

## Personal Bankers Fly High With Certification Program at Emirates NBD

Emirates NBD  
Best Unique or Innovative  
Leadership Development Program  
February 2018



### Company Background



Company At-a-Glance	
Headquarters	Dubai, United Arab Emirates.
Year Founded	2007
Revenue	Net profit, AED 7.23 billion; total income AED 14.7 billion as compared to AED15.2 billion from 2015
Employees	More than 9,000 internationally
Global Scale	UAE, the Kingdom of Saudi Arabia, Qatar, the United Kingdom and Jersey (Channel Islands), and representative offices in India, Iran, Singapore and Egypt
Customers/Output, etc.	Customer deposits at AED 310.8 billion, up 8% from end 2015
Industry	Banking and Financial Services
Stock Symbol	EMIRATESNBD
Website	<a href="http://www.emiratesnbd.com/en/aboutEmiratesNBD/">http://www.emiratesnbd.com/en/aboutEmiratesNBD/</a>

## Budget and Timeframe

Budget and Timeframe	
Overall budget	USD 12,000 for two cohorts
Number of (HR, Learning, Talent) employees involved with the implementation?	3
Number of Operations or Subject Matter Expert employees involved with the implementation?	5
Timeframe to implement	20 weeks
Start date of the program	April 2016

## Business Conditions & Business Needs

Emirates NBD, formed with the merger of Emirates Bank International and National Bank of Dubai in 2007, is a market leader across core business lines and retail banking and is well positioned to grow.

The group has more than 220 branches across the UAE, Egypt, Saudi Arabia, Singapore, and the United Kingdom and representative offices in India, China, and Indonesia. Its +9,000 employees represent 70 nationalities, making it one of the most culturally-diversified employers in the UAE.

Figure 1: Vision, Mission and Values of Emirates NBD



Source: Emirates NBD 2018

In 2012, leaders formulated a 10-year business strategy plan built upon five goals.

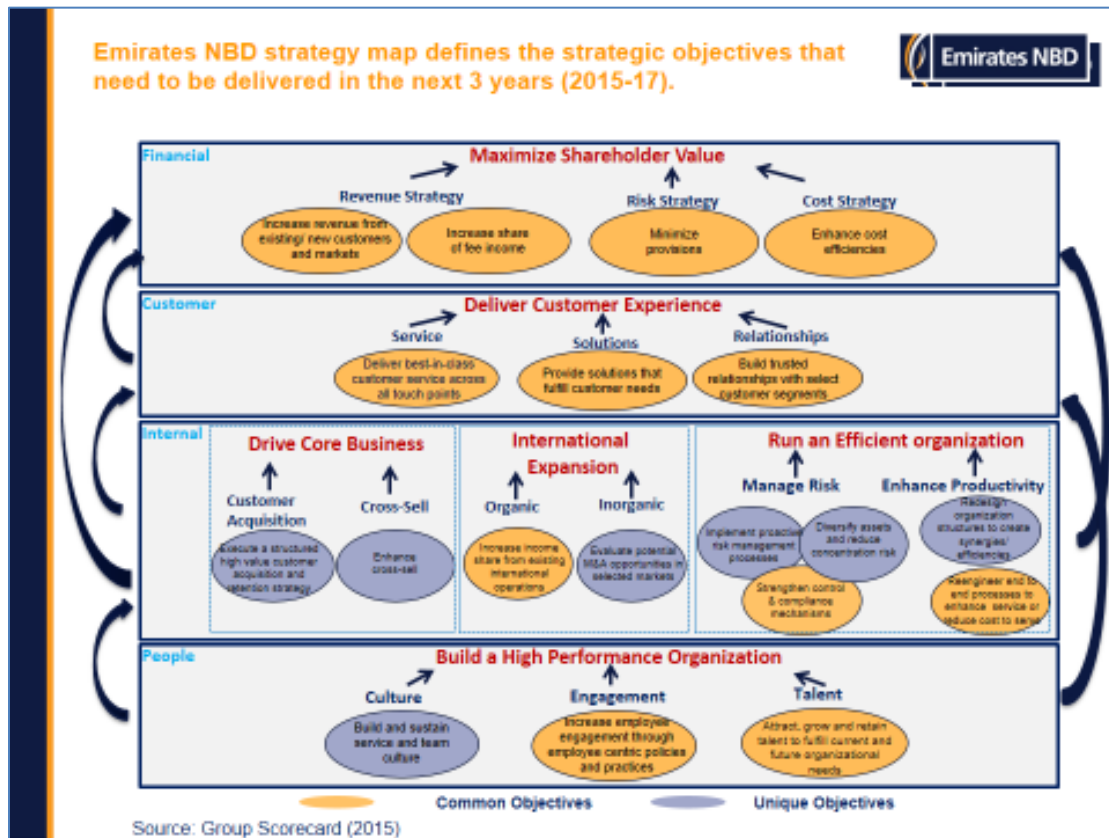
**Figure 2: Building Blocks of Organization Strategy**



Source: Emirates NBD 2018

The bank also came up with a strategy map to translate the goals into action.

