



The Conference Board  
of Canada

#### CASE STUDY 24

*A core product of the  
Employability Skills  
Forum, National  
Business and  
Education Centre*

#### Program

*Investment in employee  
training*

#### Date established

1994

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#### Name of Program

*Learning for Success*

#### Skills Developed

- Academic
- Personal management
- Teamwork

Helping employees develop their capabilities and competencies to be effective in their jobs

## BANK OF MONTREAL'S

## LEARNING FOR SUCCESS

### *Success Is What You Do and How You Do It*

BY KURTIS KITAGAWA

April 1999

Bank of Montreal has developed an innovative approach to workforce development that identifies and combines the specific skill and knowledge capabilities and behavioural effectiveness competencies that are required for the success of its employees on their jobs. Bank of Montreal also produces and provides the support tools in a progressive, coaching-focused process to enhance the performance of each employee, ultimately leading to accreditation. The skill and knowledge capabilities and behavioural effectiveness competencies on which the Bank focuses closely parallel the Conference Board of Canada's Employability Skills.

#### Overview

Prior to 1994, Bank of Montreal assessed its employees' performance in annual employer-employee reviews that focused on a given employee's performance of specific tasks associated with their particular job description. Conversations relating to employees' performance between managers and the employees who reported to them tended to focus on what employees

did on their jobs over the previous year. Performance reviews also tended to emphasize job-specific key activities and Bank of Montreal's learning tools primarily supported the development of technical skills.

Such an approach was well suited to meeting the company's needs in a relatively static business environment where jobs remained largely the same over time. But the nature of Bank of Montreal's core business was changing.

Increasingly, the organization needed to re-deploy employee capabilities and competencies to meet new customer needs on a timely basis. To be agile and responsive enough to secure its competitiveness in a changing business environment, Bank of Montreal focused its attention on developing its front-line employees' skill and knowledge capabilities and behavioural effectiveness competencies. Further, Bank of Montreal decided to develop and implement a process to accredit its front-line sales and service employees to formally recognize their performance once it reached a benchmark level.<sup>1</sup>

Based on specific needs in the organization, Bank of Montreal evolved distributed learning and job-specific performance development tools that integrated skill and

<sup>1</sup> In this case study, certain terms are used that have a specific meaning within Bank of Montreal context:

- *Capabilities* (or "skill and knowledge capabilities") are specific tasks and actions that one is able to perform. These applications are essentially skill and knowledge.

- *Competencies* (or "behavioural effectiveness competencies") are behaviours that have been identified as being associated with effectiveness in performing a specific role.
- *Accreditation* is a process that confirms that an employee reliably meets the performance requirements of a specific role.

**National Business and Education Centre (NBEC)**

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**NBEC Mission**

We help business and education leaders work collaboratively to promote the development of a learning society that will prepare Canada's young people for a changing world.

knowledge capabilities with behavioural effectiveness competency profiles. Over time, Bank of Montreal established a capabilities and competencies framework from which the organization can now draw its performance requirements relative to specific jobs within the organization.

It is significant to note, for the purposes of this publication, that while developed independently, Bank of Montreal's skill and knowledge capabilities and behavioural effectiveness competencies framework on which the organization focuses, closely parallels the Conference Board of Canada's employability skills. Although the clustering may be somewhat different, the following table clearly illustrates similarities.

**Groups served**

- Approximately 11,000 Bank of Montreal employees, representing 25 different jobs, or 85 to 90 per cent

of Personal and Commercial Financial services, the organization's Canadian line workforce

**Objectives**

The purpose of personal assessment, development, and planning at Bank of Montreal is twofold:

1. To support development of employees in order to perform effectively in their jobs
2. To provide a process of accreditation to employees, confirming and formally recognizing that they consistently meet the Bank's performance requirements

While employees are responsible for managing their development, Bank of Montreal provides the tools, processes and support necessary to help its employees be effective on their jobs. Specifically, the Bank provides its employees with Personal Development Assessment and Planning Guides, which help individual

**BMO Capabilities and Competencies\***  
(examples only to illustrate parallels)

**Skill and Knowledge Capabilities**

**Manage Individual Relationships**

*Communicate Effectively*

- verbal and non-verbal skills
- listen etc.

