

**Annual
Learning Report**

**QUALITY
ASSURANCE**

**2017/
2018**

**Shifting the
Paradigm of
Learning**

**ONLINE
EDUCATION**

Contents

Vision – National Commercial Bank Jamaica Limited (NCB)	1
Mission – Group Human Resources and Facilities Division	1
Mission – Corporate Learning Campus	1
Senior General Manager's Message	2
Team Lead's Message	4
Learning & Development	6
The Governing Council	8
The Governance Structure	9
The Learning Council	10
The Schools Of Learning	11
eCampus	16
Quality Assurance	17
Pictorial Highlights	18
On A Roll!	21
2017 – 2018 Major Achievements	24
2018 Strategic Focus	26
Learning Metrics	27



MISSION

Group Human Resources and Facilities Division

To mobilize the human capital that will have the conviction to invent the future in order for NCB to be everlasting.



VISION

NCB Financial Group

To be the premier Caribbean financial services group delivering superior products and services to satisfy the needs of our customers, while developing our employees and building the communities we serve.



MISSION

Corporate Learning Campus

Delivering Next-in-Class Learning for Sustainability.

Senior General Manager's Message



Dr. Rickert Allen

Senior General Manager
Group Human Resources and Facilities Division

Thought leader Dr. John Girard proposed the definition of knowledge management to be the process of creating, sharing, using and managing the knowledge and information of an organization. As we position ourselves to execute our 2020 strategic plan (B.A.R.)*, effectively leveraging the management of knowledge presents us with a source of competitive advantage. In an operating environment that can only be described as volatile, uncertain, complex and ambiguous (VUCA), successful navigation and ultimately business sustainability means we must pay increased attention to three components of knowledge management:

***BUILD** - a world-class digital experience | **ACCELERATE** - regional expansion
REINVENT - our core business

- ▶ Content Management - the ability to interrogate and translate available data and information into rapidly convertible business opportunities generates the potential for increased revenue streams and drives better and higher velocity decision making. To augment our internal analytical capability, the Corporate Learning Campus (CLC) provided development opportunities in the Fundamentals of SQL and Microsoft Power BI as well as Analytical Thinking and Problem Solving.
- ▶ Repository of tacit knowledge and lessons learned - tacit knowledge is the foundation of innovation - one of the brand pillars of the Company. The capturing and codification of tacit knowledge and lessons learned from previous ventures and experiences provides access to a wealth of information that would not normally have been explicitly captured and a reservoir of ideas that can be converted to business opportunities. In a VUCA environment, this reduces repetition of unsuccessful strat-

egies/duplication of effort and promotes business continuity by making available real-time, intelligent information on operating procedures, project management to name a few. Through eCampus, we launched our inaugural Podcast Series where employees delivered podcasts on varying business and personal wellness topics. The Campus also continued to harness tacit knowledge through the creation of eBooks written by team members.

- ▶ Location of internal expertise - rapid response to business exigencies depends in part on access to the right level of expertise at the right time. This requires us to have a comprehensive understanding of our human capital so that we can leverage the appropriate competences and knowledge as the business demands. Our subject matter experts and facilitators have played a significant role in assisting the CLC with the development and facilitation of courses intended to transfer important institutional knowledge to our constitu-

ents. We continued to build our cadre of such experts with the addition of 10 new Learning Partners during the year.

In closing, there is a close link between the management of knowledge and the achievement of the strategic imperatives of a business and we remain intent on playing our part in the knowledge management process. We will continue to provide opportunities for learning and the sharing of information as well as enhance the internal cultural systems that support the acquisition of new and relevant knowledge and institutional sharing so that it redounds to organizational performance. We are grateful for the support of our Learning Partners, subject matter experts and members of the respective Schools of Learning and Councils who are integral to the accomplishment of our strategic goals and anticipate increased collaboration in the new financial year.

Team Lead's Message



Sandra Grey

Assistant General Manager

Thinking futuristically, companies must perceive of learning and development as an asset that will drive employee productivity and ultimately competitive advantage. A well-trained workforce adapts more quickly to changing business requirements and competitive demands. At NCB, our VUCA (volatile, uncertain, complex and ambiguous) environment demands that while we enhance existing employee competencies, we must prepare our teams for jobs that do not yet exist if we are to fill the gaps created by increased adoption of technology and automation.