Figure 3: Strategy Map



Source: Emirates NBD 2018

In alignment with the strategic initiatives, the Learning and Development Team created the Emirates NBD's Leadership Development framework.

**Figure 4: Leadership Development Framework**



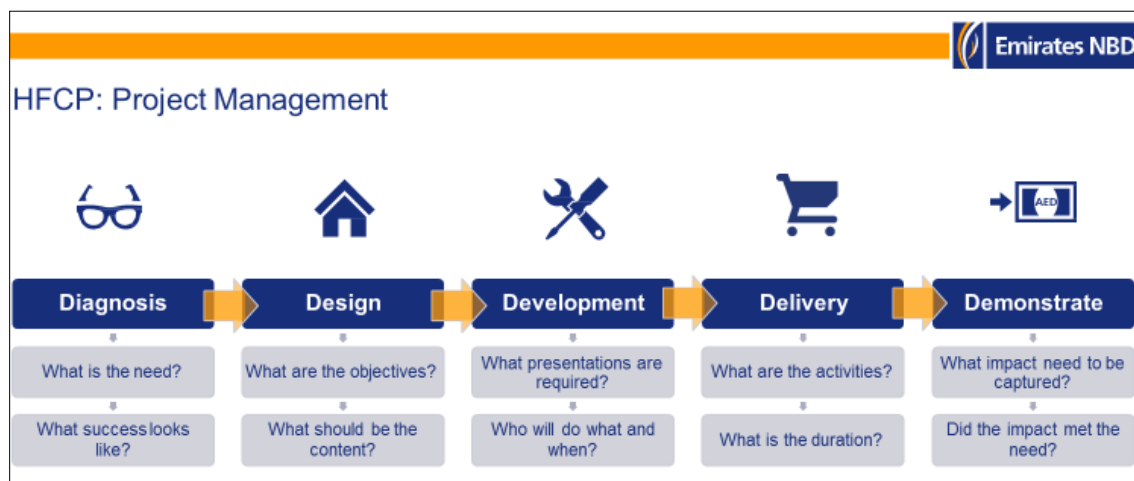
Source: Emirates NBD 2018

The High Flier Certification Program (HFCEP) was launched in 2016 to build the knowledge, skills, and attributes required for top Personal Banking Advisors to move their performance from good to great.

The Leadership and Management Development (LMD) team collaborated with stakeholders to take a 5 Ds approach – diagnosis, design, development, delivery, and demonstrate – to ensure that the program had a purpose and a clearly mandated outcome.

Ten pertinent questions were asked and addressed in designing the High Flier Certification Program.

**Figure 5: HFCP Project**



Source: Emirates NBD 2018

## Current Business Needs

Personal Banking Advisors were performing fairly well, but the training-needs analysis identified four areas for improvement: lack of communication among personal banking advisors, lack of cross-selling of products and services to customers, lack of ownership and responsibility, and time wasters.

**Figure 6: HFCP Training Need Analysis**



Source: Emirates NBD 2018

The L&D team and stakeholders identified the training objectives as higher efficiency, productivity, propel performance, and create a better work-life balance. The outcome-based program would expect every learner to cross-sell two products, increase sales with two existing clients, and attempt to get referrals, bringing about a visible change in the behaviors of learners.

## Overview

The High Flier Certification Program was designed as innovative, and engaging learning to meet the objectives outlined in the figure below.

**Figure 7: HFC Program Intent and Objectives**



Source: Emirates NBD 2018

The program targeted Personal Banking Advisors who have direct interaction with customers who visit the bank. The program was carefully crafted to make the learning engaging and fun.



Figure 8: HFCP Architecture



Source: Emirates NBD 2018

The blended-learning program includes online learning, classroom training with skill practice, skill application, and assignments endorsed by the line manager and the Sales Manager. Participants then make panel presentations to demonstrate implementation of the learning.

