

IV. PROCEDURES

1. Training

An initial competencies reinforcement approach through training was defined as a four-step process:

- Define and analyse the change in competencies for a given job (pinpointing the areas of activity in which an improvement in level will be required).
- Outline the basic training structure needed to increase the competencies level in each targeted activity.
- Verification of the present skill level of every person employed at this position and definition of his personalised training programme.
- Constitution of homogenous training groups and validation of the acquisition of competencies in each activity.

Development of a training system

This system can be illustrated using the example of the Branch Managers.

For branch managers, the evolution factors will mainly affect :

Domains 2 - 3 - 4: Banking techniques

Domains 8 - 15 : Commercial activity

Domain 13 : Organisation and methods

Domains 17 - 18 : Staff and HR Management

Domain 11 : Computer techniques.

A training system must therefore be defined and implemented to increase the skills/competencies of branch managers in these fields.

The structure of the training system has to be adaptable to each trainee in terms of their specific needs.

The needs will be identified before the beginning of the training process.

Each branch manager will answer a questionnaire to evaluate his operational level in the different fields and to check the gaps between the required levels and his own.

During an interview with the training manager, an individualised training path will be defined for each trainee.

It will be drawn up based on the complete catalogue of the training programme for branch managers, which is composed of 5 training paths.

Each training path is made up of 2, 3 or 4 training sessions. (The duration of the sessions is 2 days).

I.E. : P1 =

The complexity of the training course goes from S1 to S3.

The individual training programme will be defined in terms of the trainee requirements.

Example of an individual training path :

Trainee X will plan to follow :

- In Path 1 : S2 + S3

- In P.2 : S3

- In P3 : None
- In P4 : S1 + S2 + S3
- In P5 : S2

After each session, the trainee defines his "personal application plan", in order to apply what he has learned in training to the job.

A month after the end of the training programme, a new evaluation of the trainee's operational capacities is carried out, to check if the level required has been reached.

To launch this training system, a formal presentation must be given to the branch managers to explain the structure of the system and its objectives.

After the presentation, a one day session must be programmed involving all the branch managers. The objectives of this session are to describe the foreseeable changes in the position of branch manager, the future levels of skill required and to prepare them for the changes they will have to face.

EXAMPLE : PROPOSALS FOR THE TRAINING CATALOGUE

PATH 1 : Develop expertise in financial and banking techniques

S1 : Complex credits and investments

S2 : Risk management

S3 : Financial and economical counselling for large firms

S4 : A.L.M.

PATH 2 : Develop commercial expertise

S1 : Commercial diagnosis and marketing plan development

for the Branch

S2 : Commercial strategy definition for the branch

S3 : High level negotiation

PATH 3 : Expertise in organisation and methods

S1 : Problem solving

S2 : Setting up a quality control procedure in a branch

S3 : Project management

PATH 4 : Develop the staff and HR management expertise

S1 : Team building and team coaching. Diagnosis

of leadership ability

S2 : Team motivation and management techniques

S3 : Annual appraisal and staff skills development

PATH 5 : Using information technology

S1 : The Bank's tools

2. Staff Redeployment

These tools could also be used to evaluate staff redeployment requirements due to a change in banking jobs.

Through an analysis of evolution factors, a certain number of "sensitive" jobs may be uncovered - jobs which will be drastically altered, or even disappear, in the future. This may be the case, for example, for activities which in the long run may be computerised or contracted out.

It would be wise to anticipate the redeployment of the staff who occupy these jobs.

To do this we would initially establish the present profile of the job in terms of skill level for every field.

Next we would analyse jobs which are developing and establish profiles of the skills/competencies required in these jobs.

We would then take a look at the skills/competencies both fields have in common and define those to be developed.

Certain groups would thus be prepared for job changes by receiving a detailed resume listing their present competencies and skill levels, explaining the levels they should attain to assume another position, and outlining the areas requiring training. A resulting diversified training structure could then be developed to help them meet the goals defined.