



ANNUAL LEARNING REPORT  
2015 / 2016



## VISION

### **NATIONAL COMMERCIAL BANK JAMAICA LIMITED (NCB)**

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

## MISSION

### **GROUP HUMAN RESOURCES AND FACILITIES DIVISION**

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

## MISSION

### **CORPORATE LEARNING CAMPUS**

Delivering Next-in-Class Learning for Sustainability

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# SENIOR GENERAL MANAGER'S MESSAGE

**Mr. Rickert Allen**  
Senior General Manager, GHRFD



### **Faster, simpler, stronger.**

This is the underlying theme of our NCB 2.0 business strategy. Rapid technological advances present a blue ocean of opportunities for companies seeking to reinvent their businesses and remain sustainable. As part of his contribution to the 2016 CIO Magazine, Kumar Parakala stated: *“Leveraging new technology advancements is no longer optional for those who are seeking to grow their businesses”*. In a digital economy, the successful company must quickly adopt and implement technological advances that create new and improved customer experiences and engagement, provide opportunities to deliver products and/or services more efficiently and effectively generate new or alternate sustainable income streams.

We recently concluded our 5-year strategic plan and have set new objectives to the year 2020 - aptly coined *NCB 2.0 by 2020*. Mobilisation

of this strategy will require the Corporate Learning Campus (CLC) to focus on 3 key initiatives. 1): transforming our business model so that we can build internal agility for rapid and discontinuous change, in order to capitalize on new opportunities that will arise as we execute our business imperatives. 2): accelerating our innovation agenda to assist in driving the Company's digital strategy. Creativity and innovation are critical inputs in leveraging opportunities for digitization and through interventions such as business leaders' focus groups, staff engagement and internships we will establish an environment for unleashing creativity. 3): deepening our industry sales footprint by transitioning the mindset and behaviours of our operational/support personnel to a culture of sales. The emphasis of our sales learning strategy will be to provide our support teams with the requisite knowledge and tools to build the acumen needed

to refer quality sales leads while simultaneously building readiness capabilities for seamless integration into emergent sales roles. In doing so, we will utilize sales assessment tools and simulations as part of the skill development process.

In closing, we believe that our aspirations are bold, dynamic and integral to the sustainability of our business. Our approach to learning is reflective of our multi-generational workforce and incorporates multiple learning styles. We are committed to our role in developing the organisation of the future and take this opportunity to thank our learning partners, internal faculty and subject matter experts, the members of the Learning Council and the Schools of Learning for their support over this past financial year. The success of our efforts, the growth and sustainability of this Organisation and your discretionary effort are inextricably linked.

# TEAM LEAD'S MESSAGE

**Sandra Grey**  
HR Relationship Manager



The advent of *NCB 2.0 by 2020* creates a wealth of opportunities for the Corporate Learning Campus. Since our people are one of the key enablers of this strategy, our charge is to equip our employees with the new skills, capabilities and mindsets needed to execute our goals and objectives. Achieving the business priorities which support this strategy requires that we ramp up the digital fluency of our staff, increase their awareness and appreciation of cultural diversity and deepen their understanding of the fundamentals which support our core business operations. As part of this strategy we introduced a diversity management seminar in support of our regional expansion initiative. We believe that diversity and inclusion are key drivers of creativity, innovation and cultural tolerance and, as we mobilize *NCB 2.0 by 2020*, it is important for our people to be equipped with the knowledge required to capitalize on the growth and expansion opportunities in the global marketplace.

Facilitated by the Mona School of Business & Management, we provided a 3-day Leadership Development Course for the NCB Leadership Team to enhance their understanding of strategies for successful

business transformation. We have also continued our leadership development programmes which are intended to enhance business acumen, critical thinking and analytical skills.