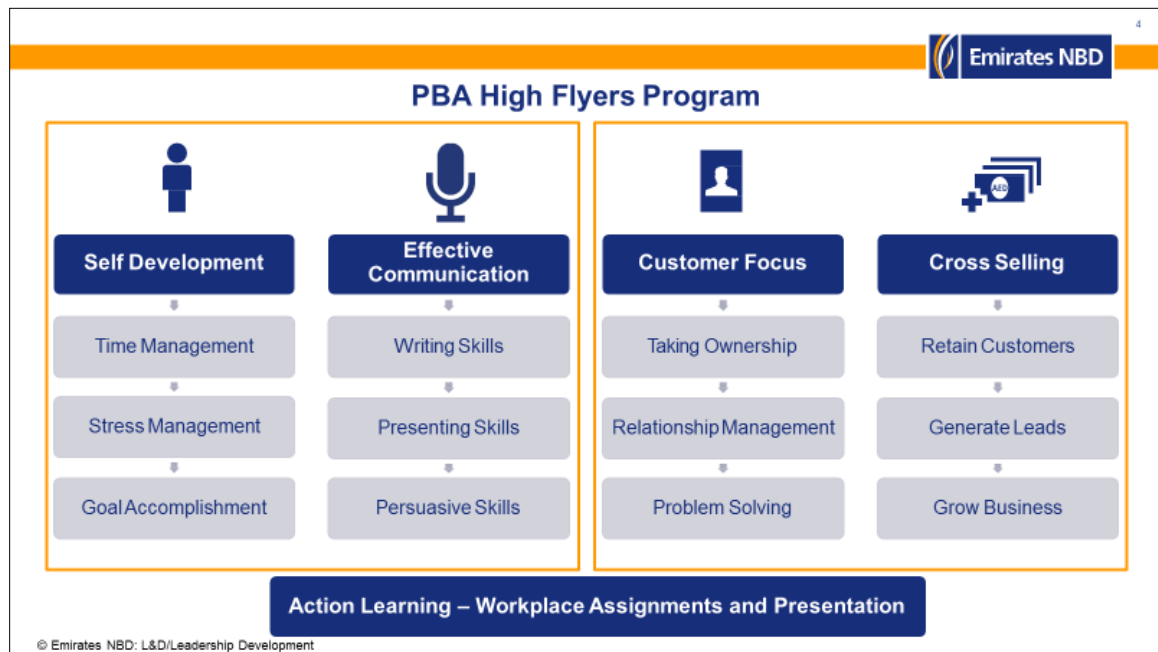
## HFCP

- An innovative and unique offering.
- Customized to meet business and individual needs.
- Encourages team building and team cohesion as part of the learning journey.
- Cost-effective.
- Has the potential of scalability.
- Program goals contribute to organizational success.
- Designed for participants to demonstrate implementation of strategy.
- Provides for effective coaching and feedback.
- Identifies potential leaders for the future and career progression.



The program clearly defined the content into the following four modules.

Figure 9: Program Content



Source: Emirates NBD 2018

## Program Impact

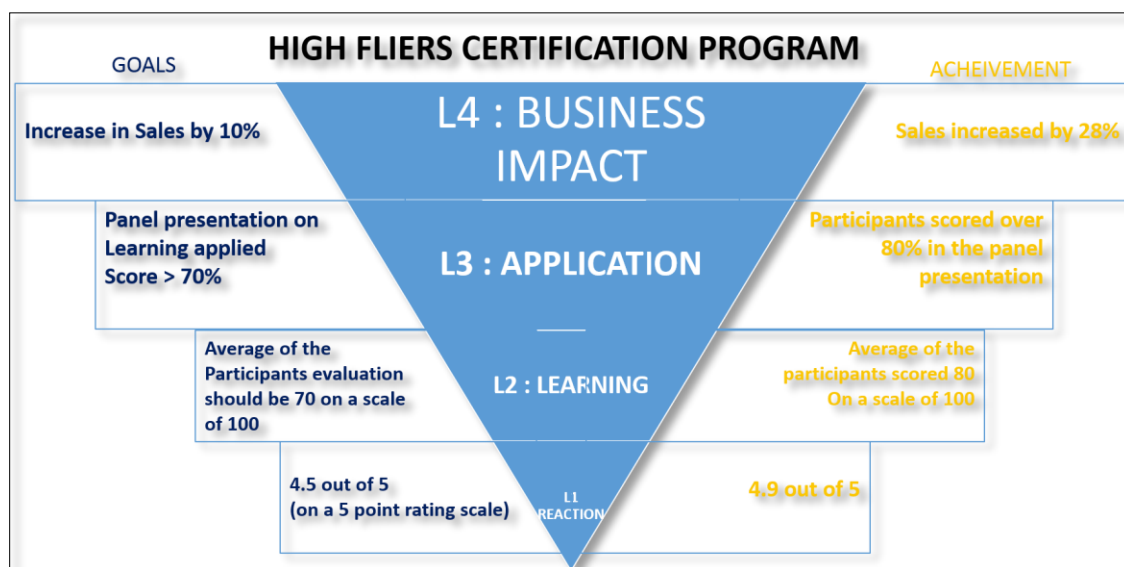
- **Commitment.** Learners are exposed to structured learning and motivated to take online courses and attend workshops. They have shown their commitment and have had an impact on learning engagement.
- **Performance improvement.** More than 90% of respondents affirmed that their performance rating has improved after attending HFCEP, clearly showing that the certification program has been able to demonstrate behavioral change, build performance, and impact business results.
- **Skill improvement.** Most of the PBAs who attend HFCEP have more professional and healthier conversations with their teams, increasing employee engagement. This information shows that certified advisors have been able to demonstrate behavioral changes.
- **Communication.** Radial communication around this program among learners, instructors, L&D team members, line managers, and co-learners has enhanced the communication channels and the intensity and frequency of communication that

