

All of National Australia Group's 655 Direct Banking employees have enrolled in the Institute's intensive Professional Banker Programme. And it's already paying off, reports ALAN MacASKILL.

Develop, educate enhance

National Australia Bank's skills springboard

Direct Banking is a significant success story for National Australia Group (NAG) in the UK. Managing contacts for NAG's two UK brands, Clydesdale Bank and Yorkshire Bank, it has enjoyed significant organic growth over the past 13 years and now handles some 53 million direct customer interactions a year.

To raise the professional standards of its people, the Direct Banking Management Team approached the CIOBS to develop a bespoke training programme to meet their customers' needs. The three-day NAG Introductory Course of the banking workshop programme has been developed specially for Clydesdale and Yorkshire Bank, and aims to equip employees with a holistic knowledge of the banking sector, over and above the skills required to do their job. By the middle of this year, all 655 Direct Banking employees in Clydebank, Leeds and Kilmarnock will have completed this in-house training course.

"Knowledge is power," explains Andrew Falconer, Head of Contact Centres, Clydesdale Bank Direct Banking. "Having a greater awareness of banking and the wider economy means we're all better equipped to have professional conversations with our customers. This is a first for High Street banks, and we are delighted to be leading the way, investing significantly in our staff and offering first class professional training and certification."

Uniquely in the UK banking and financial services industry, the Institute's Professional Banker Programme offers an entry

level certification that can act as a stepping stone towards the Professional Banker Diploma qualification. What's more, it's open to all. "Every single person in the Direct Banking organisation will have the opportunity to go through this programme," confirms Falconer.

The collaboration between the Institute and NAG's Direct Banking management team has already delivered a number of benefits, says Falconer, including:

- raising standards of professionalism in ethical banking
- extending employee knowledge of the banking industry
- enhancing the quality of decision-making during customer contacts.

"Feedback has so far been phenomenal," says Nancy Spreckley, Direct Banking's Training Manager. "People are really excited about the opportunities that this course offers and most have gained a greater understanding of how the economic cycles affect us all – individuals, businesses and banks."

The Bank's investment in time and manpower has been significant and, Nancy states, highly cost-efficient. "The most promising avenue for meeting the demands of the current economic climate is to develop, educate and further enhance the skills of our people so that they can meet and exceed customers' needs now and in the future. This way, we're strengthening our culture of high professional standards and social responsibility.

"What's more, it's endorsed by the Institute – the banking experts who work with financial institutions to define what the banking standards look like. By providing our people with

THE PROFESSIONAL BANKER PROGRAMME COVERS:

- Financial Markets Overview
- UK Financial Services Sector Profile
- Economic Environment
- Professionalism, Ethics and Banking
- UK Financial Services Regulation
- Legislation – Anti Money Laundering and Data Protection Act
- Financial Services Compensation Scheme & Financial Ombudsman Service
- Effective Customer Care
- Assessment

advanced core banking knowledge, we have given our staff a fresh perspective on their role in financial services.”

Jim Armstrong, Head of Direct Banking, adds: “The Professional Banker programme represents a significant opportunity for old and new bankers alike. It is a great introduction to our industry in terms of how and why it works, the importance of the customer, good lending and our behaviours and ethics in our day to day jobs. Having just gone through the programme myself, I found the material and the debate during the three days very worthwhile.

“The principles and subjects covered within the course are a great springboard for those just joining banking but it also serves as a great reminder for those of us a little longer in the tooth, to ensure we do not forget how and why we do our jobs.”

Simon Thompson, Chief Executive, CIOBS, adds: “In these difficult economic times, banks and bankers must show a commitment to high ethical, professional and technical standards, and an ability to support their customers. Both Direct Banking’s management team and employees have shown this commitment – and are leading the industry – by their support for this bespoke Professional Banker programme. The strong professional culture within Direct Banking is one of the main reasons for the successful performance of that business over the past 12 months, and myself and my colleagues at the Institute are proud to be working with such a first class team of professionals.”

Committed to professionalism: National Australia Group employees

