



# Lifelong Learning

in the  
European Banking Sector



## ► THE PROJECT PARTNERS



*UNI Europa is a European trade union federation. It unites trade unions organizing in services and skills sectors in 50 different countries. With 330 affiliated trade union organisations, UNI Europa represents more than 7 million workers. UNI Europa Finance is one of the sectoral structures of UNI Europa.*



*The European Banking Federation (EBF) represents 31 National Banking Associations, 4.500 banks with 2.5 million employees. The European Banking Federation aims to achieve the single market in financial services. The EBF established in 1995 a Banking Committee for European Social Affairs, in charge of the European banking Sector social dialogue.*



*The European Association of Co-operative Banks (EACB) represents, promotes and defends the common interests of its 28 member institutions and of co-operative banks in general, with regard to banking as well as to co-operative legislation. Europe's cooperative banks serve more than 217 million customers, represent 56 million members and 860,000 employees. With 4,000 locally operating banks and 72,000 outlets, co-operative banks have an average market share of about 20%.*



*ESBG (European Savings and Retail Banking Group) is an international banking association that represents one of the largest European retail banking networks, with total assets of more than €7,6 billion, non-bank deposits of €4,500 billion and non-bank loans of €4,200 billion (31 December 2011). It represents the interests of its members vis-à-vis the EU Institutions and generates, facilitates, and manages high quality cross-border banking projects.*

THIS PUBLICATION IS PROPERTY OF UNI EUROPA  
UNI Europa ■ Rue Joseph II 40 ■ 1000 Brussels ■ Belgium  
www.uni-europa.org ■ uni-europa@union-network.org ■ October 2013

### Responsible editors

David Tarren and Marcel Spatari ■ Syndex UK  
(In cooperation with the European Social Partners in the Banking sector)  
Hamilton House ■ Mabledon Place ■ London ■ WC1H 9BB  
www.syndex.org.uk ■ contact@syndex.org.uk

### Layout

SETCa BBTK ■ Communication Department  
Rue Haute 42 Hoogstraat ■ Bruxelles 1000 Brussel ■ Belgium  
www.setca.org ■ www.bbtb.org ■ info@setca-fgtb.be ■ info@bbtk-abvv.be

### Printer

Imprimerie Arte-Print  
Avenue du Laerbeek 70 Laarbeeklaan ■ Bruxelles 1090 Brussel ■ Belgium  
www.artepprint.be ■ info@artepprint.be

### Cover's photography

© shutterstock ■ auremar ■ businesswoman with flags #89737132

# ► TABLE OF CONTENT

|   |           |
|---|-----------|
| THE PROJECT PARTNERS .....                                    | 3         |
| FOREWORD BY THE EUROPEAN COMMISSION .....                     | 6         |
| FOREWORD BY THE EUROPEAN SOCIAL PARTNERS.....                 | 7         |
| <b>SECTION I CO-OPERATION BETWEEN THE SOCIAL PARTNERS</b>     |           |
| <b>ON LIFELONG LEARNING .....</b>                             | <b>9</b>  |
| National examples of cooperation.....                         | 12        |
| Collective Agreements to support Lifelong Learning .....      | 12        |
| <b>SECTION II LIFELONG LEARNING AND COMPETITIVENESS .....</b> | <b>15</b> |
| The Joint Declaration on Lifelong Learning .....              | 16        |
| Retaining older workers .....                                 | 17        |
| Integrating younger workers.....                              | 18        |
| <i>Training in co-operative banks in Germany</i> .....        | 19        |
| Promoting gender equality .....                               | 20        |
| Hard to reach employees .....                                 | 21        |
| <b>SECTION III THE LONG AND SUCCESSFUL EXPERIENCE</b>         |           |
| <b>OF LIFELONG LEARNING IN THE BANKING SECTOR .....</b>       | <b>23</b> |
| Promoting lifelong learning among the workforce .....         | 28        |
| Social Dialogue in Croatia - Zagrebačka Banka .....           | 30        |
| Lifelong Learning Provision in the Sector.....                | 30        |
| <i>Malta</i> .....  | 31        |
| <i>Romania</i> .....  | 32        |
| <i>Bulgaria</i> .....   | 32        |
| <i>Cyprus</i> .....   | 33        |
| Cooperation between the social partners .....                 | 34        |
| Involving local unions and workplace representatives .....    | 36        |
| <i>Croatia</i> .....  | 37        |
| Monitoring lifelong learning needs .....                      | 37        |

|  |           |
|--|-----------|
| <b>SECTION IV ACKNOWLEDGING GOOD PRACTICES</b>         |           |
| <b>ON LIFELONG LEARNING .....</b>                      | <b>41</b> |
| Validating Lifelong Learning in Malta .....            | 42        |
| Communication on lifelong learning opportunities ..... | 43        |
| Dissemination of lifelong learning opportunities ..... | 43        |
| <b>APPENDIX LIFELONG LEARNING DECLARATION.....</b>     | <b>47</b> |

## ► FOREWORD BY THE EUROPEAN COMMISSION

*Social dialogue is a key component of the European social model. The Lisbon Treaty recognizes the role of social partners at EU level and their contribution to European policies. This is why the European Commission supports both cross-industry and sectoral EU social dialogue, by facilitating the consultation and negotiations of social partners and supporting their actions.*

*This booklet on life-long learning in the banking sector is the result of a joint project by the social partners, which the Commission agreed to support in 2012. The project is important because the issues of career development, retaining older workers, recruiting young people as well as gender equality, which it addresses, are crucial to improving skills and jobs. It is also important because it demonstrates the will of the sectoral social partners to identify practical responses to labour market challenges.*

*Skills and jobs are crucial to the EU recovery from the economic and financial crisis. The Commission's 2013 Annual Growth Survey recommends several measures related to vocational training and adult education that should be taken to fight unemployment, improve employability and support access to jobs. These include helping the transition from school to work, e.g. through dual learning models, improving lifelong learning systems throughout the working life, including for older workers; enhancing the linkages between education and lifelong learning systems and labour market needs. Social partners have a key role to play in making these practices a reality in many economic sectors of activity.*

*The Commission welcomes the attention given by the EU social partners in the banking sector to South-Eastern European countries, notably Bulgaria, Croatia and Romania, where the consequences of the crisis affected the labour market particularly severely. The project provides an invitation to employers and workers from these countries to participate more actively in European sectoral social dialogue and to take advantage of capacity building opportunities the EU offers for social partners.*

*Finally, the Commission notes that the project has contributed to building trust between trade unions and employers' association in the banking sector on the European level. Through focussing on a topic with strategic interest to the sector such as life-long learning, the action has helped to find a common ground and showed the value added of focussed effort of all social partners. We encourage the social partners to build on this positive experience to strengthen their dialogue in order to address the continuous process of social adaptation, particularly in the aftermath of the economic and financial crisis.*

Jean-Paul Tricart, Head of Unit for Social Dialogue and Industrial Relations,  
European Commission DG for Employment, Social Affairs and Inclusion

## ► FOREWORD BY THE EUROPEAN SOCIAL PARTNERS

*The European Social Partners of the Banking sector are very proud to present this booklet of good practices of Lifelong learning.*

*This is not only a booklet. It is the outcome of one year's intense joint work in the frame of a European project, following up on the joint declaration on Lifelong learning of 2003. Ten years later, European social partners wanted to make sure that the declaration is being used in national social dialogues but also at company level. Our view that Lifelong learning is still a key topic – especially in a dynamic and changing sector such as the banking sector – has been confirmed. We also found that developing a joint strategy on Lifelong learning can be a starting point to establish and to strengthen dialogue between social partners.*

*This booklet shall be an inspiration and an orientation to undertakings and social partners on all levels – at national, sectoral or company level – to follow the good examples presented here but also to develop their own new innovative ways.*

*The booklet also reflects the big interest and their active engagement of our respective Central and Eastern European members in promoting Lifelong learning and to establish joint initiatives and social dialogue structures. European social partners are committed to supporting these activities in the future.*

*The project of which this booklet is one of the key outcomes was a valuable learning experience for us. We would like to thank the European Commission for the financial support of this project. We would also like to thank our member organisations for their active participation, for hosting the project's events in their countries, and for sharing their experiences with us. Social dialogue is at the core of shaping the banking sector of the future.*



➤ SECTION I

Co-operation between the Social Partners on Lifelong Learning

The European social partners in the banking sector have successfully run several projects funded by the European Union (EU) in a number of accession countries and “new” EU member states with the purpose to promote and enhance social dialogue at European level in the banking sector. During the project periods, the European social partners exchanged information and experiences on national industrial relations’ structures in different countries and on the European social dialogue.