We take pride in ensuring that we provide value-added learning opportunities for our teams and in this regard, we are pleased to announce the reaccreditation of our Leadership, Management Development and Branch Management Development Programmes as short courses by the University Council of Jamaica. Building sales capabilities is integral to the sustainability of our business so we launched two new cohorts of the Wealth Management Programme and introduced sales immersion training and an enhanced Sales Excellence programme for new and existing sales teams. To deepen our sales bench strength we will expand the opportunities for our non-sales/support personnel to acquire the skills needed to refer sales leads and to readily transition into available sales roles.

As part of our Digitization agenda, the Campus implemented strategies to enhance the learning experience and

provide regional access to our courses. We introduced gamification in our eCourses and will continue this initiative with “On Demand” learning interventions aimed at increasing learner interaction and engagement. To enhance the product/service knowledge of our employees, we expanded our eCampus learning suite to incorporate product knowledge eCourses and a Payment Services eCourse category was added to support the Payments Innovation strategic imperative.

The mandate of the Corporate Learning Campus is to deliver next-in-class learning for sustainability. We are committed to this mandate and to our role in building organisational capacity and capability. We are steadfast in assisting the Company to achieve its strategic objectives both now and in the future and are grateful for the support of all our Learning Partners –internal and external, the members of the Schools of Learning, Learning and Governing Councils over the past year.

