

Enhancing Organizational Efficiency Through Blended Learning: A Case Study of the Development Lending Sector Instructional Manual Training

Erik Jason Roque M. Estrada, Development Bank of the Philippines, Philippines

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Abstract

This study examines the efficacy of a blended learning approach in enhancing organizational efficiency within the Development Lending Sector (DLS) of the Development Bank of the Philippines (DBP). Focusing on the implementation of the DLS Instructional Manual on Administrative and HR-related Matters, the research analyzes the training program's design, delivery, and outcomes. Utilizing Kirkpatrick's Evaluation Model (Levels 1 and 2), the study assesses participant reactions and learning outcomes, identifying a 47% improvement in knowledge retention from pre- to post-tests. The training addressed critical administrative and HR processes, including recruitment, procurement, and travel-related documentation, aiming to standardize procedures and reduce audit exceptions. Findings indicate that the blended learning model, combining asynchronous and synchronous sessions, effectively improved participants' understanding and application of standardized processes. Recommendations include revising specific manual chapters and enhancing coordination with regional units to further streamline operations.

Keywords: blended learning, adult education, knowledge retention, instructional manual

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Introduction

The Development Bank of the Philippines underwent a reorganization in 2018 following the approved implementation plan of the Governance Commission on GOCCs (GCG). This reorganization led to the creation of the Development Lending Sector. Within this structure, the Development Lending Support's Administrative Unit was designated to serve as the Sector's Human Resources business partner.

The reorganization resulted in the creation of seven (7) Lending Groups—two (2) based at the Head Office in Makati City and five (5) distributed across Luzon, Visayas, and Mindanao.

With the implementation of the new organizational structure, adjustments in administrative processes also followed. During this transition, instances of miscommunication, lapses in document control, misalignment of ideas, and errors in details were observed.

The initiative emerged during the COVID-19 pandemic, a period that significantly transformed workplace operations and accelerated the adoption of digital and flexible learning strategies across organizations. With restrictions on face-to-face interactions and the shift toward remote and hybrid work arrangements, the Bank recognized the need for a sustainable training approach that would ensure continuity in administrative operations while maintaining employee safety and accessibility to learning resources.

To address these challenges, the training program adopted a blended learning approach, combining virtual learning sessions, digital instructional materials, and limited in-person engagements when necessary. This approach enabled Technical Assistants, Executive Assistants, and Administrative Support Staff from various offices and lending centers to participate effectively despite geographical and operational constraints. The blended learning modality also promoted self-paced learning, wider dissemination of policies and procedures, and continuous knowledge reinforcement through accessible reference materials.

The Administrative Unit of the Development Lending Support Department proposed the development of an instructional manual to standardize processes and address recurring issues. The manual would be introduced to counterparts in the Head Office and Regional Offices through a dedicated training program.

The proposal was approved by the members of the Senior Management which includes the President and Chief Executive Officer of the Bank.

This paper explores how the DLS Instructional Manual and its blended learning implementation contributed to improved organizational efficiency by addressing recurring operational concerns such as the bypassing of administrative units, limited familiarity with institutional policies, and inconsistencies in document processing and administrative procedures. Furthermore, it highlights how the integration of flexible learning strategies during the pandemic strengthened administrative coordination, standardized practices across offices, and supported organizational resilience in a rapidly changing work environment.

Research Objectives

1. To evaluate the effectiveness of the blended learning approach in delivering the DLS Instructional Manual training.
2. To assess participant learning outcomes using Kirkpatrick's Evaluation Model.
3. To identify areas for improvement in the DLS Instructional Manual and its cascading process.

Literature Review

Blended Learning in Organizational Training

Blended learning, combining asynchronous and synchronous methods, has been widely adopted to enhance flexibility and engagement in professional training (Graham, 2006). Studies show it improves knowledge retention and application compared to traditional methods (Bonk & Graham, 2012).

Kirkpatrick's Evaluation Model

Kirkpatrick's model evaluates training effectiveness across four levels: Reaction, Learning, Behavior, and Results (Kirkpatrick & Kirkpatrick, 2016). This study focuses on Levels 1 (Reaction) and 2 (Learning), assessing participant satisfaction and knowledge gains.

Standardization in HR and Administrative Processes

Standardized processes reduce errors and enhance efficiency in organizations (Hammer & Champy, 2009). In banking, clear guidelines for HR and administrative tasks are critical to compliance and operational success (Davenport, 1993).

