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**DIRECT INSTRUCTION WORKS!
(BENEFITS OF EXPOSITORY E-LEARNING)**

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Knowledge Platform White Paper
January 2009

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Introduction

Learner-centric approach, problem-based learning (PBL) and constructivism seem to be the current buzzwords in E-learning, and the corporate training world. However, not every instructional situation benefits from the use of these methodologies, and there are indeed many situations where the **Direct Instruction (DI) approach** works better.

In this paper, we present an instructional situation that required the application of the DI approach, and the unique **DI model** that we adopted to meet the needs of the situation.

DI Approach: An Overview

“Direct Instruction (DI) is used to describe learning material in which the teacher or expert transmits information directly to learners structuring learning time to reach a clearly defined set of objectives as efficiently as possible.”

Rooted in **behavioral and cognitive** theories, the DI approach propounds that concepts, principles, and ideas be presented in an organized manner in order to facilitate learning. Learning material designed using this approach is organized by the teacher/expert and progresses deductively - from the general to the specific. In short, the DI approach is characterized by the following features:

- Content and learning material is objective-driven
- Information is presented in a highly structured form
- Content is gathered, organized and presented by content experts, thereby creating a well defined body of knowledge

DI Approach: Applicability

While the DI approach may not be exactly appropriate in addressing higher-order thinking skills, there are many instances in which it is the most efficient and effective way to impart learning. The DI approach to designing instruction has been found especially effective in the following situations:

- **Purpose:** When the primary objective **is the learners' mastery of standardized facts, concepts, rules and procedures.**
- **Content:** When the content and available resources are too many, and spread out, with a need to **categorize, structure and translate** it into more learnable form.
- **Audience:** When the learning group to be addressed is a **fairly large size.**

Within the corporate training environment, where it is critical that employees understand basic facts or follow specific procedures, there is great value in direct instruction.

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Some Design Considerations

Having made a case for the DI approach, it is also worth mentioning that when applied to E-Learning, one must be extremely cautious about a few things, as mentioned below.

- Instructional presentations must be clear and well organized
- Learners should know in advance what they are about to learn
- Likely misinterpretations must be ruled out
- The material should facilitate generalizations

Instructional Situation

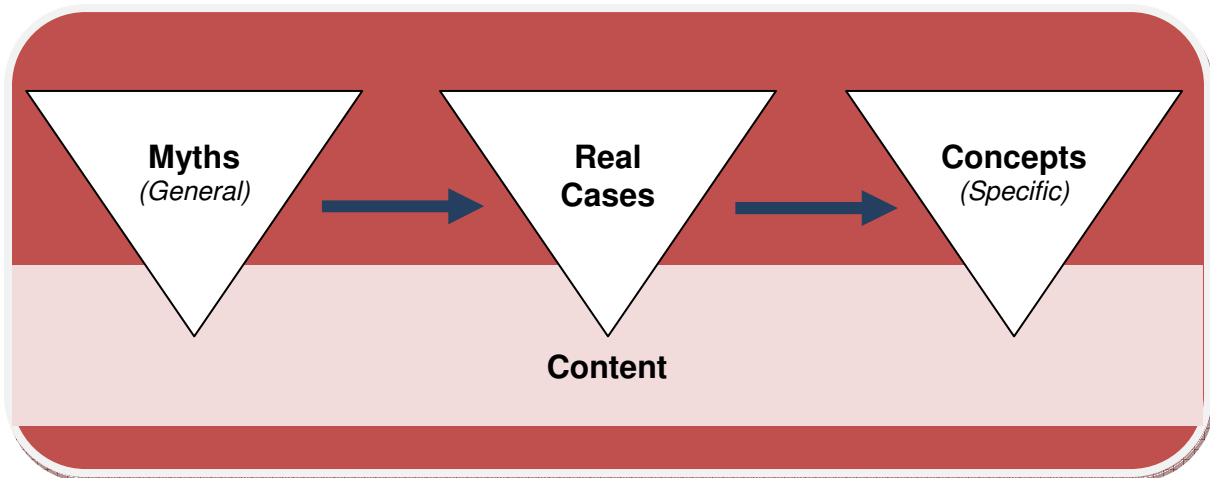
Consider a situation in which **all employees** in a financial institution both senior and junior, need to be made aware about **Fraud in Financial Institutions** with specific focus on the following:

- Discover that some common views about fraud are incorrect
- Understand “new knowledge” in the light of “real cases”
- Develop an accurate understanding of the concepts related to fraud

The situation demands that the basic concepts about fraud be presented to a relatively large audience; and there exists a vast body of content that needs to be organized and presented to learners – in short, this situation meets most of the criteria for adopting the DI approach.

