

# Understanding and Working with Learning Styles

## Course Assignment Margaret Ferguson

### Introduction

Moving staff from a “transaction-based culture” to a “service and sales culture” is a top priority at INTEGRIS Credit Union. A significant portion of the 2008 training budget is dedicated to this initiative and Jenny Lewis of Lewco Consulting Inc. has been retained to design and deliver a sales training program to all staff. Part of Jenny’s plan is to facilitate a workshop for staff trainers, who, in turn, will lead the rest of the staff using *Sales In-Branch Activities*. I will be one of the staff trainers, and I’ve had previous experience facilitating these Activities. By choosing Option 2: Evaluate an Existing Activity as my assignment, I have an opportunity to examine the lesson design. Should the analysis reveal weaknesses there is still time to incorporate changes.

### Part I: Recognizing Learning Styles

Learning is a process we go through when we have a problem to solve, or when we encounter a new situation. Herasymowych and Senko explain that during this process we are forced to move from a state of “knowing” to an uncomfortable state where we “do not know”. When we are successful in learning what we set out to learn, we return to our preferred state of “knowing”. Although the process is cyclical, and we refer to “learning cycles”, it is important to understand that once we have gone through a learning cycle we are in a different place in terms of what we know or think or can do. And we keep learning! A spiral more accurately depicts this continuing movement whereas a closed circle conveys the misconception that learning is static.

Herasymowych and Senko’s model of the Learning Cycle depicts what is taking place in this spiral of learning: gathering, analyzing, making sense of data, making plans and decisions and taking action. But there is much more. A line boldly divides the Learning Cycle in half, signifying that as we learn there is movement occurring between **action** and **reflection**. These terms are defined by the researchers as follows: (p.29)

- Reflection: In this state, people spend time thinking, rather than acting.
- Action: In this state, people spend time acting, rather than thinking.

In addition, as we move through the Learning Cycle, between active and reflective states, we exhibit certain behaviours. Herasymowych and Senko explain that there are four learning orientations operating in the Learning Cycle and “each learning orientation in the Learning Cycle leads to the next, thus creating a circular dynamic” (p. 27). This is fascinating because the behaviours give us clues not only about our preferred ways of learning but also about areas in the learning cycle where we, as learners, may find it difficult.

The following chart contains a brief description of each style, summarizing information contained in pages 32-35 of Herasymowych and Senko’s Course Design Guide as well as information presented in class.

Learning Orientation	Characteristics	Thinking Style
Reflective	A good listener, has difficulty bringing closure, wants to consider options and data, is tolerant, asks questions to obtain more data. This tendency to want more information before taking action can be interpreted as <b>procrastination</b> .	<b>Critical analysis</b> , after asking “what?” questions, proceeds to verify the accuracy and validity of the data. <b>Systems thinking</b> , considers the parts of the system and the whole but not necessarily the relationships between them.
Theoretical	Articulate, able to synthesize complex ideas into simple models, sceptical, often questioning statements made to ensure they are based on a solid theoretical foundation. Others may interpret such behaviour as being <b>arrogant</b> .	<b>Systems thinking</b> , can deconstruct the big picture and figure out relationships between the parts and the system as a whole. Wants to know “why?” <b>Creative thinking</b> , meaning innovative, able to improve on what has been done before, generate ideas.
Practical	Able to plan and take action, make decisions. Needs relevance. “How” is this going to work? Busy and outspoken. Confident and often called <b>opinionated</b> by others.	<b>Creative thinking</b> , focusing on different ways of doing things. <b>Strategic thinking</b> , making decisions as to what course of action to take.
Active	Has faith it will all work out. Verbal, fun, centre of attention. Will try anything once. Has trouble taking the time to think. Can appear impatient and <b>impulsive</b> .	<b>Action thinking</b> , meaning the thinking takes place while acting, so very rapid, quick. <b>Creative thinking</b> , which in this case is inventive, coming up with original ideas.

## Learning Style Profile

The *Learning Styles Questionnaire*, developed by Honey and Mumford, was completed in class and each participant arrived at a “learning style profile that illustrated how we learn, make decisions and solve problems.” The profile is shaped like a “kite” (p.36). I appear to have a double-dominant learning style profile with a very strong score in the reflective orientation, a strong score in the theoretical, moderate in the practical and low in the active orientation.

The Reflector orientation definitely fits me and I almost think I have a single dominance! In class I took longer to complete the activities, wanting to know everything. I was quiet in class and some might conclude I wasn’t participating, but my mind was racing. I prefer to listen carefully to the questions and comments of others and to then incorporate everything into the private conversation I’m having with myself. I appreciate group work because others come out with insights and questions that do not occur to me. I like structure and enjoyed the interactive lectures.

