

Training assessment

KIRKPATRICK Model



Level 1
Reaction

Level 2
Learning

Level 3
Behavior

Level 4
Results

Human Resources



Quality, trust and social commitment

Training assessment

KIRKPATRICK Model



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 the training itinerary for Senior Advisers

Description of the Programme	Objective / Benefit	Impact / Result	Participants
<p>As a consequence of the evolution of the financial sector's business model, where technological deployment has led to a redefinition of physical points of sale, an increase in remote and online services and a reduction in personal contact, among others, a growing social demand was generated to avoid the financial exclusion of older people. In response, the new training itinerary for the CaixaBank Senior Adviser, certified by La Salle University, has as its main objective to introduce this figure to the value proposition of the "CaixaBank Seniors" Entity and to work on the different competencies and skills that they should have. This project is pioneering in the Spanish financial sector and has allowed us to gain a deeper understanding of the segment in order to develop solutions and services that are increasingly adapted to its needs.</p> <p>The itinerary is made up of three courses and a webinar, 17 hours in total, on the main elements of communication with senior clients:</p> <ul style="list-style-type: none"> • 1. "Welcome Senior" (online) explaining the role of the adviser and the value proposition of the segment. • 2. "Gerontology" (online+webinar) presents the group, distinguishing the different types of senior customers and generating a personalised service. • 3. "Relational selling" (online+face-to-face+webinar and monitoring with KPIs) which focuses on the Adviser's skills, learning commercial skills and techniques, and detecting the needs of this segment. All geared towards improving relational selling. <p>Complying with the protocol signed with the AEB (Spanish Banking Association) and obtaining the AENOR 2022 Certification provides a clear benefit in terms of reputational risk. The Company therefore undertook measures to protect senior customers, one such measure being training.</p> <p>The significant benefits in terms of business results have led to greater customer loyalty in the segment, thus improving profitability and achieving professional development for the Advisers.</p>	<p>This programme directly contributes to two of the objectives of the 2022-2024 Strategic Plan:</p> <p>1. Business growth (best value proposition for our clients). CaixaBank is committed to those ecosystems whose integrated value chain has some stage in which banks play a determining role and has a relationship with the customer. Within the Sleep Peacefully experience, this programme enables the development of the Senior Ecosystem, which is characterised by the following:</p> <ul style="list-style-type: none"> - Senior adviser and senior customer service protocol. - Creation of the Seniors community to give a voice to the segment. - Development of new products of specific value to the segment (MyBox Senior Protection, MyBox Senior Health, a product for dependency (MyBox Care)). - Adaptation of spaces for the segment in Stores and fast pass branches for more vulnerable seniors. <p>2. Customer service model (efficient and in line with customer preferences). CaixaBank evolves the customer experience listening and development model, with the objective of measuring customer satisfaction immediately following their interaction with the bank by asking them only about their recent experience (NPS Real Time). Delivering the best customer experience is key to reputation enhancement. This programme has contributed to the improvement of the branch experience, making the NPS of this segment the second best rated (after the Private Banking segment) according to data from March 2023.</p> <p>The design of the itinerary incorporates three courses designed ad hoc and whose purpose is to generate engagement in the role (certified courses, with different methodologies and grounding in the adviser's day-to-day), recognition in the sector, key skills in attending to the segment and return in commercial results of specific products, key to obtaining the objectives that CaixaBank has set for itself with the implementation of this programme. The expected benefits at the four levels of the Kirkpatrick model are:</p> <p>Assessment: participants rate the training received as positive above 4 out of 5.</p> <p>Acquisition of knowledge: participants rate above 4 out of 5 that they have acquired the knowledge linked to the relevance of the senior segment and the skills and techniques of relational selling to improve advising and marketing products to senior customers.</p> <p>Applicability: the participants rate the training as useful and positive, above 4 out of 5.</p> <p>Results: the overall customer experience with the service they receive from their Senior Adviser is rated above 8 out of 10. Increase in the percentage of new contracts in the senior protection alarm systems campaign (>10%). Increase in commissions linked to these products and other general insurance products aimed at this group (>5%); it should be noted than commissions are one of the Bank's main business levers. Lastly, the increase in margins associated with financial products above those of other advisers who have not undergone this training (>2.5%).</p>	<p>The final results obtained in the four levels of the Kirkpatrick model are:</p> <p>Assessment: participants rate the training received as positive with a score of 4.9 out of 5.</p> <p>Acquisition of knowledge: participants rate 5 out of 5 that they have acquired the necessary knowledge and skills and/or techniques to improve in advising and marketing products to senior customers.</p> <p>Applicability: participants rate the training as useful and applicable at 4.8 out of 5.</p> <p>Results: the overall customer experience with the service they receive from their Senior Adviser is rated 8.7 out of 10. Participants reported a higher percentage of new contracts in the senior protection alarm systems campaign (+15%) and a higher percentage of commissions for products linked to these systems (+12%), as well as for general insurance for this group (+7%). With regard to margins on financial products (loans and cards), there is also a significant increase (+3.4%) in those who have taken the training compared to those who have not.</p>	<p>1,053 participants 1,289 people invited (81.7% of the target)</p> <p><i>Intended for:</i> - Customer Management I Senior Adviser(s)</p>

