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Review Article

Curriculum: An Instructional Design Work-Shop for Banking and Cash Handling Procedures in Small Business Units-7-Eleven Stores

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Abstract: A curriculum is a plan of learning. Known information of the learning process and the development of the individual has a bearing on how the curriculum is shaped. This instructional design workshop was developed for use in 7-Eleven Inc. stores and was first submitted to Fischler College of Education, Nova Southeastern University, U.S.A in partial completion of my degree in higher education. After reviewing the literature, the model for the work-shop was developed through the instructional model of Morrison et al (2004) with consideration of Cohen (2005) concepts and the curriculum design model was that of Drakes (1993 which closely resembles the model used at 7-Eleven Inc. at the corporate level. Appendix A Shows Morrison and colleague's instructional model and Appendix B: shows the curriculum model of 7-Eleven and that of Drakes. In the work-shop Banking and Cash handling procedures are emphasized as well as the topics to be covered. The culture of the individuals being trained is important because it affects the methods of instruction. The evaluation which could either be summative or formative is important. Formative evaluation will be done through try outs and summative evaluation at the end of the period. The needs analysis or problem for the work-shop is mentioned as the need to upgrade the banking procedure at 7-Eleven Stores. The goals and objectives of the work-shop are mentioned as well as the instruction and learner outcomes.
Keywords: Banking, curriculum, instructional design model, evaluation, formative, learner outcomes, Cash handling, revision, topics, summative.

INTRODUCTION

Taba (1962) suggested that a curriculum is a plan of learning, and what is known about the learning process and the development of the individual has a bearing on the shaping of the curriculum. Diamond (1989) reported that a decision to create or redesign a course should not be taken lightly since it will require committing a great deal of time and effort. He also emphasized that entering this activity will affect the professional careers of trainers (faculty) involved. Diamond (1989) suggested that before a project is begun four factors must be taken into account. These are: (a) How important is the project to the institution? (b) How will others receive the project? (c) Whether the necessary support is available? And (d) if the necessary faculty (trainer) commitment will be made.

Diamond (1989) reported that while most models for course design identify a formal needs assessment as their first step this is not where the project begins. He reiterated that a systematic needs assessment accomplishes two things. These are (a) it identifies the problem in specific terms and (b) nit generates specific information that will be needed in the design phase of the project.

Pratt (1980) reported that a systematic approach to curriculum aims at improving design of learning situations. Pratt (1980) also emphasized that for complex activities such as education, design can make five specific contributions. These are, (a) design focuses on goals, and this involves the specification of purposes which is a necessary first step in design. Explicit statement of goals helps to ensure that goals are worthwhile and that they are clearly understood by the participants. (b) Design increases the probability of success; potential problems can be anticipated and costly delays prevented. In an unplanned operation, managers have to respond to criticism by making decisions on the basis of expediency, thus critic rather than management will control the operation and will either slow down its progress or subvert the entire operation to different goals. (c) Time and effort is economized and improved by design; poor alternatives can be eliminated before they are implemented. Planning is more likely than ad hoc

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decision making to reveal the best routes to the objectives. (d) Design facilitates communication and coordination of projects- Actions can be synchronized and sequenced to make the best use of time and resources. Competition among groups and individuals pursuing independent goals is reduced. (e) Design reduces stress- This is true for teaching which a stressful activity is. Pratt (1980) suggested that that the above practical functions have made design the hallmark of the profession and distinguishes them from pure science.

A significant aspect in the development of any curriculum must be the consideration of the learner, types of learning to be involved and the learning styles. Cohen (2005) reported that the adult learner is ready to learn when there is a need to know something to perform more efficiently at some task in some aspect of life. He also emphasized that the adult learner is primarily internally motivated. Gagne' (1974) described learning as a process of which certain kinds of living organisms are capable. Gagne' (1970) reported that there are eight types of learning. In the instructional workshop only three of these will be utilized. These are concept learning, rule learning and problem solving.

In curriculum planning learning theory implies that educators must place emphasis on intuition, feeling, sensing, and imagination, in addition to the tradition skills of analysis, reasoning and sequential problem solving. Funder standing (2005) suggested that teachers (trainers) should design their instructional methods to connect all four learning styles using various combinations of experience, reflection, conceptualization and experimentation. It stated that instructors can introduce a wide variety of experimental elements into the classroom, such as sound, music, visuals, movement, experience and even talking. Funder standing (2005) emphasized that teachers should employ a variety of assessment techniques, focusing on the development of the "whole brain" capacity and each of the different learning styles.

The culture of the individuals affect curriculum planning and design models. Teahouse (1967) argued that the primary value of education is the development of individuality and creativity in relation to culture. At 7-Eleven Inc. the majority of employees are from Asia and other third world countries, and as a result the instruction is geared towards lecturing, hands on, and question and answer discussions of which they are accustomed.

