

# Training assessment

## KIRKPATRICK Model



Level 1	Level 2	Level 3	Level 4
Reaction	Learning	Behavior	Results

PEOPLE



## Training assessment

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1. At this level the participants assess whether the training was motivating and relevant for their work, and if the training experience was positive.
2. The degree of acquisition of knowledge and skills of the participants is measured at this level.
3. We measure the application what is learnt in their work position at this level. This measurement is taken from 4/6 months after the training is taken.
4. We measure the degree of achievement of the objectives set for the training action at this level.

## Evaluation of Commercial Leadership in Store Branches

Description of the Programme	Profits for the business (initial objectives)	Impact/Result	Participants
<p>Following the integration between CaixaBank and Bankia, the need was identified to provide a meeting place for the branch managers to share knowledge and experience and standardise practices, with the aim of consolidating the implementation of the Bank's commercial system and its Culture and Leadership Models. With this in mind, Store branches were implemented due to the size of their staff, the volume of customers they serve and their specific weight in the achievement of results.</p> <p>This is a Managerial Development programme designed to provide benefits to the Entity through the training and development of various key skills for leadership in the Store Branch Network business, directly impacting the commercial activity of this segment. This programme addresses the following: the main skills required to manage and implement the commercial system and the skills needed to lead teams. The programme is as a meeting point between Store Branch, Business Department and Retail Department Managements, promoting the exchange of knowledge, best practices, knowledge of the commercial systematics and the business strategy. Senior managers from People and Business Management are involved. The programme's methodology is structured around carrying out the following developed activities in two days:</p> <p><b>Masterclass:</b></p> <ul style="list-style-type: none"> <li>- Presentation by senior management on the main challenges for the future of the Bank and its commercial strategy.</li> <li>- Presentation by Regional People Management on the Culture and Leadership Models.</li> <li>- Presentation by Retail Banking Management on the keys aspects of the business, the situation in the sector and the Bank's commercial systematics model.</li> </ul> <p><b>Workshops:</b></p> <ul style="list-style-type: none"> <li>- Commercial systematics (Promotion and Management of commercial activity).</li> <li>- AHEAD Leadership in the Store (communication, management and motivation of commercial teams).</li> <li>- Leadership skills training (role-play real cases Branch Store).</li> </ul>	<p>The programme focuses on the development of key managerial skills and knowledge for the leadership of a team in a Store Branch, and on the homogenisation on the implementation of the organisation's Commercial Systematics model; both key aspects for the achievement of the business objectives and challenges set. The objectives for this year are associated with the increase in service quality perceived by the client and the sale of products marketed in the branch Network.</p> <p><b>Assessment:</b> participants rate the training received as positive (relevant and motivating), with a score of over 4 out of 5.</p> <p><b>Knowledge acquisition:</b> participants rate above 4 out of 5 that they have acquired the knowledge, skills and competences of commercial systematics in order to apply them in their day-to-day management.</p> <p><b>Applicability:</b> the participants rate the training as useful and applicable, over 4 out of 5.</p> <p><b>Results:</b> the number of linked customers and their resources, as well as the amount of consumer loans, must show an increasing trend. An improvement of the commercial activity, meaning an increase of general insurance (&gt;15%), life insurance (&gt;2.5%) and security systems (&gt;15%) contracts, must be specified.</p>	<p><i>Quantitative impact of profits for the business (monetary and non-monetary):</i></p> <p><b>Assessment:</b> the participants rate the training received as positive, with an <b>overall score of 4.8 out of 5</b>. In addition, the programme's NPS obtains 90.5%.</p> <p><b>Knowledge acquisition:</b> participants rate <b>4.6 out of 5</b> that they have acquired the knowledge, skills and competences of commercial systematics in order to apply them in their day-to-day management.</p> <p><b>Applicability:</b> participants rate the training as useful and applicable at <b>4.8 out of 5</b>.</p> <p><b>Results:</b> the development of the commercial system, homogenising the way of working with an emphasis on the customer in order to consolidate the customer-adviser relationship, has led to an increase in the linked customer base <b>(+1.1%)</b>, customer resources <b>(+3.1%)</b> and consumer loans <b>(+1.9%)</b>. In addition, there has been an increase of general insurance <b>(24%)</b>, life insurance <b>(6%)</b> and security systems <b>(24%)</b> contracts.</p>	<p><b>758 participants</b> <b>(100% of the target and 2.1% over CaixaBank total)</b></p> <p><i>Intended for:</i> <b>Store Branch Management</b></p>