During the year, the Corporate Learning Campus (CLC) provided learning interventions to equip our employees to execute on the strategic objectives of the Company (B.A.R.). To facilitate building a world-class digital experience for our customers, we provided learning opportunities such as Agile Leadership, Certified Scrum Master and Product Owner Training to build employee capability in the agile way of working. We utilized our virtual learning platform, eCampus, to provide innovative ways to reach our expanded target audiences such as using podcasts, videos and piloting the use of our mobile learning site for sales training. We continued to provide technical and core banking operations training by making available 85 such sessions over the period. We recognize

that a superior customer experience is integral to our business sustainability so interventions targeting improving presentation skills, customer experience management and protocol and social etiquette were mainstays on our learning calendar.

Looking ahead, building knowledge, continuous reskilling and providing employees with the tools to reskill are major priorities for the CLC. A 2018 study by LinkedIn stated that the biggest challenge for talent development would be getting employees to make time for learning. Indeed, the fast pace of business creates pressure on time and resources so we will look to further fulfil our objective of a well trained workforce equipped with next generation thinking by delivering learning using multiple modalities.

We acknowledge the support of all our partners: the Governing and Learning Councils, the Schools of Learning and our internal and external faculty members who share our vision and work tirelessly alongside us to achieve our goals.

Learning & Development

“Learning and innovation go hand in hand. The arrogance of success is to think that what you did yesterday will be sufficient for tomorrow.” – William Pollard

The Corporate Learning Campus (CLC) continued to make paradigm shifts in learning with the integration of internet-based multi-media, social learning and collaborative tools. This shift has fundamentally changed the way knowledge and skills are acquired as well as how learners interact with content, facilitators, subject matter experts and their peers. This paradigm presents opportunities for both efficiency and effectiveness of the learning process and greater accessibility to our employees across the region thereby enabling the potential to accelerate learning worldwide. The challenge however is the ongoing transformation of mind-sets and habits that are hard-wired in employee preferences

and behaviours. With this being top of mind, we accomplished the following during the financial year 2017/2018:

1. Supporting the Organization's sales and service excellence objective through:
 - Interventions in mortgage lending, credit and financial analysis that contributed to a 70% net loan growth year over year as reported in the Group's Unaudited Financial Results for the period ending September 30, 2018.
 - Delivery of fourteen (14) sales training sessions which contributed to a 44% increase year over year in the number of sales personnel in Retail Banking

(largest target audience) who either met or exceeded their targets in FY 2017/2018.

2. Enabling enterprise transformation by providing learning interventions to support upgrades of our core banking application Finacle and Oracle. In addition, the school of Banking Applications, Technology and Risk Management (BATRM) delivered 94 other learning interventions.
3. Exceeding the benchmark 40 hours of learning per employee for the first time (43 hours per employee).



