Using a modified Delphi Method to develop a new advanced accreditation award ('Triple A') in money advice practice

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Abstract

Staffordshire University has delivered the Certificate of Credit in Money Advice Practice (CMAP) in partnership with the Institute of Money Advisers (IMA) and since 2010 and over 1000 money advisers across the United Kingdom have achieved the qualification (Wright et al., 2014). CMAP graduates and employers expressed a need for an advanced specialist accreditation module for experienced money advisers to build on the CMAP. A Delphi study, a consensus method for curriculum design, was carried out to support the new course development. Participants were 13 experts in Money Advice Practice, including CMAP graduates. Three rounds of the Delphi process were carried out and consensus was obtained on course structure and content of modules, assessment, communication & support, professional competencies & skills, fees & duration, entry criteria, induction and materials and benefits of the advanced accreditation. The Delphi technique proved successful in involving experts in the design of a new course. A Feedback/ Feed forward event was also carried out to aid the process and the course is currently being developed.

Keywords Delphi method, curriculum design, accreditation, consensus

Introduction

Over the last thirty years, the Delphi method has been successfully used in curriculum design and development (Fallon, 2006, Yousouf, 2007; Reeves & Januch, 1978; Boath et al., 1997) and was used in the current study to assist the development of the 'Triple A' Advanced Accreditation Award in Money Advice Practice.

The Delphi technique is a consensus method used to determine the extent of agreement on an issue (Vernon 2009). Weaver and Connolly (1988) recommend the Delphi method as a means of 'eliciting the recommendations of experts on the content of a meaningful and timely course of study for education and training'. The Delphi method is an interactive process between the researcher and 'experts' in a field, in order to develop themes, needs, directions or predictions about a specific topic. The objective of most Delphi studies is the reliable and creative exploration of ideas or the production of suitable information for decision making (Adler and Ziglio, 1996). In "pure" Delphi method research, there is no direct interaction or communication between the 'experts', so as to avoid the social processes and "contaminations" that can occur in group situations. The Delphi technique is quite flexible, and usually involves sending a questionnaire which may be structured, or unstructured to the respondents, who are usually termed the "expert panel". The responses are collated and the original, or a revised questionnaire, is re-circulated, often excluding the questions that have already achieved consensus, or by supplementing an anonymised

summary of the previous responses. Panellists are invited to confirm, or to modify, their previous response for the questions that have not yet reached consensus. This procedure is repeated for a pre-determined number of rounds, or until some pre-determined criterion has been fulfilled (Mullen 2003). A limitation of Delphi is a potentially high attrition rate. Because the method often requires lengthy responses in the early rounds of the process and the active participation of the panel members over several weeks, the potential for a high drop-out rate of panel members occurs (Borg & Gall, 1983). In this study, the Delphi method has been modified to minimise this limitation by conducting a telephone interview in the first round and keeping the questionnaire responses short and concise in the following rounds. Another criticism of the Delphi method has also been the lack of having defined criteria determining who is considered an 'expert' (Rowe & Wright, 1999; Sackman, 1974), and facilitating conformity rather than consensus (Sackman, 1974; Stewart, 1987). The latter has been addressed in the present study, by the adoption of e-Delphi, where the panel members respond individually via electronic means and the responses of other experts cannot be viewed. Regarding the criteria of who is regarded to be an expert, there could be no predetermined set of criteria, but each Delphi study would be expected to determine the experts with expertise in the subject of enquiry. In this study, money advisers, and graduate CMAP students were considered as the most appropriate panel where with their knowledge and experience would be able to facilitate the course development process.

The purpose of this Delphi study was to develop an advanced level award building on the success of an existing bespoke award, the Certificate in Money Advice Practice (CMAP) that Staffordshire University successfully developed in partnership with the Institute of Money Advisers (IMA) in 2010. Since then, over 1000 money advisers have achieved the CMAP qualification across United Kingdom (Wright et al, 2014) and the student feedback for the need of a further advanced course was a contributing factor for the development of the new advanced award (Wright et al, 2014).

An additional objective of using the Delphi method was to involve prospective students in the development of the design, structure and content of the new award, as many of the experts will be potential students of this award. In higher education there is currently an emphasis on students becoming more engaged in the learning process. Enabling students to contribute proactively in curriculum design not only enhances the curriculum but motivates students and helps them "gain a sense of ownership in their own educational journey" (Davie & Galloway, 1996).

Facilitating "constructive alignment" (Biggs and Tang, 2011), is a key curriculum design principle to ensure the best possible learning by students, where potential CMAP graduate students ('experts'), people working in practice and curriculum developers working together to develop the curriculum, reinforce the relation between learning activities and learning objectives.

The aims of the current study therefore, were to:
- assist the development of the content and structure of the new curricula for the
- 'Triple A', Advanced Accreditation Award in Money Advice Practice via Distance Learning
- strengthen the student voice in curriculum design
- actively involve employers in the sector in order to reflect the sector needs in curriculum design and structure
- ensure that the competencies of the 'Triple A' award graduates will reflect their

sector needs.

