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Blended Training for Human Resource Development: A Tool for Developing Strategic Thinking Ability in Thai Bank Personnel การฝึกอบรมแบบผสมผสานเพื่อการพัฒนาทรัพยากรมนุษย์: เครื่องมือเพื่อการพัฒนาความสามารถการคิดเชิงกลยุทธ์
ของพนักงานธนาคารไทย

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Abstract

The study proposed blended training approach which was a tool in human resource development for Thai bank personal. This approach concentrated to develop strategic thinking by using scenario planning techniques and action learning with collaborative groups into the blended training process. The data were from study of theories, documents, problems, and needs in scenario planning processes and action learning activities to develop blended training. The questionnaires were answered by 481 respondents who were Thai Bank Personnel in manager level. The data were analyzed by descriptive statistics such as frequency distribution, percentage, and descriptive. Then the study presented the findings. The key findings showed that organizing the blended training process consisted of 12 steps. In each step of the blended

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activities, traditional training classroom and online training were used with scenario planning process and action learning activities, including using technology to enhance learning processes such as chat room, discussion board, and email.

Keywords: Human Resource Development, Blended Training, Scenario Planning, Action Learning, Collaborative Groups, Strategic Thinking, Thai Bank Personal

บทคัดย่อ

การศึกษานี้มุ่งนำเสนอแนวทางการฝึกอบรมแบบผสมผสานเป็นเครื่องมือพัฒนาทรัพยากรมนุษย์ ของธนาคารไทย โดยแนวทางนี้มุ่งเน้นการพัฒนาความสามารถการคิดเชิงกลยุทธ์ด้วยการใช้กระบวนการ วางแผนอนาคตภาพและการเรียนรู้จากการปฏิบัติของกลุ่มความร่วมมือเพื่อนำไปสู่กระบวนการฝึกอบรม แบบผสมผสาน การศึกษานี้เก็บรวบรวมข้อมูลจากการศึกษาทฤษฎี เอกสาร ปัญหา และความต้องการ กระบวนวางแผนอนาคตภาพและกิจกรรมการเรียนรู้จากการปฏิบัติเพื่อพัฒนาเป็นแนวทางการฝึกอบรม ผสมผสาน โดยใช้แบบสอบถามที่เก็บข้อมูลจากพนักงานธนาคารไทย จำนวน 481 คนที่เป็นระดับผู้จัดการ ส่วนงาน ซึ่งวิเคราะห์ข้อมูลด้วยสถิติเชิงพรรณนา เช่น ค่าความถี่ ร้อยละ การพรรณนาที่นำมาวิเคราะห์ และแบ่งประเภทข้อมูล ผลการศึกษาที่สำคัญแสดงให้เห็นถึงการจัดกระบวนการฝึกอบรมแบบผสมผสาน ประกอบด้วย 12 ขั้นตอน แต่ละขั้นตอนของกิจกรรมการฝึกอบรมแบบผสมผสานเป็นการฝึกอบรมแบบ ดั้งเดิม และการฝึกอบรมแบบออนไลน์ที่ใช้กระบวนการวางแผนอนาคตภาพ และกิจกรรมการเรียนรู้จาก การปฏิบัติ รวมถึงการใช้เทคโนโลยีส่งเสริมกระบวนการเรียนรู้เช่นห้องสนทนากระดานสนทนาและอีเมล

คำสำคัญ: การพัฒนาทรัพยากรบุคคล, การฝึกอบรมแบบผสมผสาน, การวางแผนอนาคตภาพ, การ เรียนรู้จากการปฏิบัติ, กลุ่มความร่วมมือ, การคิดเชิงกลยุทธ์, พนักงานธนาคารไทย