The Governing Council



Mr. Patrick Hylton
President and Group Chief Executive Officer



Mr. Dennis Cohen
Group Chief Financial Officer and Deputy CEO



Dr. Rickert Allen
Senior General Manager, GHRFD



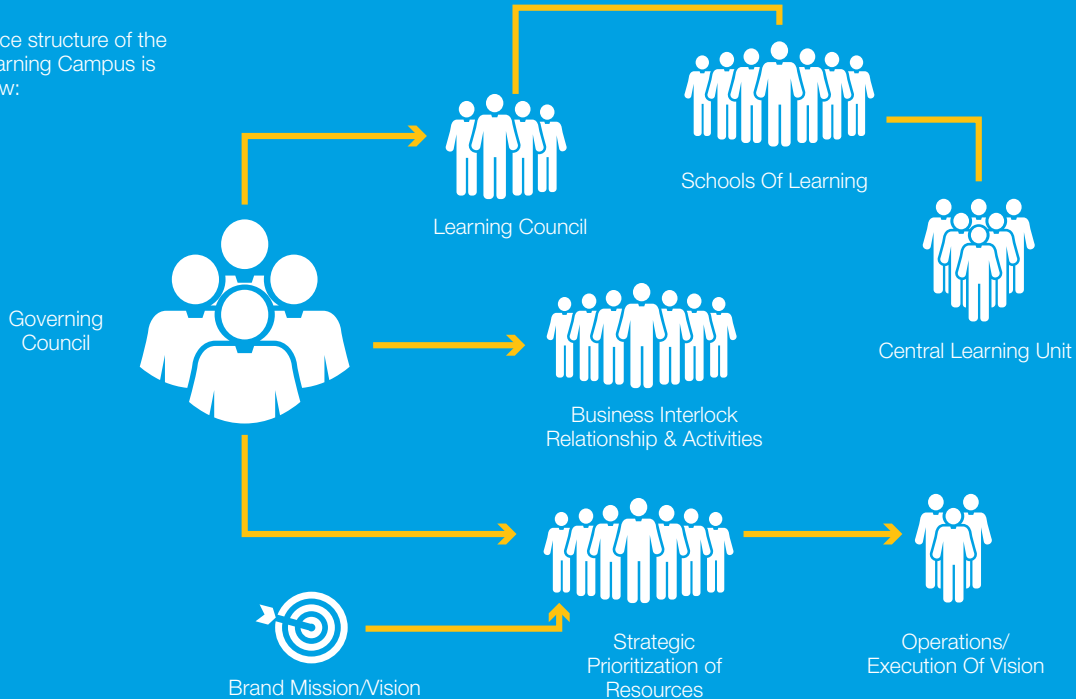
Ambassador Ralph Thomas
External Academic Advisor

Our Governing Council provides:

Strategic insight and direction | Sound governance | Leadership and direction | Prioritization of learning programmes to support business growth and mitigate risk

The Governance Structure

The governance structure of the Corporate Learning Campus is depicted below:



The Learning Council



Septimus Blake
Institute of Leadership and
Organizational Development



Steven Gooden
School of Wealth Management



Brian Boothe
School of Client Relationship
Management



Malcolm Sadler
School of Banking Applications,
Technology and Risk Management

Our Learning Council provides:

Resource & programme prioritization | Ensuring strategic alignment of the Schools with key business strategies
Interdisciplinary collaboration | Learning Partner selection aligned to business needs

The Schools Of Learning

Learning is delivered through four (4) Schools aligned to and representative of the key drivers of our business, namely, the School of Wealth Management, the School of Client Relationship Management, the School of Banking Applications, Technology and Risk Management and the Institute of Leadership and Organizational Development. Each School offers a suite of courses and/or programmes designed to build the competencies of our employees and enhance organizational capability.

Our Schools of Learning provide:

- ▶ A perspective on industry trends and the potential impact on employee competence development
- ▶ An analysis of the impact of learning interventions in relation to the demands of the business
- ▶ A collaborative approach to the formulation of the learning and development strategy
- ▶ Ongoing assessment of learning interventions for currency and relevance

ILOD - Institute of Leadership & Organizational Development

Strategic focus: Employee development with emphasis on leadership and people management



- 1 Septimus Blake (Head of School)
- 2 Misheca Seymour-Senior
- 3 Tanya Watson-Francis
- 4 Angus Young
- 5 Nicole Downie
- 6 Kevin Ingram
- 7 Marleen James



WM - School of Wealth Management

Strategic focus: Support business growth through wealth management, sales effectiveness & efficiency

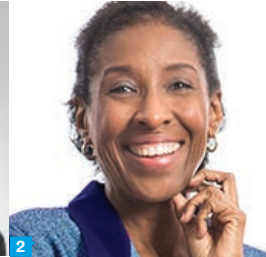
- 1 Steven Gooden (Head of School)
- 2 Kerryann McCourty Simmonds
- 3 Antonio Spence
- 4 Sharon Williams
- 5 Ruth Cummings
- 6 Tracy-Ann Spence
- 7 Rory Evans



BATRM - School of Banking Applications, Technology and Risk Management

Strategic focus: Ensuring the acquisition of the technical, operational and risk competencies required to perform optimally in this competitive business landscape

- 1 Malcolm Sadler (Head of School)
- 2 Allison Wynter
- 3 Howard Gordon
- 4 Nicole Brown
- 5 Kevin McDonald
- 6 Alison Lynn
- 7 Jodianna Clarke



BATRM Sub-Committee for Risk:
Allison Wynter (Head of Sub-Committee),
Robert Brooks, Andre HoLung and Andrew Simpson

CRM - The School of Client Relationship Management

Strategic focus: Building employee competence to positively impact customer relations through the delivery of excellent service across the enterprise.