Adult Learning Theories

Adult education principles, particularly andragogy, emphasize that adult learners are self-directed, draw on life experiences, and prefer problem-centered approaches to learning (Knowles, 1980). In blended learning environments for organizational training, these principles are crucial for designing programs that accommodate working adults' needs for flexibility and immediate applicability (Ausburn, 2004). Research highlights that blended models balance online autonomy with interactive sessions, fostering higher engagement and retention among adult learners (Conceição & Lehman, 2013). For instance, a position paper on blended learning in adult education underscores the benefits of integrating digital tools with face-to-face elements to support literacy and skill development in professional contexts (AlphaPlus, 2020). Additionally, studies on corporate adult learners show that asynchronous components allow for self-paced progression, while synchronous interactions address experiential sharing, leading to more effective training outcomes (Bawa, 2016). This aligns with the current study's use of blended methods to enhance practical knowledge in HR and administrative processes.

Adult Education in the Philippines

Adult education in the Philippines has evolved through distinct historical phases, beginning with informal, family-based instruction in pre-colonial times focused on vocational skills and household chores. During the Spanish colonial period, education was primarily religious and

limited, while the American era introduced formal systems emphasizing self-government and English language skills. The Commonwealth period (1935–1942) marked a significant emphasis on vocational and adult education, promoting nationalism and formal adult programs. Post-independence, non-formal education expanded through initiatives like the Bureau of Alternative Learning System (ALS) under the Department of Education, providing literacy and skills training for out-of-school adults. Legal foundations, including the 1987 Constitution and acts promoting literacy, support these efforts.

In higher education, creating and maintaining adult education programs involves contextual factors such as institutional mandates and personal motivations, with strategic management and policy support from agencies like CHED essential for sustainability.

Challenges include skills mismatches, limited funding, and the need for industry alignment to enhance employability. For indigenous peoples, adult education faces discrimination and a lack of culturally relevant programs, with NGOs and churches often leading community-based initiatives. Indigenous communities, comprising 8.7% to 20% of the population, encounter systemic barriers rooted in historical marginalization and neo-colonial educational structures, leading to low literacy rates, high dropout rates, absenteeism, and repetition. Geographic isolation in remote areas exacerbates access issues, with inadequate infrastructure, underfunded schools, and a shortage of teachers trained in culturally sensitive pedagogies. Linguistic barriers persist, as many indigenous languages are not incorporated into curricula dominated by Tagalog or English, hindering comprehension and engagement. Poverty and sociocultural marginalization further compound these challenges, often resulting in limited participation in educational planning and a lack of culture-based materials, vocational training, but implementation for indigenous adults is hampered by the need for indigenized curricula and responsive teaching methods. During the COVID-19 pandemic, shifts to modular and distance learning amplified difficulties, particularly for indigenous learners lacking resources for online modalities. Gender disparities and geographic disadvantages intersect, with indigenous women facing additional barriers to education and economic opportunities. Despite initiatives like the Indigenous Peoples Education (IPEd) Framework and the Indigenous Peoples' Rights Act (IPRA) of 1997, persistent gaps in culturally sustaining pedagogy and community involvement underscore the need for more inclusive policies. Recent studies emphasize the role of stakeholder support and the integration of indigenous knowledge systems to overcome alienation and foster rootedness in education. In professional sectors like banking, blended learning can adapt to these challenges by incorporating flexible, community-oriented approaches that respect cultural contexts and promote lifelong learning. Cultural norms, such as collectivism, influence participation in lifelong learning, particularly in professional sectors like banking. Blended learning in this context supports flexible, problem-centered training that aligns with andragogical principles, addressing workforce needs in organizations like DBP.

Research Methodology

The study employed a qualitative research design utilizing a quasi-experimental pre-test and post-test approach.

For evaluation, Kirkpatrick Model was applied, specifically focusing on the Reaction and Learning levels.

Training Design and Implementation

The program was implemented through a blended learning approach with two components. The first is the asynchronous session or Read and Learn Series wherein participants were provided with advance reading materials on Bank Circulars related on Administrative and HR-related Matters and other relevant government issued Circulars and notices/advisories. The pre-session reading materials were shared via One Drive.

Upon reading and understanding the Read and Learn materials, participants were required to submit an Acknowledgement & Certification signed by their respective supervisors. They were also required to take the 41-item pre-test on the six chapters of the DLS Instructional Manual on Administrative and HR-related Matters.

The second component is the synchronous session which was conducted via MS Teams. A total of fifty-five (55) Technical Assistants, Executive Assistants and Administrative Support Staff attended the 3-day webinar. The six chapters of the DLS Instructional Manual were divided into three sessions with two chapters per session.