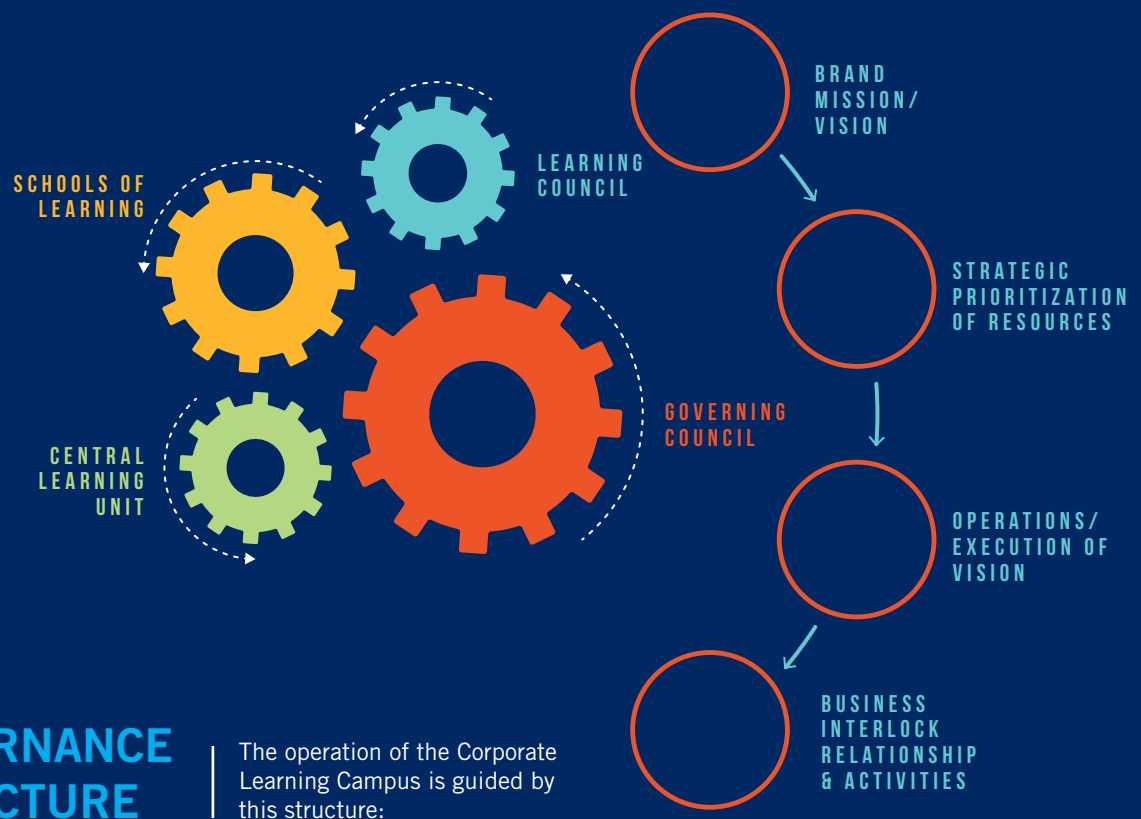


## LEARNING & DEVELOPMENT

Our Group Managing Director and Governing Council member, Patrick Hylton, firmly believes that “excellence is not attained by chance but excellence is as a result of a deliberate set of actions mixed with an enduring desire to continuously emerge better than before”. This statement embodied the efforts of the Corporate Learning Campus (CLC) over the past year. The CLC provided learning opportunities for 91% of the employee population increasing the uptake for instructor-led and online courses by 65% over the previous year. To facilitate the execution of key 2015/2016 strategic business priorities, the CLC implemented several initiatives, some of which are outlined below:

1. Execution of two leadership programmes which incorporated practical and interactive methods aimed at improving business acumen, critical thinking and analytical skills.
2. A three-day Leadership Development Course for the NCB Leadership Team facilitated by the Mona School of Business & Management to better understand strategies for successful business transformation.
3. The hosting of our first Diversity Management Seminar in support of our regional expansion agenda. NCB believes that diversity and inclusion are key drivers of creativity, innovation and cultural tolerance and that it is important for our people to be equipped with the knowledge required to capitalise on growth and expansion opportunities in the global marketplace.
4. Building sales and wealth creation capacity: the launch of two Wealth Management cohorts, the execution of the Sales Immersion training and an enhanced Sales Excellence programme for new and existing sales teams.
5. Utilizing digital strategies to provide interactive and engaging courses while expanding our reach across the Caribbean.





# THE GOVERNANCE STRUCTURE

The operation of the Corporate Learning Campus is guided by this structure:

# THE GOVERNING COUNCIL



▶ **Mr. Patrick Hylton**  
Group Managing Director



▶ **Mr. Dennis Cohen**  
Group Finance & Deputy  
Managing Director



**Professor Evan Duggan**  
Dean of Social Sciences, UWI  
Mona (External Academic  
Advisor)



**Mr. Rickert Allen**  
Senior General Manager,  
GHRFD

### 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 LEARNING COUNCIL

### Our Learning Council provides:

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



● **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

## THE SCHOOLS OF LEARNING

**There are four (4) Schools of Learning which support critical aspects of NCB's business strategy. Each School is headed by a member of the Learning Council and the Schools are comprised of diverse leaders from across the organisation.**

### 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

# INSTITUTE OF LEADERSHIP AND ORGANISATIONAL DEVELOPMENT (ILOD)

STRATEGIC FOCUS: EMPLOYEE DEVELOPMENT WITH AN  
EMPHASIS ON LEADERSHIP AND PEOPLE MANAGEMENT



1. Septimus Blake (Head of School)
2. Misheca Seymour-Senior
3. Steven Gooden
4. Nicole Downie
5. Norman Reid
6. Marleen James

# SCHOOL OF WEALTH MANAGEMENT (WM)

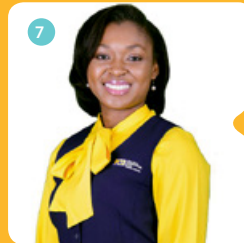
**STRATEGIC FOCUS: SUPPORT BUSINESS GROWTH THROUGH WEALTH MANAGEMENT, SALES EFFECTIVENESS & EFFICIENCY**



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

# SCHOOL OF BANKING APPLICATIONS, TECHNOLOGY AND RISK MANAGEMENT (BATRM)

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. Renae Burrell



# SCHOOL OF CLIENT RELATIONSHIP MANAGEMENT (CRM)

**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. Alicia Knight



## eCAMPUS |

Our eCampus virtual learning portal continues to be instrumental in capability building through digital interventions. It is a part of a learning ecosystem that provides the tools to consistently learn and grow. Employees have access to the online resources: eCourse, eMentor, eLibrary, eBooks and ePresence which allow them to learn at their own pace, in their own time.