I also concede that I am very low to low in the Activist orientation. All of the blockages listed on page 18 of Honey and Mumford’s *Capitalizing on Your Learning Style* apply to me. It is the scores in the Theorist and Pragmatist orientations that confuse me. While validating the results and studying the descriptions and shortcuts, I felt I should have scored higher as a Pragmatist than a Theorist. I seek practical activities rather than engage in thought about theories or models. I usually try to apply what I’ve learned.

Therefore, true to my Reflector orientation, I can see there is a need for more data! The information contained in Section 8 of the Course Design Guide, specifically page 171, is worthwhile exploring. I have not yet had time to follow the instructions put forth but I suspect I fall into the category of wishing I behaved in the way suggested by the statement.

I need to develop the Activist orientation and to be cognizant of how I react under stress. My learning profile under stress reveals a moderate Activist and a strong Pragmatist. My scores dropped significantly in the Reflector orientation and somewhat in the Theorist orientation. I don’t really want much data and information, and where time is of the essence I act. Often this does not work out well for me which partly explains my fear of taking risks.

## Part 2: Evaluate an Existing Activity

I have chosen to evaluate a lesson designed by Jenny Lewis, entitled *Using Features and Benefits*. The short time frame available for training staff, at least on a regular basis, affects the lesson design so although a new concept is being introduced, it can't be fully developed in the allotted 35-45 minutes. Jenny, a proponent of accelerated learning principles, knows this. Therefore the design of the entire program is relevant and will be discussed later. This lesson, *Using Features and Benefits*, is the sixth activity in the introductory section of the program.

Learning sales skills is important for anyone in a credit union who has direct contact with members or clients. The financial services industry is highly competitive and there is always a bank just around the corner offering similar products and services, perhaps at better rates. The key to survival is to attract and build relationships with members/clients and, in so doing, to provide exemplary service. To do this staff need to know the distinguishing *features* of all our products and services but it is equally important that they learn to speak to members/clients in *benefit* language. To converse with members/clients in a way that addresses the unspoken question "What's in it for me?" requires considerable skill and practice.

The learning outcome of this activity is to learn how to link benefits to match the product and service features of a specific member/client need. The lesson concludes with an opportunity to apply this skill on the job.

Staff readily accept the importance of knowing the features of our products and services. It is the concept that the value or benefit of a product must be demonstrated *before* features are even discussed that requires a shift in thinking. In a transaction-based culture, it is assumed the member/client knows what he or she wants or needs. The "uncovering of needs" adds complexity to the job because it requires good questioning and listening skills.

Perspectives towards selling vary. It is common for staff handling deposits to resist sales training based on their perceptions as a customer: they equate sales with being pushy. However, within the large group there are more than just tellers: there are insurance agents, lending officers, financial planners, administrative and accounting staff, and so on. Some, like the

insurance agents and financial planners, are comfortable with sales. Therefore these different perspectives need to come out in large group discussions.

What *theme* permeates this sales training program? If the rationale for embarking on an extensive sales-training program is that knowing how to sell is no longer optional in today's highly competitive financial industry, the theme is that "you are actually delivering high quality service when you are able to match the appropriate product and service with what the individual member needs".

The lessons, also called Activities, have to be carefully layered so that attitudes and perceptions of our service-oriented staff become accepting of a move to sales. Also, it is imperative that staff transfer this learning to their work.

The following chart summarizes the prior learning that has taken place, and therefore sets the context for the lesson analysis.

Activity 1: Kick-off Session	Discuss employee opinions about sales and service.
Activity 2: First Impressions	Apply rapport-building behaviours and practice using member/client names.
Activity 3: Recognizing Opportunities	Recognize verbal and non-verbal opportunities and link to credit union products and services.
Activity 4: Acting on Opportunities	Open discussions about sales opportunities in a non-threatening way.
Activity 5: Developing a Questioning Repertoire	Develop a repertoire of questions to help uncover hidden needs.
Activity 6: Using Features and Benefits	State the features and benefits of products to satisfy members'/clients' needs.

The specific concepts that one needs to know for Activity 6 relate to:

- classifying financial needs into four broad categories: safety/security needs, need for income; need for financing; need for convenience
- asking effective questions to determine needs
- knowing the difference between a product feature and a statement describing the benefit of the product.