- 1 Brian Boothe (Head of School)
- 2 Claudell Robinson
- 3 Anne McMorris Cover
- 4 Winston Lawson
- 5 Mukisa Ricketts
- 6 Kerry-Ann Spencer
- 7 Francine Lewis
- 8 Jodianna Clarke



eCampus



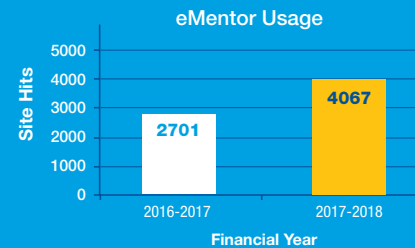
As we continue to expand regionally and employees become more geographically dispersed, our online learning portal (eCampus) allows for access to standardized content and research material through a comprehensive suite of resources: eCourse, eMentor, eLibrary, eBook, eTest, eOrientation and ePresence.

The ubiquity of mobile technology allowed us to advance a philosophy of mobile learning (*mLearning*) which facilitates learning on-demand. Congruent with this, our *mLearning* site was piloted with the Bermuda-based Clarien Bank and content continues to be augmented. We intend to broaden access in the new financial year. During 2017/2018, we supported several projects and initiatives aligned with busi-

ness priorities. In preparation for the scheduled upgrade of our banking platform, coined FinX. A number of eCourses and resources were created to build/reinforce knowledge of the application. Demo courses were also developed to support solutions produced by the Agile labs such as the Mobile App, Online Pre-Approved Loan, Digital Lending Portal and the Credit Card Dispute Portal. Our obsession with the customer led to the development of a modular online customer service training programme, with one of three planned modules successfully piloted within the branch network.

Collaborating with internal subject matter experts, we created and launched NCB Wikis and Podcasts during the year

producing four podcasts over the period. We continued to build employee capability around the agile way of working with the rollout of another phase of our virtual learning strategy which provided learning paths for key Digital roles in NCB. Collectively, these strategies contributed to a 51% increase in site hits to eMentor over the previous period.



Quality Assurance

The Quality Assurance function continued to provide oversight of the mandate of the Corporate Learning Campus to deliver quality learning interventions by ensuring rigour in the selection of 10 new external partners who were added to support key areas of strategy including Customer Experience Management and Digital Transformation.

This function was also extensively involved in preparing and submitting the application for our reaccreditation through the University Council of Jamaica.



Pictorial Highlights



1 Sharpening our facilitation skills with a Train the Trainer Session. Hosted by the Corporate Learning Campus in conjunction with the University of the Commonwealth Caribbean (UCC) targeted at our Internal Subject Matter Experts who currently facilitate courses at the CLC. **2** and **3** Certified Scrum Master (CSM) training.

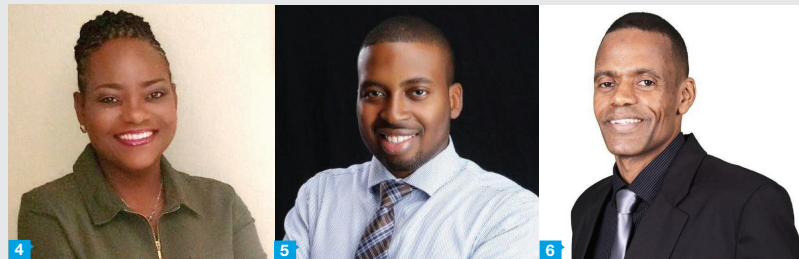


1 Modern Leader training with external learning partner Mr. Terry Thomas (standing). **2** Collaborating for success while completing in-classroom assignments for Coaching for Performance course.