Introduction

Increasing competition and challenges in Thai banking business between commercial banks, credit unions, asset management firms, insurance companies, and financial technology companies, banks need to develop systems which speed up decision-making for service delivery to customers. As a result, human resource is the key focus that has to develop for supporting the potential of future growth and sustainability in banking business competition. All Thai banks emphasize on human resource development for the further progress in financial

system and for ability to innovate the emerging complexity in global economy. The main aim of the human resource development is to train and enhance employees' potential via the process of learning through motivation to involve work satisfaction. There are tools for developing bank personal performance and potential including readiness for advancing position responsibility based on career development. Banks still provide traditional classroom mainly to their trainees who diversify in learning style and need to spend time for learning outside classroom such as online training and knowledge sharing in community of practice and learning from real situation. Moreover, some tradition classrooms do not effect to employee performance significantly. Therefore, with globalization and growing competition, business organizations are using innovative technologies and learning processes to achieve competitive advantage. Organizations are organizing and designing training programs for achieving goals. They are using innovative delivery tools along with traditional learning methodology to customize learning. The fact that people have different learning styles rise to a new approach called Blended Learning. (Mahajan and Chaturvedi, 2012)

In human resource development, blended learning is applied in training as a tool which combined effectiveness and socialization opportunities of the traditional classroom with the technologically enhanced action learning possibilities of the online environment. Blended Training provides socialized, constructivist, and sustainable learning experiences. This approach makes learning process more efficient. It has the potential to increase learning outcomes. Each trainee is able to utilize specific multimedia activities that support their performance goals. Trainees participate both of classroom training and online training via internet. Their knowledge is transferred among face-to-face and collaborated learning via multi learning method. Moreover, They interact can fasten communications that build online learning society (Güzer and Caner, 2014). Blended learning is an integration of evolving technological advancements. The combination of online learning with the interaction and participation offered in the best of traditional learning are the key strategy in learning and creating better learning (Singh and Reed, 2001). The blended training pattern should consist of trainees, contents, technologies, and infrastructure. Therefore, we should consider only the benefits of designing blended training programs.

This study focus on blended training for developing strategic thinking ability in Thai bank personnel based on management competency. Strategic Thinking is the ability that important and need for bank personnel. All Thai banks determine strategic thinking to be competency and ability for Executives and staffs who have high potential. Bank needs to develop them for working regard to business directions, visions and missions. Strategic thinking will enhance them for designing working process which will be opportunities in profits and sustainable development for customers and stakeholders.

The development process of strategic thinking that is outstanding and acceptance in Business Management called Scenario Planning (Schoemaker, 1995). Planners build their situation from their data as trends and directions in present and in the past by considering related factors and uncertainly situations in the future. Trends and Uncertainly situations determined plot's assembly which plan and develop in scenario. Moreover effectiveness in strategic thinking process should develop based on action Learning. Trainees learn from day to day operations, working experiences, and knowledge sharing between colleagues by working on complex and urgent problems that have no currently acceptable solutions can be applied by individual, teams, and organizations to other situations (Revans, 1982). Working with collaborative group will enhance action learning together by knowledge sharing from their information, opinions, and experiences. Integrating of scenario planning, action learning and collaborative group are components that support strategic thinking on working contexts. There are enhancing trainees to get new ideas or solution for working strategically.

Research objective

To propose blended training actives for developing strategic thinking ability in Thai bank personnel by using scenario planning techniques and action learning with collaborative groups.

Literature Review

New technologies become a part of daily life working. Human resource development in organization needs to utilize technology for training such as e-learning platform, questions posted on web boards, or via email as well as learning management systems used by learners to follow up on lectures. Both of classroom and electronic learning provide different benefits to