have contributed to zero dropout. All participants successfully completed certification.

- **Technology savvy.** Another positive outcome has been the access to technology and increased comfort with online learning. Most employees in the region were used to classroom training.
- **Cost saving & man-hour saving.** The program’s time-saving methodology has impacted the learners.
- **Best practices.** Involving Subject Matter Experts as faculty in the workshops helps advisors learn best practices for bringing creativity and innovation into the place of work.
- **Peer learning.** PBAs who attend the program are formed into teams so they can discuss, learn, and work together. This process not only strengthens their relationships, rapport, and team cohesiveness but also enhances their confidence and communication skills in working with diverse people.

The criteria set for being certified in the HFCEP is to apply the learning in the workplace with measurable impact. The program demonstrates measurable success using Kirkpatrick’s Training Evaluation Model.

**Figure 10: Goals vs Achievement in HFCEP**



Source: Emirates NBD 2018

## Design of the Program

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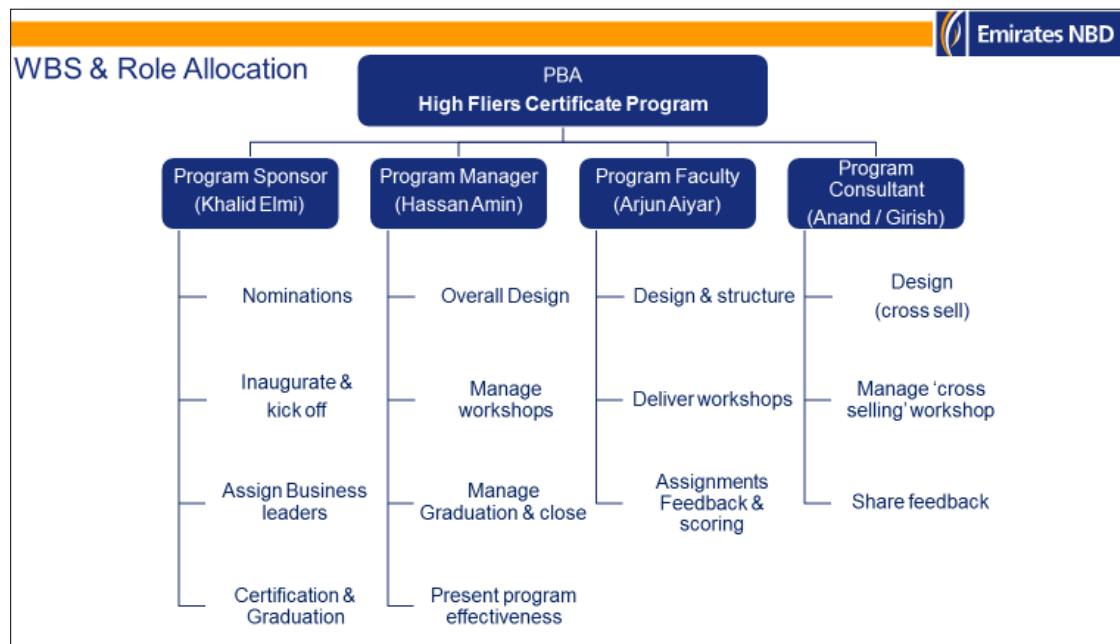
Figure 11: PBA High Fliers Program



Source: Emirates NBD 2018

The program design, using the ADDIE model as its base, defined clear roles, responsibilities, and accountabilities.