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## Evaluation of the Higher Course in Recovery Management

Description of the Programme	Benefits for the business (initial objectives)	Impact/Result	Participants
<p>Given the financial institutions' need to reduce financial losses, improve profitability and comply with regulations, while protecting their reputation by generating enhanced long-term liquidity and stability, CaixaBank launched the Higher Course in Recovery Management in 2023.</p> <p>The programme delivers a high-impact higher education that provides participants the appropriate and required preparation, skills and competences to obtain a comprehensive vision of the recovery function that qualifies and enables them to successfully perform this activity. The programme's specific objectives include:</p> <ul style="list-style-type: none"> <li>- Providing a comprehensive technical, legal and financial training.</li> <li>- Developing the skills required for the participants to empathise and manage the different types of recoveries.</li> <li>- Sharing best practices in recovery processes, so as to find the best solution for each customer.</li> <li>- Homogenising the recovery training of all professionals, in order to uniformly communicate the established policies and criteria.</li> </ul> <p>This programme has been designed with the participation of the Risks, Legal Advice and People Departments, with the aim of adding the most relevant content on processes and policies, and of external experts, which present best practices and skills in the recovery processes. In addition, it has university backing, which leads to the award of a Certificate of Higher Education in Recovery Management by the Camilo José Cela University (3 ECTS credits).</p> <p>The programme follows a blended learning method, has a total duration 80 hours and is structured into two parts: one that is delivered online and another that comprises eleven synchronous webinars (24 hours total) and two face-to-face training sessions (16 hours total), which focus on different management skills.</p> <p>The significant benefits obtained in this programme mainly impact on the following: the business results (obtaining further profitability for the Entity), customer satisfaction (through the service and by proposing the best solutions) and the advisers' professional development.</p>	<p>The ad hoc designed programme seeks to improve this year the business results, by impacting the commercial dynamics in the customer relationship. The critical content has been expanded and the recovery management process in the various segments is studied further in depth, impacting the commercial system; developing skills and competences in the customer relationship, with the aim of finding the best solution; and, thus, generating engagement in the function.</p> <p><b>Assessment:</b> participants rate the training received as positive, with a score of over 4 out of 5.</p> <p><b>Knowledge acquisition:</b> the participants rate above 4 out of 5 that they have acquired the knowledge of the recovery function and the skills and techniques to improve the negotiation.</p> <p><b>Applicability:</b> the participants rate the training as useful and applicable, over 4 out of 5.</p> <p><b>Results:</b> the programme's overall experience is rated above 8 out of 10.</p> <p>Increase of commercial management linked to recovering defaulted loans due to increasing commercial visits and telephone calls (&gt;30%), as proof of the improvement of the commercial system and acquired skills. The improvement in the management of recoveries must increase the amount of recoveries (&gt;15%) and place the default rate (stage 3) below the sector average.</p>	<p><i>Quantitative impact of profits for the business (monetary and non-monetary):</i></p> <p><b>Assessment:</b> the participants rate the training received as positive, with a score of <b>4.7 out of 5</b>.</p> <p><b>Knowledge acquisition:</b> the participants rate <b>4.8 out of 5</b> that they have acquired the knowledge of the recovery function and the skills and techniques to improve the negotiation.</p> <p><b>Applicability:</b> participants rate the training as useful and applicable at <b>4.7 out of 5</b>.</p> <p><b>Results:</b> the programme's overall experience is rated about <b>9.4 out of 10</b>.</p> <p>The recovery advisers' activity has involved an increase in the amount of in-person visits(+53%) and telephone calls (+182%) with respect to the period prior to the completion of the programme. With regard to the recovery of defaulted loans, an increase in the recovered amount (+22%) has been observed when compared to the previous period. The default rate (2.8%) has been successfully placed below the sector average (3.6%).</p>	<p><b>473 participants</b> <b>(98.7% of the target and 1.3% over CaixaBank total)</b> <i>Intended for:</i> Recovery Managers</p>