Instructional Solution Using the DI Approach

Keeping the key objectives in mind, we designed an E-learning course for this instructional situation. The course on Fraud Awareness was organized into three clear sections (as depicted below).



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1. Discover that some common views about fraud are incorrect: Myths Page
2. Understand “new knowledge” in the light of “real cases”: Case Study
3. Develop an accurate understanding of the concepts related to fraud: Concept Pages

The purpose of each section was to address a specific instructional goal as explained below.

1. Discover that some common views about fraud are incorrect: Myths Page

Optimal learning generally occurs when there is a potential fit between the learners’ schemas (current knowledge) and the material to be learned. Keeping this in mind, each module begins with addressing the **common misconceptions** that employees have about fraud.

This strategy also works as an **Advance Organizer --- David Ausubel’s** most famous contribution to cognitive educational psychology. By functioning as introduction to the concepts that will follow later in the module, it acts as a conceptual bridge between new material and the learners’ current knowledge.

The screenshot displays the 'Anti Fraud Module' interface. At the top, there is a green header with 'Anti Fraud Module' and 'HELP' and 'CLOSE' buttons. Below the header, the title 'Fraudster Profile & Fraud Triangle' is visible. The main content area is titled '1 Some Fraud Perceptions' and features a corkboard with three pinned notes:

- Top-left note: 'Fraud is committed only by criminals.' (Illustrated with a man in a suit holding a briefcase).
- Top-right note: 'Problem employees are more likely to commit fraud.' (Illustrated with a woman in a yellow headscarf holding a folder).
- Bottom note: 'He can't be a fraudster. He is a valued client. Banks jostle to do business with him.' (Illustrated with a man in a suit looking distressed).

To the right of the corkboard is a text box with a magnifying glass icon, containing the following text:

A lot of us may hold the opinion that well respected, experienced, hard-working employees will rarely commit fraud. And of course, suave, articulate and valued clients too cannot be suspected of being fraudsters. But, how much of this is true? Let's go through this module, Fraud Triangle & Fraudster Profile, and find out.

At the bottom of the interface, there is a green footer with the 'knowledge platform' logo and navigation controls, including a '6 of 8' indicator.

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2. Understand “new knowledge” in the light of “real cases”: Case Study

A few real-life cases on fraud follow the myths. This is done to help learners **confront the myth with contrary experience**. This initiates a cognitive conflict in the mind of the learner, who will then attempt to resolve the conflict and consequently revise the misconception.

The screenshot displays a software interface for an "Anti Fraud Module". At the top, there is a green header bar with the text "Anti Fraud Module" and two buttons labeled "HELP" and "CLOSE". Below the header, the main content area is titled "Fraudster Profile & Fraud Triangle". Underneath, there is a sub-section "2 A Few Cases" with three case cards: "Case 1", "Case 2", and "Case 3". "Case 3" is highlighted in green. The main content area features a newspaper clipping titled "The Newspaper" with the headline "From Desperation to Addiction!". The clipping contains two columns of text. The left column describes McKinley as an honors graduate and CPA who worked as CFO in a bank, manipulating journal entries. The right column describes how he covered losses through a private investment, began manipulating a bank correspondent account, and was eventually caught and sentenced to prison. A source link is provided at the bottom of the clipping: <http://www.aicpa.org/PUBS/JOFA/feb2001/wells.htm>. At the bottom of the interface, there is a green footer bar with the "knowledge platform" logo on the left and navigation controls (back, forward, and page number "6 of 8") on the right.

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3. Develop an accurate understanding of the concepts related to fraud: Concept Pages

Fraud-related concepts are next presented as a natural progression from the misconceptions and real-life cases. Each concept that is presented reinforces that the prior knowledge that learners had about fraud is a myth and helps revise learners' prior understanding.

Anti Fraud Module [HELP] [CLOSE]

Introduction to Fraud

3 Who Commits Fraud?

Fraud is committed only by criminals.