The relevance and currency of information available is essential for employee education. Throughout the year, a number of product knowledge eCourses were created including courses to support the Payment Innovation strategic imperative.

The Sales Excellence Programme launched during the year included the introduction of a new Sales

Management System to streamline processes related to the sales functions throughout the NCB Group. A comprehensive eCourse was created in support of this initiative as well as a resource area for Branch Managers on eMentor. Employee sensitization and training for two other major organization initiatives: the RSA Corporate Internet Banking Upgrade and implementation of the Microsoft Dynamics CRM 2015 application used to enhance sales and service management were also partly facilitated through eMentor.

As part of our 2016 learning strategy, gamification tools were introduced to improve interactivity and learner engagement. Utilizing popular game formats, the approach promotes active learning while cementing important business knowledge and concepts.



## QUALITY ASSURANCE

Quality Assurance embraces the agile quality approach of ensuring the preservation of learning standards throughout the entire learner experience. Sustaining quality in learning and development at NCB remains our commitment and is as

a result of the implementation of several internal mechanisms used to uphold the standards governing Corporate Learning.

Three (3) major accomplishments achieved by the team are highlighted:

1

Re-accreditation of the Leadership & Branch Management Development programmes by the University Council of Jamaica

2

Maintenance of an average course satisfaction rating of 90% during the year

3

Recognition of the CLC as one of the Top 125 winners of the 2017 Training Awards by Training Magazine for excellence in employee training and development programmes



# 2015 – 2016

## MAJOR ACHIEVEMENTS

SCHOOLS OF LEARNING	HIGHLIGHTS	ACHIEVEMENTS
School of Wealth Management	<b>Sales Interventions</b>	<p>The number of staff members accessing learning under the School of WM increased by approximately <b>6%</b> as measured by the utilisation rate. The highlights below indicate a positive impact and correlation between the School's learning interventions in <i>Effective Sales Strategy</i>, <i>Credit Card Sales</i>, <i>Sales Excellence Levels 1 and 2</i>, <i>Fundamentals of Selling</i>, <i>Customer Relationship Selling</i>, <i>Retail Loan Products</i>, the <i>Wealth Management Programme (WMP) offerings</i> and the performance of staff in key business units:</p> <ul style="list-style-type: none"> <li>• <b>Retail Banking:</b> New loans booked by sales staff increased by <b>18%</b> while the number of J\$ and US\$ deposits increased by <b>23%</b> and <b>25%</b> respectively. These may be attributed in part to ongoing sales training including interventions such as Sales Excellence and Sales Immersion undertaken throughout the year.</li> </ul>

SCHOOLS OF LEARNING	HIGHLIGHTS	ACHIEVEMENTS
School of Wealth Management	<b>Sales Interventions</b>	<ul style="list-style-type: none"> <li>• <b>NCB Insurance:</b> Approximately <b>72%</b> of Insurance Advisors qualified for the <b>Million Dollar Round Table (MDRT)</b> by virtue of meeting or exceeding their quotas. Noteworthy is that approximately <b>30%</b> of this year's qualifiers are current participants in the Wealth Management Programme (WMP).</li> <li>• <b>NCB Capital Markets:</b> As at September 2016, the team of Wealth Advisors on average achieved <b>99%</b> of their target for new accounts opened. This represents an improvement of approximately <b>48%</b> over the previous financial year. Approximately <b>30%</b> of the Wealth Advisors are current participants in the WMP.</li> </ul>
School of Client Relationship Management	<b>Customer Experience Management</b>	The Customer Experience Management course continues to impact the Business as evidenced by one participant being awarded a top three spot at the 2016 Pinnacle Awards - <b>2nd Place NCBIC Client Service Officer of the Year (2016)</b> .