**Figure 12: Project Work Break Down Structure and Roles**



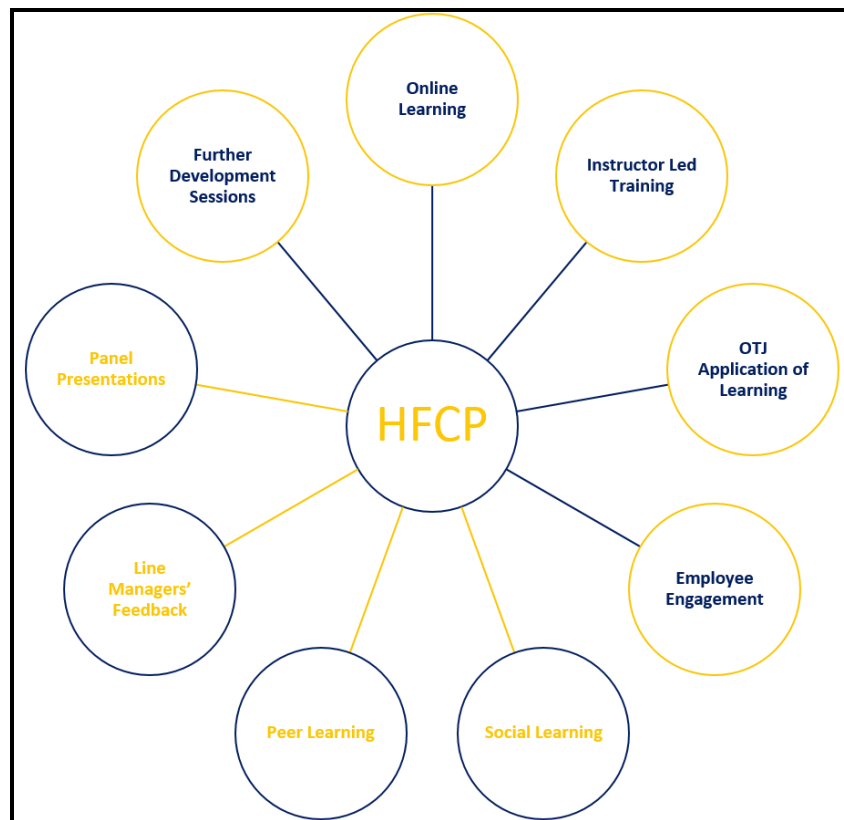
Source: Emirates NBD 2018

The program was designed to:

- **Be comprehensive.** Addresses the learning needs of the PBAs and enhances their skills.
- **Be engaging.** Employees need to be engaged during the delivery of the program to create continuous excitement.
- **Create a learning culture.** That gains recognition from peers and supervisors.
- **Encourage learning retention.** Rather than offering merely-theoretical exercises, the focus should be on application of learning and sustainable retention of learning.
- **Be aligned.** With the bank's vision, values, strategy, and managerial competencies.
- **Use blended media.** Leverage new learning and rich media without comprising on the quality of the traditional classroom.
- **Have business impact.** Learning that makes a difference to the company.

The L&D team, stakeholders, and business partners held several meetings before the pilot program, and program faculty and SMEs were involved throughout the design. After the pilot, the program was changed from two days to three days to include a half-day orientation to make it clear to the participants what to expect in the program.

**Figure 13: Comprehensive Learning Approach**



Source: Emirates NBD 2018

- **Online learning:** Learners were given access to Skillssoft, an eLearning platform, to reinforce the learning culture.
- **Instructor-led training.** A one-day workshop per module was woven into the design to focus on skill practice and address the needs of visual, audio, and kinesthetic learners.
- **On-the-job application of learning.** Each module included an application-based assignment that enables participants to apply the learning with the supervision and endorsement of line managers and assessment by faculty.

- **Employee engagement.** Throughout the journey, participants engage with their line managers, facilitators, fellow HFCEP participants, and the L&D team.
- **Social learning.** Participants form a “WhatsApp” Group to continuously share challenges, re-enforce learnings, and re-connect even when the program is over.
- **Peer learning.** Participants are formed into teams to exchange knowledge and stimulate learning in becoming an effective team leader.
- **Line manager's feedback.** Participants receive feedback from their line managers before, during, and after the program to identify development needs, application of learning, and the path forward. This intervention engages the manager in the development of the participant.
- **Panel presentation.** Participants must present their learning and project implementation to a panel. The presentations are scored based on learning, application of learning, impact of application, and managers’ feedback. Scores become the means for certification.
- **Further development.** Participants who wish to have a one-to-one development session with the instructor are encouraged to do so to further improve their competencies.

The program maintains a rich blend of 70:20:10 learning and follows adult learning principles. Most of the learning takes place on the job while applying the knowledge through online and face-to-face interactions. The instructor and the line manager act as coaches in providing guidance for participants.