After a successful completion of the 2007-2008 project entitled “A social dialogue for the enlarged Europe”<sup>1</sup> carried out by Social Partners of the banking sector”) the Sectoral Social Dialogue Committee for the Banking sector (SSDB) undertook a new project with the aim to promote the integration and participation of the national social partners from Bulgaria, Croatia and Romania in the European social dialogue<sup>2</sup> Focusing on Croatia was especially interesting as it became the EU’s 28<sup>th</sup> member state during the course of the project. Malta and Cyprus served as good practice, as they had established successful social dialogues since their joining the EU in 2004.

This project “Lifelong learning: follow-up of the joint declaration and promotion of the EU sectoral social dialogue” aimed to follow up on the Joint Declaration on Lifelong Learning, signed by the EU social partners in the banking sector in 2003. The aim was to assess and promote the dissemination and use of the Joint Declaration at national and company level within Europe. The project has been developed in cooperation with respective members from the four European social partners, namely, UNI Europa Finance (UNI), the European Association of Co-operative Banks (EACB), the European Banking Federation Committee for the European Social Affairs (EBF-BCESA) and the European Savings and Retail Banking Group (ESBG).

The European Social Partners noted that some organisations from the post-2004 enlargement Member States are, for different reasons, not involved in the European social dialogue in the banking sector. However, they are convinced that the participation of those organisations would add relevance to the social dialogue in the banking industry and improve opportunities for labour relations in the banking sector. They also consider that lifelong learning is a key aspect both for the competitiveness of companies and for the employability of workers. It is a vital instrument to ensure a sustainable and dynamic banking sector. In particular, with a view on European integration and harmonisation it is crucial to include new Member States and accession countries in the European social dialogue. The EU social partners were convinced that the concrete example of LLL would provide a good illustration of the added value gained from participation in the European social dialogue.

<sup>1</sup> From November 2007 to November 2008: project promoting the participation of the social partners from the MS of the post-2004 enlargement.

<sup>2</sup> Cyprus and Malta have been invited to share their respective experiences, which serve as examples in order to enrich the knowledge and understanding of the social partners in the banking sector.

The four European social partners agreed on a two-fold outcome:

1. To mark the 10-year anniversary of the signing of the joint Declaration on Lifelong Learning, adopted between the social partners in the banking sector at SSDB level in 2003 and to promote a pro-active follow-up at national and company level.
2. To develop and encourage participation in the European sectoral social dialogue from the social partners in Bulgaria, Croatia and Romania, while also supporting the different national social dialogues in these countries.

Based on a jointly prepared questionnaire the European Social Partners have collected data from their members across Europe on the follow up on the joint declaration on Lifelong Learning. A consultant has been commissioned to consolidate the data and more than 50 responses have been received, providing a representative sample, in terms of geographical location and in terms of employer representatives and trade unions, forming the basis of this booklet.

| RESPONSE RATE FROM TRADE UNIONS AND EMPLOYERS BY COUNTRY |           |              |
|--|-----------|--------------|
| Country  | Employers | Trade unions |
| Belgium  | -         | 1            |
| Croatia  | -         | 11           |
| Cyprus   | 1         | 1            |
| Czech Republic   | 1         | -            |
| Denmark  | 1         | 1            |
| Finland  | -         | 1            |
| France   | 4         | -            |
| Germany  | 2         | -            |
| Italy  | 1         | 2            |
| Luxembourg   | 4         | -            |
| Malta  | 3         | -            |
| Norway   | 2         | -            |
| Portugal   | 1         | -            |
| Republic of Moldova                                      | -         | 1            |
| Romania  | 7         | 1            |
| Slovenia   | -         | 1            |
| Spain  | 2         | -            |
| Sweden   | 1         | 1            |
| UK   | -         | 1            |
| <b>Totals</b>  | <b>30</b> | <b>22</b>    |
|  | <b>52</b> |              |

In addition, data was also provided by a number of presentations at the three workshops, held in Zagreb, Bucharest and Sofia.

The project was concluded by a dissemination conference held in Brussels on 16<sup>th</sup> October 2013. Finally, the project represented a significant step towards strengthening social dialogue at all levels in the banking sector and it demonstrated the commitment of the social partners to act jointly and reinforced the relationship between European federations and their members. The social partners in the banking sector are committed to maintaining this spirit of cooperation and to learning from each other in the future.

## National examples of cooperation

In **Italy** companies must inform trade unions on an annual basis about the internal training which has been provided by the company. This information must include figures on the number of hours of training, topics covered and the number of participants. Unions are consulted over training and have the possibility of proposing alternative topics. In many companies there are specific bilateral Training Committees which monitor training needs. There are also specific bilateral institutions that are granted, by the social partners, the responsibility to monitor training activity.

The **Danish** system is based on a tripartite advisory system. The ministry of education ensures that the social partners participate in Committees, which are specifically focused on issues such as competency development, changes to training courses, the recognition of training schools, examinations and conditions. Furthermore the Financial Services Union, along with the Employers' Association, has established various committees and Working Groups to develop joint training initiatives within the sector.

Although there is no specific monitoring tool in **Cyprus**, the trade union and employer, affiliated to the European Banking Federation, highlighted the role of the Human Resource Development Authority (HRDA), which has overall responsibility for developing training programmes nationally and for all sectors. Its role is to provide a structured and systematic training system to develop the competences of workers.

According to the Trade Union of Banking and Financial Employees in **Croatia**, monitoring the vocational training needs of workers is the responsibility of individual banks.

Finally, the Financial Sector Union (FSU) in **Sweden** undertakes surveys in the banking sector on vocational training for its members which is then followed up locally by employers.

## Collective Agreements to support Lifelong Learning

A number of employers and trade unions have concluded agreements on Lifelong Learning to facilitate joint initiatives and promote cooperation.

The FSU in **Sweden** has indicated the specific provisions incorporated within the collective agreement which provide for basic training to be “conducted during working hours during the first year of employment and will comprise an introduction to the work of the bank.” In addition a “guideline for the duration of basic training is 80 hours. The content and the time required for the implementation of basic training may vary from case to case depending on the previous knowledge of the individual concerned.” According to the agreement, new employees are entitled to specific support when they begin working, which will provide them with a general understanding of their own department and also of the wider business.

In **Denmark** the sector's trade union highlighted the collective agreement providing workers with a two-year trainee period, delivered by schools and combined with practical training in their company. This is further enhanced with two years' training, in conjunction with full-time employment. The collective agreement also includes a section on co-operation between the social partners, which has apparently influenced the development of the policy and practice of developing competences in companies.

A collective agreement in **Italy**, between the Italian Banking Association (ABI) and the trade unions facilitates regular social dialogue and promotes cooperation and joint working on Lifelong Learning.

In **Croatia**, the trade unions in the sector have highlighted the fact that collective agreements oblige employers to provide training to employees who are at risk of redundancy. However, they remain sceptical about the practical implementation of such provisions.

In **Finland**, the existing collective agreement includes provision for the creation of a Working Group, which has a specific focus on Lifelong Learning and which meets 2-3 times a year. In the agreement, the social partners emphasise the importance of ensuring employees are motivated to improve their competences, and they stress that employees themselves should take responsibility for their own development.

In **Spain** national agreements that promote Continuing Training have been concluded between the government and the national social partners. These have seen the creation of the Foundation to Promote Continuing Training, in which employer associations and trade unions participate, and the Tripartite Foundation for Training in Employment, with board members including the Ministry of Labour and the most representative employer and trade union organisations.

Collective agreements in **Malta** cover Lifelong Learning and include provisions for study leave, the reimbursement of expenses for Professional Qualifications and Cultural Study Leave. Employees are encouraged to maintain their competences, as required by professional bodies such as the Institute of Financial Services and the Institute of Accountants. ■



➤ SECTION II

Lifelong Learning and  
Competitiveness

In the context of lifelong learning in the workplace, an individual's development not only enhances their effectiveness in their current role, but creates a wider set of skills which increase opportunities for them to pursue further training. Employers who are able to support an individual's aspirations for learning benefit from a workforce able to make a greater contribution to the business, beyond simply meeting the requirements of their job description.

Older workers are generally less likely to receive training, or to participate in training.<sup>3</sup> Yet this group of workers continue to represent an important resource for companies due to the change in demographics and will become more acute. Even when older workers are employed in firms that do invest in training, older workers themselves are less likely to participate in training and this is particularly true for lower skilled workers.<sup>4</sup> The issue of access to training is important, due to changes across Europe that are increasing working life beyond the traditional retirement age.