Figure 1

Summary of Instructional Manual Chapters With Corresponding Description

Chapter	Title	Brief Description
1	Recruitment and Promotion	Outlines policies and procedures for hiring, selection, appointment, and career advancement of personnel within the Development Lending Sector, ensuring merit-based and transparent staffing processes.
2	Learning and Development	Covers training, capacity-building programs, and professional development initiatives aimed at enhancing employee competencies and improving organizational performance.
3	Travel Documents	Provides guidelines for official travel approvals, travel documentation requirements, reimbursement procedures, and compliance with government travel regulations.
4	Administrative Issuances	Details the preparation, approval, dissemination, and implementation of internal policies, memoranda, and other official directives within the organization.
5	Procurement Matters	Defines procedures for procurement of goods and services, including bidding processes, supplier selection, budget alignment, and compliance with procurement laws and regulations.
6	Other Administrative Matters	Covers miscellaneous administrative policies not included in other sections, such as records management, office protocols, and general operational guidelines.

Below were the training materials utilized for the synchronous sessions:

1. Webinar presentation slides
2. Sample templates and forms
3. Pre-tests (multiple choice and True or False)
4. Post-tests (multiple choice and True or False)

Results

Training Evaluation

Speaker Effectiveness

The resource speakers from Development Lending Support Department Admin Team were evaluated using a Likert scale (5—Outstanding, 4—Very Good, 3—Good, 2—Fair, 1—Poor) to assess the lecture. Below are the obtained ratings of the speakers:

Figure 2

Summary of Ratings for Speaker Effectiveness

Speaker	Session 1			Session 2		Session 3		
	Recruitment and Promotion (n=55)		Learning and Development (n=55)	Travel-related Documents (n=55)	Administrative Issuances (n=55)	Procurement (n=55)		Other Matters (n=55)
	Speaker 1	Speaker 2	Speaker 3	Speaker 1		Speaker 1	Speaker 2	Speaker 3
Rating	4.18	3.78	4.07	4.19		4.26	4.16	4.18

Based on the responses, speakers received a rating ranging from 3.78 to 4.26. This is an adjectival equivalent indicative of a Very Good, except for Recruitment and Promotion which only obtained Good, discussion of the objectives, coverage of the subject, clarification of points and motivating learning.

Attendees signified that the speakers were knowledgeable on topics. Although there were suggestions to speak in a moderate pace. Resource Speakers tried their best to accommodate and address questions raised by participants and were open to suggestions and recommendations provided by both the attendees and the SMEs present.

Module Effectiveness

All the Chapters obtained a module of rating of above 4 which proves that its contents are timely and relevant to the job performance of the attendees. Below are the modules' rating per session.

Figure 3

Summary of Ratings for Module Effectiveness

Module	Recruitment and Promotion, Learning and Development	Travel-related Documents, Administrative Issuances	Procurement and Other Admin Matters
Effectiveness Rating (Scale: 1 to 5)	4.15 (Very Good)	4.31 (Very Good)	4.33 (Very Good)

The session proved to be an effective venue to clarify processes and to raise pressing concerns and queries related to practical experience in handling administrative and HR-related transactions in their own Bank Units.

The section below covers the responses and feedback of attendees on the six chapters of the DLS Instructional Manual.

Chapter 1: Recruitment and Promotion

Based on the response of the attendees, the module walked them through the step-by-step guide in hiring and promotion. Participants noted that the session highlighted the documentary requirements and provided guidelines and key factors that will hasten and make the referral/endorsement process. The process flow included in the manual were appreciated by participants. One response mentioned: “Clarification of process flows is appreciated because I am able to grasp understanding of the steps that are needed to be taken. This shall help me process hiring, and trainings efficiently and effectively in the future.”

Through the pointers and clarifications shared during the session, attendees think that they will be able to screen, evaluate properly and process applications within TAT. To summarize, the Technical Assistants/Executive Assistants/Administrative Support Staff realized the importance of their role and how the completeness of documents will avoid return/delay.

Chapter 2: Learning and Development

One of the key takeaways of the participants for the session on Learning and Development was perfectly embodied by one response (to wit), “Align your IDP to PMF/o address the gap.” By knowing your training needs, this will help you enhance your competency that needs improvement.

Attendees realized the importance of proper knowledge about the DBP's administrative processes and career development and be aware of their possible career paths. The participants also mentioned that they gained knowledge on proper evaluation and endorsement of e-learning/training nominations and were made aware of other learning interventions that will add value in their current job. Further, through the webinar they were also clarified with the changes in the frequency of training for mandatory programs and updated on the upcoming technical training programs for DLS personnel.