## **Delivery of the Program**

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Program participants are nominated by line managers and HR Business partners. Business leaders are assigned to identify and monitor the nominees, and participants who complete the program can earn certification.

The program manager is responsible for the overall design of the training, manages the workshops and graduation, and presents results of program effectiveness. SMEs as faculty are responsible for implementing the design and structure of the workshops, facilitating and delivering the workshops, coordinating assignments, and providing feedback and scoring. Program consultants ensure the design leads to action that impacts business results.



The L&D team used feedback from the two-day pilot program to turn the training into three days over a period of four weeks.

**Figure 14: Pilot Schedule**




**Pilot Schedule**

*PBA Development Program - Schedule*

Activity	April	May	June	Venue
Data Collection - Focus group / Training History	13			GHO
Meeting Vendors & Design				L&D
Pilot kick off	28			Email
Workshop 1 - Self Development And Effective Communication		7		L&D (8-4)
Workplace Assignment 1		18		Email
Workshop 3 - Customer Focus And Cross Selling		14		L&D (8-4)
Workplace Assignment 2		25		Email
Presentation of learning			1	L&D (8-4)
Certification & Recognition				GHO

Source: Emirates NBD 2018

**Figure 15: Program Schedule**



**Project Plan**

*PBA Development - Project Plan*

Activity	Apr	May	Jun	Jul	Aug	Sep
Data Collection - Focus group / Training History	13					
Meeting Vendors & Design						
Pilot kick off						
Program 1 (Pilot Batch) 15 pax			Ramadan			
Batch 1 kick off						
Program 2 (Batch 1) 15 pax						
Certification & Recognition						
Post training impact						

Source: Emirates NBD 2018

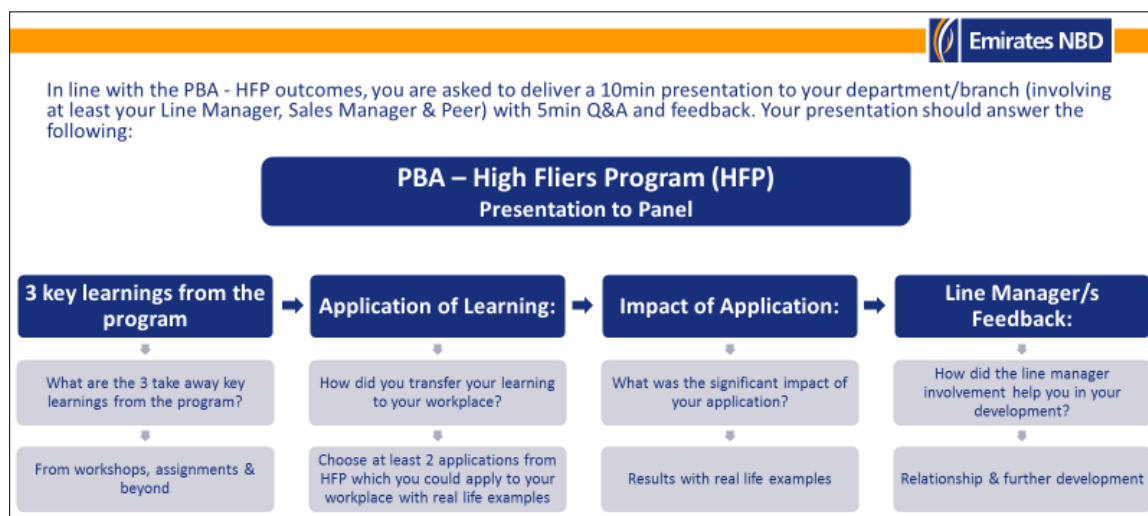
## Challenges, Obstacles and Change

In addressing change management, L&D team applied Kotter’s principles for leading change.

- **Communication, to create the climate for change.** Beginning in the initial phase, meetings were held with stakeholders, business partners, the L&D team, and program faculty to ensure support and clarify expectations, objectives, and results to work towards. Check-in calls and communication meetings were held to ensure the program was providing the expected results. Branch managers and line managers were consulted to provide feedback on participants’ application of learning.
- **Technology enabler.** Enabling on-line learning in a banking environment for flexibility of continuous learning and blended learning and providing access through mobile apps and home computers.
- **Implementing and sustaining change.** Certifications and recognitions were a novel way of rewarding and reinforcing the learning culture. It is notable that the line managers affirmed that every objective covered during the program had a positive impact on their first-line managers’ learning experiences. That feedback was shared with stakeholders.

## Measurable Benefits

Figure 16: Program Evaluation Methodology



Source: Emirates NBD 2018

Kirkpatrick’s four-level evaluation framework was used as the basis for the evaluation. A variety of data collection and assessment tools allowed meant the L&D team had multiple types of data to measure the success of the HFCP.