Methods
Design
A modified Delphi process was selected for identifying content, structure, and other priorities for the development of the new award comprised by the following three rounds:

1. Telephone interviews
2. Qualtrics online Survey 1 (items derived from the interviews)
3. Qualtrics online Survey 2 (items that did not reach consensus)

The Delphi modifications included the conduct of a telephone one-to-one interview as the first round instead of electronic questionnaire with the aim to minimise the attrition rate by establishing rapport with the panel experts. The second and third round to an electronic online form to reduce conformity, including short answer and likert scale questions in order to minimise attrition rate.

Delphi Panel
Thirty "experts" were contacted to participate in the Delphi process including: current/former CMAP students, IMA partners, managers/case workers in the sector and specialist support teams with expert knowledge in the field.

Thirteen out of 30 agreed to participate in the study (43.3% response rate), six females and seven males. The literature recommends 10-18 'experts' on a Delphi panel (Okoli and Pawlowski, 2004). Informed consent was obtained for participation in the study via the email. The remaining 17 individuals found the process and study aim interesting but could not participate due to work and other commitments.

Procedure
The interview schedule
The research team comprised by two experienced money advice practitioners and academics and two highly qualified researchers. A loosely structured interview schedule was developed consisting of a number of themes and topics relevant to the award as well as various elements around content and structure.

Telephone Interviews (Round 1)
All interviews were conducted by a highly experienced researcher. Telephone appointments were arranged at the convenience of the 'experts'.
Interviews were tape recorded with the consent of the experts and were partially transcribed. Key notes were taken by the researcher throughout the interview process to facilitate the transcription. The interviews aimed to explore the views of the experts that would enable the development of content and structure of the new award.

Online Survey (Round 2)
Eighteen questions (16 closed and one open-ended) were formulated as a result of the telephone interviews. Most questions had a form of a five-point Likert scale (e.g. agreement/disagreement; importance/unimportance) or simply 'yes/no' answers. The open-ended question allowed the panel experts to add any aspect missed or just make comments. A consensus level of 70% agreement on individual items relating to the range of responses raised by respondents was used in this round (Meshkat et al, 2014).

Online Survey (Round 3)

Questions that did not achieve a consensus at the second round were rephrased and re-sent to the panel. In this round, experts had to choose one out of two possible answers: yes/no; greater or smaller, etc. Consensus in this round was simply considered as the majority of responses using a cut-off of 50% or more (Von Der Gracht, 2012).

Results
Interviews (Round 1)
Thirteen 'experts' (n=13) out of 30 consented to participate in the interviews,
giving a response rate of 43.3%. The first round telephone interviews generated a wealth of responses within each of the themes. All the experts expressed their opinions regarding the structure & content of the suggested course. As the vast majority of them had already attended the previous course i.e. CMAP, they had clear views of what should and should not be part of the new course. The interviews generated a list of responses for each of the following broad themes that guided the interview process:

- Content and structure
- Entry criteria
- Induction & materials
- Quality assurance
- Assessment and feedback
- Communication & Support
- Professional competencies & skills
- Fees & duration
- Usefulness & benefits
- Intention to participate

The responses were then analysed and grouped by the authors into commonly understood terminology that would aid the development of the survey in the second round.

Online survey (Round 2)
All 13 experts who completed the first round also participated in this round, a 100% response rate from Round 1. In this round, the experts were sent an online survey (Qualtrics) and were asked to state their choice in each of the 16 questions presented to them. The results are shown in Table 1:

Table 1. Online survey consensus

Question	Statements	Consensus
1. Essential course components	More specialised knowledge and skills compared to the CMAP, interactivity (chat rooms/discussion forums), development of own research, skype/video tutorials, Blackboard VLE information and support, ease of access to the module notes and materials, direct tutor support, peer online support, course in line with current policy	76-100%
	Student collaborative work, use of webinar[1]	<70%

2.Induction	Need for induction (face to face/online)	100%
3.Course modules to be included	Specialist legal practice, advanced money advice, specialist casework, advanced social policy, advanced financial literacy	83-100%
	Advanced welfare benefits, management and development of advice services[2]	<70%
4.Need for subject specific modules	Would like subject specific modules	92%
5.Type of support	Direct tutor support, online peer support, Blackboard VLE 'assist' button	92-100%
	Face to face tutor support[1]	<70%
6.Course duration	12 weeks, 16-18 weeks, 20-24 weeks, 36 weeks, 1 year[1]	<70% (8-38%)
7.Course fees	£300, £400, £500, £500, £1000[1]	<70% (8-38%)
8.Course entry criteria	IMA Membership, 12 months experience in MA, IMA Certificate (CMAP), currently in practice	75-100%
	Specialist practitioner, casework level within advice setting, portfolio with cases[2]	<70%
9.Main skills/competencies to develop as part of the course	Specialist casework, research skills, advanced communication skills, advocacy and negotiation skills, ability to identify and promote best practice	92-100%
	Advanced management practice, supervisory and leadership skills[1]	<70%
10.How best to assure learning and teaching quality of the course	IMA monitoring panel, student feedback, University and IMA quality assessment monitoring panel	75-92%
	Internal University panel, external independent monitoring panel[2]	<70%
11.Assessment levels	Multilevel (fail/pass/merit/distinction)	85%
	Pass or fail[2]	<70%
12.Types of assessments	Exam and written piece	85%
	Exam only, written piece only [2]	<70% (0-15%)
13.Course benefits at a professional level	Higher employability, expert/specialist knowledge, personal development, external recognition, operate at a management/supervisory level, high professional standards, best practice, wider links to new areas	83-100%
14.Type of	Written personalised individual	85%

feedback	feedback	
	Written generic individual feedback, written generic group feedback, audio feedback[2]	8-15%
15.Course usefulness	Course will be useful	100%
16. Course attendance interest	Personally attend or send staff to attend[2]	69%

