out of them are only partly experienced, 15% have almost none experience and 25% do not have any. No one agreed to have the best experience. Responders from combined form of study replied as follows: good experience with e-learning have 44% out of them, partly good experience 36%, 14% do have almost none, the only one responder claimed to have none experience with e-learning at all. Just from this answer definitely result the higher interest in e-learning supportive materials from the side of combine form students.

Information about students' experience with e-learning is of a great importance for authors. It can help to monitor if students already have their own idea about the structure of interactive study instrument and also if students know

what can be offered in comparison to the traditional paper study materials. Students were also asked to fill in their name, eventually the index number in this part of questionnaire. This information was fully voluntary, provided by 32 students altogether. This information served for easier evaluation of study success of students and therefore also a total effectiveness of this e-learning course.



Source: questionnaire self – processing.



Source: questionnaire self – processing.

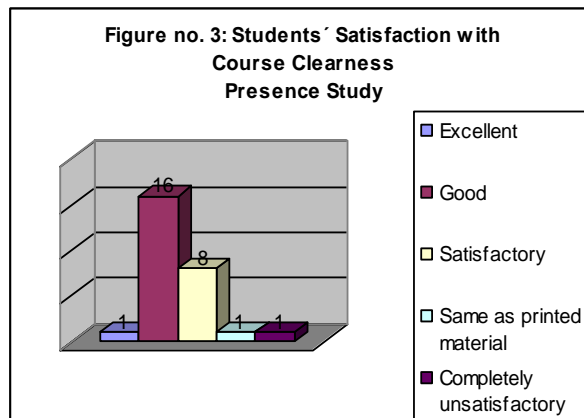
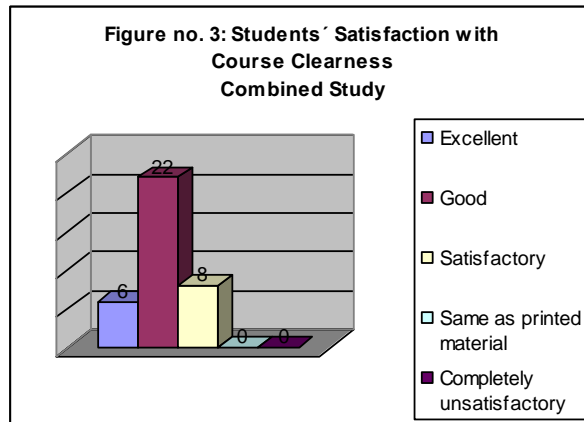
The very important part of survey was to find out the satisfaction or dissatisfaction and general impression of users by this e-learning course.

From the answers to question if the course met users requirements resulted that 25% of informants from the group of presence study are satisfied, 58% of responders are partly satisfied. Dissatisfied were 17% altogether (from which 13% answered to be definitely dissatisfied and 4% more likely dissatisfied). 46% of students in combined study form are satisfied, partly satisfied 37% and definitely or more likely dissatisfied is 17%.

These results presume the high users satisfaction with evaluated e-learning course (see figure 2). Combined study form students are more satisfied and this group also uses this course more often. From this point of view we can put the higher attention to the evaluation made by combined students than to the one made by presence study form students. The dissatisfaction of some students can be caused by fact, that the course does not contain all thematic units, which compose the subject Financial management I and II. The course also does not contain a complete dictionary of key words and also the number of test tasks is low. All of these deficiencies are ready to be removed by authors in the near future.

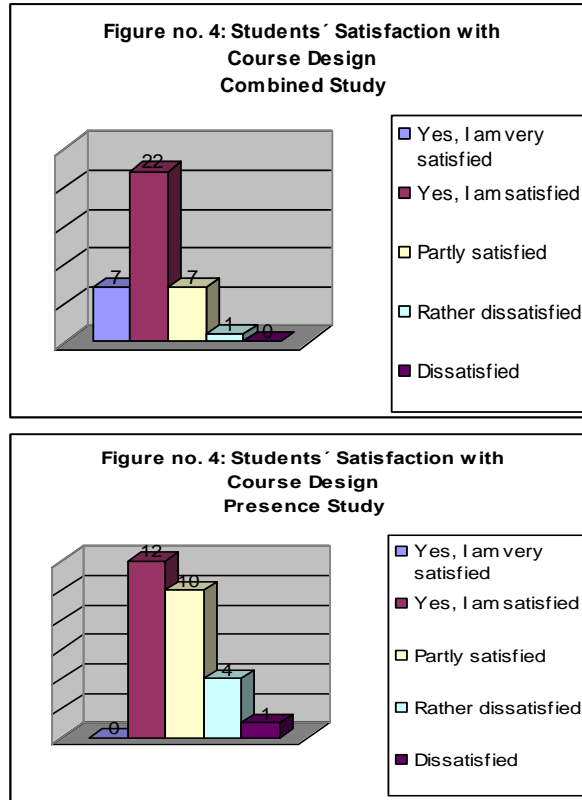
The answers to question concerning the students' satisfaction with basic course structure were very positive at the both groups of students.