Chapter 3: Travel-Related Documents

Provision of reference DBP Circulars on travel related documents was a good method for the participants to be refreshed on the allowable reimbursement when claiming travel expense, as well as the proper accomplishment of Travel Assignment Order and process for Travel Clearance approval. Participants were also clarified on when is it appropriate to file Official Business forms in lieu of TAO when the travel is not predetermined.

The suggestion to have a tracker for travel-related to documents were noted by participants. The session was successful in emphasizing the importance of monitoring and recording employee's history of travel, upcoming schedules, allowable expenses and timely liquidation/reimbursement of expenses incurred.

Chapter 4: Administrative Issuance

The module stressed the importance of administrative documents and how it must be treated with the same confidentiality, accuracy, and conciseness. The detailed discussion on the types of administrative issuances enlightened the participants in the proper preparation of documents.

Chapter 5: Procurement

Difference in interpretation and understanding of the procurement process were touched and clarified through the session. The participants were updated with Philippine Bidding document and Resolutions that will help the Procurement Officers and Regional Bids and Awards Committee members. Meanwhile, those newly-hired were oriented to the internal policies and process of procurement in the Bank. The session also discussed the different modes of procurement, emphasized updates on the Manual of Approving Authorities for signatories of procurement documents, and highlighted the importance of compliance with RA 9184.

Chapter 6: Other Matters

The module promoted the role of DLSD-Administrative Unit in other administrative and HR-related matters in DLS and the importance of the role of the Technical Assistants and Executive Assistants in the lending units. Participants kept in mind that in any case of uncertainty, they can always consult and seek clarification from the DLSD Admin team.

Results of Knowledge Check

As the program is graded, part of the program requirements is conduct of a Pre and Post Test Based on the results (n = 50), the participant's obtained an average score of 24 (or 58.50%) out of 41 for the pre-test and 32 (or 78%) out of 41 for the Post Test. There is a 47% Learning Gained after the session which is a significant increase of knowledge. However, the results of the Post Test reflect that there are a few processes/documents that attendees are still confused with or may have misconceptions on.

Conclusion

Primarily, the DLS Instructional Manual training enhanced organizational efficiency by standardizing HR and administrative processes. The blended learning model proved effective, though continuous updates to the manual and additional training are necessary to address remaining gaps.

The blended learning approach implemented in the training program effectively addressed participants' lack of familiarity with bank policies and administrative procedures, as evidenced by improved post-training assessment scores and favorable participant evaluations. Blended learning, which combines asynchronous and synchronous instructional methods, has been widely recognized as an effective strategy for enhancing flexibility, accessibility, and engagement in professional training environments (Graham, 2006). In the context of the Development Lending Sector (DLS) of the Development Bank of the Philippines (DBP), the use of blended learning allowed participants to access learning materials independently while also participating in interactive discussions and clarification sessions. This combination of self-paced learning and collaborative engagement contributed to stronger knowledge acquisition and application, supporting findings by Bonk and Graham (2012), who emphasized that

blended learning improves both retention and practical transfer of learning compared to purely traditional instructional methods.

The training program's effectiveness may also be understood through the framework of Kirkpatrick's Evaluation Model, a widely used model for assessing organizational training programs. According to Kirkpatrick and Kirkpatrick (2016), training effectiveness may be evaluated through four levels: Reaction, Learning, Behavior, and Results. This study primarily focused on Levels 1 and 2, namely participant reaction and learning outcomes. Findings revealed that participants responded positively to the training program, indicating satisfaction with the learning process, instructional materials, and delivery methods. Moreover, the increase in post-training test scores demonstrated measurable learning gains and improved understanding of administrative and HR-related policies. These outcomes suggest that the blended learning approach successfully met immediate training objectives by improving both learner engagement and policy comprehension.

The implementation of the DLS Instructional Manual also contributed to the broader organizational objective of standardizing HR and administrative processes across various lending groups and centers. Standardization has long been recognized as a critical factor in reducing operational inefficiencies, minimizing procedural errors, and promoting organizational consistency (Hammer & Champy, 2009). In banking institutions, where compliance, documentation accuracy, and procedural accountability are essential, clearly defined administrative processes are necessary for maintaining operational effectiveness and regulatory adherence (Davenport, 1993). Through the training intervention, employees gained a more uniform understanding of administrative workflows, document routing procedures, and organizational responsibilities. This helped address recurring issues such as bypassing administrative support units, inconsistent submission practices, and confusion regarding institutional protocols. The recommendation to establish a travel document tracker further supports principles of process monitoring and workflow standardization by promoting accountability, transparency, and timely document processing within the organization.