Instructional Design Model for the Workshop

The instructional design model used to develop the workshop is that typical instructional model developed by Morrison *et al (2004),* - Appendix A. This model consists of six phases. These are: (a) topic, which deals with the subject matter or content, (b) objectives (goals) – characterizes the reasons for teaching the course. (c) instruction- states the delivery method of the course content (syllabus) to the learner (trainee). (D) Evaluation-determines how the students (trainees) will be tested for knowledge content. This could be summative evaluation, or formative evaluation or both. (e) revision- deals with how the course content will be re- emphasized to the students (trainee) to insure understanding.

Cohen (2005) reported that there are six general phases to an instructional design model. These are analysis, objectives, evaluation, instruction, implementation and revision. According to Cohen (2005) the analysis aspect of an instructional design model can further be subdivided into (a) needs analysis, (b) task analysis and (c) learner analysis. Morrison et al (2004) reported that in designing an instructional design process the designer must first identify a problem, and the objectives for instruction. Morrison et el (2004) reported that they six categories of content. These categories are facts, concepts, principles, procedures, interpersonal skills and attitudes. Facts are associations that learners recall; concepts are categories learners use to classify similar things or events; principles and rules are relationships between two concepts, such as metal (iron) expands when heated; procedures are sequential steps a learner must follow to accomplish a task; interpersonal skills describe spoken and nonverbal communications, and attitudes are predispositions we have towards an object, such as wearing safety goggles when using mechanical equipment.

The curriculum design model that was used to develop this work-shop is that of 7- Eleven Inc. which closely resembles that of Drakes (1993) Transdisciplinary model (Appendix B). The Banking aspect of this conceptual frame work (objectives) was used to develop the work-shop. The duration of the work-shop will be five hours with a lunch break and other mini breaks.

The Instructional Design Workshop

The rational for using the Morrison et al (2004) instructional design model is its easiness in application and delivery. The topic for this work-shop is Banking. The needs analysis or problem is that there should be an improvement and upgrading of the Banking procedure in 7-Eleven Inc., the author's former work setting. The task analysis is the application of the learned banking procedures through formative evaluation (try outs) and summative evaluation (at the end of the work shop) by using the information obtained from the work- shop. The learners in this situation are adults who are self-motivated because they obtain skills for the future. The goals (objectives) of the work-shop are:

(a) To teach Managers and Assistant Managers to prepare a Banking report.
(b) How to accurately account for money in the safe.
(c) The correct banking procedure for the delivery of money to the bank.

(d) How to keep accurate records of the monies deposited.
(e) Cash handling

The instruction or learner outcomes involves:

(a) The appropriate time to take money from the safe.
(b) The counting of the money.
(c) How to package the money for delivery to the bank.
(d) When to and when not to deliver money to the banking teller.
(e) How to get change from the bank.

The implementation of the project involves doing the exercise correctly during try outs under the supervision of trainers (managers). This implementation period will be six weeks. The work-shop is for trainers (managers). Cooperative learning is encouraged with managers and their assistants have conversations with one another about the new procedures.

The correct time to take money from the safe is during slow periods when there are not many customers in the store. The money should be taken from the safe as quickly as possible and the counting process initiated in the office. When counting the money the combine totals for all three shifts must be equal the amount of money in the safe. For the new safes first shift should not be allowed to drop until the safe is cleared. However, if drops are made, this should be subtracted from the total in the safe. Safe totals for each shift should be verified using the stick method.

When packaging money for delivery to the bank, the single dollar notes should be parceled in fifty dollar packets where possible. The five dollar notes in one hundred dollar packets, the twenty dollar notes should be in one thousand dollar packets, and the one hundred dollar notes and the fifty dollar notes should remain separate. Dollar coins should be deposited as quickly as possible instead of being role-over for days in the cash drawer. A written account should be kept of the amount of one dollar notes, five dollar notes, ten dollar notes, twenty dollar notes, fifty dollar notes and one hundred notes deposited. This information is also on the deposit slip, but because the copies of the deposit slips are not returned immediately from the bank, a written account is appropriate.

Money should be delivered to the bank in daylight hours. This should be done through banks deposit box. However, if the commercial teller is not busy money may be delivered to him/her directly. When change is required for the safe it is advisable to drop the deposit through the banks depository and proceed to the commercial teller for change. To purchase money first shift drops should be used.

When banking transactions are being conducted all identifying materials, clothes etc. showing that you are a 7-Eleven Inc. employee should be discarded. Employees depositing money and conducting banking transactions should use different routes to the bank and make deposits at different times. They should not be routine.