Source: questionnaire self – processing.

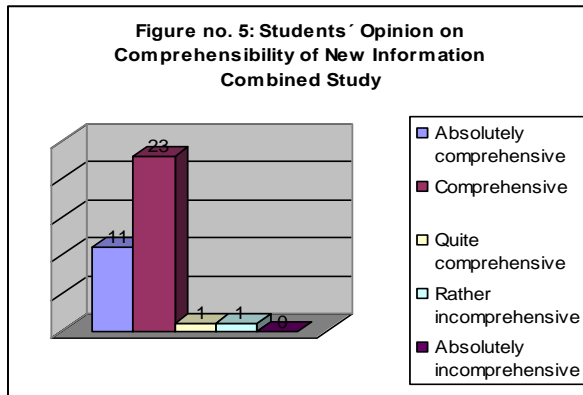
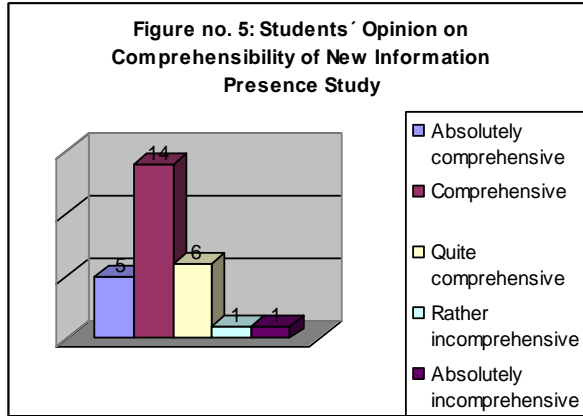
Both in combined and presence study form the responders evaluated the clearness of the course mostly as good. Only one third of responders rank the clearness as satisfactory, which means to be of an average in this case. The other answers were insignificant. From answers to this questions result that the course is very well prepared also from the didactical point of view therefore the user's orientation within the new subject matter is relatively easy also for non-professional information seekers. Analogous to this answer was the evaluation of users comfort in the course.



Source: questionnaire self – processing.

Authors of the course were trying to suggest the interesting and hopefully witty design of the course, which is made up of comfortable calming color, easy control and rich multimedia flash animations. Most of responders, i.e. 44% of presence students and 80% of combined students, are satisfied with the design of the course. Seven of combined form study students marked the course with even the best possible evaluation. No one of presence study form students evaluated this course with the same answer.

Another question was devoted to the comprehensibility of the course in new information interpretation, comprehensibility of questions at the end of each chapter which have to examine the gained knowledge and also the comprehensibility of technical terms and mathematical tasks was investigated. All investigative questions at the end of each chapter have three different possible choices for answer but the only one of them is right.