Lifelong Learning is a broader concept than training for work. The European Commission defines Lifelong Learning as “*all learning activity undertaken throughout life with the aim of improving knowledge, skills and competences within a personal civic, social and / or employment related perspective*”.<sup>5</sup> In conjunction with numerous others, the Lisbon Strategy is an important European initiative, the objectives of which are to increase the overall employment rate within the EU27 and Lifelong Learning again plays a significant role in this area.

While a number of governments have made progress on improving the opportunities for adults to undertake learning, the participation rate among the population of the EU27 is low. Less than 10% of adults across the EU27 have undertaken some form of lifelong learning, more than a third less than some of the EU states individually. Employees need the opportunity to further develop their skills throughout their working lives and the chance to improve their knowledge independent of work, in order for them to be able to adapt to change, up-skill when they are required to do so and generally to move successfully from job to job throughout their working lives.

## The Joint Declaration on Lifelong Learning

In June 2001, the trade unions and employers within the banking sector concluded a Declaration on Lifelong Learning, in which they state that lifelong learning “is a key aspect both for the competitiveness of companies and for the employability of employees.” Overall there is a relatively good awareness among the social partners of

<sup>3</sup> “Statistics in Focus”, Eurostat (44/2009).

<sup>4</sup> “Low skills and social disadvantage in a changing economy”, Commission for Employment and Skills, Briefing Paper Series (September 2011).

<sup>5</sup> “Making a European Area of Lifelong Learning a Reality”, European Commission (2001).

the Declaration, but there are still employers and unions who are not familiar with the document or its contents.

The Declaration sets out the “*fundamental objectives for social partners*”, consisting of the following four principles<sup>6</sup>, all of which are addressed in this booklet:

1. Defining professional, vocational and entry level skills.
2. Recognising and validating competencies and skills.
3. Providing information and support on principles, rights and responsibilities.
4. Employment and retraining through mobilising resources.

Of those employers and unions aware of the Declaration, over half (56%) heard about the document's existence from either their national or European federation or from their involvement in social dialogue projects.

Half of trade unions and employers have utilised the Declaration and its contents in their work on Lifelong Learning. This suggests that more work is needed to raise the sector's awareness of this important document and to ensure that employers and unions are utilising the Declaration.

The European Commission emphasises the importance of personal development throughout a worker's career and considers “*It is not enough only to get people into work, but it is also important to provide them sufficient facilities to learn new skills and competences and to assist them in critical transitions during their working life and climbing job ladders. Without quality dynamics, employment creation remains below its potential.*”<sup>7</sup>

## Retaining older workers

The potential benefits of retaining older workers are significant, and vary from higher productivity (through acquisition of skills and experience) to the less tangible benefits such as the impact of their influence on younger workers.

A total of 28% of respondent organisations say they have a strategy for using Lifelong Learning to retain older workers and there are many examples of good practices. Some co-operative banks in Germany provide specific training for employees over the age of 40.

In **Croatia** older employees are able to access programmes to help them retire gradually. In **Italy**, employees of the UniCredit Group that are over 55 years of age are

<sup>6</sup> “EU Bank Social Partners Joint Declaration on: Lifelong Learning in the Banking Sector”, Social Partners (2001).

<sup>7</sup> “Enhancing higher productivity and more and better jobs, including for people at the margins of the labour market”, European Commission (2007).

offered training delivered in cooperation with, and involvement of, the trade unions. For older workers in **Belgium**, the sector's trade unions offer training for individuals over the age of 50, while in **France** programmes exist for senior workers to support them into retirement through a "Contract of generations", through which an audit of the individual's skills and knowledge is created.

In **Germany** workers are sometimes offered specific training after reaching the age of 40, but this opportunity is not always seized upon by employees. At Česká Spořitelna bank in the **Czech Republic**, as highlighted by the affiliate of the European Savings and Retail Banking Group (ESBG), workers can access the "Sova" programme, which is currently in its pilot phase and is targeted at employees over 50 years of age and offers training in soft skills.

The affiliate of the European Banking Federation in **Luxembourg** highlighted the fact that workers are provided support through a Senior Working Group, which provides mentoring and personal contact with human resource professionals and banking employees.

In **Spain**, the issue of supporting older workers is tackled through the Tripartite Foundation for Training in Employment and Joint Commission on Continuing Training for the banking sector. In addition individual banks encourage older employees to participate in various training activities to help them to adapt to the changing demands of employment in the sector. The Spanish Banking association, with its union counterpart, has negotiated a National Collective Bargaining Agreement, which includes obligations on training and retraining focused on specific employees, with the aim of supporting workers to manage their career and to remain employed.

## Integrating younger workers

A total of 68% of the respondent organisations currently offer lifelong learning programmes to support the integration of young employees, and trade union organised initiatives support workers in a number of countries.

The **Croatian** Trade Union Association of Zagrebačka Banka highlighted the Eduka programme, which supports new employees integrate and includes an induction programme and visits to other departments within the bank to provide a better understanding of internal clients/internal customers. Programmes for the integration of new employees exist in **Finland**, and include specific job integration programmes. Trade unions in **Denmark** offer counselling to employees to help them plan their career and to participate in further education. In **Spain**, the savings bank Cecabank provides a comprehensive support programme for young employees, which includes training on products and services, the culture of the company, training to support the development of their skills to improve the relationship with clients, and management skills.

## Training in co-operative banks in Germany

In **Germany** Lifelong learning and vocational training in the banking sector follows the country's dual system. There are about 12,000 trainees (constituting 8% of the sector's workforce). According to information provided by the National Association of German Co-operative Banks and the Employers' Association of German Co-operative Banks Apprenticeship training for young employees – particularly aimed at bank Clerks – is widespread in the co-operative banking group. The course is conducted in two environments: in the bank and in the vocational school and is supported by other programmes from the Co-operative Academies.

Historically, collective agreements in Germany have included provisions for vocational training, particularly for Apprenticeships. Typically, the Apprentice is trained in the company (three to four days a week) and in the vocational school (for up to two days a week). Companies cover the costs of the in-house training and are required to provide the trainee with a salary, as set out in the collective agreement.

Young trainees, who are not able to secure employment after they have finished their training, benefit from a placement programme which is offered by the social partners. Through this programme, potential employment opportunities for individuals are identified. The Diploma for Banks Clerks provides training on formal (hard) and informal (soft) skills:

- Technical knowhow.
- Personal, social and methodological competencies.
- Product knowledge.
- Advisory skills.
- Project management skills.

According to the National Association of German Co-operative Banks, adult learning should be interactive and the traditional role of the trainer becomes one of facilitator for experienced adult learners. In addition, training should be delivered through a combination of academic lectures, consultants, practitioners and business mentors.

In **Cyprus**, induction programmes are offered to new and experienced employees, as well as to managers, through the management trainee programme (Young Leaders Development Programme). On-the-job training is offered in a number of departments in the banks, depending on the employees' specific duties.

Young employees are encouraged to participate not only in internal training courses but also in those delivered by an external provider. The employer covers the associated costs (traveling, accommodation) to support employee participation and managers are assigned as mentors to young workers and are responsible for their guidance and development. Mentors are responsible for monitoring the training needs which are highlighted and addressed by training departments in which specific training programmes to meet these are designed.

In Cyprus, the Union of Bank Employees (ETYK) runs a number of seminars, aimed at new employees, which teach them about the relevant legislation that regulates work, such as:

- Labour legislation governing Information, consultation and employee participation.
- Labour legislation relevant to the quality of work-life.
- Health and Safety at work and the role of union representatives.
- Self governed health funds and their importance.
- Labour legislation governing provident funds and retirement schemes.
- Existing Collective Agreements and their Interpretation and Implementation.

## Promoting gender equality

Over half (56%) of the respondent organisations offer programmes to address gender related issues and trade unions as well as employers are active in this area. All companies in **Finland**, with over 30 employees, are legally required to carry out an equality plan and a map out male and female salaries. This exercise allows employers and trade unions to identify practice that contributes to gender inequality in the workplace. The **Danish** finance unions actively support various employer led programmes, including one titled “Women in leading positions”. Managers in banks receive diversity training in **Malta**, which includes activities and sessions promoting equality, and “Equality Certification” is granted by the National Commission for the Promotion of Equality.

Under the German Collective Framework Agreement for Banks (insofar identical in private, co-operative and public banks) a special section provided for equal access to training in the context of gender equality and work life balance. Some German co-operative banks offer a training called “Success strategies for women”. In **Italy**, Premia Lia Zaccardi, an internal competition, promotes managerial training and the Co-operative Credit Women Association IDee promotes the exchange of knowledge and information.