At this work-shop the learning types reported by Gagne'(1970) will be utilized. The three major learning types for this work-shop are concept learning, rule learning, and problem solving. During the work-shop trainers (managers) will use monopoly money to conceptualize the packaging of dollar notes, and a bank deposit slip will be used to illustrate the process. This hands on information will expose trainers (managers) to the rules and concepts. Problem solving involves adequate handling of the lottery sales and money order sales in the back office as well as the sales counter. As a cash handling measure the maximum amount of money in the cash drawer should be eighty dollars instead of the present thirty dollars.

Revision of the goals and instruction would be done through question-and-answer discussion before trainers (managers) leave the work-shop and follow up at the store or unit level. Formative evaluation will be done at the store level with try-outs and summative evaluation will be done after the work-shop with managers (trainers) carrying out the process in a timely manner.

SUMMARY/CONCLUSION

The instructional design model used to design this work-shop is that of Morrison et al (2004) with consideration to the general procedures of Cohen (2005). The rationale for using this model is its concise and simplicity of approach and easiness of implementation and application to 7-Eleven Inc. situation. The topic of the instructional work-shop was banking and the goals (objectives) and learner outcomes (instruction) were applied as were necessary for the cash handling and banking process of 7-Eleven Inc. The instructional work-shop was developed primarily for the work- setting of 7-eleven Inc. at the store or unit level (the author's former work place).

Three learning types from Gagne' (1970) methods were utilized in the work-shop. These are concept learning, rule learning, and problem solving. The curriculum design model used for this work-shop is Drakes (1993) transdisciplinary model which closely resembles the 7-Eleven Inc. model.

The revision of goals (objectives) and instruction for the work-shop will be done through question-and-answer discussion at the end of the work-shop. Follow up will be done at the store level as formative evaluation. Summative evaluation at the end of the work-shop will be done with managers (trainers) completing the process in a timely manner.

Although this work shop was designed for implementation at 7-Eleven Stores it can be used by small business units such as restaurants, small retail outlets etc. This work-shop could be very useful in small developing countries for small and medium size businesses.

