Using Blended Learning at PNC Bank

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Introduction

As companies expand in size and territory, training organizations are faced with the challenge of ensuring work force competency while controlling the costs associated with the development of those competencies. PNC Bank is no different. We needed to control turnover, reduce expenses, and develop a work force of 10,000 stretched across six states. We had to ensure that all employees had the skills, knowledge, and attitude to be successful. PNC Bank's Regional Community Bank (RCB) training department needed to find the right blend of training for our employees in order to satisfy them, while conducting training as economically as possible. The example that we will share with you is our Business Banker New Hire program that we call JumpStart.

Our Challenges

Two years ago, we set out to create a new hire program for our branch based Business Bankers. That program needed to support the hiring of 200 additional Business Bankers. These new Business Bankers would be located throughout our branch distribution network, which covers New Jersey, Delaware, Pennsylvania, Ohio, Kentucky, and Indiana. We completed a thorough front-end analysis and put together a strong program. The program encompassed all of the needs that the new hire would need. We failed miserably. Back to the drawing board.

One of our biggest challenges in creating a new hire program is the small number of people that are hired in any given area at any given time. A normal market hires one or two people a month. Not only were we faced with small numbers of trainees in each market but, they were scattered across six states.

As all corporate trainers and managers know, there is a need for immediate performance results. The learning curve associated with new hires has to be reduced.

Our program had to address these issues. In order to realize success, we had to

- Find out what caused our failure with the previous program.
- Find a way to provide the same training to everyone, regardless of location.
- Create a program that lessens the time for a new hire to become a strong, consultative employee.

Step 1: Find Out What Went Wrong.

In order to understand our failure, we conducted surveys with the employees that completed the training program. We surveyed 89 employees that were current with the bank and another 11 ex-employees that agreed to complete a telephone survey. We learned many things that contributed to the failing of the program. Sales goals and the way in which the program was to be delivered were two of the biggest contributors to the failure.

We learned that new hires were given sales goals from the first day that they started. Having goals means having to meet with customers. Many of those surveyed indicated that they could not attend training with their managers because of the need to make sales calls. Since meeting goals is a performance measurement, we needed to find a way to satisfy the needs of the new hire with the needs of the organization.

In the original new hire program, we relied on managers in the field to deliver the material on the topics that we identified as critical to the success of program. What we learned was that the managers in the field were already overloaded with work, and therefore, were not conducting the training. In order to find success, we would have to find a better way to deliver the new hire program.

Additionally, we learned that with all of the responsibilities of the managers, they were not available to answer questions during the critical early periods of employment. We would have to address this issue with the re-designed program.

Step 2: Re-design the Program

We initiated another front-end analysis and looked at the data with a different eye. While we only considered one-on-one delivery with the first program, we looked at the best method of delivering each piece of the training.

We designed a five-week program. The first four weeks would be in their home market, with a fifth week in Pittsburgh.

To address the issue of sales goals, we presented our plan to Senior Management with a request to not institute sales goals until week six of their employment. We showed how the conflict between goals and learning prohibited learning from taking place. As a result of our data, Senior Management agreed to withhold sales goals until week six, allowing the new hire to focus solely on training for their first six weeks of employment. That was our first win.

Additionally, we broke out each piece of the learning into "Learning Opportunities." For example, in the first program we had a module titled "Business Loans." That module encompassed all aspects of selling business loans, from product information to having a sales conversation. Their manager was to review the material with the learner. Using the learning opportunity approach, we broke out each piece of the learning into nine different learning opportunities. We chose the best method of delivery for each learning opportunity. Table one shows how we broke out each opportunity for learning, as well as each of the methods for delivery.

Table 1

#	Learning Opportunity	Delivery Method
1.	Business Term Loans	Self-study
2.	Business Lines of Credit and Additional Products	Self-study
3.	Business Loan Products	Video-conference
4.	Loan Sales Strategy and Positioning	Experiential
5.	Loan Sales Calls with Mentor	Experiential
6.	Web Application	CBT
7.	Credit 101	Classroom
8.	Level 1 Loan Certification	CBT
9.	Extended Loan Training (Hot Topics)	Audio-conference

We also added a mentor to the program. Each person was assigned a mentor who would be an integral part of the learning process. We designed learning opportunities to bring the mentor and mentee together for frequent interactions. This was a very successful part of the new program.

In addition to the differences stated earlier, we designed a week in Pittsburgh. The final week of training is held in Pittsburgh, with all of the new hires coming in for a week of classroom and experiential training. In addition to learning, they get to meet with Senior Management, meet each other (they have been on video-conferences and audio-conference calls together) and meet the support staff at the call center where they can call for assistance.

Conclusion

Overall, we created 59 learning opportunities. Of those 59 learning opportunities, we used six different methods of instruction. These included:

1. Self-study
2. Video-conference
3. Experiential
4. Computer-Based Training (CBT)
5. Audio-conference
6. Classroom

All of the delivery methods chosen built a foundation for further learning by the new hire. The combination of varied methods of instruction, removing the barrier of sales goals to allow for a focus on learning, breaking out the learning into smaller opportunities, and adding a mentor all contributed greatly to the success of the program.

We have completed 8 classes of new hires with incredible results. Production is up for the new hires over those that did not complete this program. Additionally, while conducting focus groups for employee satisfaction many employees that did not have this program available at the time they were hired stated that they wish the program had been available to them. Many believe that new hires today have an advantage over them because of the program that they received.

Lastly, we have added value to the business, which has helped us with other initiatives. By not automatically making the training classroom, as had been the culture for years, we created a winning program that has been emulated by other areas of the bank.

Biographical Sketches

Alan Coates has been in the banking industry for more than 8 years. As a Training Facilitator, Instructional Designer and Training Design Specialist, he has supported the National Financial Services Center, Business Banking, the Branch distribution network, the Consumer Loan Center and the Business Banking Credit Administration Center. Alan designed and developed the outbound calling training which supported the calling of 1.8 million customers. Alan has also authored a number of CBTs for PNC Bank. He has also taught Principles of Banking and Supervisory Skills for the American Institute of Banking and the Community College of Allegheny County. Alan was graduated from Duquesne University, Cum Laude with a bachelor’s degree in Professional Studies.

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Susan McCormick, AVP, has been in the banking industry for about twenty years. Prior to joining PNC, Susan held various training and management positions at Mellon Bank in Pittsburgh. She also worked as a financial consultant providing training facilitation support. For the first three years of her career at PNC, Susan was responsible for the design, development, and delivery of training initiatives for the Branch distribution channel that consists of over 750 branches. Currently, Susan is a project manager in the Regional Community Bank's Development and Design Team. Susan attended the University of Pittsburgh.

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