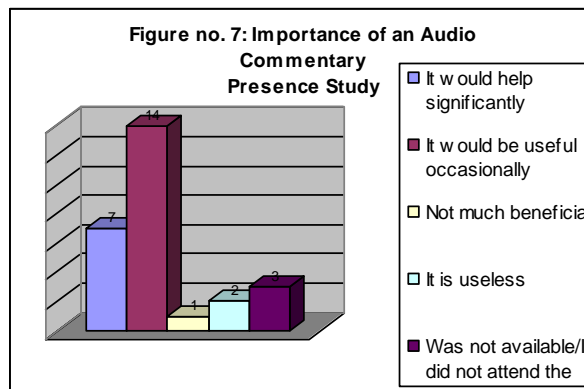
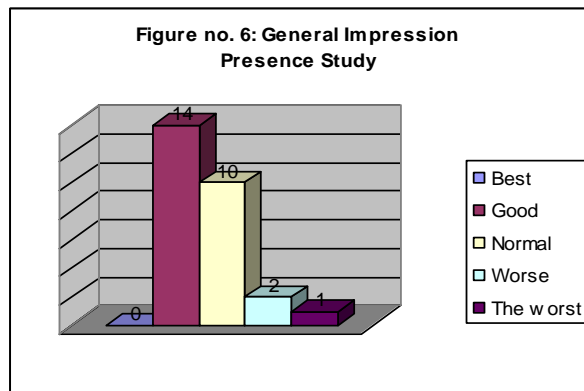
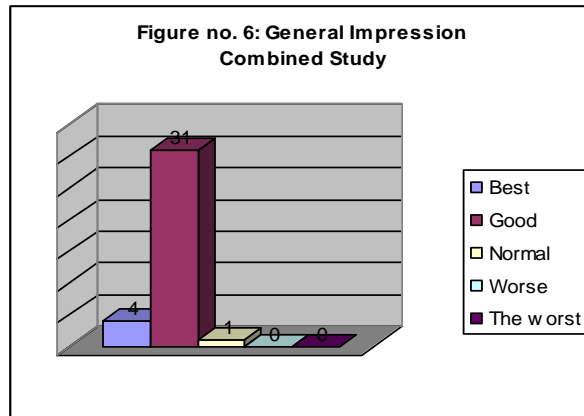
Source: questionnaire self – processing.

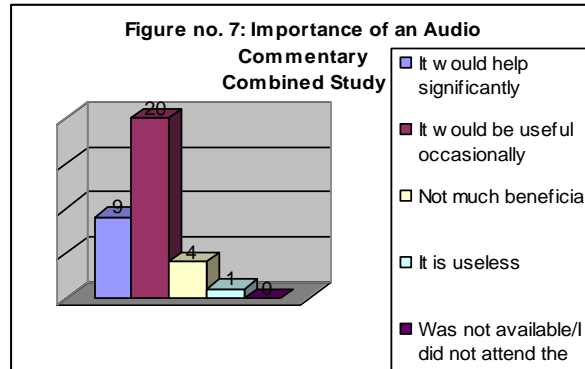
Students' opinion in comprehensibility of new information interpretation uncovered that 95% of combined form students claimed that the course is comprehensive or even definitely comprehensive. Compared to this information, only 70% of presence study form students share the same opinion. This target group also claimed that the course is not comprehensive or only partly comprehensive. The result is very interesting due to the fact that presence form students usually have the higher possibility to gain subject relevant information from many other sources therefore it can be assumed that the new information is quite familiar to them and the evaluation of its comprehensibility could be more positive. Therefore the result is quite surprising in comparison to the group of combined form students who are somehow turned to use the supportive materials.

From the survey also resulted that the number of students did not use the possibility to test their own knowledge by using the test or mathematic tasks. Students who used this possibility claimed that not only questions but also the mathematic

tasks were comprehensive enough.

Another part of the survey was focused on the general rating of the course.





Source: questionnaire self – processing.

From the answers resulted that students of presence study form have more likely neutral or positive attitude to this e-learning course (88%), whereas the target group of combined study form students evaluated the course as being absolutely positive (100% rank between normal and absolutely best).

Just because this e-learning course is not equipped by audio commentary, the authors were interested in users' opinion related to this problem of missing audio commentary. From the survey results that the combine study form students find the audio commentary very useful or at least partly useful (80% voted positively for audio commentary). The presence study form group of students reacted very similarly. In the contrary there were couple responders who consider the audio commentary to be useless. These answers probably results from the possibility to enroll the presence lessons. The positive result can motivate authors to complete the course with this audio commentary in the near future.

As already mentioned in the introduction, the using of e-learning brings many advantages both to students and pedagogues. During the filling up of the survey, responders were offered some of possible „advantages”, which were found useful according to the authors' opinion. The following advantages were offered to responders concretely:

- I can learn whenever I have time;
- E-learning course is independent to the pedagogue's quality of teaching;
- I can adjust the speed of learning;
- I can adjust the content of the course (I can learn what I want to learn);
- It can save my time;
- I can test my knowledge.