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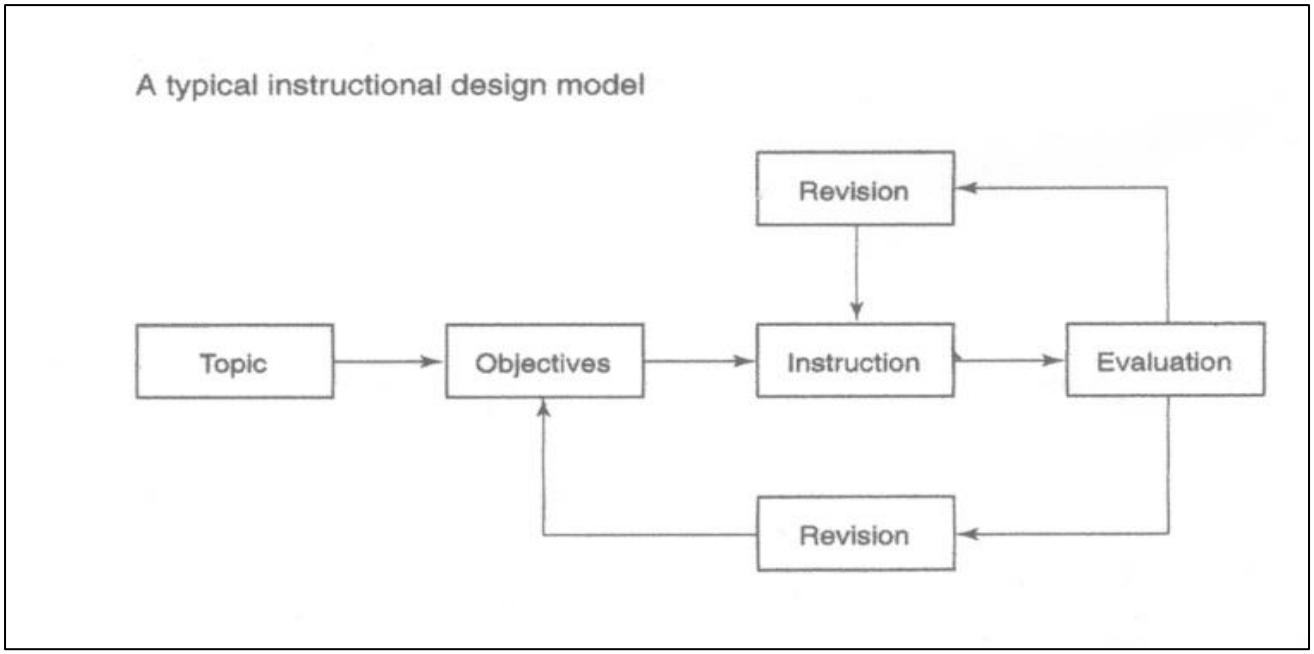
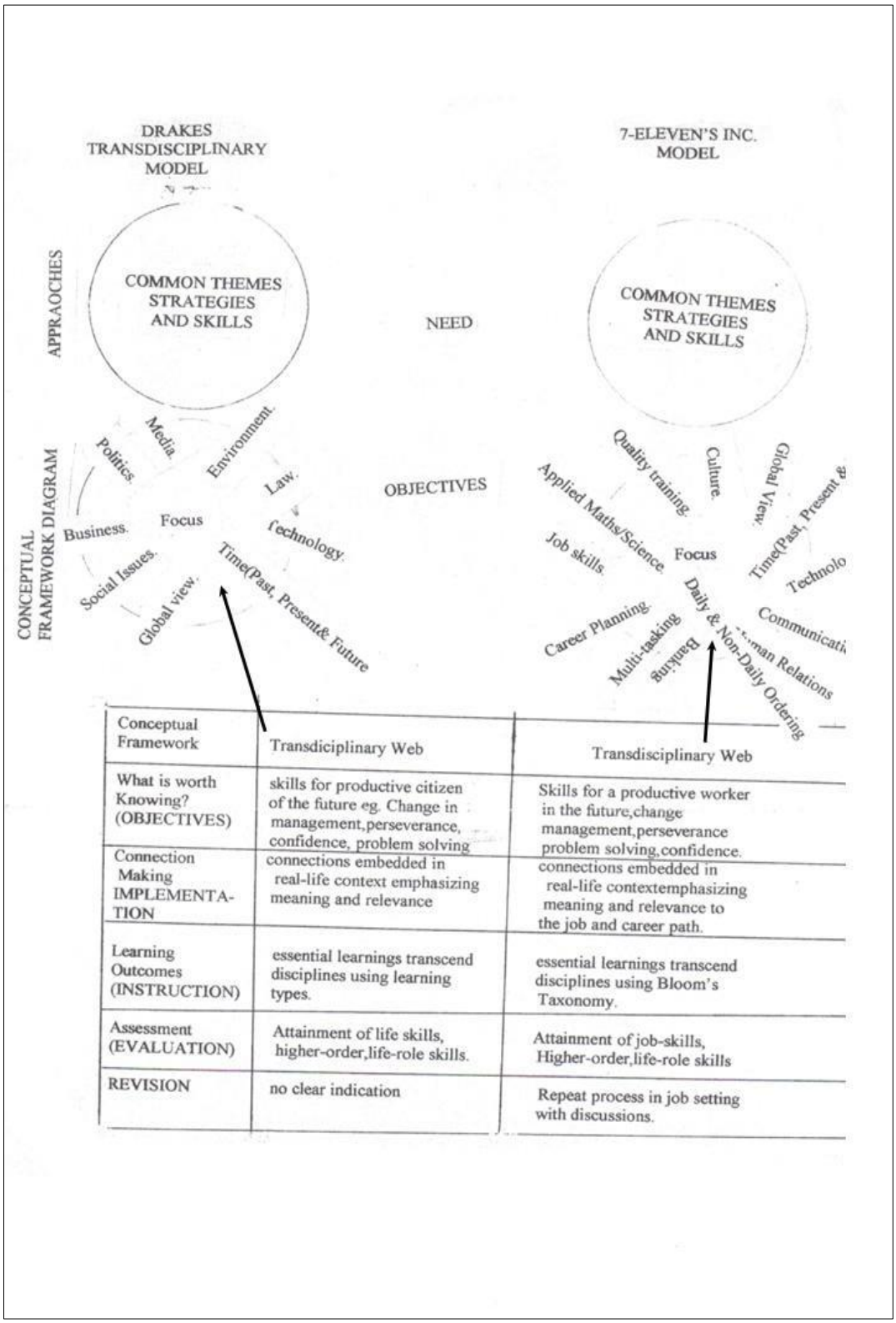
Appendix A



An instructional design model after Morrison, *et al.* (2004)

Appendix B



Conceptual Framework	Transdiciplinary Web	Transdisciplinary Web
What is worth Knowing? (OBJECTIVES)	skills for productive citizen of the future eg. Change in management,perseverance, confidence, problem solving	Skills for a productive worker in the future,change management,perseverance problem solving,confidence.
Connection Making IMPLEMENTA-TION	connections embedded in real-life context emphasizing meaning and relevance	connections embedded in real-life contextemphasizing meaning and relevance to the job and career path.
Learning Outcomes (INSTRUCTION)	essential learnings transcend disciplines using learning types.	essential learnings transcend disciplines using Bloom's Taxonomy.
Assessment (EVALUATION)	Attainment of life skills, higher-order,life-role skills.	Attainment of job-skills, Higher-order,life-role skills
REVISION	no clear indication	Repeat process in job setting with discussions.

Drake's (1993) Transdisiplinary curriculum model as compared to 7-Eleven's model