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The Branch Management Competence Grid (CERTIFIED partner: GREECE)

Prof. Joseph Hassid - Scientific Advisor, HBA
Alexandra Maniati - Head of Client Relations, HBI



HELLENIC BANKING INSTITUTE
HELLENIC BANK ASSOCIATION

The elaboration of the BM Competence Grid

As one of the three piloting partners, the **Hellenic Bank Institute** was responsible for the **Branch Management** competence grid

Assumptions:

A **Competence Grid** must be:

- user-friendly
- practical
- balanced between elements of excellence and minimum requirements, and allow for country- & organization-specific customization

Branch Management – Six Core Competences

- Monitoring & assessment of the local economic environment
- Comprehension of bank's general rules & guidelines and identification of local implications
- Communication of changes to branch staff & effective incorporation in branch operations
- Management of operations
- Management of people
- Understanding of implications of branch performance on the bank and provision of accurate feedback to Management

Branch Management – Ten Core Attitudes

The 6 Core Competences are supported by

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10 Core Attitudes:

- Result orientation
- Customer orientation
- Leadership
- Authority/persuasiveness
- Integrated approach
- Forward looking
- Flexibility
- Team work
- Synthetic thinking

Branch Management – Competence 1

“Monitoring & assessment of the local economic environment”

KEY ACTIVITIES	KEY PERFORMANCE INDICATORS
<ul style="list-style-type: none">■ Maps products & services■ Collects data – analyzes trends■ Translates environment into banking business■ Adjusts branch operations to local environment characteristics	<ul style="list-style-type: none">■ Identification of macro- and micro-elements in the economy/market relevant to branch operations■ SWOT analyses■ Accuracy of conclusions based on analyses

Branch Management – Competence 2

“Comprehension of bank’s rules and guidelines & identification of local implications”

KEY ACTIVITIES

- Studies bank mgt guidelines & circulars
- Participates in meetings with bank mgt
- Assesses their impact on branch
- Transforms impact assessment into branch guidelines-working methods
- Identifies adjustment difficulties and resolves them

KEY PERFORMANCE INDICATORS

- Top-down operation
- Active participation in meetings with bank mgt
- Efficient reconciliation of constraints-expectations-targets

Branch Management – Competence 3

“Communication of changes to branch staff & effective incorporation in branch operations”

KEY ACTIVITIES	KEY PERFORMANCE INDICATORS
<ul style="list-style-type: none">■ Prepares branch guidelines & circulars■ Sets targets & deadlines■ Regularly meets with branch staff■ Allocates tasks■ Coaches staff - resolves problems■ Monitors implementation■ Reviews guidelines periodically	<ul style="list-style-type: none">■ Creation of easy-to-understand and easy-to-adopt communication tools■ Organization of short meetings ending in consensus■ Functional allocation of tasks according to skills, personalities & aspirations

Branch Management – Competence 4 “Management of operations”

KEY ACTIVITIES (main)	KEY PERFORMANCE INDICATORS
<ul style="list-style-type: none">■ Supervises sales and ensures support for quality services■ Participates in credit procedures as per applicable circulars and Credit Regulation■ Builds direct relations with key customers■ Monitors branch operations & intervenes if divergence from targets	<ul style="list-style-type: none">■ Effective project management■ Reconciliation of constraints-expectations-targets■ Customer satisfaction measurement tools■ Up to date with bank's rules & procedures■ Use of standard & creation of customized banking business KPIs

Branch Management – Competence 5 “Management of people”

KEY ACTIVITIES	KEY PERFORMANCE INDICATORS
<ul style="list-style-type: none">■ Evaluates staff performance■ Identifies training needs and responds■ Maintains satisfactory working conditions■ Meets individually with employees to discuss performance■ Provides guidance when needed	<ul style="list-style-type: none">■ Sense of common purpose■ Efficient project mgt■ Reconciliation of constraints-expectations-targets■ Reward tools for employee performance■ Up to date with bank's HR rules & procedures■ Support for staff participation in training

Branch Management – Competence 6

“Understanding of implications of branch performance on the bank & provision of accurate feedback to Management”

KEY ACTIVITIES	KEY PERFORMANCE INDICATORS
<ul style="list-style-type: none">■ Monitors branch performance (= branch business plan)■ Reports branch performance to bank’s supervising division■ Communicates with central divisions to solve problems and best serve customers■ Participates in meetings with bank mgt	<ul style="list-style-type: none">■ Bottom-up operation■ Timely delivery of reports to bank mgt that are easy to understand and evaluate

Branch Management – Competence-based Assessment Tools

The project proposes:

- Self-assessment (questionnaire)
- Portfolio (documentation of relevant knowledge-skills-experience)
- Witnesses of performance (validation of the above)
- Examination (written)

The Greek focus group provided additional proposals

Branch Management – Competence-based Assessment Tools (cont.)

The Greek focus group additionally proposed:

- To measure knowledge & skills more accurately: **specify desired levels**
- Define **appropriate portfolio content**
- Eliminate subjectivity in **witnesses of performance** by using supplementary tools (e.g. **psychometric test**)
- **Combine oral with written exam** to accurately assess skills and attitudes

Main comments of Greek focus group

- For the BM Competence Grid:
 - The “key activities” may vary for different countries and banks. Special importance should be attributed to “context-specific elements”.
- For all Competence Grids:
 - More practical to use Core Attitudes. Breaking them down to individual attitudes at competence level:
 - Frequent overlaps - repetitions
 - Impractical in terms of assessment
 - The proposed competence grid may be widely used by training institutes, bank HR depts, existing/prospective bank employees for:
 - design of career paths
 - planning, design and re-design of personnel training
 - design/re-design of performance evaluation tools

*Thank you
for your attention!*

Hellenic Banking Institute
of the Hellenic Bank Association
e-mail: jhassid@hba.gr
amaniati@hba.gr