Last but not least, student had to specify further advantages, when found appropriate. As for the answer to this question, students were asked to tick what advantages they are familiar with at the scale rated from 1<sup>st</sup> (minimal importance) to

5<sup>th</sup> (maximal importance). They were asked to rate the stress they put on the chosen advantage themselves. The average result – the significance of the rate – applied to the particular advantages is summarized in the following tables.

Table 1. An average significance of particular e-learning advantages

Presence form study	AVERAGE
I can learn whenever I have time	3,00
E-learning course is independent to the pedagogue's quality of teaching	3,23
I can adjust the speed of learning	3,74
I can adjust the content of the course (I can learn what I want to learn)	3,15
It can save my time	3,44
I can test my knowledge	3,46
Combined form study	AVERAGE
I can learn whenever I have time	4,53
E-learning course is independent to the pedagogue's quality of teaching	3,59
I can adjust the speed of learning	4,29
I can adjust the content of the course (I can learn what I want to learn)	3,85
It can save my time	3,56
I can test my knowledge	4,14

Source: questionnaire self – processing.

The fact that the course helps with knowledge testing and therefore saves students' time was stated for the most significant advantage of inquired e-learning course by the group of presence study form students. In the contrary, the group of combined study form students sees the highest benefit of the course in its time flexibility (this advantage was evaluated as the less contributory by the presence students). Nevertheless, what was evaluated being almost the biggest advantage by group of presence students, the other target group considers being of a minor importance. All above named advantages were rated by above average significance by both target groups.

Study materials converted into the e-learning forms however have also its disadvantages. Similarly to the evaluation of advantages, students were offered number of possibilities which should be rated according to the given significance scale. The possible disadvantages were offered as follows:

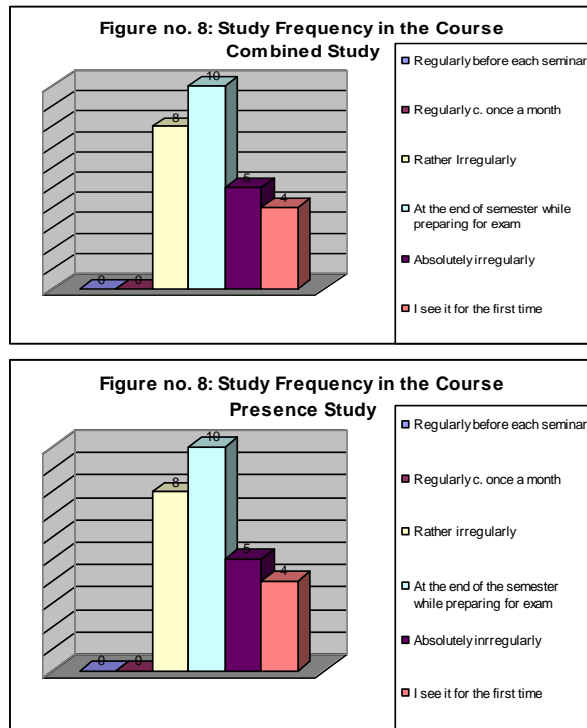
- I cannot motivate myself for self-study;
- I have no possibility to discuss my study problems with teacher or colleagues;
- I miss the face to face contact with teacher.

Table 2. An average significance of particular e-learning advantages

Presence study	Average
I cannot motivate myself for self-study	2,67
I have no possibility to discuss my study problems with teacher or colleagues	2,88
I miss the face to face contact with teacher	2,64
Combined study	Average
I cannot motivate myself for self-study	2,56
I have no possibility to discuss my study problems with teacher or colleagues	3,47
I miss the face to face contact with teacher	3,00

Source: questionnaire self – processing.