Female managers in **France’s** banking sector participate in the Diversity Programme, and can undertake a training module called “manage your team with respect for the law”, providing all managers with an understanding of the legislation in France on gender discrimination. In **Luxembourg**, a programme to empower female employees exists for young potential managers and female intergenerational workshops, gender workshops, cross-mentoring, business networking and diversity programmes help provide an improved awareness of equality issues. Finally, in **Spain**, the national collective agreement for the banking sector states that banks with more than 250 employees must implement an equality plan in order to guarantee equal treatment and equal opportunities.

Finance **Norway** and the finance sector union jointly established the Futura programme in 2006. The programme, aimed at female employees who have been

specifically identified as talented, focuses on improving the gender balance within top management positions in the finance sector. The collective agreement recommends that companies implement training and education measures and make alternative arrangements to increase the number of women in management positions. In this context, the agreement recommends that managers and local union representatives discuss the correlation between a company’s recruitment policy for all categories of employees and its training and education policies. Many companies have introduced their own company based talent development programmes.

## Hard to reach employees

Trying to create demand from lifelong learning can be challenging and a low uptake from employees can be due to a number of reasons, ranging from apathy to a lack of confidence. Individuals who have not undertaken any training since leaving statutory education can lack the confidence to take up an offer of training from their employer. Individuals may also lack the skills necessary to follow a training course – they may lack ICT skills and so decline the offer of an online course; they may lack basic skills (numeracy and literacy) required for participation on most training courses.

Employers and trade unions are working together to increase the demand from these employees and lifelong learning provides an excellent route into further, formal training. Workers who are reluctant to enrol on a course may well do so due to the financial demands such training requires. To overcome this scenario, **Belgian** employers and the sector’s trade unions have reached an agreement on this issue and individuals who wish to participate in sectoral training programmes are able to do so at no cost, removing the financial element of undertaking training.

The National Association of German Co-operative Banks and the Employers’ Association of German Co-operative Banks provided information on the approach that is often adopted in co-operative banks to ensure all employees are able to access training opportunities. It includes providing all workers with a compulsory annual appraisal interview at which an employee’s training and development is discussed.

In addition, some employers carry out regular assessments and provide periodical reports which provide statistics on the percentage of the workforce not participating in training programmes and this gives the employer the possibility act to improve the take up.

Providing employees with so called soft skills can reinforce their confidence and provide a platform on which they are able to develop further. The Training Centre of the Bank of Valetta in **Malta** provides such support and offers training on technical and non-technical subjects such as career planning, time management and communication skills. In addition business academies are available to all employees providing them with the curricula they must follow to develop their skills and knowledge for their specific business areas. ■



➤ SECTION III

The long and successful experience of lifelong learning in the banking sector

A report by CEDEFOP<sup>8</sup> outlined the key elements of lifelong learning strategies:

### ■ The importance of basic skills

The cooperation between employers and training providers is important for creating and delivering basic skills training and ought to be undertaken with the involvement of management, local management and trade union representatives.

### ■ Investing in human resources

The development of an organisation's workforce calls for a modern and open approach for creating the framework for learning and the delivery of training. The report states that companies ought to focus on lower skilled, existing workers, when attempting to fill labour shortages and lifelong learning will be vital for lifting these workers up to the level required for technical training. This can be achieved through programmes of re-skilling and up-skilling and, ultimately, anticipating change ahead of time.

### ■ Importance of ICT

The efficient use of ICT is an important contributing factor to the take up and completion rate of training. Individuals with good access to lifelong learning materials will find pursuing such courses less challenging than those without, so employers should consider this dimension while preparing lifelong learning programmes.

### ■ The value of experience

CEDEFOP stresses the importance of integrating learning and work, in order to avoid the perceived threat, by lower skilled employees. In this way, lifelong learning can be seen as part of a journey that can ultimately support continual progression through an individuals' working life.

### ■ More guidance, less teaching

Experienced employees could support new or lower-skilled colleagues throughout the learning process, and in this way produce a workplace that values guidance and allows individual employees to have responsibility for their own development, over and above that of their employer.

### ■ Tailored for needs of employees and employers

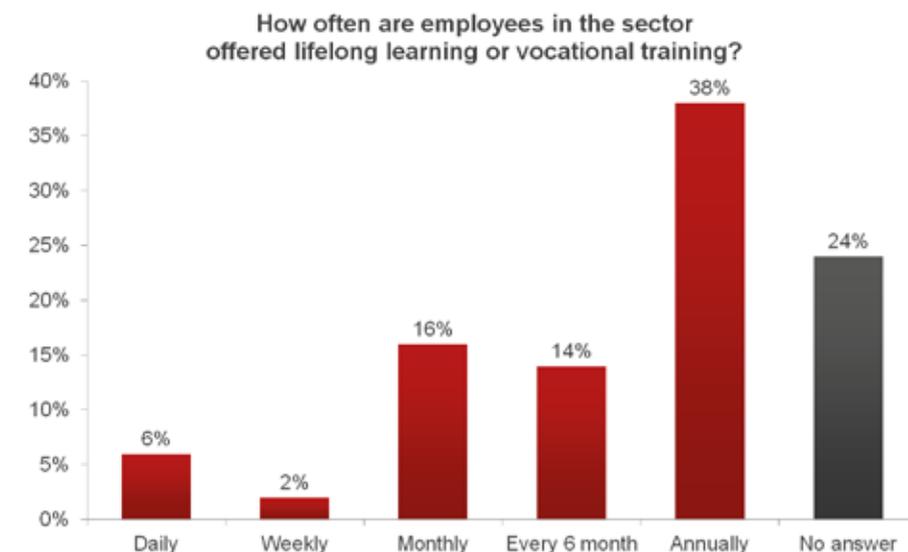
Workplace-oriented learning can foster tailor-made learning programmes that align the needs of employees with that of businesses. This approach has the potential to deliver longer-term results and a workplace that is geared to self-improvement an employer supported training.

According to the results of the questionnaire, the European banking sector employs more women (59%) than men, and just under three-quarters (72%) of respondents

<sup>8</sup> "Innovations in lifelong learning – capitalising on ADAPT", CEDEFOP Panorama Series (2002)

estimate the average educational attainment of banking sector employees in their country is at least equal to upper secondary education.

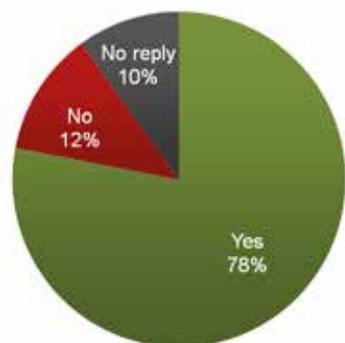
The number of times employees in the sector are offered Lifelong Learning or vocational training varies widely, although, as the graph below shows, just over one third of employees are offered training on an annual basis.



The graph also shows that more than half of respondents are offered vocational training or lifelong learning once every six or 12 months.

The chart below shows that although over three quarters of organisations in the sector provide universal access to their employees on lifelong learning and training, over 10% do not.

**Organisations offering universal access**



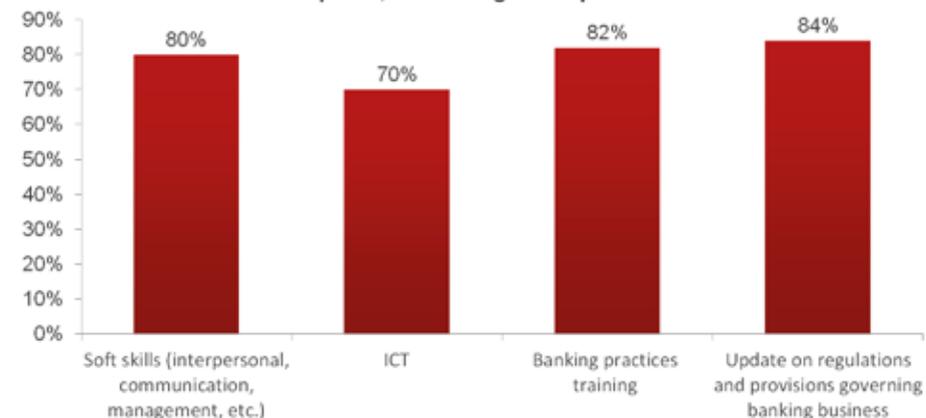
The social partners were asked to provide the number of days per year that employees in the sector participate in some form of training and the results are shown below. The results vary by country, for example banking employees in France spend on average 10 days training per year, which represents over a tenth of overall employees covered by the survey.

**How many days per year employees spend on training?**



The main subjects covered by training in the workplace are shown below. Topics such as banking products, accountancy, employment rights, understanding pensions and risk management are covered to a lesser extent.