**Figure 17: Data Tools in Levels of Evaluation**

Data Tools in levels of Evaluation	Level 1 Reaction to Program	Level 2 Learning	Level 3 Application	Level 4 Impact
Course Evaluation Form	x			
On the Job Assignments		x	x	
Line Manager’s Feedback			x	
Panel Presentation			x	x
Performance Improvement				x

Source: Emirates NBD 2018

- **Course-evaluation form.** Questionnaires used for understanding the first reaction of participants in terms of course design, content, materials, delivery, and learning and training as a whole. It is a formal questionnaire used for every training program at the bank and evaluated by the L&D team.
- **On-the-job assignments.** Instructors give assignments that enable participants to transfer learning to their work. Assignments are assessed by line managers, and the discussion log is sent to instructors for evaluation.
- **Line-manager’s feedback.** Each participant’s assignments are assessed by the line manager.
- **Panel presentation.** On completion of all four modules and their assignments, learners prepare a panel presentation on key learnings, application, impact of the application, outcome on others, and further development. Line managers and unit heads assess and score the presentations.
- **Performance improvement.** Participants’ improvement in performance after the HFCP Program in terms of sales, cross selling to two clients, and attempt to get referrals.

**Figure 18: Data Collection Plan**

Level	Training Objectives	Measures/Data	Data Collection method/Instrument	Data Sources	Timing	Responsibility
1	<b>Reaction</b>	Average of 4.5 out of 5 on a 5 point rating scale	☑ Evaluation Form	Participants	End of the program	L&D Staff
	Participants rate the program as relevant to their jobs					
2	<b>Learning</b> Participants demonstrate satisfactory performance on each of the training modules	Average of the participant evaluation should be 70 on a scale of 100	☑ Post Workshop Assignments	Participants	At the End of each module	L&D Staff
3	<b>Application</b> Participants apply the learning	Panel Presentation Score to be more than 70%	• Panel Presentation Evaluation Form	Line Manager	At the End of the HFCP Program	L&D Staff
4	<b>Business Impact</b>	10% improvement in Sales Performance	<ul style="list-style-type: none"> <li>• Cross Selling</li> <li>• Increase sale with two existing clients</li> <li>• Attempt to get referrals</li> </ul>	Line Manager	3 months after the program	L&D Staff

Source: Emirates NBD 2018

## L1: Reaction and Satisfaction

The first level of evaluation helps the L&D team make decisions about training design, content, and delivery. For 30 participants in the first two cohorts in the training, the team used a hard-copy version of the evaluation form to be sure there would be a 100% response rate.

Participants were given a reasonable amount of time to fill in the forms and were not required to give their names. They also were asked for comments and suggestions. The evaluation covered these aspects:

1. **Workshop design.** Objectives were relevant to their needs, outcomes were clear, topics were relevant, activities/exercises used were appropriate to help enhance knowledge/skills, length of the workshop.
2. **Workshop delivery.** Facilitator's grip of subject, facilitator related to work environment, participant understood what was delivered, was motivated to stay engaged during the workshop, and grew confidence of transferring the learning to workplace.

3. **Overall Course Evaluation.** The L&D team aimed for a score of at least 4.5 out of 5. The training score was 4.9 out of 5.

## **L2: Learning**

During the workshops, participants were part of group exercises and would present their learning on the covered topics to reinforce their understanding. Participants also were exposed to role plays with feedback from the trainers.

In the assignments, participants were expected to apply their learning in the workplace. Assignments were practical and hands-on and had to be assessed and endorsed by their line managers. The quality of participants' work, reporting, timely submission, and comments of line managers were the criteria used to score the assignments.

It was mandatory for all participants to complete assignments. There was 100% completion.

## **L3: Application and Implementation**

All trainings in Emirates NBD are business relevant and competency based, hence the learning must be relevant to the learner. The measure in the third level was critical to determine whether participants applied the tools that can lead to improvement in their performance.

The completion of assignments and endorsement by line managers were assessed by the instructors as one measure to evaluate application of learning in the workplace. Each participant would complete assignments that covered at least the three training goals: cross-sell two products, increase sales with two existing clients, and attempt to get referrals.

Panel presentations at the end of the workshops were evaluated and weighted on a score of 100.

Results were assessed for each participant after completing the assignment for each of the modules. The results were satisfying with 100% of the participants completing assignments; the average score of participants on all the assignments has been above 80%, surpassing the L&D team's 70% expectation.

The average results of the panel presentations have been above 82.5%, also surpassing the expectations of the L&D team.