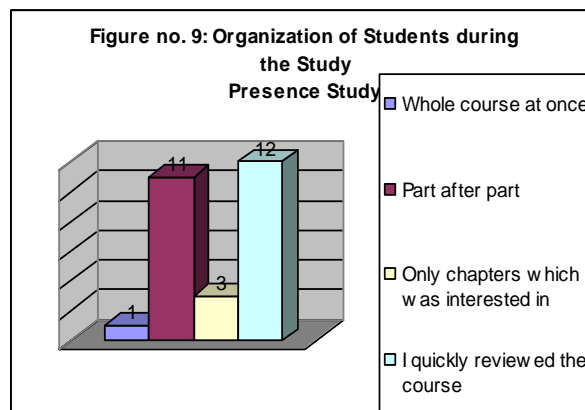
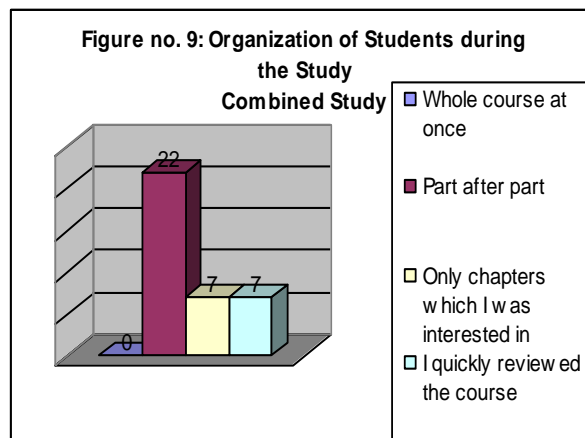
The presence form study as well as combined form study users evaluated the problem that users cannot communicate with teacher or other colleagues to be the biggest disadvantage of this course. The disadvantage of a lowest importance is - according to the evaluation of the combined target group – the motivation problem. Whereas the presence study form group of users is being affected by these disadvantages only partly (under average rating), the group of combined study form is affected by these disadvantages more seriously, according to their choice of answers.



Source: questionnaire self – processing.

The high influence to quality, eventually to advantages or disadvantages of this course is made by organization of the study during the preparation for the seminar or the exam during the semester. The organization of study has also the high influence to the exam results. Therefore the authors included into the survey also the questions related to the continuous work with the course within the semester.

Both groups of responders worked with the course most frequently or more likely randomly at the end of the semester during their preparation for the exam. Compared to the group of combined study form students the group of presence students agreed that their studies were totally irregular or they used the course just once (33% out of all answers).

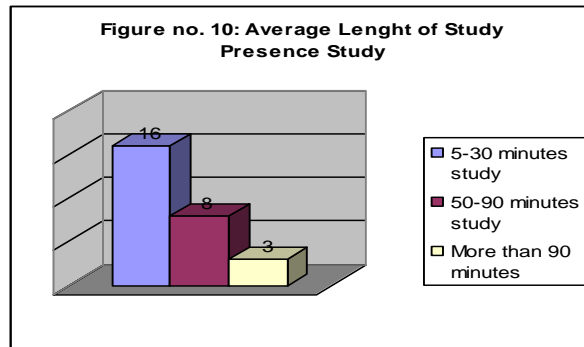
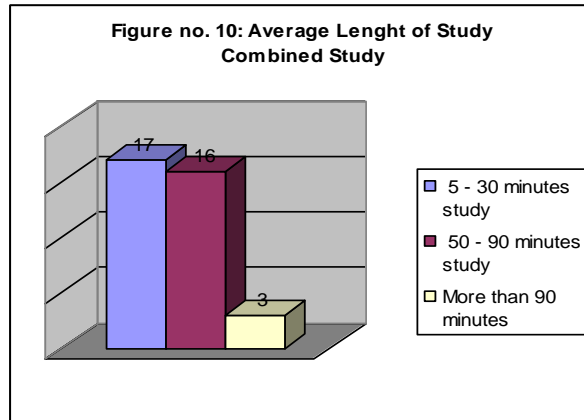


Source: questionnaire self – processing.

From the evaluation of the following question related to the organization of study results that most of users in combined study form studied the course part by



part (61%). In the contrary the presence form study group tends to the fast over-view of the course (44%). From the answers also results, that combined study group had the more serious attitude to the studying therefore it can be presumed that for the course was more effective just for this target group.