**The most popular subjects covered by training in the workplace, according to respondents**



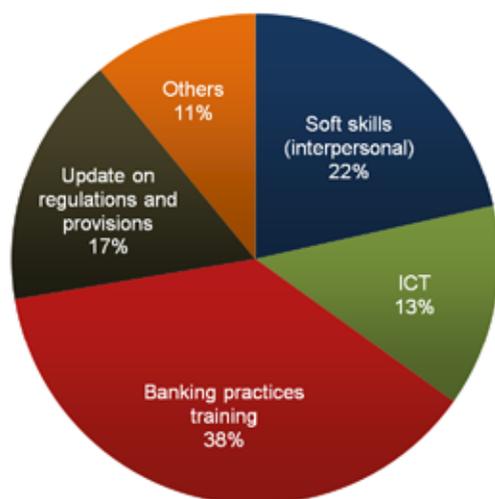
The length of study and resources committed to the provision of training in the sector were provided by a number of respondents, but the volume of responses for the latter were too low to provide a representative sample.

However, the pie chart below provides an approximate share of the total time spent on training per subject. Overall, 55% of total time spent on training is dedicated specifically to training that is directly related to banking activities.

Over half of all respondents stated that since 2002, the year following the Declaration on Lifelong Learning, their organisation has “offered lifelong learning programmes to employees to help them better manage their career or to remain in employment”.

Trade unions and employers in the sector are actively supporting the promotion of both occupational competences to create a competitive and effective sector and learning opportunities for individual development.

**The proportion of time dedicated to specific fields of study in the workplace**



## Promoting lifelong learning among the workforce

Almost two thirds of respondent organisations (64%) promote training to hard-to-reach employees and encourage these individuals to participate in training. The social partners are both active in this area, and a number of good examples were provided in responses to the questionnaire.

In **Belgium**, trade unions and employers agree jointly on the distribution of training among the workforce, to create a fairer and transparent allocation of training opportunities. Through their structures, the social partners promote the training programme throughout the organisation.

In **Cyprus**, the union (ETYK) offers several training opportunities to employees through the literature it regularly distributes to its membership. This includes the union’s regularly published members’ magazine “The Banker”, through circulars and through the union’s website. The Association of Cyprus Banks also offers several training opportunities to bank employees. Additionally, employers offer training programs to employees by invitation, and perform large-scale presentations across the organisation. Lastly, the Training and Development Departments maintain a register of all participants to make sure that all the employees will eventually attain the training courses offered.

In the **Czech Republic**, the Diversitas Programme of the Czech Savings Banks is promoted, and its eventual participants nominated, via the bank’s management structure. Participants are selected by their manager and tend to be employees who would not have necessarily volunteered to enrol on the programme.

Employees in **Finland** are granted the legal right to receive three days of training per year, and this focuses individuals on their own participation and development, and on the subject matter in which they are most interested.

A union in the **Italian** banking sector promotes learning and training through videos that can be accessed through the union’s website through its professionally produced footage, the union creates an attractive medium through which it can engage with members. Emails and publications from the union at the national and company level also reinforce the union’s efforts to promote learning and support its members pursue their interest.

In a number of banks in **Luxembourg** employees who have not participated in any training within a specific period are identified and then encouraged to do so. In others, employees are offered courses covering soft skills and specific financial knowledge. The innovative approach of some banks includes a course titled “Lunch and Learn”, on a variety of subjects, through which the employer seeks to provide learning opportunities that are organised during specific periods of the day in which employees are more likely to take the time to consider their own personal development.

Employer support for employees in **Malta** includes providing study leave and employees are reimbursed for the costs associated with training and other financial incentives.

In a number of **Romanian** banks employees must attend a training course every two years and completion is a key criterion in promotion decisions. E-Learning courses (online, specific, short courses, very friendly and easy to access) are used to encourage participants.

## Social Dialogue in Croatia - Zagrebačka Banka

The contribution of social dialogue within Zagrebačka Banka was highlighted by the Trade Union of Banking and Financial Employees of Croatia (SBF) at the first project workshop in Zagreb in February 2013.

The bank, a subsidiary of UniCredit, engages with three trade unions representing the bank's employees - the Croatian Trade Union of Bank and Financial Employees (30% of employees at the bank), and two smaller unions, the Trade Union for I.T. employees and the New Union (Novi sindikat) which, together, represent around 40 employees (0.5%). Zagrebačka Banka is a member of the Croatian Banking Association (HUB), which is in turn affiliated to the Croatian Employers' Association (HUP), and the European Banking Federation (EBF).

The representative of the largest union at the bank (SBF) also sits on the local Works Council which engages with employer representatives. The Works Councils has the right to be informed and consulted and, along with the employer representatives, has co-decision making rights, by virtue of the national Labour Act. A collective agreement is in place, which was originally introduced in 2001 and was the first concluded in the country's banking sector.

The Group has also established a European Works Council on which two members of the bank have a seat. The topics within the scope of the legal right to be informed and consulted include education and training, and these issues are particularly relevant when the company introduces new technology (ATMs and internet banking). A joint Declaration, between the EWC and UniCredit, was concluded in 2008 covering training, learning and professional development. Educational and training opportunities are offered by the bank throughout an individual's career to provide employees with the competences for their work but also for their own personal development.

## Lifelong Learning Provision in the Sector

Both trade unions and employers in the sector have provided examples, a number of these are listed below, followed by a more in-depth look at specific cases.

Trade unions in **Belgium** highlighted the availability of courses such as an introduction to banking, International Financial Reporting Standards, teambuilding, stress management, leadership, ICT and language training. In **Croatia**, the union representing workers in the UniCredit Group highlighted the training employees receive to improve their sales and communication skills. The finance union in **Denmark** offers courses on Counselling to its members, while French members of the European Association of Co-operative Banks (BPCE and Crédit Mutuel) provide training on the reconversion of skills, employability, assessment interviews, mid-career interviews, career management interviews, individual training rights, accreditation for work experience and assessment following maternity leave.

In **Italy**, since 2000, FEDERCASSE (Federazione Italiana delle Banche di Credito Cooperativo – Casse Rurali ed Artigiane) highlighted the national collective agreement which provides for 50 hours of compulsory training for each employee and a managerial training programme in an effort to improve the participation of employees in Lifelong Learning.

The trade union at BC Victoriabank in **Moldova** highlighted the training opportunities for employees, which include training programmes to support workers when new technology is introduced, as well as the implementation of banking software, and training on the statutory reporting requirements.

According to the trade union for bank workers in Slovenia, employees are offered training for both professional and so-called soft skills. Employees of the Royal Bank of Scotland in the **United Kingdom** have been offered courses on ICT, numeracy and literacy and communication skills, covering C.V. writing and interviewing skills.

The following examples illustrate the extent of lifelong learning provision across the European banking sector and provide a useful overview of the support that can be made available.

### Malta

Qualifications are directly linked to career progression and remuneration within the sector, according to affiliates of the EBF. Typically, internal training is conducted during working time by in-house training teams and the scope of training includes:

- Induction training.
- Job specific training (i.e. Retail, Operations).
- ICT (new technology).
- Soft skills (Teamwork, communication skills).
- Behavioural skills (Values).
- Compliance and Risk (mandatory).

The training can be instructor led, based on e-learning techniques or delivered by Academies and external training providing academic qualifications is also supported by employers. The cost of seminars and workshops are met by employers and time off is given. Overseas training is also organised and the trade unions and employers run joint initiatives in cooperation with training institutes.

In addition, a number of training related issues are specifically covered by collective agreements or company policies, such as:

- Study Leave / Time off.
- Reimbursement of Expenses for Professional Qualifications.

- Membership of Sectoral bodies.
- In the case of restructuring consultation includes retraining and redeployment support.

## Romania

In 2010, the Sectoral Skills Committee for the “Financial, banking and insurance activities” (CS AFBA) sector was created and is a public institution based on bipartite social dialogue. The Sectoral Skills Committee has the following role:

- To participate in the development of the regulatory framework for training, evaluation and the certification of competencies.
- To promote training and evaluation, based on competencies.
- To participate in the development and renewal of relevant qualifications in the sector.
- To validate qualifications and standards.
- To recommend and validate work performed by specialists which provides occupational analyses, definitions of competencies, qualifications, evaluation and certification based on standards.
- To encourage organisations and individuals to participate in continuous vocational training.

CS AFBA has developed 24 occupational standards. After consultation, the Romanian Association of Banks, the Federation of Trade Unions from Insurance and Banks and the Romanian Banking Institute selected 19 qualifications to be included in a National Register along with their related occupational standards.

These qualifications cover the key functions of a bank, such as customer services, operational issues, risk and compliance etc. In individual banks, lifelong learning is delivered through collective agreements that include specific provisions for vocational training. Not all courses offered by companies provide nationally recognised certificates and a number of banks provide learners with internally recognised certificates only.

