



Corporate Learning Campus



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SENIOR GENERAL MANAGER'S MESSAGE

Dr. Rickert Allen
Senior General Manager
Group Human Resources and
Facilities Division

“It remains Day 1” said Jeff Bezos in closing a June 2017 letter to Amazon shareholders. The rapid developments in technology and digitization have made adoption of the Day 1 philosophy integral to a company’s longevity. Here at the NCB Financial Group, we have worked tirelessly to instill the tenets of Day 1 in the hearts and minds of our employees. Through our learning interventions our teams have obtained a better appreciation of what it means to be obsessed with the customer, operate in a high velocity decision making space, resist management by proxy and continuously benchmark our operations against next in class practices. We have sought to influence employee mind-sets and empower our people to innovate, take risks and learn from mistakes; in other words, “fail well”. These qualities are necessary for growth and sustainability in a high speed, highly regulated operating environment.

We integrated the Day 1 philosophy in our operations in 3 key ways:

- ▶ **Providing customer experience management and other relationship building learning opportunities so as to reshape and refocus the minds of our teams in alignment with the paradigm of customer primacy.**

- ▶ **Utilizing agile labs and developing our internal resources to operate in the labs. We have been able to circumvent the inertia and reliance on management by proxy typical of large organizations by launching minimum viable products in sprints of 10-weeks and less.**
- ▶ **Through our analytics, decision making and enterprise information management interventions, we have ramped up the speed and quality of decision making through enhanced analytics and data mining capabilities.**

The digital revolution is completely disrupting operations in the financial services industry therefore to remain ahead of the curve, financial services companies need a learning and development function capable of delivering learning 24/7 over a variety of platforms providing opportunities for continuous competence development to meet rapidly evolving careers and organizational skill demands. We launched our enterprise digital learning strategy housed on our virtual platform, eCampus, to provide all employees with basic digital competencies so as to advance the Company’s digital agenda.

Leveraging open universities and other collaborative learning sites, we expanded the options to enhance employee digital competencies and began offering courses in a digital format. As part of a longer term talent development strategy, we are partnering with the University of the West Indies and the University of Technology to further build out the competencies in our teams.

Going forward the Corporate Learning Campus will continue to focus its attention on providing cutting edge learning solutions that will support the two pronged phases of transformation. We recognize that the Day 1 philosophy must become the way of doing business and we are committed to ramping up the delivery of learning solutions intended to build the organizational capability to execute on our strategic imperatives over the long term. We are appreciative of and grateful for the support of our Learning Partners, internal Subject Matter Experts and the members of the respective Schools of Learning, the Governing and Learning Councils for their unwavering dedication to the Corporate Learning Campus and the dissemination of learning across the NCB Financial Group.



TEAM LEAD'S MESSAGE

Sandra Grey
Assistant General Manager

Literature from McKinsey & Company indicates that there are 5 trends that will fundamentally change the working world of the future.

These are: **digitization, automation, a new generation of employees, networked working within and beyond the boundaries of the company and the integration of learning and working. Indeed, rapidly advancing technology and digitization are two of the biggest game changers in the financial services industry.**

These developments have created new players, new channels and new consumer expectations all of which have had an impact on revenue streams and methods of doing business. Companies have had to revisit their business strategies to maintain relevance and long term sustainability in the fast paced and increasingly regulated operating environment.

As the NCB Financial Group positions itself for the future world of work, the Corporate Learning Campus (CLC) is charged with assisting employees to develop the core

skills and competencies required to deliver on the strategic mandate. To support the digital agenda, we launched our digital learning strategy – an approach for acquiring basic digital competencies, integrated the use of digital learning technologies in our courses and increased the availability of open and other collaborative learning resources for employees to gain additional knowledge. With the adoption of the Agile methodology by the Group, we provided learning opportunities to build capacity in this area and leveraged our association with our consulting partners to provide role specific training using the Agile methodology. In our other core areas of operation, we continued to build organization capability by ramping up interventions in sales, analytics, customer experience and enterprise information management. At the regional level, we focused on increasing cross cultural awareness and diversity sensitization through initiatives such as vox pop and monthly features on the countries in which we operate.