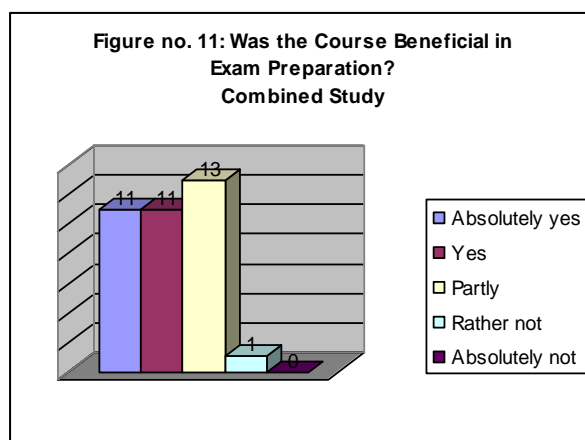
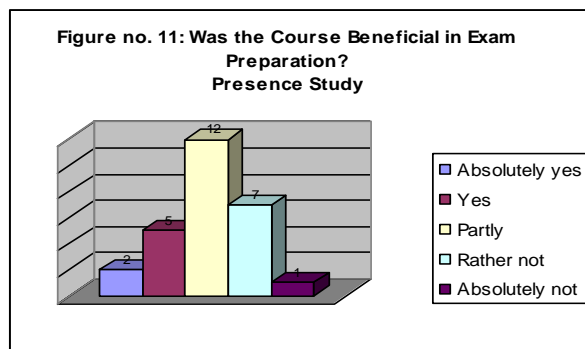


Source: questionnaire self – processing.

The most popular study length was between 5 and 30 minutes. This was mentioned by almost 60% of responders from the presence study group and 47% responders from the combined study group. 44% of users out of this group claimed that they devoted to the study 50-90 minutes. Just only three users from each group stated, that they used to learn more than 90 minutes. These results indicate the lacking study organization which is little bid better in the combined study form group responders.

As was already mentioned, the organization of the study has the very significant influence on the complex study results. The measuring of effectiveness of e-learning study materials is quite difficult. The reason for this difficult effectiveness measurement is that although we know all the study results data, only couple of

responders (32) introduced their name or index number (which makes the classification of course influence to the study results very easy by finding the final exam evaluation). Another reason for difficult effectiveness evaluation is the fact that the study result cannot be properly classified for the instance when the particular student used the course during the preparation for his/her examination and for case the same student missed the course. Due to this reason the authors asked users the question if the course was helpful for their preparation for examination.



Source: questionnaire self – processing.

From the evaluation results that the positive help of the course is more significant for the group of combined study users (61% at the total) while only 26% of presence study form responders share the same opinion. Based on these results it can be presumed that the course had a positive effect to users and therefore it is not useless. Upon these results its further development and improvement should be considered, mostly from its general structure or thematic focus point of view.

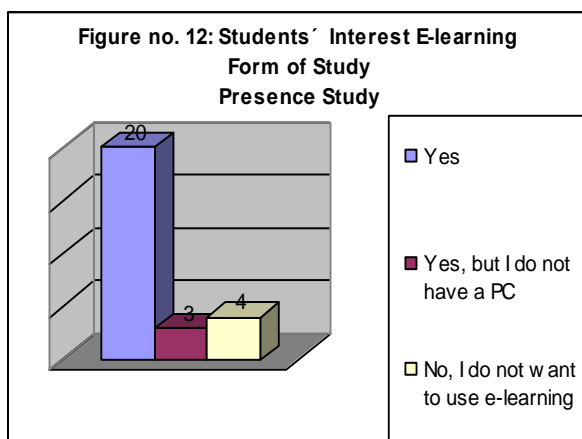
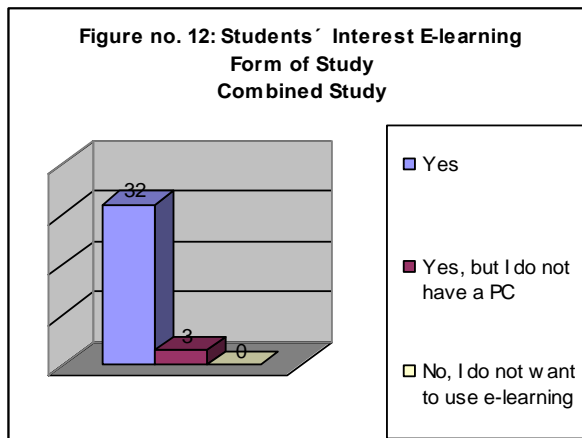
## 4. Conclusion