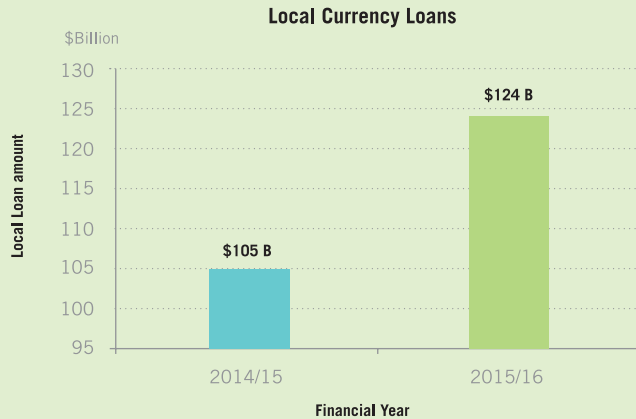
SCHOOLS OF LEARNING	HIGHLIGHTS	ACHIEVEMENTS
Institute of Leadership & Organizational Development	<b>Leadership Programmes</b>	<p>Three of our programmes were re-accredited by the University Council of Jamaica (accrediting agency) namely:</p> <ol style="list-style-type: none"><li>1. Branch Management</li><li>2. Leadership Development</li><li>3. Management Development</li></ol> <p>Six (6) candidates in the Management Development Programme were promoted; three (3) at the Managerial Level. The instructor-led course, Analytical Thinking and Problem Solving which is conducted over two days and usually offered at least three times per year, was selected to pilot the 'virtual classroom' concept. Utilising Web 2.0 tools, the course was converted into a virtual learning experience, engaging course participants from across the island and region. The cost/benefit analysis revealed that the initiative saved the organisation 60% of the costs typically associated with hosting a similar face-to-face session.</p>

School of Banking  
Applications, Technology &  
Risk Management

### Credit Analysis

### Credit Analysis

A total of 138 employees across the organisation benefited from the **Credit Analysis** and **Advanced Credit** training. NCB recorded an **18%** increase in local loans booked during the 2015/16 financial year over the previous year.



SCHOOLS OF LEARNING	HIGHLIGHTS	ACHIEVEMENTS
School of Banking Applications, Technology & Risk Management	<b>Oracle RAC</b>	<b>Oracle Real Application Cluster (RAC) Training</b>  Merchants demand high availability of the card processing services from their banks and the Oracle RAC technical training contributed to the successful implementation of a more efficient system that ensures increased availability of our online card system. System downtime has since reduced from <b>up to 4 hours to 30 mins or less.</b>  Avoidance of up to 3.5 hours downtime, results in an estimated cost saving of up to <b>\$2M</b> per downtime event.



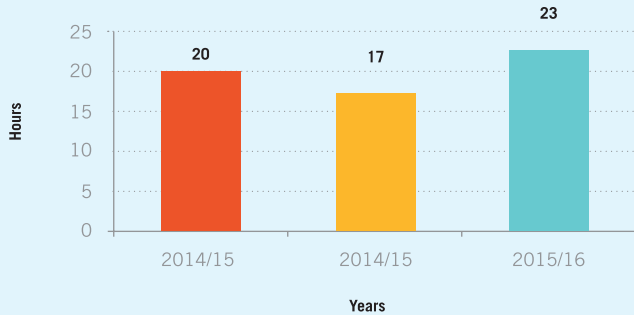
**ONLINE LEARNING                      HIGHLIGHTS                      ACHIEVEMENTS**

eCampus

**eLearning**

For the period 2015-16, eCampus usage improved with the average number of online learning hours per employee increasing by 35% from 17 hours in 2014-15 to a 3-year high of 23 hours. This represents over 50% of the annual target of 40 learning hours to include instructor-led and online learning.