Pictorial Highlights

Some of our Master Coaches:

- 1 Stacy-Ann Tait
- 2 Antonnette Cowan Palmer
- 3 Najah Peterkin
- 4 Mona Lisa Stewart
- 5 Gregory Peart
- 6 Kevin McDonald



On A Roll!

Top Learner Q1 2017-2018

Each quarter we recognize learners who have achieved academic excellence over the year. In this section we will highlight the 2017/18 Learners of the Quarter:

Top eLearner



Duwayne Harrison

Collections Agent, Payment Services Unit

12 Non-mandatory eCourses

“To paraphrase a famous quote: If you read what everybody is reading, you can only think what everybody else is thinking. I have benefited and continue to benefit from the courses available on our online learning platform which gives me the latitude to learn the full gamut of NCB’s operations.”

Top Instructor-Led Learner



Ricardo Lawes

Merchant Support Clerk, Payment Services Unit

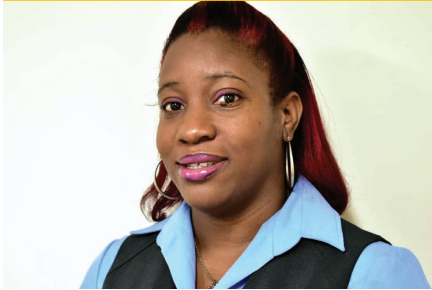
Customer Experience Management Course

“At NCB, customer retention and customer satisfaction is at the heart of everything we do; our duty is to delight them. Professionally, the CEM course has provided me with a greater understanding of my role in exceeding the needs and expectations of my internal and external customers, through continuous engagement, speed and accuracy, while at the same time learning and adopting best practices.”

On A Roll!

Top Learner Q2 & 3 2017-2018

Top eLearner



Tracian McKnight

Early Childhood Teacher, NCB ECDC

5 Non-mandatory eCourses

"I completed the eCourses to consistently improve my ability to deliver exceptional customer service, as well as to increase my knowledge and success rate in referring our products and services. They have contributed greatly to my representation of brand NCB."

Top Instructor-led Learner



Jody-Ann Muir (Q2 Winner)

Branch Services Representative, Hagley Park Road

Teller Operations Course

"The knowledge gained from the Teller Operations course has helped me to be more confident when processing transactions and in my interactions with customers."

Top Instructor-led Learner



Danielle Dunkley (Q3 Winner)

Branch Services Representative, St. James Street

Teller Operations Course

"The Teller Operations course served to reinforce my in-branch Teller procedures. It also boosted my self-confidence, thus enabling me to give WOW customer experiences."

Top Learner Q4 2017-2018

Top Instructor-Led Learner



Khedasha Sohan

Telesales Agent, Retail Banking Division

Fundamentals of Selling Course

“Attending this course has made a significant difference in my selling technique. When I am in dialogue with a customer I no longer just tell them about the product, instead, I highlight how it will satisfy a need they have. I have also adopted this when making personal decisions.”

Top eLearner



Latoya Spencer

Lobby Manager, NCB Constant Spring Rd.

9 Non-mandatory eCourses

“The Knowledge gained from completing the eCourses has greatly improved my ability to confidently sell products and services of the bank”.

2017 – 2018 Major Achievements

School Of Learning	Highlights & Achievements
<p>School of Wealth Management (WM)</p>	<p>The CLC supported the Organization’s imperative of enhancing sales and service excellence with the following learning interventions:</p> <ul style="list-style-type: none"> ▶ Interventions in mortgage lending, credit and financial analysis that contributed to a 70% net loan growth year over year as reported in NCBFG Unaudited Financial Results for the period ending September 30, 2018. ▶ Delivery of fourteen (14) sales training sessions which contributed to a 44% increase year over year in the number of sales personnel in Retail Banking (largest target audience) who either met or exceeded their targets in FY 2017/2018. ▶ A comprehensive 24-month Insurance Underwriting Training Programme for select NCBIC underwriters. One participant, by virtue of her outstanding performance on the program and application on the job, was selected to attend an international Underwriting Training Seminar hosted by Swiss Re in Canada.
<p>School of Client Relationship Management (CRM)</p>	<p>In keeping with our focus on developing a culture around Customer Obsession, we created a modular online course entitled “At Your Service (AYS)” that focused on the key tenets of customer engagement. A pilot programme was launched in April 2018 across four branches of the Group and achieved an 84% pass rate.</p>