learners which respond to adapt knowledge and transfer knowledge. Information technology can be used as communication between trainers and trainees who can learn any times and places. Blend learning is classified in 6 models (Staker and Horn, 2012). Model 1: Face to Face Driver is a typical learning with face-to-face between instructors and learners by online learning in each subject. Model 2: Rotation is a learning based on the content in schedule of classroom. There is a variety of situations and individual's learning style. Model 3: Flex is a flexible learning that flexible to implement under the context. Instructor provide to learners in various learning styles such as tutoring or small group. Model 4: Online Lab is a blended learning model that focuses on online classroom. Instructor and Experts are in charge of providing learning support to learners in laboratory. Model 5: Self Blended is a form of blended learning with the learners. There are links between academic data or between institutions. This model will have a main driver in the Model 4 to control and facilitate learning in a blended learning context. Finally, Model 6: Online Driver is a full blended learning with both online and offline learning. Learners and instructors play a relatively high role in the driving process. Computer and information technology are driver this model. Blended Training is an approach that combines multiple learning styles together. There is a feature of the combination online learning with face to face learning (Chan, Wilkinson, Graham, and Skeen, 2011) which make more effective than listening to regular lectures in classroom. By using Internet facilities as communication and tools in the context of online learning environment. The key issues of blended training are the readiness and the possibilities. Criteria for considering are kinds of adaptation to fit the situation, context and availability in all aspects to maximize results and performance.

Utilizing blended training for enhancing strategic thinking is one of human thinking abilities for selecting the best solution in varied environments for achieving their goals. Strategic Thinking is the thinking process built from designing achievement and determining the best solution of succession (Morrisey, 1996). The personal who able strategic thinking to decision making from experience and describe the future trend (Moonkhum, 2008). Strategic thinking has elements 4 thinking forms such as Thinking about sustainable competitive advantage, thinking holistically, thinking analytically and creatively, and thinking long-term about the future (Malan, 2010). The components and behaviors of strategic thinking are as follows:

Thinking Forms	Components	Strategic Thinking Behaviors
(Malan, 2010)		For Thai Bank Personnel
Thinking about sustain	Customer expectation.	1) Identify customer needs.
competitive advantage	Effectively situation	2) Expect situations
is the realization for	assessment.	continuously by analyzing
special ability for business	Fasten change adaptation	strength, weakness,
acumen that competitors	by create working	opportunities, threats, and
cannot copy or take much	process.	customer target.
time to be apply.	Finding new sustain	3) Convert planning suitable
	opportunities.	for changing situations or
		sustain opportunities.
2. Thinking holistically	Components changes	1) Complicate situations
is the thinking	relate other components.	consideration by
systematically by linking	Understanding in working	considering holistic view.
varied data and issues for	process for working value	2) Synthetic data, knowledge
setting the new way.	added.	and framework to describe
	Built from collaborative in	in easy and advance for
	many sections.	working.
		3) Set the working goals
		related Bank missions.
		4) Finding the suitable way for
		adding value by using
		collaborative.
		5) Present working
		improvement effectiveness.

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Thinking Forms	Components	Strategic Thinking Behaviors
(Malan, 2010)		For Thai Bank Personnel
3. Thinking analytically and creatively is the situation digest by systematic specific problem cause for modify the better situations or building the creative result.	 Priority for problem solving and problem analysis and creative result. New Strategic development. Alternated development for long term competition. 	 Analyze and defy problem components for developing new way of work. Design the alternative plan for long term competition. Priority by important or rapid issues and problem solving.
4. Thinking long-term about the future is the thinking in the future from experience or study by determining the value.	 Related among past, present, and future. Organization vision development. 	1) Linkage experience and Leaning lesson from the past and can apply for long term achievement working plan. 2) Set the working section vision that can be used effectively in the future.

Schoemaker (1995) identify scenario planning is a tool of management that support and outstand for strategic thinking. Scenario Planning is the intense method for forecasting the problem in the future that many companies apply for their works widely. Advantages of scenario planning has many especially for supporting strategic thinking as uncertain results for manager, many issues that cause from the past, for under development companies, low quality strategic thinking, changing Experience, unvaried framework, Strong conflict opinions, and Competitors used scenario planning. Moreover, it is a situation description in the future and effect to organization profit. Scenario Planning widely uses for organization strategic planning process

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because the best method is planning for the future that planner have to plan related for possible situations (Decharin, 2011).