In closing, casting our minds back 10 or so years ago, the use of smartphones in learning, wikis for collaborating and sharing of information, Siri as a search tool or accessing the internet by any means other than a computer were virtually unheard of while today these are viewed as commonplace. The CLC will remain focused on providing next generation learning opportunities and innovative tools that will equip our employees to perform well both now and in the future thereby ensuring the longevity of our business. We are thankful for the unwavering support of our Governing and Learning Councils, Schools of Learning and faculty members – internal and external and look forward to a continued partnership in the new financial year.



LEARNING & DEVELOPMENT

Learning has played a critical role in enhancing institutional knowledge and increasing the competencies of our employees so as to deliver the outcomes needed to achieve our strategic objectives. 88% of employees trained reported that there has been an improvement in their performance on the job since participating in a learning intervention. This affirms the applicability of the learning interventions designed and implemented by the CLC.

As we set out to achieve the 2020 strategy – NCB 2.0 Faster | Simpler | Stronger, our learning strategy was enhanced to better support agility, customer obsession and the implementation of new and improved systems and processes. Our objective is to provide our employees with the necessary competencies to offer the best experience and financial service solutions for our customers in an efficient and effective manner. The following are key interventions championed during the year:

- 1.** The launch of the enterprise digital-learning strategy intended to provide all employees with basic digital competencies – by year end, 80% of the employee population completed the eCourses and were ready to advance to Phase 2 of the process;
- 2.** Training of over 500 employees in Customer Experience Management to ensure the ongoing importance of delivering a superior customer experience;
- 3.** Execution of a completely virtual course (Managing Virtual Teams) in support of our regional expansion agenda by providing participants with technical and people skills needed to create high performance virtual teams;
- 4.** Facilitation of increased opportunities for economic and social information sharing among employees of the different countries in which NCB operates was facilitated through the launch of the NCB Diversity site called the “Diverse Universe”;
- 5.** External review and validation of our learning infrastructure resulted in the CLC being named one of the 2017 Top 125 training institutions globally (placing 109th overall) which excelled in employee training and development;
- 6.** Completion of the re-accreditation exercise leading to the re-accreditation of our 3 Leadership programmes by the University Council of Jamaica (UCJ).





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

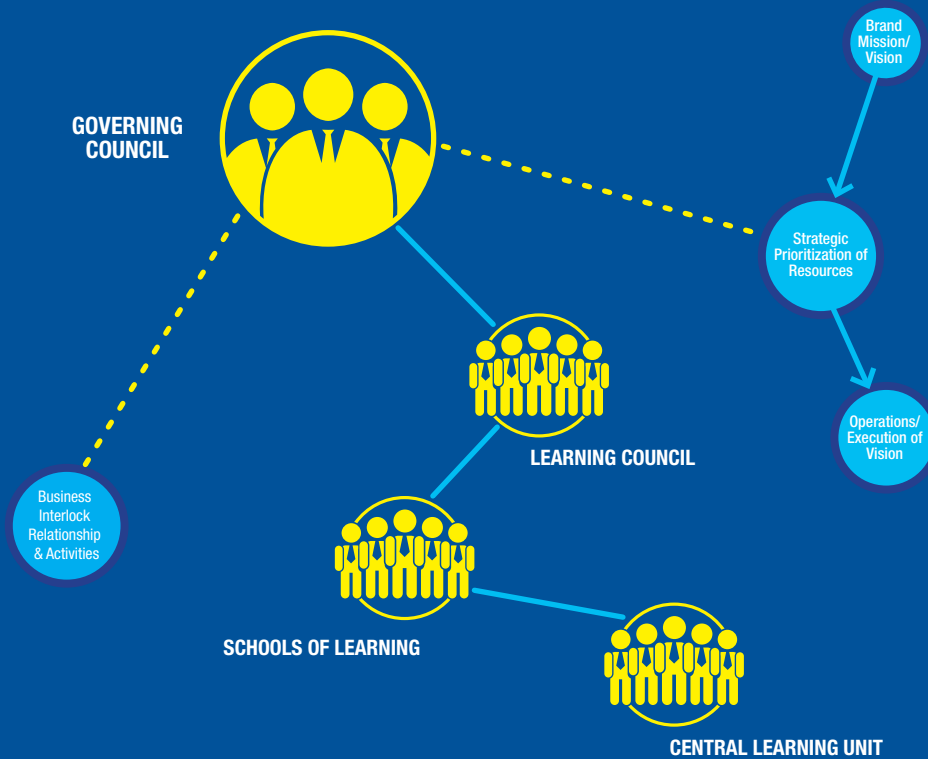
Our Governing Council provides:

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



THE GOVERNANCE STRUCTURE

The operations of the Corporate Learning Campus are guided by this structure:





THE LEARNING COUNCIL



Septimus Blake
Institute of Leadership and
Organizational Development



Audrey Tugwell Henry
School of Wealth Management



Malcolm Sadler
School of Banking Applications,
Technology and Risk Management



Brian Boothe
School of Client Relationship
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

The learning and development function in NCB is driven by four (4) Schools of Learning representing the critical areas 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 which help to build the competencies of our employees and enhance organizational capacity.

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** Steven Gooden
4 Nicole Downie **5** Kevin Ingram **6** Marleen James



WM - SCHOOL OF WEALTH MANAGEMENT

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



1 Audrey Tugwell Henry (Former Head of School) **2** Vernon James **3** Marva Peynado **4** Kerry-Ann McCourty Simmonds
5 Sharon Williams **6** Ruth Cummings **7** Tracy-Ann Spence **8** 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



2



3



4



5



6

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



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



2



3



4



5



6



7



8

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 Alicia Knight



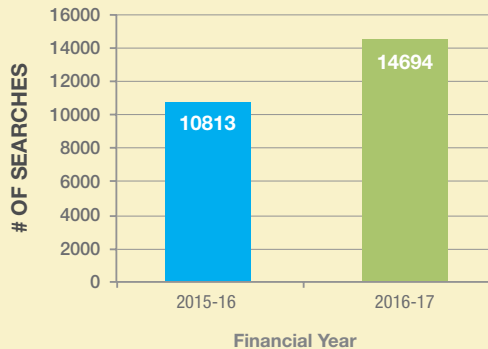
The eCampus online learning portal is a key component in achieving the Group's strategy to advance our digital transformation. We aim to build employee capability by providing flexibility and convenience in learning, just in time support and enhanced training through our extensive suite of resources: eCourse, eMentor, eLibrary, eBooks, eTest and eOrientation.

capability in this new operating reality, a 3-phase virtual learning strategy was implemented. Phases 1 and 2 were launched with a focus on the foundation principles and Phase 3 is scheduled for a January 2018 release and will provide details and resources on the various roles in the Agile World.

Utilizing the agile philosophy internally, the learning operations were enhanced with the introduction of the Electronic Report Card for instructor-led courses. This feature facilitates the generation of auto emails to the supervisors of employees who recently participated in an intervention to include information such as the course objectives, participant's grade and next steps for employee development.

In the new year we will remain focused on providing on-demand learning, facilitating information and idea sharing and creating a collaborative learning environment for all employees.

eLibrary Usage



The importance of high quality research in executing strategy cannot be overstated and our eLibrary resource which utilizes an online research reference system, provides anytime, anywhere access to over 3000 international publications and images, including over 700 Caribbean-focused publications. For this financial year, eLibrary usage increased by 36% over the previous period.