## Bulgaria

The collective agreement in the financial sector contains at least two provisions related to lifelong learning:

- Section 2: “Employment And Job Security” outlines the general requirements for employee recruitment and career development.
- Section 3: “Staff Training, Development and Qualifications” stipulates that agreement must be made with the employer setting out a minimum training budget every year. The condition attached to this is that each employee must commit continue to work in the bank for a minimum of 3 years after they have qualified.

The Bulgarian National Qualification Framework (NQF) defines the learning outcomes required for awarding qualifications and validates formal and informal learning. However, there is no universal system of standards for vocational training in the sector.

The International Banking Institute (IBI) is a leading institution in the field of vocational training in the Bulgarian banking sector. Its Mission Statement is *to promote professional performance, knowledge and skills of specialists employed in the sectors of banking and finance through the elaboration and conduct of vocational education and training activities.*

The IBI organises and conducts different forms of training in Bulgaria and overseas and its delivers education and training through three channels: its Master’s Degree programme; courses from the Centre for Vocational Education and Training within the IBI, delivered through distance learning; short courses and seminars on key competences after which individuals are awarded the relevant certificate.

Professional training is carried out mostly during working hours and is largely provided by internal trainers through various training programmes. At the United Bulgarian Bank, the Annual Training Program is prepared by the Human Resource department and the managers of the bank’s business units. It includes training on the strategic business priorities of the bank; the outcomes of the Annual Performance Management process; the needs of the Business Unit; those topics required by the regulatory framework.

## Cyprus

Individual banks design and deliver training to support the integration of new employees and to prepare them for specific role within the organisation. Training seminars are assessed and modified on a continuous basis to reflect changes in the company’s policies and to include any new skills required.

All new employees participate in extensive induction programmes, which provide them with information about their rights and responsibilities and this is delivered at the same time as the employee receives training for their specific role in the bank.

In addition, banks help their employees identify professional and academic qualifications suitable for their specific role and offer benefits (such as bonuses, salary increases, interest free loans, and paid educational leave) to motivate employees to acquire qualifications. These qualifications are regularly reviewed to reflect new business methods and technologies and are available to all employees. Competencies deemed important by the organisation are provided through formal training and development programmes, facilitating the continuous development of employees.

Training requirements are identified by management and are also determined by changes in the economic environment and new systems and procedures. A training and

development needs analysis is carried out for each employee, as part of their formal appraisal system and an individual's training objectives are aligned with organisational objectives and the personal development goals of individuals. Employees are informed about the available training seminars and programmes through internal emails and the bank's intranet. Training departments also directly inform employees who have expressed an interest in participating in specific programmes or who are required to participate as part of their Personal Development Plan (PDP) and training needs assessment.

Employees are encouraged to participate in the design of their own PDP, in consultation with their immediate managers, and can include a number of seminars, outdoor training sessions, external conferences, presentations, structured on-the-job training and coaching.

Employees also have the opportunity to identify seminars and training programmes they would like to attend for their own personal development. Banks allow their employees educational leave particularly during examination periods and, as stipulated in the collective agreement, this leave is paid by the employer when individuals undertake specified diplomas offering key competencies. Almost all training is delivered during normal working hours and is paid for by the employer.

Banks seek to develop a lifelong learning ethos through annual training and development plans, which are taken into account by the bank's business plan and its budget. The social partners, with banks and other organisations, such as HRDA (Human Resource Development Authority), co-operate over learning and training to create a sustainable lifelong learning culture across the sector.

### Cooperation between the social partners

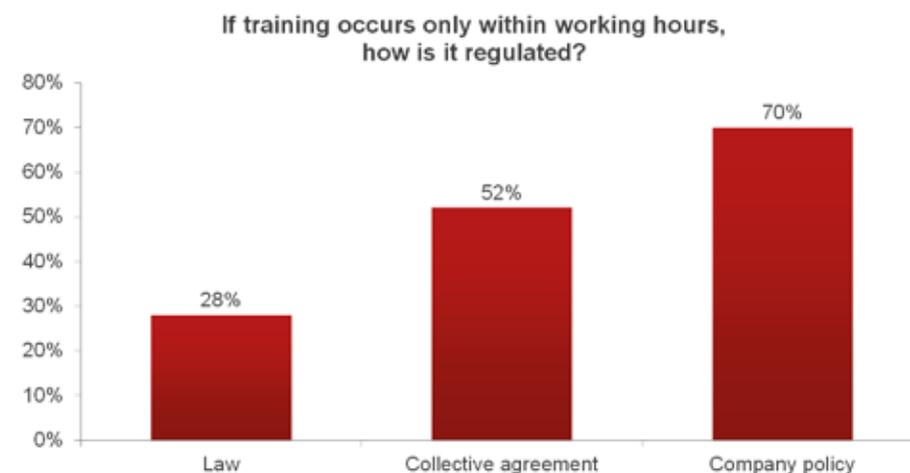
Given the inextricable link between lifelong learning and employability and overall development, the cooperation between employers and trade union can play an important role for its success. The range of examples from the social partners of lifelong learning initiatives demonstrates the importance of this relationship, given the parties' representative role in the workplace.

Employers are vital to the success of any lifelong learning initiative, given their capacity to influence an employee's development. It follows therefore that their interest is key to the accomplishment of such initiative.

Of course top-down policy initiatives require commitment throughout an organisation and senior management needs the support of local management to create the appropriate environment for the promotion of lifelong learning. Local management will determine an individual's access to learning, time off and personal development and as such they are a crucial component of any successful initiative.

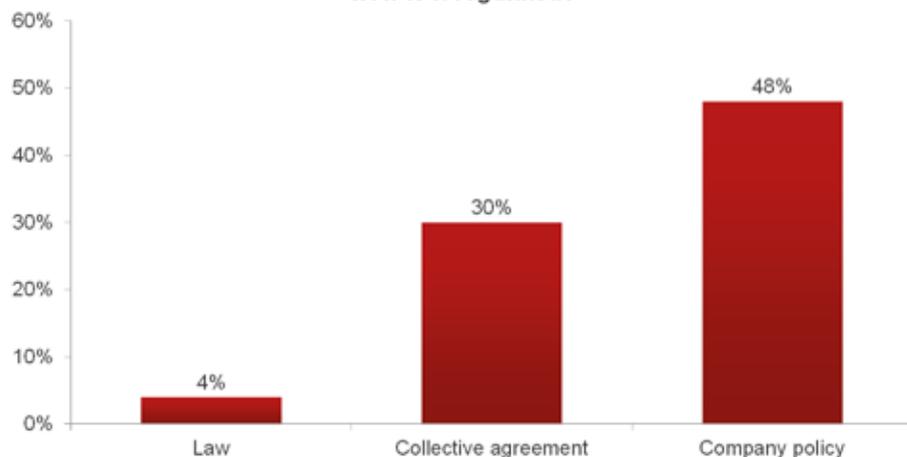
Trade unions have a similarly important role and are key to improving the demand of learning from among the workforce. If individual employees fail to see the potential benefits of lifelong learning then participation in training will be reduced. Local trade union representatives ought to promote lifelong learning and, in conjunction with local management, present the advantages of participation in terms of career development and self fulfilment, stressing the importance of lifelong learning to enhance employability more generally.

Respondents were asked to state the method through which training in working time is regulated. As the graph below shows, for a significant number of workplaces which offer training in working time, this is regulated through a collective agreement and in almost three quarters of such situations, company policy determines the process.



For those employers delivering training outside working hours the variation between regulation through a collective agreement and company policy appear similar. However, the lower rate attributed to legal regulation suggests that in those countries without relevant legislation, training outside of working hours is more commonplace.

**If training occurs outside working hours, how is it regulated?**



Given the number of responses indicating that at least part of the regulation of training is governed by a collective agreement, the interdependence of the social partners is evidently a significant contributory factor in the existence of lifelong learning and training. The diagram below provides an illustration of the potential contribution from the social partners and their interdependency.

### Involving local unions and workplace representatives

The contribution of trade unions and workplace representatives can greatly enhance the success of any training programme, in terms of the number of employees participating, the likelihood of an individual sustaining their learning and the eventual outcome of their time learning.

Employees will be more likely to engage in training if they consider it to be a genuine learning process that is in their interests and trade union involvement can create such an environment.

### Croatia

**PBZ Business School** is a corporate university based on Lifelong Learning principles with the focus on development of core business competencies and key banking knowledge and skills.