### Activity 6: Using Features and Benefits

**Learning objective:** to practice linking features and benefits to satisfy a specific member/client need.

**References:** *Sales In-Branch Activities, Using Features and Benefits*, Section 1: Activity 6, Lewco Consulting Inc., 2003

**Participant Handouts:** Linking F&Bs to Needs (p.12) Writing Activity (pp.13-16), Personal Action Plan (p.17)

**Materials:** flipchart

**Time for Entire Lesson:** 35-45 minutes

Activity Description	Time Facilitator Notes	Element	Orientation
<p><b>Ask participants</b> the following questions and acknowledge responses:  <i>What is the difference between a feature and a benefit?</i>  <i>Why do we need to state the benefits to members?</i>  <i>How do we connect features with benefits in a statement?</i></p> <p><b>Make the following points:</b>  <b>Feature:</b> describes a characteristic of a product or service.  <b>Benefit:</b> explains the value of a specific feature to a member/client</p> <p>Members first need to see how they will benefit from something before they are ready to fully understand how a product or service works.</p> <p>We use linking phrases e.g. RRSP contributions are tax sheltered (feature) <b>which means you</b> pay less tax on your earned income (benefit).</p>	<p>5 minutes</p> <p>Display flipchart page with definitions of feature, benefit.</p> <p>Display flipchart page with examples of common phrases used to link features and benefits.</p>	<p>Element #4 Examine</p> <p>(Reviewing previous concepts)</p>	<p>Theoretical</p>
<p><b>Putting it all together.</b>  <b>Distribute</b> handout of model (a triangle) showing how benefits and features must link to confirmed needs.  <b>Discuss</b>, with participants, the example stated on the handout:  <i>Confirmed Need:</i> to save money for a down payment on a new home.</p>	<p>5-10 minutes</p> <p>Display the triangular model on the flipchart.</p>	<p>Element #4 Examine</p> <p>(continued, now introducing new concept)</p>	<p>Theoretical</p>

<p><i>Feature:</i> “I suggest we look at investing your savings for one year in a term deposit at ___%.”</p> <p><i>Linking phrase:</i> “this way you will”</p> <p><i>Benefit:</i> “earn more interest than if your money remains in a savings account and you’ll have a larger down payment available when you need it.”</p> <p><b>Ask</b> participants to share more examples.</p>	<p>Confirmed need</p>  <p>Benefit</p> <p>Product Feature</p>		
<p><b>Writing Activity</b></p> <p><b>Ask</b> participants to practice what they’ve learned in a written activity.</p> <p>Instructions:</p> <ol style="list-style-type: none"> <li>1. Place yourselves in teams of 2-3 and make sure you have a mix of experience in each team.</li> <li>2. Each team will work with two needs (assign).</li> <li>3. Take 10 minutes to complete.</li> </ol> <p><b>Confirmed Financial Needs</b></p> <p>#1 <i>You are interested in discussing a way to finance a new car.</i></p> <p>#2 <i>You’re getting married in a few months, and you want to open up a joint account so you can both use it for your expenses, is that correct?</i></p> <p>#3 <i>You’re interested in reducing the service charges on your chequing account. Is that what you want to do today?</i></p> <p>#4 <i>Congratulations on starting your own business! You want to open up an account just for your business, is that correct?</i></p> <p><b>Confirmed Insurance Needs</b></p> <p>#1 <i>Because of recent robberies in your neighbourhood, you want to take a look at increasing your homeowner insurance.</i></p> <p>#2 <i>Because you were recently caught stranded on the road, you want to consider emergency road service.</i></p>	<p>10-15 minutes</p> <p>In assigning needs, note that 4 are financial needs, 2 are insurance. If possible, have insurance staff working on insurance needs, financial on financial needs.</p>	<p>Element #1 Connect</p>	<p>Active</p>

<p><b>Share</b> responses in large group.</p> <p><b>Wrap up</b> by reviewing the key concept (understanding how benefit statements connect features and benefits to member needs).</p> <p>Distribute Personal Action Plans (to be completed before leaving the session if possible).</p>	<p>10 minutes</p> <p>5 minutes</p>	<p>Element #3 Integrate</p>	<p>Reflective</p>
<p><b>Personal Action Plan</b> <b>Ask</b> participants to list on the sheet 5 specific measurable goals “of how you plan to use benefit statements this week at work”.</p> <p><b>Explain</b> that the participant’s supervisor will review these goals and will “see how you’re doing during the week”.</p>		<p>Element #8 Use</p>	<p>Active</p>

**Analysis**

The *Sales In-Branch Activities* use accelerated learning (A.L.) principles and instructional design methodology. It struck me that there are many similarities between A.L. beliefs and those underlying our course design system (see list on p. 24, Course Guide). However the A.L. design methodology, according to Dave Meier’s *The Accelerated Learning Handbook*, uses only four components: preparation, presentation, practice and performance. It was interesting to discover how this methodology incorporated the 8 elements of design.