Therefore, Integration of scenario planning and action learning with collaborative groups will enhance strategic thinking by make blended training activity from action learning that Marquardt and Revans (1 9 9 9) said program components are empowered and used from 1) learning from problem solving is the most important for individual, team, and organization. Problem should be outstanding in teams responsible and give the knowledge opportunities. Problem selection is the base for action learning because employees can learn from their responsible that reflect their thinking. 2) Collaborative groups that set up from 4 to 8 employees to identify problem together for finding organization's difficult problem. Collaborative is set up from other section employees. 3) Question creation process is mainly good question than good answer. Action Learning is emphasized on participants, i.e., learning process from question problem solving that reflects ideas and identifies problem solving. 4) Action from problem base that collaborative group practice need to have power for action. 5) Learning Intension from Action Learning. 6) Facilitator is very important for setting Collaborative groups activities. Facilitator may be a group member or other organization employee. And 7) Employees who want to achieve high performance have to be prepared for promoted and developed continually. Working Experience used for working process in present and submitting to other employees. Action Learning is the engine to make outside environment turn to inside environment such as employee and organization.

Designing for blended training process as a tool for human resource development needs to integrate contents and training process to be flexible by merging scenario planning and action learning with collaborative groups. The trainees will involve actives in classroom and online training based on practice transferring knowledge from sharing with others and experts. Then they apply to working process which will be opportunities in profits and sustainable development for high performance effectiveness.

Research Methodology

There are four phases of this study. Phase 1 is to study the theory, literature, and research in blended training context for training design, including scenario planning and action learning with collaborative groups enhance strategic thinking competency of Thai bank personnel. Phase 2 is to study Thai bank personnel's situation and need for designing the blended training by applying questionnaires about scenario planning processes and action learning activities. Finally, phase 3 is to propose blended training actives for developing strategic thinking ability in Thai bank personnel by using scenario planning techniques and action learning with collaborative groups.

Population and Sample Size

The study population is Thai bank personnel from 18 banks under the Bank of Thailand's supervision and examination in manager level. Sample size in this study is 481 respondents which apply from uncertain population actives at 95% confidence result (significant level 0.05). From the reference Taro Yamane's table, the sample size shall be 400 persons.

Instruments and Data Analyses

The researcher uses a questionnaire as survey instrument. Development process is as follows:

- 1. Study the theory, literature, and research in blended training context for training design, including scenario planning and action learning with collaborative groups enhance strategic thinking competency of Thai bank personnel and apply them as a framework for tool development.
- 2. Study and synthesize the contents of blended training by applying questionnaires about scenario planning and action learning with collaborative groups, then integrate the checklist with reference to the theory, literature, and research.
- 3. The researcher analyzed the data to explain the situation and need of the blended training programs by the principles of using scenario planning and action learning with collaborative groups.

After the data has been analyzed, the designing of blended training process is brought to discussion with five field experts in blended training, strategic thinking, scenario planning and action learning areas.

Result

The finding from the sampling group found 97.7% of using Line application for communication and collaborative. 83.8% of using social network, 61.3% of using email, and 22.2% of using chat room for knowledge sharing with colleagues and others in working. Smart phone and Tablet are the device to connect internet mostly 68.8%. And 45.5% spend time for searching information to support learning 1 to 2 hours per day via the internet.

The Situation of Blended Training

94.4% involve e-learning of banks that provide online learning activities. 59.7% involve e-learning for self-learning via courseware or multimedia. 48.2% involve e-learning for download e-handbook or work regulation.

66.1% involve blended training that banks provide. First of three in preparing for blended training are 45.9% to registrar for attending blended training via online learning system, 38.7% confirm attending via online learning system or email, and 33.3% explain the goals of blended training program, behavior, and advantage of the program.

Using technology as a tool for communication in learning are 68.4% via email, 36% via web board, and 31.2 via social network application.