It has two development programmes:

- **General management** (for young potentials and there are currently 172 employees participating on this programme)

| Year 1               | Year 2                  | Year 3                |
|----------------------|-------------------------|-----------------------|
| Team work            | Project management      | Strategy              |
| Communication skills | Convincing presentation | Human resources       |
| Personal development | Creative changes        | Marketing             |
| Business environment | Managing resources      | Operation & processes |

- **Operative/sales management** (for experts and line managers and there are currently 59 participants)

| Year 1                        | Year 2                            |
|-------------------------------|-----------------------------------|
| Innovation and driving change | Implementation & customer service |
| Making it as a manager        | HR tools                          |
| Personal effectiveness        | Macroeconomic influences on banks |
| Negotiating effectively       | Risk management                   |

### Monitoring lifelong learning needs

Once the commitment has been made by an employer to create a culture of lifelong learning the needs of individuals will need to be recorded and monitored. If an employee perceives that their engagement in training programmes, and subsequent progress, is acknowledged and valued by their employer then they are more likely to engage further in the future.

An employer may promote lifelong learning and support individual employees through such a programme, but without continually monitoring the progress of individuals.

In **Spain**, this is done through direct dialogue between the employer and the representative unions in the sector, followed, by discussions with training providers, which can be public or private organisations.

German co-operative banks provided the following information on exemplary practice in Germany for monitoring lifelong learning through annual appraisals:

- Every employee is responsible for his or her personal development and shall indicate training needs to the manager who informs the HR department accordingly.
- Each manager is responsible for monitoring training needs of his staff, to address these in the yearly appraisal interviews and to inform Human Resources (HR) accordingly.
- At company level, HR develops the overall trainings needs based on the yearly appraisal interviews, on competence checks for managers, on development plans, on interviews with managers and on the strategic HR goals.
- At company level, the achievements of individuals are monitored by the Human Resources department, and by the employee and their manager through appraisal interviews.

According to Finance Norway, skills mapping in **Norway** is carried out by individual banks. There is no sector-based system for monitoring the vocational training needs of employees in the banking sector and each company monitors the needs of its own workforce and implements the appropriate measures (“skills mapping”).

A National Training Manager Committee in **Italy** monitors training and is organised on a national basis and attended by training managers. An analysis on the needs of the local workforce is carried out by the local training unit which also provides feedback on training through a process of performance evaluation and a competence profile portfolio.

Lifelong Learning is crucial to social cohesion and employment opportunities, particularly by increasing participation in the labour market.

Training in the sector is almost equally split between work related topics and ‘softer skills’ for personal development. There is plenty of evidence that the social partners are actively engaged in supporting or managing lifelong learning opportunities and it is clear that their co-operation is crucial for any success. Local management has a key role to play and can determine access to training, time off to study and general support for the learner. Finally, collective agreements often contain provisions for time off and other important related factors, which underline the importance of social partner co-operation.

Among other measures, providing lifelong learning can demonstrate an employer’s commitment to its workforce and has the potential to create a long-term employment relationship, built on mutual commitment and continuous development, the outcome of which can provide both workers and employers with significant benefits. These benefits

include the existence of an organisation with the capacity to deliver change, lower than average labour turnover and a workplace that offers a level of fulfilment beyond that of typical employment relationships. Individual employees who participate in learning initiatives are more able to better plan, develop and manage their career pathway and generally have greater control over their working lives.

The social partners are actively supporting a range of initiatives to retain older workers in the sector and the benefits for employers include higher productivity, contrary to popular belief, and the added value of the transmission of knowledge and skills to younger workers. This mentoring process not only ensures the workforce maintains the skills required to deliver the relevant services but also provides consistency while establishing a two-way mutual relationship from which both groups of workers benefit. Young people also require support as their loyalty within an organisation providing career development will provide employer’s with sustainability and a cohesive yet dynamic growing workforce. Finally, lifelong learning provides opportunities to strengthen existing efforts to promote gender equality. Over half of employers in the sector have introduced lifelong learning initiatives to tackle this important issue and trade unions are actively engaged in supporting these efforts. ■



➤ SECTION IV

Acknowledging good practices  
on Lifelong Learning

The success or failure of lifelong learning programmes in the workplace depends on a number of factors and creating a demand-led approach; greater use of ICT; good cooperation between employers, trade union representatives and other actors and an overall holistic approach that attempts to integrate all the necessary elements can increase the potential of such initiatives. Creating demand from among the workforce is the starting point of any lifelong learning initiative and eventually will incorporate learning into the workplace as a natural part of life at work.

Validating outcomes is an important part of the education and training process. Providing an individual with evidence of their achievements is beneficial, not only to the individual themselves, but to also to the course provider. Evidencing skills and knowledge is relevant for employment, moving jobs and further personal development. It is what employers initially rely on to assess an individual's competences at the beginning of the recruitment process, and well documented evidence is a crucial component of the learning process.

Employers that provide in-house training need to ensure that the skills and knowledge imparted through their training programme are part of a wider competency framework, which clearly demonstrates, not only the core skills learnt, but also the peripheral, less tangible, ones.

A number of responses to the questionnaire from employers provided some information about the validating process, and included examples of line managers and managers within Human Resource departments sharing information to ensure both that the acquired knowledge is documented on an individual's employment file and to ensure the training delivered provides support that is relative to an individual's current occupation and meets their needs in terms of their own career planning.

## Validating Lifelong Learning in Malta

In **Malta**, the monitoring of vocational training needs is carried out through the Qualifications Council. Created in December 2005, the overall objective of the Council (MQC) is to manage the development of the National Qualifications Framework for Lifelong Learning (NQF) and to oversee the training and subsequent validation resulting in the award of a qualification within the Framework. The central aims of the Council are to enable learners, employers and the public in general to understand the full range of qualifications available, how they relate to each other and how different types of qualifications can improve the skills, competences and the quality of life of the workforce; help people access education and training in a lifelong context in order to fulfil their personal, social and economic potential; assist training providers in the design of qualifications, their assessment and certification that best fit the Levels of Qualifications in the Framework for Lifelong Learning; accredit formal learning in vocational training; validate informal and non-formal skills within the context of Malta's Qualifications framework.

## Communication on lifelong learning opportunities

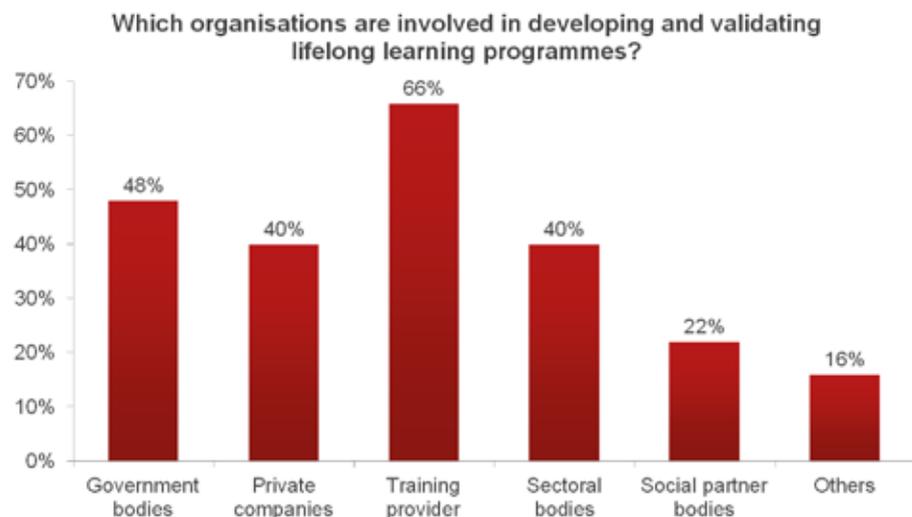
In **Scotland**, Unite the Union is trying to encourage its members who would not normally participate in formal training to engage in learning. Individuals who have undertaken no learning since leaving full-time education are often reluctant to do so as adults and it can be a challenge for them to enrol on a new course. However Unite the Union has been developing initiatives on lifelong learning for over a decade and has introduced a number of projects designed to allay the fears and worries of adults about re-entering the world of learning. Many adults lack the confidence and skills needed to undertake formal study and lifelong learning is seen as an ideal way in which to begin the path towards more formal education. Through short online videos, the union provides information and encouragement for individuals considering taking up training but fearful to do so.

## Dissemination of lifelong learning opportunities

As part of the support the union offers its members, Unite produces regular information on lifelong learning, such as promoting learning, explaining the benefits of participating on a course and available opportunities.

The difficulty of recognising and validating skills and knowledge was discussed at a project workshop, and the particular challenge of doing so for skills acquired on in-house training programmes in the banking sector in **Romania**. As a solution, trade unions and employers work together to develop structured bi-partite social dialogue through which issues related to lifelong learning can be raised and addressed. In addition, the scope of social dialogue could include all types of learning, recognition, validation for both initial- and re-training.

