

## **Needs analysis and model for training assessment**

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### **Executive summary**

We would like to present an example of TOGETHER's work, published as a good practice model for human resources management. It is a pleasure for us to have the opportunity of sharing our experience from the work on this project with our colleagues.

HEBROS BANK is one of the first successfully privatized banks in Bulgaria, combining tradition and innovation in continuous symbiosis. This is also true with regards to human resources development and management.

In 2003 the bank invested in extensive training in sales skills for about 300 people.

TOGETHER won this tender as a result of commonly held views on the quality of training, which is always preceded by a plan for needs assessment and evaluation of the effect.

We worked together and developed an effective model for training the employees in skills needed for selling the bank's products which we consider a new possibility for cooperation between client and trainer.

We translated the business needs of the company into group and team needs of the different specialists (branch managers, sales specialists, cashiers, etc.) - "How can we help each employee sell the bank's products more successfully?"

Regarding the organizational level we asked ourselves the question: "What does the development of the business require?" and the answer we found was – "expanding of individual banking in all branches". With regards to the training needs (group and individual), we analyzed "What exactly should be changed with regards to knowledge, skills and attitudes of each local team in order to meet this business need?"

As a consultancy, we offered our clients a new product – skills in selling the bank's products instead of a general course in sales skills.

Thus instead of "training" characteristics and uses of different products, we developed examples related to the products offered by Hebros Bank.

In the first months of the project we used this model selected by the managers of individual products – HEBROS SOLID and HEBROS OPTIMUM, and later HEBROS HOME, HEBROS CORRECT and the latest consumer credit product – HEBROS FRIEND.

This significantly increased TOGETHER's workload at this early stage of the project, but it resulted in multiple return on investment for the client who, at the end, had materials developed for selling six individual banking products.

We are aware that the quality of preparation is vital for successful outcomes, so we took several very important steps:

#### **1. We analyzed the training needs**

We collected expert opinions in discussions with key personnel such as sales managers and individual bank managers, product managers, human resources managers and training managers. They answered the question: "What specific sales skills and knowledge are needed and at what level?" so that we could study the existing level of development of these skills.

The methods we used were "focus group" and "secret customers".

We formulated the question for "group interview" – "What are the comments your customers most frequently make?". This information was used to develop the training programme in order to focus on further improving the already existing skills and knowledge.

To get more information we conducted a "secret customer" type survey in several branches in the country. With the assistance of our Marketing and Customer care consultant we developed a unified questionnaire which we used to standardize the evaluation of the observation. The future trainers adopted the role of "secret customers".

**TOGETHER's advice: If you want to use the same method to "check" the participants after the end of training you should expand the circle of "secret customers" and include people other than the trainers so that you could use the same "evaluators" before and after the training.**

At the end we prepared a detailed report proposing a 3-day training programme based on the conclusions and recommendations of the consultants who worked with the focus groups and as secret customers. The topic was "How should we sell?". This gave us an opportunity to offer the client practically orientated training aimed at improving each individual's sales skills.

## **2. We developed special training cases and exercises**

Combined with our research into existing good practice, TOGETHER, along with the experts from the bank's Product Management departments, has invested time and effort into developing a training case and three specialized exercises. These cover definition of the customers' needs from the of bank's products and preparing for sales; defining the characteristics and usefulness of these products for the client; and, ways of dealing with objections raised by the customers and for team sales.

## **3. We used multidisciplinary training teams**

With the assistance and recommendation from the bank's managers, we established three independent teams of trainers (a TOGETHER consultant and a Product Manager from the bank) who worked at the same time in different parts of the country. By the end of 2003 we had conducted 28 trainings in areas where HEBROS BANK had regional branches.

We rehearsed the whole course several times in order to make it more effective. Thus the trainers adopted the role of participants in the training and then analyzed and reworked the course. We consider this an important part of every training of trainers.

We set ourselves high objectives:

- To develop a model for effective sales of Hebros Bank's individual banking products
- To improve sales skills in everyday practice
- To develop positive attitudes to group sales

In order to achieve them we used the following methods:

- Short presentations by the trainers – multimedia presentations
- Exercises and discussions
- Solving a training case for analysis of a bank customer's needs
- Role play for sales representatives with videotaping and analysis
- Feedback – from trainers to participants and from participants to trainers and bank managers for improving the work

- Developing a personal plan of skills achieved for each participant at the end of the course

These plans were used for evaluating the application of newly acquired skills and knowledge in practice under the direct supervision of the managers.

### **1. We developed a plan for evaluating the effectiveness of the training on three levels::**

- Level one – analysis of feedback from participants in the training
- Level two – defining the entry and exit level of skills and knowledge using a specific questionnaire
- Level three – follow-up of the application of the skills and knowledge in their work – through "Personal plans for improving sales skills"

And in the end, our conclusions and recommendations to all who intend to use this model:

1. Allow a longer preparation phase – thus you will be able to assess the needs on a national level (in case the company has more than one branch); to build teams of trainers and to organize training for trainers; to organize internal popularization of the training project.
2. We recommend mixed groups – employees from different branches and different levels in the company. This will ensure that the work of the company is not disrupted and the participants can be trained in new teamwork skills.
3. Always be prepared for changes adequate to the needs of the target group and the market.
4. Try to "assess" the so called "fifth level" – whether there is a return on investments for the client.

Good luck!