**eLearning hours per employee**





# PICTORIAL HIGHLIGHTS



- ③ Customer Experience Management training participants listen keenly while their colleague makes a point.
- ④ iLOD programme participants try to relax as they prepare for their final presentation on the Advanced Strategic Management course.
- ⑤ Launch of Cohorts 7 & 8 of the Wealth Management Programme in March 2016
- ⑥ The winning group celebrates after acing a teambuilding activity on the first day of the Wealth Management Programme for Cohorts 7 & 8
- ⑦ Dr. Leahcim Semaj provided critical insight into cultural readiness for managers during the inaugural Diversity Management Seminar held in May 2016, in support of NCB's regional expansion agenda.
- ⑧ Mr. Patrick Hylton, Group Managing Director and Mr. Rickert Allen, Senior General Manager – Group Human Resources & Facilities encouraged managers to leverage diversity through innovation and sensitivity at the Diversity Management Seminar.

# HEAR FROM THE EXPERTS

OUR INTERNAL AND EXTERNAL  
LEARNING PARTNERS SHARED  
THEIR EXPERIENCES WITH THE  
CORPORATE LEARNING TEAM. READ  
WHAT THEY HAD TO SAY:



▶ **Mrs. Sandra Cooper**

“Perhaps the most rewarding experience I’ve had working with the CLC team is how comfortable they made me feel as a new Learning Partner; making my way up the learning curve while navigating through the delivery of my first course.”

“The sense of family in the team is palpable. They work well together, demonstrating authenticity, love and respect as they seek to make me, and every stakeholder, feel valued and special. I am truly grateful to be a part of the CLC team.”

▶ **Mrs. Gillian Chambers**

“My ongoing experience working with the team is rewarding. All of them - individually and collectively, are helpful, professional and have the ability to make you feel listened to. They are great examples of swans - calm on top but working really hard below!”

“One observation I have which is also consistent, is their ability to work under extreme pressure but to do so

gracefully and calmly. As a partner of yours, I’m honoured to say our relationship has only gotten better over the years; the team is efficient, organised and forward thinking.”

“It’s a pleasure working with this group of professionals - thank you for the ongoing opportunity.”

▶ **Mr. Stuart Barnes**

“There are so many rewarding experiences; I have to mention two things which rank equally. Firstly, training and mentoring staff and watching them grow until they become my peers. Secondly, banking customers, especially those in financial difficulties and watching them grow over the years until their children become my customers.”

“The learning team has impressed upon me the importance of reinventing myself to remain relevant in the ever changing banking environment. Facilitators have to be emotionally intelligent in order to communicate with all the Generations: X, Y & Z because their needs, fears, and ambitions are different.”

▶ **Ambassador Ralph Thomas**

“As a former Banking Practitioner turned Academic, it was particularly pleasing to have the opportunity to discuss not only the theoretical and conceptual elements of Banking, but the shared experiences of each participant. They shared their own knowledge and expertise and provided deeper insights and solutions to the new challenges faced by the Banking Industry and NCB. This was enhanced by the presence of the top Leadership to add value to the deliberations and to share insights on management challenges and strategy.”

“I had the privilege of working with a group of true professionals, who expressed care and concern for the personal development of each participant and their ideas, by striving to create a learning experience that was both outcome-driven as well as pleasurable. As a Learning Partner I felt warmly welcomed and supported by the team as we successfully engaged both Middle Managers and Executives.”

# 2017 STRATEGIC FOCUS

As a strategic partner, the Corporate Learning Campus will focus on building talent with the key digital and business competencies required to leverage both existing and emergent business opportunities and enhance the service experience of our customers. We will continue to provide learning solutions that stimulate interest and develop competencies capable of responding to a rapidly changing business

environment challenged by advancing technology and shifting consumer preferences.