Despite the positive outcomes of the training intervention, the study identified persistent misconceptions in certain technical areas, particularly regarding document submission requirements and the proper use of position titles. These findings indicate that while the blended learning approach was generally effective in increasing awareness and understanding of institutional policies, some procedural details may require additional reinforcement and continuous follow-up. The persistence of these errors underscores the importance of sustained learning interventions rather than relying solely on one-time training sessions. Refresher courses, mentoring sessions, scenario-based exercises, and periodic assessments may therefore be necessary to ensure long-term retention and accurate application of administrative procedures in actual workplace settings.

The effectiveness of the training program may also be explained through adult learning theories, particularly Malcolm Knowles' theory of andragogy. Knowles (1980) argued that adult learners are self-directed, bring prior experiences into the learning process, and prefer learning activities that are problem-centered and directly relevant to their professional responsibilities. These principles are highly applicable to organizational training environments, particularly in blended learning contexts where flexibility and practical applicability are essential. In the present study, the training modules incorporated workplace scenarios, practical exercises, and real organizational concerns that enabled participants to connect theoretical policies with actual work experiences. Such an approach likely increased learner engagement,

participation, and motivation by emphasizing the direct relevance of the training to participants' daily functions.

The integration of andragogical principles within blended learning environments is further supported by Ausburn (2004), who emphasized that adult learners benefit from instructional models that accommodate their need for flexibility while maintaining opportunities for interaction and collaboration. Similarly, Conceição and Lehman (2013) highlighted that blended learning environments effectively balance learner autonomy with social interaction, thereby promoting higher levels of engagement and knowledge retention among adult learners. In professional training settings, asynchronous components allow learners to review materials according to their own schedules and learning pace, while synchronous activities provide opportunities for discussion, clarification, and experiential sharing. Bawa (2016) further explained that adult learners in corporate settings benefit significantly from asynchronous learning because it accommodates work responsibilities and diverse learning preferences, while synchronous interactions strengthen collaborative learning and experiential exchange. These observations align closely with the current study's findings, where participants benefited from the flexibility of online modules alongside interactive discussions facilitated during synchronous sessions.

The relevance of blended learning in adult education has become even more significant in the Philippine context, particularly following the widespread educational disruptions caused by the COVID-19 pandemic. Adult education in the Philippines has historically evolved through various stages, beginning with informal community-based learning in pre-colonial society and gradually developing into formalized systems during the American and Commonwealth periods. In the contemporary period, adult education initiatives such as the Alternative Learning System (ALS) have expanded opportunities for literacy, vocational development, and continuing education for diverse adult populations. Legal and institutional support provided by the 1987 Philippine Constitution and educational policies further reinforces the country's commitment to lifelong learning and workforce development.

However, adult education in the Philippines continues to face challenges, including skills mismatches, inadequate funding, limited access to technology, and disparities affecting marginalized communities such as indigenous peoples. Geographic isolation, poverty, linguistic barriers, and insufficient culturally responsive instructional materials have historically limited educational access and participation among underserved populations. These challenges became more pronounced during the COVID-19 pandemic, when the transition to modular and distance learning exposed inequalities in access to digital resources and technological infrastructure. Despite these constraints, the pandemic also accelerated the adoption of blended and technology-assisted learning models across educational and professional institutions.

In professional sectors such as banking, blended learning provides a practical solution for addressing workforce development needs while accommodating the realities of adult learners and organizational operations. Flexible learning arrangements allow employees to continue participating in professional development activities without significantly disrupting workplace productivity. Moreover, blended learning reflects the collectivist and collaborative cultural orientation often present in Philippine workplaces, where shared experiences, teamwork, and interactive learning contribute to stronger participation and engagement. By combining self-paced online learning with guided discussions and collaborative activities, the training program

created an environment that supported both independent learning and collective knowledge sharing.

The findings of this study therefore demonstrate that blended learning is not merely an alternative mode of instruction but a strategic approach to organizational capacity-building and professional development. Through the integration of synchronous and asynchronous learning strategies, grounded in adult learning principles and supported by organizational standardization efforts, the training program contributed to improved policy awareness, enhanced administrative competencies, and greater operational consistency within the Development Lending Sector of DBP. Nevertheless, the persistence of specific misconceptions highlights the need for continuous reinforcement, follow-up interventions, and process innovations to ensure sustained effectiveness. Future training initiatives may further strengthen outcomes by incorporating advanced monitoring systems, continuous feedback mechanisms, and more targeted learning activities designed to address recurring procedural issues.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

I hereby declare that generative AI and AI-assisted technologies were used in the preparation of this manuscript. The use of such tools was strictly limited to language editing (grammar and clarity), reference formatting, and assistance in locating relevant literature. All interpretations, analysis, arguments, and conclusions presented in this paper remain the sole responsibility of the author.

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