Methods of blended training evaluation are 75.5% to evaluate training satisfaction, 66.5% to test pre – post examination and 26.2% to evaluate from project assignment.

The Needs for Blended Training

First of three needs in preparing for blended training are 68.6% to explain the goals of blended training program, behavior, and advantage of the program. 59.9% to induce blended training plan, course syllabus, blended training process, activities, and evaluation, and 52% to registrar for attending blended training via online learning system.

The needs of using technology as a tool for communication in learning are 44.3% via social network application, 32.4% via email, and 31% via web board.

The needs of blended training evaluation method are 61.5% to test pre post examination, 54.3% to evaluate from project assignment, and 51.8% to evaluate training satisfaction.

Experiences in scenario planning

54.3% involve scenario planning. In stages, 43.2% Identify situation, 38.5% Identify stakeholders, and 28.1% Identify force and drive. The needs for learning in scenario planning stages are 43.9% to identify stakeholders and 42% to identify situation and to write scenario.

79.4% identify the problem statement in the current situation. 68.4% involve scenario planning with colleagues. 70.1% brainstorm with the participants in project to identify force and drive. 59.7% search information from the past data and business information for identify uncertain factor. 62.4% compare business trend with period in action for checking the scenario master plan. 64.4% study information from business reports, research, and articles via verities learning channel for studying information in scenario planning. 51.6% conference for searching weak point in scenario planning. 54.1% conference for criticizing the scenario master plan. 53.8% consider all factors that relate to the scenario master plan in evaluation.

The needs of scenario planning

68% identify the problem statement in the current situation. 63.8% involve scenario planning with colleagues. 70.5% brainstorm with participants in project to identify force and drive. 64.4% brainstorm with the participants for sharing the trend that effect to the future. 53.6% consider the result of scenario planning and uncertain factors. 64.7% conference with the participants for sharing knowledge and solutions. 57.4% propose to the management for feedback comments and suggestion in weak point. 60.3% propose to the management for criticizing the scenario master plan. 58.8% consider all factors that relate to the scenario master plan in evaluation.

Experiences in action learning

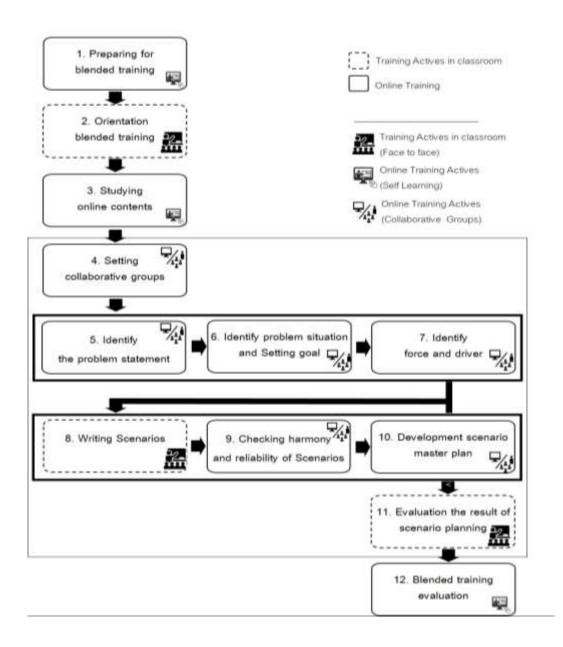
58.6% involved action learning that banks provide activities. 38.0% identify the problem statement. 32.4% plan for solving the problem. 28.3% utilize the plan for solving the problem.

65.9% survey from colleagues about working experience to identify the problem statement. 77.5% discuss the approach to solve the problem with colleagues. 62.4% evaluate the project and feedback the comment and suggestions.

The needs of action learning

53.0% identifying the group members should have 4 to 8 persons. 79.2% conference with the participants for summarizing the problem statement. 76.7% discuss the approach to solve the problem with colleagues. 71.5% evaluate the project and feedback the comment and suggestions.