School Of Learning	Highlights & Achievements
<p>School of Banking Applications, Technology and Risk Management (BATRM)</p>	<p>The school of Banking Applications, Technology and Risk Management (BATRM) provided interventions to support our core banking applications and risk management capabilities. The School was integral in preparing employees for the upgrade of the core support system, Oracle and is working with the business to complete training for the upgrade of our core banking application Finacle. The VMWare Horizon training supported the implementation of a digital workspace platform that securely delivers and manages any application on any device thereby enabling key strategic imperatives such as:</p> <ul style="list-style-type: none"> ▶ Centralized Desktop and Mobile Device Management – manages the diversity of devices as channels expand to external parties. ▶ Better Total Cost of Ownership – Gartner and other research companies indicate that the relatively low cost of traditional PC hardware is often more than offset by the high cost of PC support and management over time. ▶ Data Security – The improved security capabilities presents the opportunity to explore Bring-Your-Own-Device (BYOD) operating model for external parties.
<p>Institute of Leadership & Organizational Development (ILOD)</p>	<p>The Institute of Leadership & Organizational Development (ILOD) supported the organization's transformation initiatives by developing and enhancing employees' competencies in Coaching, Leadership, Analytical Thinking and the promulgation of Agile philosophies across the organization.</p>

2018 Strategic Focus



Learning Metrics

Activity of the Schools

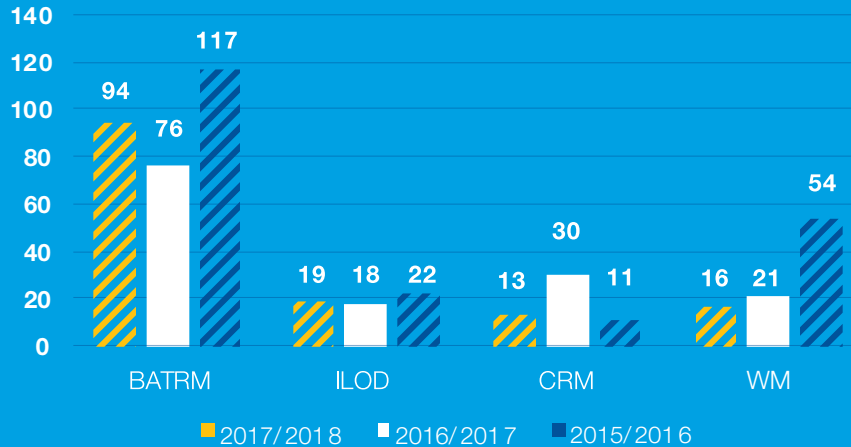


Figure 1 - During the 2017/18 financial year we continued to target our learning interventions on initiatives that would have a significant impact on the fulfillment of our business strategy. As we further advance our digital learning strategy and promote micro-learning content we expect an increased redistribution of learning effort towards virtual learning.

Learning Metrics

Average Annual Learning Hours

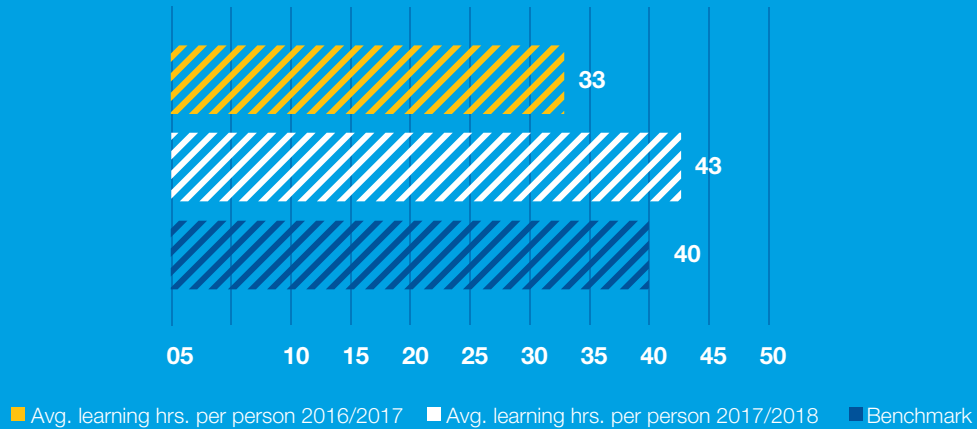


Figure 2 - The average learning hours per employee increased by 30%, exceeding the benchmark of 40 hours per employee.