As we work towards achieving our 2020 aspirations, the Group has adopted an "Agile" way of working where self-organizing, cross-functional teams move a process or product from idea to implementation. To build employee



QUALITY ASSURANCE

The role of Quality Assurance has evolved beyond monitoring and compliance to promoting efficiency and sustainability of the learning and development function across the enterprise. During the year the CLC focused on delivering learning solutions that satisfy the holistic experience of the learner to enhance performance, encourage collaboration and increase operational efficiency. Our accomplishments were premised on the following initiatives achieved during the year:



Enhancement of our
quality management
systems and processes

1

Engagement of a team
of external validators to
conduct a comprehensive
review of the CLC's
courses and programmes

2

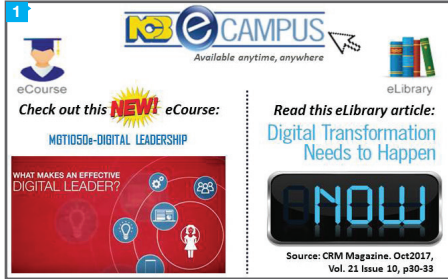
Enhancing Learning
Partner alignment
through the issue of
"The Partner Paper"
newsletter

3

PICTORIAL HIGHLIGHTS



1 At the CLC Annual Retreat we strategize for the year ahead. **2** Working in teams was critical to reinforcing the Scrum principles during the Certified Scrum Master training. **3** Our Agile Lab was the venue for the first Certified Scrum Master training.



1 eCampus continued to introduce and highlight online content in support of the Group's digital transformation thrust. **2** (l-r) Rory Evans, Michelle McIntyre-Plummer and Marleen James of the Corporate Learning Campus accepted the certificate of reaccreditation of the NCB ILOD programmes by the University Council of Jamaica. **3** Management Development Programme (MDP) participants review training material at the start of a session.



ON A ROLL!

Each quarter we recognize employees who have **achieved academic excellence** over the year. In this section we will highlight the **2016/17** Learners of the Quarter:



Quarter 1 – Estate Planning Course

Sandra Wisdom

Personal Financial Officer, NCB Ocho Rios

“The information learnt on the course has definitely given me a better understanding of real estate laws and how they relate to banking transactions. I have also learnt about several aspects of real estate planning that will personally assist me in making wise decisions in the future.”



Quarter 1 – eCampus Awardee

Shane Israel

Teller, NCB St. Ann’s Bay

“To quote Ken Blanchard: “When you stop learning you stop growing”. Life is about learning and improving. Having completed the eCourses I am more productive and efficient and I can match our customers’ needs with our many offerings.”



Quarter 2 - Teller Operations Course

Tisanne Dixon-Robinson

Teller, NCB Banking & Financial Services Centre

“The course has enhanced my understanding of Teller Operations and how I, as an Ambassador of NCB can serve our customers efficiently and effectively. I have also learnt that my role as a Teller plays an integral part in managing our customers’ experience so it is important that I consistently improve in that regard.”



Quarter 2 - eCampus Awardee

Omar Fraser

Remediation Analyst, GLCD

“Knowledge is something you can’t have too much of. The eCourse platform provides me with an opportunity to deepen my knowledge of the financial services industry and learn about other areas of interest. The information is relevant, useful and best of all, available 24/7.”



ON A ROLL!



Quarter 3-Customer Experience Management Course

Janice Cumberland

Legal Secretary, Group Legal & Compliance

“The Customer Experience Management course has really driven home the fact that it does not matter where in the organization you work or the position you hold, each person’s role is integral to making every customer’s experience memorable.”



Quarter 3 – eCampus Awardee

Wayne Chuck

Teller, New Kingston Branch

“The online courses afforded me the opportunity to acquire additional information via a medium that was convenient for my schedule. Having completed the courses, I now have a heightened awareness and appreciation of the roles outside of mine that contribute to the overall success of the NCBFG.”



Quarter 4 – Customer Experience Management Course

Donna-Marie Nevin

Facilities Administrator, Group Human Resources & Facilities

“Customers’ needs and employee engagement are at the heart of everything I do at NCB. Since completing the course, I take ownership of issues and stay with them until a timely resolution is executed. I also love to share my creative ideas and I have collaborated with other units to ensure our services are interesting, engaging and of excellent quality.”



Quarter 4 – eCampus Awardee

Stashuna Hudson-Parchment

Senior Verification Officer, Group Operations and Technology

“I love to learn and I enjoy using eCampus for the following reasons: **1)** It provides a variety of course options. You can learn whatever you want! **2)** It’s convenient and flexible. **3)** eCampus offers self-paced learning.”