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Development Programme Evaluation: Leading Leaders

Description of the Programme	Objective / Benefit	Impact / Result	Participants
<p>Once the period of the Covid-19 pandemic was over and the integration between CaixaBank and Bankia was completed, the need was identified to provide a meeting place for the top sales managers of the Retail Branch Network to share knowledge and experience, standardise practices, learn about the Bank's commercial system and its Culture and Leadership Models, and provide them with tools to promote their leadership of the teams under their responsibility and the achievement of the commercial challenges in their areas.</p> <p>This is a Managerial Development Plan for the functions of Business Department Management and Commercial Management of the Network and Retail segment, designed to provide benefits to the Company through the training and development of various key skills for leadership in the Retail Branch Network business, directly impacting the commercial activity of this segment. Work is carried out on strategic planning, the promotion and monitoring of the commercial activity of the branches and the leadership of teams in the commercial Network, and a space is provided for top management to exchange knowledge and best practices (between managers from different Regional Divisions).</p> <p>Senior managers from Human Resources and Business Management are involved. Over the course of two days, the following takes place:</p> <ul style="list-style-type: none"> • Masterclass: <ul style="list-style-type: none"> Presentation by senior management on the main challenges for the future of the Bank and its commercial strategy, as well as the organisation's culture and leadership models. Presentation by an external consultant on innovation trends, digital communication channels, new ways of working and interacting with customers (omnichannel experience), among others. • Workshops: <ul style="list-style-type: none"> - Commercial systematics (Promotion and Management of commercial activity). - Leadership and business (Management of commercial teams). - Leadership skills training (role-play - branch visit). 	<p>This programme directly contributes to two of the objectives of the 2022-2024 Strategic Plan:</p> <p>1. Business growth (best value proposition for our clients). CaixaBank is committed to those ecosystems whose integrated value chain has some stage in which banks play a determining role and has a relationship with the customer. Within the Enjoy the Life experience, this programme enables the development of the MyHome Ecosystem (through the financing of solar panels) and the Wivai Ecosystem (financing of consumer electronics products).</p> <p>2. Customer service model (efficient and in line with customer preferences). CaixaBank evolves the customer experience listening and development model, with the objective of measuring customer satisfaction immediately following their interaction with the bank by asking them only about their recent experience (NPS Real Time). Delivering the best customer experience is key to reputation enhancement. This programme, through the presentation and development of Omnichannel Customer Service Models and Commercial Systematics in the Retail Branch Network, highlights the importance of customer service regardless of the interaction channel chosen for their relationship with the bank, and focuses on improving the customer's experience during their visit to the branch, helping to formalise and communicate protocols for action with customers depending on the channel through which they have initiated their contact and decide to continue their commercial relationship.</p> <p>The programme focuses on the development of key managerial skills for the leadership of teams in the Commercial Network Retail Branches, and on the consolidation of the organisation's Commercial Systematics model; both key aspects for the achievement of the business objectives and challenges set by CaixaBank. These objectives are associated with the increase in the amount of financing associated with the sale of products marketed in the branch Network (consumer electronics and solar panels). The expected benefits at the four levels of the Kirkpatrick model are:</p> <p>Assessment: participants rate the training received as positive (relevant and motivating), with a score of over 4 out of 5.</p> <p>Acquisition of knowledge: 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>Applicability: the participants rate the training as useful and positive, over 4 out of 5.</p> <p>Results: contribute to the annual increase in the total amount financed with the range of products offered in the branches and currently linked to consumer electronics and solar panels. Overall percentage increase >15%, a metric with a high direct impact on the business.</p>	<p>The final results obtained in the four levels of the Kirkpatrick model are:</p> <p>Assessment: the participants rate the training received as positive, with an overall score of 4.9 out of 5.</p> <p>Acquisition of knowledge: participants rate 4.7 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>Applicability: participants rate the training as useful and applicable at 4.8 out of 5.</p> <p>Results: an overall increase in the total amount financed of +26% was achieved during the year, in the marketing in branches of the range of products linked to: consumer electronics and solar panels.</p>	<p>280 participants 282 people invited (99.3% of the target)</p> <p><i>Intended for:</i> Business Department Management (DAN) Commercial Management (Retail Banking Segments and Commercial Network Managers)</p>