From the results, the researcher proposes blended training process and activates for developing strategic thinking ability in Thai bank personnel by using scenario planning techniques and action learning with collaborative groups in picture and table as follow



Stages	Activities	
1. Preparing for	1.1 Organizer invites trainees who are selected to blended training program.	
blended training	1.2 Trainees accept to attend blended training program via email.	
(Online Training)	1.3 Trainees study the program induction. The important of course syllabus	
	and blended training actives plan via multimedia linked from email.	
2. Orientation	2.1 Trainees evaluate strategic thinking capacities in Pre-Examination	
blended training	Training via online training system.	
(Training Activities	2.2 Organizer informs to trainees all about blended training programs as	
in Training	follow	
Classroom)	- To inform the detailed of blended training program: course syllabus,	
	blended training stage, training activities (In classroom and online)	
	and training evaluation.	
	- To inform role and responsibility of persons who involve in blended	
	training program.	
	- To inform the importance of scenario planning, action learning with	
	collaborative groups and the process of blended training program.	
	- To demo using information technology for blended training and	
	online training system for this program.	
	2.3 Trainees study information that an organizer provide in detailed of	
	blended training program.	
	2.4 Trainees practice using information technology for blended training	
	such as chat room, web board, email (for communication), then hand-on	
	the online training system.	
	2.5 Trainees involve a group dynamic activity for determining core values	
	of this blended training program.	
3. Studying online	Trainees study online contents in 4 subjects	
contents	3.1 Information technology for learning in workplace	
(Online Training)	3.2 Effective collaborative groups	
	3.3 How to scenario planning in action learning	
	3.4 Developing the scenario planning to operation strategy	

Stages	Activities
4. Setting	4.1 Trainees study online content in online training system. Subject is
collaborative	Effective collaborative groups via multimedia.
groups	4.2 Organizer divides trainees for collaborative groups into 5 persons per
(Online Training)	group. Then the organizer sends activity worksheet no. 1.1 via email and
	post to activity web board.
	4.3 Trainees in each group nominate name of 1) group leader 2) secretary
	and 3) cooperator via chat room.
	4.4 Trainees in each group identify role and responsibility of members.
	4.5 Trainees in each group determine core values by collaborative group.
5. Identify the	5.1 Organizer sends activity worksheet no.1.2 via email and post to activity
problem statement	web board.
(Online Training)	5.2 Each trainee answers the question which reflects the problem
	statement and effects from working via chat room.
	5.3 Collaborative groups brainstorm to considerate to reflect the problem
	statement and effects by criteria of true problems via chat room.
	5.4 Collaborative groups brainstorm to select for the problem statement
	which the group need to solve via chat room.
	5.5 Group leader summaries the problem statement, then secretary reports
	via activity web board.
6. Identify problem	6.1 Organizer sends activity worksheet no. 2.1 via email and post to
situation and	activity web board.
Setting goal	6.2 Each trainees brainstorm to identify problem situation that the group
(Online Training)	selected, period of problem situation and stakeholder via chat room.
	6.3 Each trainee searches information in the information source both of
	bank and other via search engine.
	6.4 Collaborative groups brainstorm to set goals for solving the problem
	via chat room.