During the panel presentation, learners cited their own motivation, competitive spirit of the teams, and the desire to top the program and become certified as helping them

complete the program. They also credited the support of their line managers and their work teams as enablers. The greatest barrier was the work load and time to balance work, training, assignments, and personal life, which they recognized and managed well.

Application of learning, objective feedback of line managers, interest shown by others to join the next HFCP cohort were all indicators of participants' application of learning in the workplace.

#### **L4: Business Impact**

The most important part of the evaluation for management started with level 4, business impact. Managers' feedback is evaluation criteria used to measure business impact of the learning by PBAs. The line manager's observations of learning application and improvement in performance also are critical evaluation criteria.

The results for the fourth level were:

- Each participant sold two products. In all, the first two cohorts sold 60 products and met 100% achievement.
- Each participant was expected to sell to two existing customers and see an overall increase of 10%. There was an average 28% increase in sales.
- Attempts to get referrals meant an average 25% increase in referrals.

In addition to tangible, monetary benefits, most learning programs have intangible, non-monetary benefits. Intangible benefits from the High Flier Certification Program include:

- Increased job satisfaction.
- Increased organizational commitment.
- Improved teamwork.
- Improved customer service.
- Reduced conflicts.

Consistent measurement of the program's impact has been a key success factor to show relevance to the needs of the business, thus delivering on the HFCP promise time and again.



## Overall

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Overall, the HFCP program was extremely well received. Some notable lessons were:

- **Excitement and engagement.** Events such as certification and recognitions create motivation and steady support of managers and their supervisors.
- **eLearning.** This new learning channel for the bank has been well accepted as it complements the classroom sessions and creates continuity of learning and reinforcement after the workshops.
- **Collaboration.** HFCP success depends not only on the participants, the line managers, and the L&D team but also on collaborations with business partners and learning partners.
- **Program orchestration.** One key success factor is the way HFCP has been orchestrated from start to finish with contributions from all divisions of the HR team and involvement of line managers. The lesson learned is that a well-orchestrated program delivered seamlessly in partnership with various stakeholders can have significant results.
- **Application-oriented design and content.** To make the learning sustainable, content needs to be highly relevant to the individual needs/workplace and should have real-time application opportunity.
- **Transfer of learning.** Getting participants to document their learning in the form of action plans increased impact in the workplace. Thus, opportunity to transfer learning is critical for retention and sustainability.
- **Top management support.** The fact that management participated in the panel presentations. Certification ceremony gave a further boost for participants to keep up the learning and excel in their performance.
- **Branding counts.** Including a world-class content provider such as Skillsoft provides gravitas and builds trust and credibility of the program.
- **Measurement of impact.** Periodical measurement of impact is critical in evaluating effectiveness and showcasing the value to management. Such assessment provides the L&D team with insights on keeping the program current and relevant to business needs.

- **Innovation and continuous improvement.** Continuous improvement of the program is essential based on feedback from managers, participants, and instructors.

Moving forward, the L&D team is deliberating on ways to further enhance the impact of the program:

1. Make a conscious effort to move to Kirkpatrick's Level 5 to convert the business impact to a monetized ROI.
2. Introduce pre- and-post tests for every module, both online and on paper for ILT to measure learning and ways to enhance it. Besides capturing the perception of line managers, it would be impactful to measure the pre- and-post perceptions of team members of the participant.
3. Look at the prospect of scaling up the program to more than two cohorts every year.
4. Create "communities of practice" using social media for HFCP graduates to interact to keep the learning alive.
5. Standardize content and delivery and roll out concurrent cohorts to meet the demand of business in overseas geographical locations.
6. Seek the learners' challenges, barriers, enablers, promoters in the implementation and application of learning to foster smoother implementation environments for learners.
7. An interesting element of HFCP would be to have it spread across geographical locations such as Egypt and Saudi Arabia and strategically join with business partners to run the program.
8. Incorporate gamification to make learning even more active and fun in classroom sessions.

In summary, the High Flier Certification Program has been a breakthrough in bringing change not only in the competencies and behavior of learners but also in business impact. The program has become a source of inspiration in developing learning solutions across the leadership development framework.



## About Brandon Hall Group

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Brandon Hall Group is a HCM research and advisory services firm that provides insights around key performance areas, including Learning and Development, Talent Management, Leadership Development, Talent Acquisition, and HR/Workforce Management. With more than 10,000 clients globally and more than 20 years of delivering world-class research and advisory services, Brandon Hall Group is focused on developing research that drives performance in emerging and large organizations, and provides strategic insights for executives and practitioners responsible for growth and business results.

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