A modified version of the “lesson plan” handed out in class was used to analyze Activity 6: *Using Features and Benefits*. Each lesson follows the same basic format. Because there is at least a week between lessons, each Activity begins with a review (5-10 minutes). Then a new concept is introduced, taking 15-20 minutes. As a result, a significant portion of this already short lesson is aimed at those with a theoretical learning orientation. Then the main exercise is introduced. The exercises aren’t always as “dry” as this one; writing activities appeal more to those with a reflective learning orientation. Sometimes, though, the lesson incorporates games and role playing exercises which are preferred by those with active learning orientations.

Because review plays such an important role in preparing participants for learning the new concept, deliberate use of the Review Strategy as described on page 144 of the Course Design Guide is recommended. For example, use of the 60-45-30 review strategy at the beginning and use of the insight strategy at the end would effectively involve every participant in reflecting on what he or she has learned.

Design element 3 – integrate- occurs in group discussions. This is where learners get a change to articulate their views and assumptions and where feedback is obtained from others. Not enough time is available in this lesson to effectively learn from others. The lesson does incorporate groups of 2 or 3 in small groups, or teams, which works well because time is limited. It is the large group segment that needs fine-tuning because that is where diverse views and perspectives about sales will surface. In my experience, with groups of up to 20 participants, only a couple of questions or examples can be discussed in the allotted time, which is frustrating because there are many more experiences that could be shared.

This lesson includes both action and reflection but provides little for the practical learning orientation. Because the written activity entails “applying” what has been learned in the interactive lecture, I originally classified it as Element 6. In the accelerated learning design system, it is the “practice” phase, which comes before “performing” on the job. After some thought, I do not think it fits the definition of Element 6 and have concluded this writing exercise is actually Element 1, a new experience which is connected to what has been previously learned. Therefore my main suggestion for improvement in this lesson would be to follow-up the written activity with another lesson. The follow-up lesson would focus on Element 6 and conclude with a more extensive large group discussion. More classroom practice is needed to develop the skill.

After referring to The Small Group Strategy outlined on page 145 of the Course Design I’d suggest forming groups of 4-6 for this purpose, grouping staff according to role: Member Service Representatives, Financial Service Representatives, Financial Service Officers, Financial Planners, Insurance Agents, and Accounting/Administration. Each participant develops four benefit statements that he or she can use on the job. These benefit statements are then shared within the group and modifications made, depending on the feedback (see Examples of Element

6, Section 2 Design Guide, p. 58). This would help staff feel more comfortable in using benefit statements on the job because they are working with scenarios they actually encounter. The size of the group enables each person to prepare for many more possible interactions with members.

The Personal Action Plans are a great idea. In my experience they were viewed as optional and were not taken seriously by supervisors and managers. A few staff members were motivated to practice the skills but many weren't. This is a perfect example of how learning will not transfer to the job or the real world unless you move through the Learning Cycle. Some improvements in lesson design are recommended, but effective coaching by supervisors and managers "on the job" – Element 8- is absolutely critical when we launch the program in 2008.

## **Conclusion**

This assignment proved to me that learning is hard work. I thought I understood concepts covered in class, yet discovered I knew very little once I tackled the assignment. It has taken me quite awhile to synthesize the information and at this point I know a lot more but am also conscious of how much I don't know! I'm caught somewhere in the spiral of learning and the wheel needs to spin some more.

The more I know about learning orientations and thinking styles, the more I am convinced that a systematic approach to facilitating and designing learning activities is what I need as an adult educator. I've only touched the surface in being able to understand and use the strategies and templates. However I am more prepared to evaluate training proposals submitted by external consultants in terms of their design for whole learning and thinking. My employer also benefitted from the time I took to analyze these lessons before they are introduced to staff.

In addition, the concepts we learned in this course are invaluable to me as a facilitator. My role is to teach to the Learning Cycle. I will pay particular attention, when facilitating, to those with more active learning orientations and work on my weakness in bringing closure to sessions and to papers! Personally, I gained insights into my behaviour; for example, my tendency to over-plan and my reluctance to act in case I fail. And, it was quite a shock to discover that I have a low disposition to learn and need a "significant other" to encourage me.

All in all, one of the best courses I have ever taken. Thank you Marilyn!

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