Stages	Activities
	6.5 Group leader summaries the problem situation, period of problem
	situation and stakeholder, and the goal in solving the problem, then
	secretary reports via activity web board.
7. Identify force	7.1 Organizer sends activity worksheet no. 2.2 via email and post to
and driver	activity web board.
(Online Training)	7.2 Each trainees brainstorm to identify for certainty and uncertainty
	factors, force, driver, and trend via chat room.
	7.3 Each trainee searches information in the information source both of
	bank and other via search engine.
	7.4 Group leader summaries the certainty and uncertainty factors, force,
	driver, and trend. Then secretary reports via activity web board.
8. Writing	8.1 Organizer surveys trainee's working experiences from stage 5 to 7
scenarios	about the problem of working process and solutions to solve the problem.
(Training Activities	8.2 Trainees join the new group for sharing knowledge and working
in Training	experience.
Classroom)	8.3 Trainees propose the knowledge that reflex on the opinions from sharing.
	8.4 Collaborative groups propose the knowledge to apply in group working.
	8.5 Guest lecture share the contents of scenario planning and demo to
	write scenarios.
	8.6 Guest lecture assign collaborative groups to write 2 to 4 scenarios.
	8.7 Collaborative groups write the scenario based on uncertainty, factors,
	force, driver, and trend.
	8.8 Collaborative groups propose scenarios and get suggestions for
	improving the scenario.
	8.9 Guest lecturer and project commentator evaluate scenarios and
	feedback comments and suggestion.
	8.10 Organizer summarizes scenarios and suggestion of each
	collaborative group to record activity web board.

Stages	Activities
9. Checking	9.1 Organizer sends activity worksheet no. 3 via email and post to activity
harmony and	web board.
reliability of	9.2 Collaborative groups revise scenario planning and name scenarios to
scenarios	reflect story telling.
(Online Training)	9.3 Collaborative groups evaluate reliability in scenarios. Then the groups
	discuss the reason of the reliability via chat room.
	9.4 Collaborative groups brainstorm to evaluate need for searching
	additive information via chat room.
	9.5 Group leader summaries the harmony and reliability of scenarios, then
	secretary reports via activity web board.
10. Development	10.1 Organizer sends activity worksheet no.4 via email and post to activity
scenario master	web board.
plan	10.2 Collaborative groups brainstorm to select a scenario that is
(Online Training)	forecasted to find in 2022 for developing scenario master plan via chat
	room.
	10.3 Collaborative groups brainstorm to propose vision and mission of
	department that relate to the scenario via chat room.
	10.4 Collaborative groups brainstorm to propose the goal that relate to the
	scenario via chat room.
	10.5 Collaborative groups brainstorm to propose the operation strategy
	that relate to the scenario via chat room.
	10.6 Collaborative groups brainstorm to propose the project that relate to
	the scenario via chat room.
	10.7 Group leader summaries the information for developing the scenario
	master plan via chat room.

Stages	Activities	
11. Evaluation the	11.1 Collaborative groups propose the scenario master plan and the	
result of scenario	project relate to scenario planning.	
planning	11.2 Guest lecturer and project commentator evaluate both of the scenario	
(Training Activities	master plan and the project, then feedback comments and suggestion.	
in Training	11.3 Organizer surveys trainee's working experiences about the problem	
Classroom)	of working process.	
	11.4 Trainees share working experiences and solutions to solve the	
	problem.	
	11.5 Trainees reflex solution for applying scenario planning to work in	
	bank.	
	11.6 Guest lecture summarize scenario planning and development	
	scenario master plan to operation strategy.	
	11.7 The management gives the outstanding award to a collaborative	
	group and presents the certificates to trainees.	
	11.8 Organizer summarizes the scenario master plan and suggestion of	
	each collaborative group to record activity web board.	
12. Blended	12.1 Trainees evaluate strategic thinking capacities in Post Examination	
training evaluation	Training via online training system.	
(Online Training)	12.2 Trainees evaluate participation in working with collaborative group via	
	email.	
	12.3 Trainees answer a questionnaire about the blended training method	
	by using scenario planning and action learning with collaborative groups	
	to enhance strategic thinking.	

Conclusion and Discussion

The result of this study shows that blended training for enhancing strategic thinking ability in Thai bank personnel as human resource development in organization should have 12 stages in classroom and online training. In each process of blended training, trainees will

propose results and performance that relate to strategic thinking ability. Technology for communication and collaboration in blended training is chat room, web board, and email.

Blended training should be applied to some training program appropriately. Trainees have to be high level of self responsibility and Bank should support the period for training.

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