2016 - 2017 MAJOR ACHIEVEMENTS

School Of Learning	Highlights	Achievements
School of Wealth Management	Sales Intervention	<p>Ongoing sales interventions and training programs were important in achieving our 2016/17 goals and have contributed to the results below:</p> <ul style="list-style-type: none">• The number of sales staff achieving 67% or more of targets in the Retail Banking core areas (Loans, Deposits, and Cards) increased from 17.4% in FY2015/16 to 54% as at September 2017.• An overall growth in loans and deposits for the period under review of 16% and 5% respectively.

School Of Learning	Highlights	Achievements
School of Wealth Management	Wealth Management Programme	Insurance Advisors who participated in the most recent Wealth Management Programme met at least 85% of their total premium target for the period under review.
School of Client Relationship Management	Voice and Speech Training	With the introduction of a Voice and Speech Workshop designed to strengthen the competencies of our telephone representatives, a review of the service quality score saw an improvement in call service. The service quality score reflected a rating of 92% at the end of September 2017.



2016 - 2017 MAJOR ACHIEVEMENTS

School Of Learning	Highlights	Achievements
Institute of Leadership & Organizational Development	Agile Training	There were concentrated efforts to upskill our employees through a digital learning strategy that provided both electronic and instructor led learning opportunities in agile, agile at scale and foundation skills in the various new roles that have emerged.
School of Banking Applications, Technology & Risk Management	Fraud Training	Since 2017 there was a 62% increase in the mitigation of cheque fraud over the corresponding period in 2016. Fraud training, along with several other on-the-job factors, contributed to this success.
	Redhat Automation with Ansible Training	The Redhat training was implemented to provide support for our digitization strategy. One of the measures involved the team's ability to prepare a test environment in 2-3 days versus 2-4 weeks.

School Of Learning	Highlights	Achievements
School of Banking Applications, Technology and Risk Management	NSX VMWare Training	The NSX VMware training supported the virtualization of the security platform and assisted NCB in becoming compliant with the Payment Card Industry Data Security Standard (PCI DSS).
eCampus	Video conferencing	Video conferencing was employed as a training solution for employees at all levels locally and regionally. Just over fifty (50) sessions were conducted during the period which more than doubled the usage over the previous year. This online approach resulted in a cost saving of approximately J\$5.5M.



2018 STRATEGIC FOCUS

Learning and Development organizations that recognize the future of work, embrace exponential changes in technology and become flexible content curators that have the potential to become highly valued business partners. We intend to continue to shape an environment that allows employees to constantly learn and relearn, reskill and upskill. In **2017/18** we will:



Deliver solutions that inspire people to reinvent themselves



Increase the opportunities for modularized and bite-sized training programmes



Offer courses to support the digitization strategy of the organization





Activity of the Schools

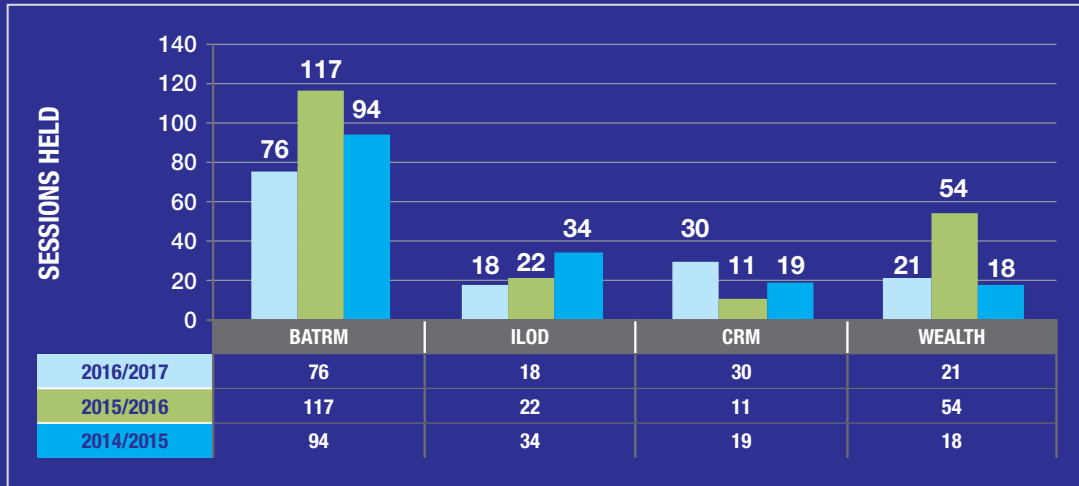


Figure 1 - The 2016/17 financial year involved a more strategic approach to the execution of our learning interventions focusing on targeted areas that would have a significant impact on our business strategy. This along with a reduction in the implementation of system related projects contributed to an overall decline in the number of instructor-led interventions. As we advance our digital learning strategy and promote micro-learning content, instructor-led learning may continue to decline.

Learning hours per employee

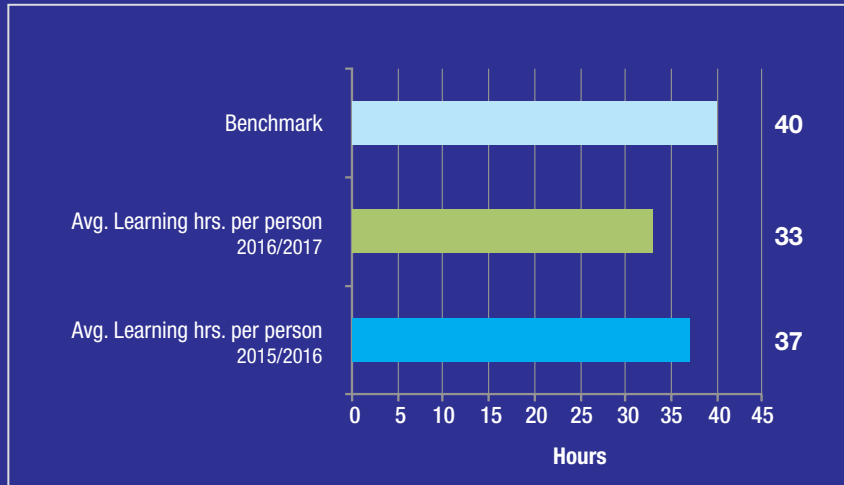


Figure 2 - The average learning hours per employee declined by 11% as a result of a reduction in the mandatory learning interventions offered during the year.

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

Course Satisfaction Rating

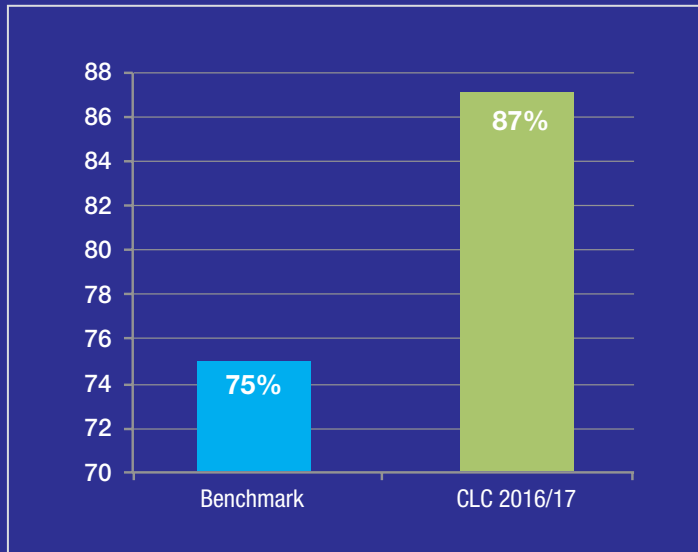


Figure 3 - Participants' feedback following a learning intervention is essential in determining the extent of the employees' engagement with content and delivery (i.e. Level 1 of Donald Kirkpatrick's Four Levels of Training Evaluation). The CLC obtained a satisfaction rating of 87% for the 2016/17 year which is above the internal benchmark of 75%.