As you saw in the cases covered on the previous page, fraud can be committed by an external party or internally by an employee. It may also be committed as collusion between an employee and an outsider.

- Internal**
Did you know that inside jobs account for 50 to 70% of bank fraud? Internal fraud takes place in a variety of forms, mostly employees involved in fraudulent activities, such as stealing from a customer account.
- External**
Banks are especially susceptible to external frauds. External fraud can be perpetrated by customers (even valued ones), vendors, dealers or even complete strangers.
- Collusion**
Did you know that inside jobs account for 50 to 70% of bank fraud? Internal fraud takes place in a variety of forms, mostly employees involved in fraudulent activities, such as stealing from a customer account.

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Anti Fraud Module [HELP] [CLOSE]

Introduction to Fraud

4 Fraudster Profile

Problem employees are more likely to commit fraud.

A fraudster is seldom apparent and is skilled at deceptive charms. You must remember that an internal fraudster often exhibits the characteristics of a model employee and is rarely a problem employee. Experience has shown that internal fraudsters often have some common attributes.

Click on each numbered tag to learn about them.

- 1
- 2
- 3
- 4
- 5
- 6

Intelligent and inquisitive

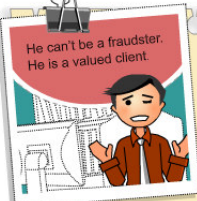
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Anti Fraud Module HELP CLOSE

Introduction to Fraud

5 External Fraudster

He can't be a fraudster.
He is a valued client.



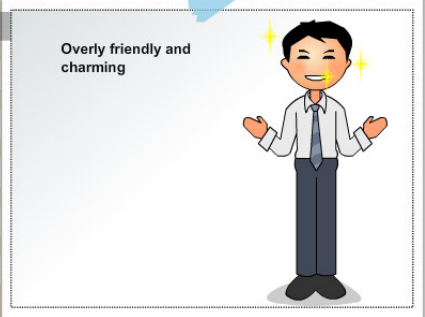
As you saw, internal fraudsters appear to be model employees. In the case of the external fraudster, a fraudster is often a valued client.

External fraudsters often have the following attributes

Click on each numbered tag to learn about them.

- 1
- 2
- 3
- 4
- 5
- 6

Overly friendly and charming



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Anti Fraud Module HELP CLOSE

Introduction to Fraud

6 The Fraud Triangle

Fraud is committed only by criminals.



Take a moment to reflect on the cases covered earlier and the people who committed fraud. **Rusnak, McKinley and Andrew** were not considered criminals. So, why then did these people commit fraud?

The reasons for committing fraud are effectively captured in a framework that is popularly known as the **fraud triangle**. According to this framework, three elements lead a person to commit fraud, regardless of the person's experience in the organization or position in society.

Let us learn more about these elements.



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Conclusion

To conclude, one must reiterate that the DI approach, though not the “*flavor of the month*” does have certain merits and advantages. In this paper, we looked at an instructional situation that will most definitely benefit through such an approach.

However, it is also important to mention that this approach should be used with care and caution especially in E-Learning. Here are some factors that you should keep in mind to ensure that the learning material that you design using the DI approach is effective.

- Ensure that the concept or topic can be rendered well using the DI approach.
- Create a clear structure for presenting information
- Help the learners know what is coming - provide an advance organizer - what they will be learning, and in what order.
- Use supplementary materials such as cases and stories, where possible.

About the Author

Purnima has been working as the Head of Knowledge Platform’s instructional design function for the past five years. She has almost 12 years of experience in the field of computer-based training and instructional design. In addition, she has also designed and delivered many classroom training programs in Instructional Design.

Purnima has also written papers on instructional design and performance improvement, which have been published and presented in forums such as International Society of Performance Improvement (ISPI), American Society of Training and Development (ASTD) and Brandon Hall.

About Knowledge Platform

Knowledge Platform is one of Asia-Pacific’s leading instructional design, e-learning content development and learning technology solutions companies. Established in early 2000, Knowledge Platform has offices in Singapore, Tokyo, Delhi and Islamabad. By providing services such as E-Learning Content, Instructional Design, Training Solutions, and E-Learning Technology Solutions, Knowledge Platform helps its clients to increase their learning efficiency. Knowledge Platform has a rapidly growing, blue chip enterprise, banking, educational, and government sector client base.

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