[1] These statements did not achieve a consensus, but moved to the next round.
[2] These statements did not reach a consensus, but they did not move to the next round.

From Table 1, it can be seen that consensus was achieved for the majority of the statements. Seven statements[1] (see Table 1) had mixed views and moved to the next round with the intention to gain a consensus.

The remaining nine statements[2] (Table 1) did not move to the next round even though consensus was not reached; this was because they were part of a preference selection process, where statements that did not reach consensus would be made redundant. For example, in Question 12, 'type of assessments', there were three options and experts were invited to choose between three choices: exam only, written piece only and both exam and written piece; a consensus of 85% was achieved for the combination of both exam and written piece as best type of assessment, with the other two choices having to be made redundant.

The question regarding the interest in attending the course was only just below the consensus cut-off of 70%. Nevertheless, this statement did not move to the next round due to the nature of statement. Hence, 69% of the 'experts' reported that they would definitely like to attend the course or if not them personally, they would send their staff to attend.

Online survey (Round 3)
This final round consisted of the following five questions and seven statements (see table 2, below). Nine out of 13 people responded in this round, following two reminders, thus giving a response rate of 69% of the initial participating expert group. Consensus in this round was simply considered as the majority of responses using a cut-off of 50% or more (Von Der Gracht, 2012).

Table 2. Statements consensus levels, Round 3.

Question	**Statement**	**Consensus**
Essential course components	Student collaborative work	44% yes
	Use of webinar	44% yes
Types of support	Face-to-face support	44% yes
Course duration	16-24 weeks	67%
Course fees	< £500	100%
Main skills/competencies to develop as part of the course	Advanced management practice skills	44% yes
	Supervisory/leadership skills	78% yes

From the table, it can be seen that only three out of the seven statements gained consensus, these were the course duration, where the 67% of the experts felt that a short course of 16-24 weeks was most appropriate, all experts felt that the fees should be £500 or less and 78% felt that supervisory and leadership skills are essential competencies that should be developed as part of the course.

The components of student collaborative work, use of webinar and face to face support were supported by 44% of respondents, indicating that they are not strongly considered a priority for the course. Finally, the advanced management practice skills did not reach a consensus, as they were supported by 44% of the experts, indicating that this is also not a strong component of the course.

Feedback/Feed-Forward Event
Following analysis of the results, a feedback and feed-forward event was organised with a small number of the Delphi experts and the University research team. At the event, the results were presented, and further discussions were held to clarify the precise detail and content of the award based on the Delphi results, as well as the knowledge and expertise of the team members.

Discussion
Over all the results have demonstrated the strength of the Delphi process in ensuring that the requirements of the sector are met via the involving of experts and students in the development of the curriculum. In addition, we carried out a face to face "Feedback / Feed Forward" event to feedback the results of the Delphi to the Experts and facilitate consolidating the curriculum. The Delphi study was therefore able to strengthen academic links with the sector and provide opportunities for future developments including further research and continuing professional development (CPD). Consultation with experts ensured that the curriculum devised was mapped to National Occupational Standards, directly relevant and fit for Advanced Money Advice Practice. A further advantage was that the experts are now all aware of the course, are satisfied that the curriculum meets sector requirements and have provided a direct route to the money advice market.

The Delphi approach was also able to circumvent the practical limitations of involving experts from across the UK as participants could respond at a time convenient to them. Indeed the practical limitations of face to face meetings were highlighted by the attendance at the Feedback/Feed forward event, where only three out of the 13 experts who contributed were able to attend in person.
Despite the success of the Delphi technique in involving experts, there are some limitations as outlined below. Firstly, in a very niche field such as money advice, anonymity of the experts may have been compromised. However, there was nothing to suggest that they knew who else was involved or that this had in any way influenced their opinions.

The Delphi approach proved popular and Round 2 obtained 100% response rate. However, Round 3 of the Delphi took place in August when many participants were on holiday (revealed by their out of office messages) and despite reminder emails and resending the questionnaire the response rate was lower. Future Delphi studies should avoid key holiday periods. Despite these limitations, the Delphi technique proved a popular approach, facilitating involvement of experts and successful in identifying the content of an Advanced Accreditation Award ('Triple A') in Money Advice Practice.

Staff are currently actively involved in developing the award curriculum, mapping the award content to the relevant national occupational standards with the aim to enable the validation of the new award ready for students in the near future (Wright et al, 2014).

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