Source: Benchmark of 40 hours per employee – Association for Talent Development

Course Satisfaction Rating

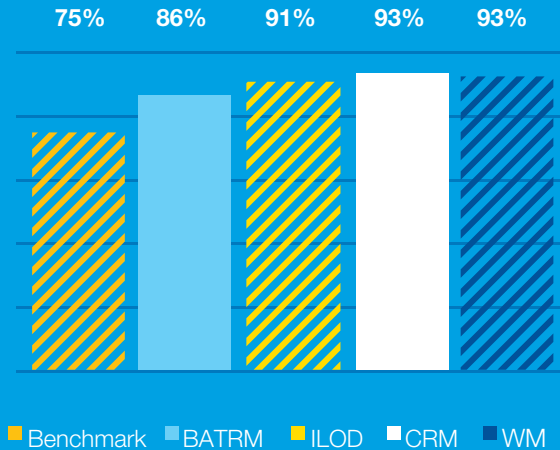


Figure 3 - Participants' feedback following a learning intervention is essential in determining the extent of the employees' engagement with content and delivery (i.e. Level 1 of Donald Kirkpatrick's Four Levels of Training Evaluation). The CLC obtained a satisfaction rating of average 90.62% for the 2017/18 year. This is above the internal benchmark of 75% and reflects a 4% increase over the prior year.

Post Course Review Assessment

Level 3 of Kirkpatrick's Four Levels of Training Evaluation (dubbed the Post Course Review), measures the application of learning on-the-job up to 6 months after the participant engaged in the learning event. One Hundred and Thirty-Seven (137) managers, supervisors and employees participated in the post course reviews and seventeen (17) courses were selected for this level of evaluation based on the strategic impact of these interventions on our business operations:

- ▶ Agile Leadership
- ▶ Analysis of Financial Statements for Opportunities
- ▶ Analytical Thinking & Problem Solving
- ▶ Business Communication
- ▶ Certified Scrum Master Training
- ▶ Certified Scrum Product Owner
- ▶ Credit Analysis II
- ▶ Credit Analysis I
- ▶ Customer Experience Management
- ▶ Customer Relationship Selling
- ▶ Fraud Prevention and Deterrence
- ▶ Fundamentals of Selling
- ▶ Fundamentals of Etiquette
- ▶ Protocol, Business & Social Etiquette
- ▶ Teller Operations – Transaction Processing
- ▶ Telesales
- ▶ The Fundamentals of SQL and Microsoft Power BI

Application of Learning before and after attending the Course

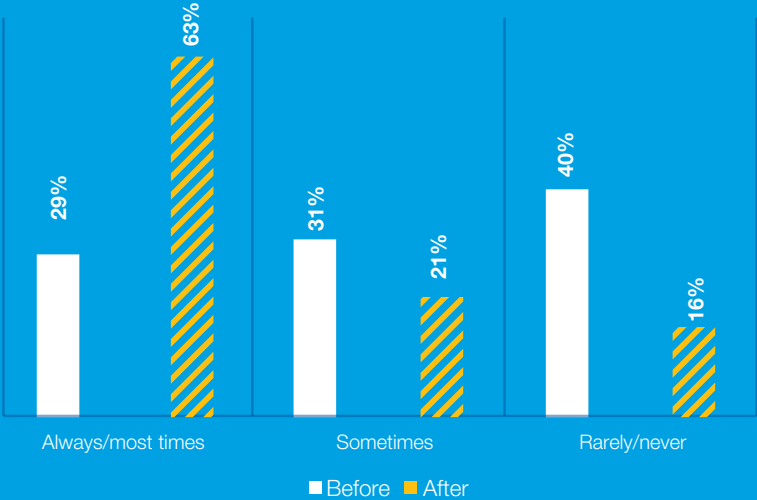


Figure 4 - The chart reflects the behavioral change before and after the training. This comparison indicates that the training had a direct impact on the participants' performance on the job with 60% of the participants applying basic knowledge before the course versus 84.35% applying the knowledge and skills always or most times following the training.