As from the total return of questionnaires and actual number of 140 users in fourth year presence study form and 60 users in combined study form in academic year 2006/2007 at Faculty of Economic it can be presumed that the students enrolling the combined study form are more willing to the e-learning study materials. This can be probably caused by its easy availability (more available than presence lectures or seminars), any time ready-to-use and easy printability. The problem of low return of completely filled questionnaires within the group of presence study form students and also the problem of lower frequency of using the course can be caused by the fact that this target group would rather use the lectures for studying which are either attended personally or which are gained from colleagues. Therefore this group is not so motivated to use the supportive course as the group of combined study form students. The fact that presence students used the course for the exam preparation less than combined users resulted from the reality that these students were willing to fill out the questionnaire but they were able to fill out only couple of questions with an excuse that they did not use this course to their studies because of different reasons (time reasons, technical reasons, did not know that such a course exists, etc.) These questionnaires were excluded from further evaluation.

Last but not least, it is quite clear that this form of study cannot fully replace the face-to-face contact with tutors however it can bring many benefits, especially to users.

From the outputs of survey also resulted that students are generally satisfied with the course. E-learning course meet their requirements from the basic structure as well as from users comfort, design and general graphic. According to the students' evaluation, the comprehensibility in test and mathematic tasks is also good. Users are further interested in possible completing the course with audio commentary. From the above mentioned conclusions results that students are interested in further using of this e-learning educational course, mostly in the area of test tasks and new chapters. Therefore the authors will try their best to enlarge the course for additional test tasks, chapters and further functions which are parts of mentioned software Moodle.

It can be presumed that the need of use of modern IT technologies – which are essential for using of e-learning - is not an up-to-date problem. Students study ambitions are determining for choosing of the appropriate study method. As results from the figures (see figure 11), both target groups would more or less like to study in continuous education via e-learning method. Therefore the authors try to react to this fact and offer more materials processed under this educational method.



Source: questionnaire self – processing.

As results from the survey, e-learning education as a supplement of classic education is universally beneficial. When the survey is analyzed more in details – from the view of particular target groups of users for this instance – then one of the most significant finding is fact that e-learning course was definitely more beneficial for combined study form users. This fact can be supported by observation that students of combined study form are often missing the face-to-face contact with tutor, which can be partly replaced by more complex e-learning environment compared to classic study materials. Another reason can be already mentioned time flexibility of this course (see the survey results as a reference).

According to the results of the survey, authors should preferably focus themselves on combined study form students because there can be achieved the higher mutual effectiveness.

From the experience with completed questionnaires evaluation results also other conclusions, namely the fact that the survey should be completed by additional questions in order to better meet the requirements for evaluation of the course benefits.

## Literature

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## **ANALIZA KORZYŚCI MATERIAŁÓW KURSU E-LEARNING „WYBRANE PROBLEMY ZARZĄDZANIA FINANSOWEGO DLA RÓŻNYCH GRUP DOCELOWYCH UŻYTKOWNIKÓW”**

### **Streszczenie**

Artykuł dotyczy korzystania z kursu e-learning „Wybrane problemy zarządzania finansowego”, realizowanego przez Wydział Finansów i Rachunkowości w Katedrze Ekonomii Uniwersytetu Technicznego w Libercu. Wprowadzenie jest poświęcone ocenie teoretycznej korzyści z tej dość nowej metody kształcenia. Następny punkt jest skupiony na konkretnym opisie specyficznego charakteru wspomnianego kursu, który jest tematem do zbadania. Trzeci punkt opisuje i analizuje szczegółowo informacje uzyskane z kwestionariusza, który został przeprowadzony podczas letniego semestru akademickiego roku 2006/2007 – w sumie od 63 respondentów. Na podstawie wyższej wiarygodności tej analizy, dane zostały podzielone na dwie określone grupy według formy studiowania. Każda grupa respondentów została przeanalizowana oddzielnie. Kwestionariusz został tematycznie skoncentrowany na obszarze satysfakcji uczestników z kursu, analizie korzyści i wad e-learningu, organizacji studiów i wpływu kursu na rezultaty studiowania. Wniosek z tego artykułu dają wyniki obydwu analizowanych grup docelowych (grupa respondentów obecnej formy studiowania i respondenci połączonej formy studiowania). Rezultaty są porównane ze sobą i ocenione zgodnie z ich efektywnością.