Learning and development is critical in supporting the achievement of our business goals. The Company's 2020 business strategy simply stated as NCB 2.0 Faster | Simpler | Stronger will be our focus in accomplishing the following three main business priorities:



1. BUILDING  
A WORLD-  
CLASS DIGITAL  
EXPERIENCE



2. ACCELERATING  
REGIONAL  
EXPANSION

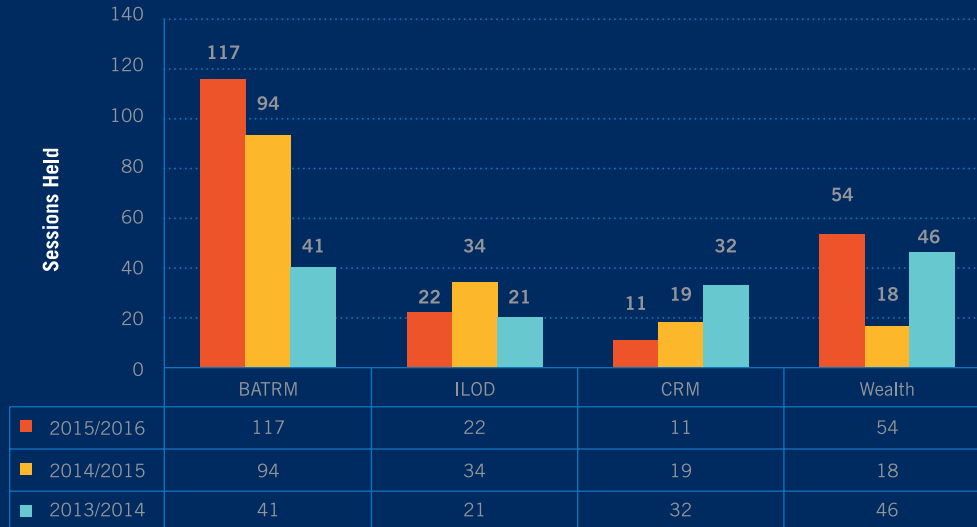


3. REINVENTING  
OUR CORE  
BUSINESS



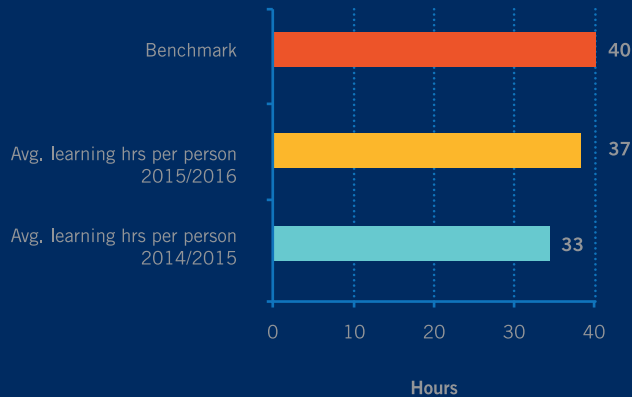
# LEARNING METRICS

## Activity of the Schools



**Figure 1**  
Figure 1 displays the instructor-led learning activity over the last 3 years reflecting a 46% increase in interventions from 2014 to 2016.

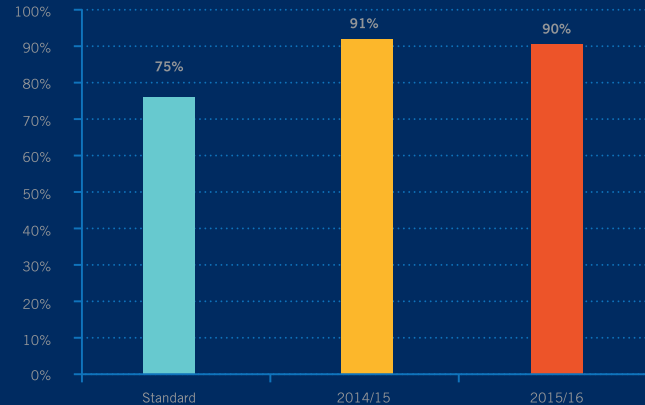
## Learning hours per employee



**Figure 2**

The average learning hours per employee increased to 37 hours from 33 hours. 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 maintained a satisfaction rating of 90% for the 2015/16 year which is above the internal benchmark of 75%.