Application of Learning

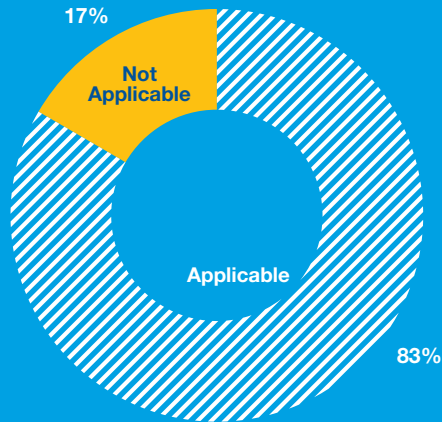


Figure 5 - 83% of the participants had the opportunity to apply the learning directly to the job while 17% engaged in scrap learning (learning not applied on-the-job). They however will be afforded an opportunity to apply the learning at a future date.

Increase in Job Performance as a result of Training

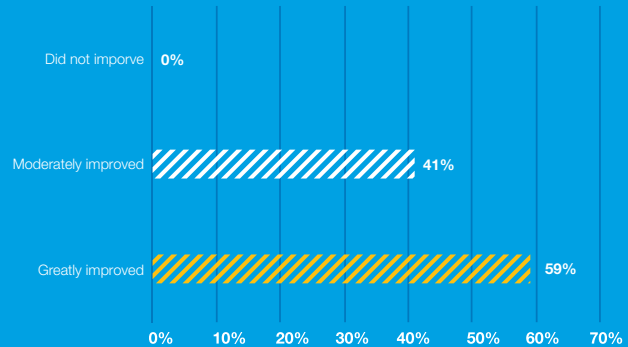


Figure 6 - A key indicator of performance improvement of the learner is learning effectiveness. Figure 6 indicates that 100% of the participants saw improvement in their performance level whether greatly or moderately.

Post Course Review Assessment

Average Knowledge Transfer

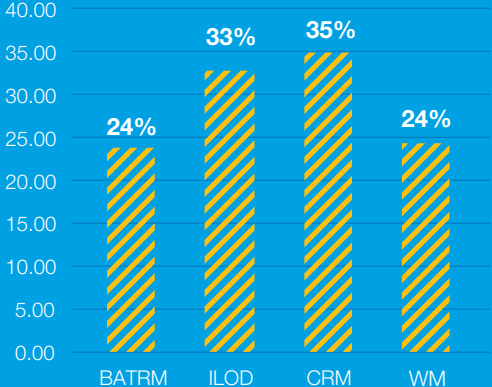


Figure 7 - Another key indicator of learning is knowledge transfer which reflects the knowledge gained after a learning intervention. Figure 7 indicates the average knowledge transfer which took place in each School.

Percentage of Employees Receiving Training

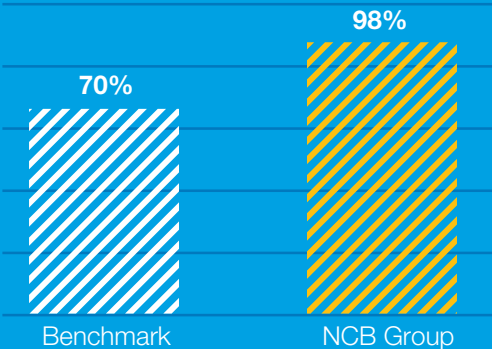


Figure 8 - Figure 8 outlines the percentage of employees receiving training, which was 98% during the period. This was a significant achievement for the CLC in comparison to our internal benchmark of 70%.



**Corporate
Learning Campus**

2½ Altamont Crescent,
Kingston 5
ncbclc@jncb.com
876-929-4622