Employers and trade unions tend to see training providers and government bodies as the main actors responsible for the development and validation of lifelong learning programmes, as the graph below shows.



The bodies responsible for the validation of learning differ across Europe. For example, in **Cyprus** the HRDA, as the national co-ordinating body of the ReferNet Consortium, validates skills, and in Slovenia the Institute for Adult Education performs a similar role.

In **Sweden** the social partners, FSU-S and the Employers' Association of the Swedish Banking Institutions are responsible for carrying out this work, while elsewhere Finance Norway disseminates information on programmes and the administrative body of the Certification System for Financial Advisors disseminates information regarding this certification system. ■



➤ APPENDIX

Lifelong Learning Declaration



UNI EUROPA FINANCE

Rue Joseph II 40 ■ 1000 Brussels ■ Belgium

P +32 (0)2 230 74 55 ■ f +32 (0)2 230 75 66

[www.uni-europa.org](http://www.uni-europa.org) ■ [uni-europa@union-network.org](mailto:uni-europa@union-network.org)



EUROPEAN BANKING FEDERATION (EBF)

56 Avenue des Arts ■ 1000 Brussels ■ Belgium

P +32 (0)2 508 37 11 ■ F+32 (0)2 511 23 28

[www.ebf-fbe.eu](http://www.ebf-fbe.eu) ■ [ebf@ebf-fbe.eu](mailto:ebf@ebf-fbe.eu)



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS (EACB)

Rue de l'Industrie 26-38 ■ 1040 Brussels ■ Belgium

P +32 (0)2 230 11 24 ■ F +32 (0)2 230 06 49

[www.eacb.coop](http://www.eacb.coop) ■ [secretariat@eurocoopbanks.coop](mailto:secretariat@eurocoopbanks.coop)



EUROPEAN SAVINGS BANKS GROUP (ESBG)

Rue Marie-Thérèse 11 ■ 1000 Brussels ■ Belgium

P +32 (0)2 211 11 11 ■ F +32 (0)2 211 11 99

[www.esbg.eu](http://www.esbg.eu) ■ [info@savings-banks.com](mailto:info@savings-banks.com)

# EU Bank Social Partners Joint Declaration on: Lifelong learning in the banking sector

## Introduction

At the Bank Social Dialogue Plenary Meeting in June 2001, it was agreed to include the topic of Lifelong Learning in the 2002 work programme. A working group was established and this joint statement was a product of its work.

The bank social partners are convinced that lifelong learning is a key aspect both for the competitiveness of companies and for the employability of workers. They welcome the ETUC/UNICE/CEEP's 'Framework of actions for the lifelong development of competencies and qualifications' (hereinafter "the ETUC/UNICE/CEEP Framework of actions")<sup>1</sup> as a positive contribution for the banking sector. The bank social partners have collected data from social partners in 18 countries with regard to the definitions, the legislative framework and the practice on lifelong learning in the banking sector. The data collected has been gathered in an inventory of lifelong learning (hereinafter "the inventory").

The fundamental objective for social partners is to determine which factors help to build a culture on lifelong learning. The four key themes that emerged from the inventory are all determinants for a lifelong learning culture:

1. Defining professional, vocational and entry level skills
2. Recognising and validating competencies and skills
3. Providing information and support on principles, rights and responsibilities
4. Employment and retraining through mobilising resources

The bank social partners recognise that the above four key themes could be explored in further details at the levels referred to in the ETUC/UNICE/CEEP Framework of Actions.

## 1. Defining professional, vocational and entry level skills

The entry requirements for junior financial services jobs vary enormously, both by job and by country; bank staff needs a much wider-ranging knowledge than a decade ago. The range of products and services which banks can sell is much wider following the deregulation of the sector overall.

Access of all workers and companies to lifelong learning should be promoted to enable a greater adaptation of lifelong learning to present and future qualification needs. This

is particularly important in the present context of an increasingly complex finance sector with variances in access to lifelong learning.

Therefore, the development of vocational or professional qualifications is a priority for the European banking sector in relation to what is at stake for:

- Young people in the context of their career guidance and integration into working life.
- Employees who lack the required skills when new working methods are introduced.
- Employees in the management of their careers and their capacity to remain in employment, also in relation to the introduction of new working methods/new technologies that require new qualifications.

## 2. Recognising and validating competencies and skills

The social partners regard recognition and validation of competencies as essential, in order that:

- Each employee is aware of and encouraged to develop her/his competencies in the course of her/his occupational life.
- Each enterprise has the tools to better identify and manage the competencies in the company.

Implementation of the above will assist in ongoing work on transparency and recognition of competences and qualifications.

The skills and competencies for which bank employees are trained and which are useful on the job should be clearly identified and articulated.

The bank social partners recognise the value of regularly reviewed training plans for all employees.

It is important that employees' own perspectives about their training needs are incorporated into training plans, and that it is clear to employees what the short- or long- term outcomes of particular training activities will be.

Such a clear organisational commitment to training and development, and the linking of the two is seen, for instance, in Dutch banks (personal educational plans for every employee) and in the case of the Swedish insurance company Skandia's "Competence Savings".

Skandia constitutes a good practice example on how a financial institution can profit from building a lifelong learning culture.

---

<sup>1</sup> Agreed on 28 February 2002

Skandia has created the competence savings concept around the belief that competence is key to competition. "If you think competence is expensive - try incompetence". The competence savings supplements Skandia's staff training budget and aims at increasing the general knowledge level of employees and thereby improves Skandia's profitability. The concept is based on three key components: a personal development plan, a competence savings plan and a web-based competence exchange service. The personal development plan is drawn up in consultation between Skandia and the employee. It is worth noting that the concept allows staff to acquire knowledge/training both within and outside the finance sector, thus it is not necessarily job specific training.

A further example is Enbicredito in Italy which constitutes a significant practice on how retraining is used to retain bank employees in employment. Enbicredito monitors vocational training needs in the Italian finance sector and guides finance employees with regard to educational/relocation packages.

### 3. Providing information and support on principles, rights and responsibilities

Banks should be facilitated to become learning organisations, where everyone learns and develops through the work context, for the benefit of themselves, each other and the whole organisation. If developed in a framework of mutual responsibility lifelong learning will become a win-win situation that creates added value to both employers and employees.

Bank social partners should consider the following principles, rights and responsibilities:

- All actors – public authorities at national and European level, employers and workers – share a responsibility to work together on lifelong learning and to support individuals in taking responsibility for their own training.
- Employees have a responsibility and a duty to be willing to be part of the lifelong learning process.
- Together the social partners should conduct social dialogue at appropriate levels and where appropriate implement agreements in respect of education and training in the workplace.
- Employers have a key responsibility to provide for developing the competencies of their workforce.
- The social partners promote employees to improve their general qualifications and competencies.
- Every employee has the right to be trained to fulfil the job he/she is doing.
- Learning activities, which are required to fulfil the job should take place during working time and be paid by the employer.
- Within LLL opportunities may arise for educational leave.
- Social partners at all levels should consider how investment on learning and development should be recorded and reported.

LLL opportunities may arise both inside and external to the workplace. As such there is a joint responsibility for both employers and employees to identify and take advantage of LLL opportunities. This may involve the employee using his/her own time or the employer providing time-off. Any specific arrangements should be discussed by social partners at the appropriate level.

### 4. Employment and retraining through mobilising resources

Regular training and lifelong learning opportunities should be routinely and systematically made available to all employees regardless of their position or type of work contract. Assumption that certain groups of employees, e.g. women/older workers are not interested in development must be avoided.

The social partners recognise the need to promote equal opportunities for employees in relation to Lifelong Learning. Care should be taken to ensure that atypical workers, such as part-time staff or evening shift workers are not excluded from training opportunities by virtue of their working hours.

Companies and training providers therefore need to be sensitive to the particular circumstances of part-time staff and the need to arrange the timing and location of training to suit their working patterns.

Lifelong Learning will help develop transferable skills, which will increase employees' employability.



**Steen A Rasmussen**  
Chairman of the Banking  
Committee for European  
Social Affairs

**Giancarlo Durante**  
Vice-Chairman  
of the Banking Committee  
for European Social Affairs

**Sandy Boyle**  
President  
UNI-Europa Finance (Banks)

**Laurie Dufays**  
Deputy Director  
European Savings Banks Group

**Jean-Pierre Jacob**  
Chairman of Social Affairs Committee  
European Association  
of Cooperative Banks

NOTE FROM EDITORS : This statement was signed by the official representatives in office at the time.