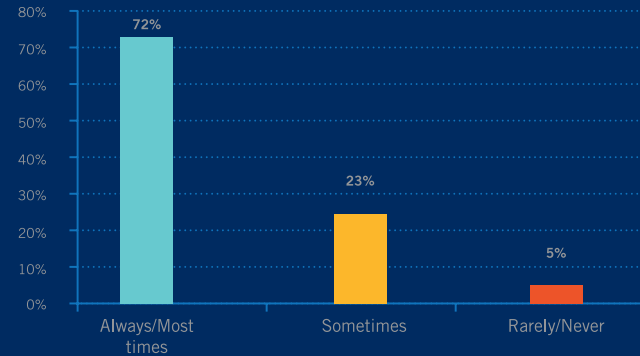


## Post Course Review Assessment

The quality assurance standards of the CLC include the analysis of learning using Kirkpatrick's Four Levels of Training Evaluation. The Post Course Review, which represents Level 3, measures the application of learning on-the-job up to 6 months after the participant engaged in the course. One Hundred and Thirty-two (132) managers, supervisors and employees participated in the post course reviews and the twelve (12) courses below were selected for this level of evaluation, based on the strategic impact on our business operations:

- Analytical Thinking & Problem Solving
- Analyzing Financial Statements for Opportunities
- Business Ethics
- Coaching for Performance
- Credit Analysis
- Customer Experience Management
- Fundamentals of Selling
- Sales Leadership
- Sales Leadership & Management
- Strategic Thinking & Critical Analysis
- Telesales
- Teller Operations

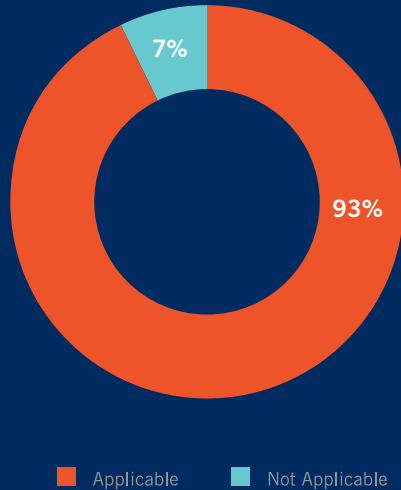
## Application of Learning after attending the Course



**Figure 4**

Figure 4 displays the level at which the knowledge and skills gained from the course was being utilized after attending the course. 95% of the participants utilized the course material most times or sometimes on the job.

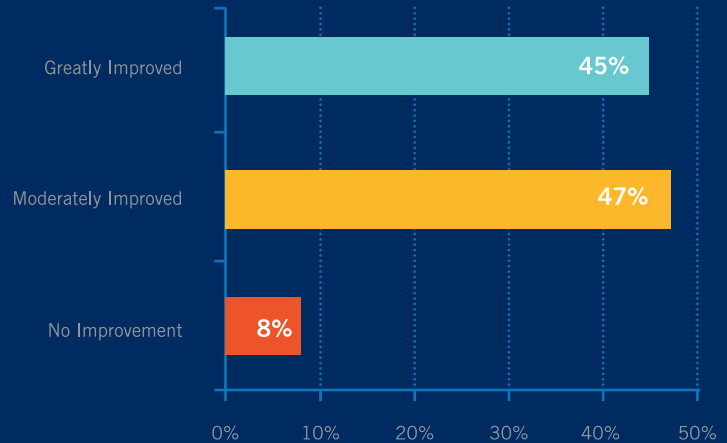
## Job Responsibility Alignment



**Figure 5**

Ninety-three percent (93%) of the participants were given the opportunity to apply the learning to the job. The 7% that scored not applicable revealed that the learning was not aligned to their core operating function and engaged in scrap learning (learning not applied on-the-job).

## Increase in Job Performance as a result of Training



**Figure 6**

Performance improvement of the learner is a key indicator of learning effectiveness. Figure 6 indicates that 92% of the participants saw improvement in their performance level whether greatly or moderately. The 8% that reflected no improvement represents employees who have not yet transitioned into the role to allow transferability of learning to the job.





# Corporate Learning Campus

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