POST COURSE REVIEW ASSESSMENT

Level three 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. Two Hundred and Seventeen (217) managers, supervisors and employees participated in the post course reviews and the fourteen (14) courses below were selected for this level of evaluation, based on the strategic impact of these interventions on our business operations:

- Agile User Acceptance Testing
- Analyzing Financial Statements for Opportunities
- Analytical Thinking & Problem Solving
- Certified Scrum Master Training
- Change Leadership
- Coaching for Performance
- Consultative Selling
- Customer Experience Management
- Data Visualization with Tableau
- Fraud Prevention & Deterrence
- Fundamentals of Selling
- Managing Virtual Teams
- Tele-Sales training
- Teller Operations- Transactions Processing

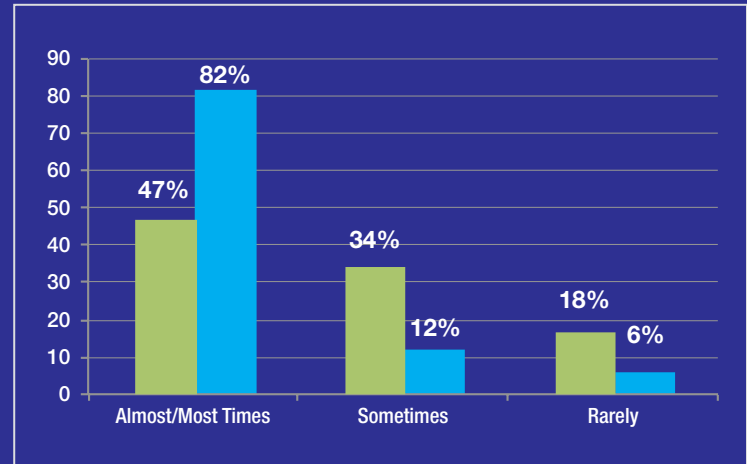


Figure 4 - The bar graph reflects the behavioral change before and after the training. This comparison indicates that the training had a direct impact on the participants' performance on the job with only 47% of the participants applying basic knowledge before the course versus 82% applying the knowledge and skills always or most times following the training.

Post Course Review Assessment

Application of Learning

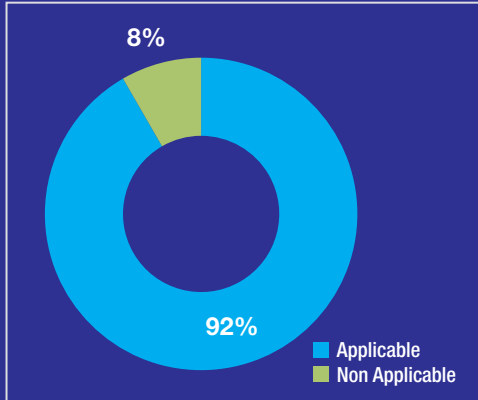


Figure 5 - Ninety-two percent (92%) of the participants had the opportunity to apply the learning directly to the job. The 8% engaged in scrap learning (learning not applied on-the-job) however will be afforded an opportunity to apply the learning at a future date.

Increase in Job Performance as a result of Training

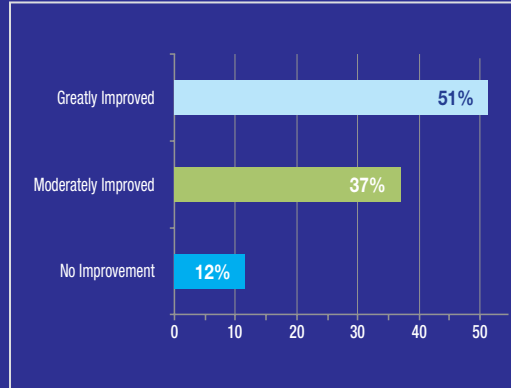


Figure 6 - A key indicator of performance improvement of the learner is learning effectiveness. Figure 6 indicates that 88% of the participants saw improvement in their performance level whether greatly or moderately. The 12% that reflected no improvement includes employees who were unable to apply the learning received to their immediate role.

Notes

Notes



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