*Determine Solutions*

- conduct initial assessment ...
- analyze ...
- develop options ... etc.

**Self Management**

*Manage Personal Career Development*

- ... engage in performance improvement ...
- maximize personal contribution ... etc.

*Manage Change*

- ... adapt ...

**Teamwork**

*Working With Others*

- ... cultivate good relations ...
- ... show sensitivity to co-workers' values ... etc.

**Behavioural Effectiveness Competencies**

- Continuous Learning/Improvement
- Courage and Self-Confidence
- Flexible/Resilient/Resourceful
- Initiative
- Integrity

**CBoC Employability Skills**

**Academic Skills**

*Communicate*

- understand and speak ...
- listen etc.

*Think*

- think critically and act logically ...
- understand and solve problems ...
- use technology ... etc.

*Learn*

- Continue to learn for life

**Personal Management Skills**

*Positive Attitudes and Behaviours*

- self esteem and confidence
- honesty, integrity ... etc.

*Responsibility*

- ... set goals ...
- ... plan and manage time ... etc.

*Adaptability*

- a positive attitude toward change
- ... respect for diversity ... etc.

**Teamwork Skills**

*Work with Others*

- understand and contribute to the organization's goals
- understand and work within the culture of the group etc.

\*Skill and knowledge competencies on the one hand and behavioural effectiveness competencies on the other are two manifestations of what the Conference Board calls employability skills that BMO measures.

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## The Employability Skills Forum Mission

We are committed to improving the productivity and quality of life for individuals, organizations and society by enhancing the employability skills of the current and future workforce of Canada.

This study was made possible through funding by members of the Employability Skills Forum.

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employees and their coach—managers to engage in a process to achieve the performance expectations associated with their jobs. The objectives of this initiative are to:

- empower employees with the ownership of, and the tools to engage in, personal development on the job;
- clearly understand the minimum requirements for effective performance on particular jobs, including the skill and knowledge capabilities (what activities employees do) and behavioural effectiveness competencies (how employees act or behave in doing those activities) in a consistent way;
- see how each skill and knowledge capability is linked to the goals and valued results of the organization;
- assess individual employees' performance against these various requirements;
- identify individual strengths and development needs;
- link development needs to specific learning support available; and
- achieve, at the very least, a level of performance that reflects consistent and reliable demonstration of proficiency.

### Activities

Performance assessment, development and accreditation recognize and support employee skill building and serve as quality control mechanisms for the organization. The process involves several steps that can be summarized in the following general phases:

- Assessment
  - independent employee self-assessment and coach assessment against identical criteria
- Consensus Building
  - conversation that encourages honest exchange of ideas and opinions leading to general agreement
- Action Planning
  - identification of development needs, prioritization of learning goals and formulation of action steps to effect desired performance outcomes

- Development
  - engagement in action items, practice, evaluation and review
- Accreditation
  - formal confirmation of demonstrated performance including validation by a skip-level manager (a given employee's manager's manager)

Throughout these phases, conversation, practice, demonstration and evaluation are exercised through ongoing coaching. When a given employee consistently demonstrates the performance requirements of their job, they are accredited as meeting the job's required level of performance.

The entire assessment, development and accreditation process measures achievement and progress and dovetails neatly with the Bank's annual performance review process.

### Scope of Operation

The Workforce Development Team within Bank of Montreal's Human Resources Division, a team of six, has evolved these tools and processes over a five year period.

### Achievements/Outcomes

Employees and the organization can be more nimble in managing change through its individual and collective talents. For example:

- Employees who change jobs or move into newly created jobs can make the change with more confidence and adaptability when the moves are aligned with equivalent or similar skill and knowledge capabilities and behavioural effectiveness competency profile requirements.
- Clearer identification of an employee's strengths can aid in furthering that individual's career development.
- The process aids in the identification of skilled resources who can act as change champions and learning coaches for the organization.

*Bank of Montreal's innovation lies in building employability skill assessment on the understanding that generic skills are manifested in both the job-specific skill and knowledge capabilities and in the behavioural effectiveness competencies that the Bank looks for in its employees.*

## **Benefits**

### **Employees :**

- Understand the minimum performance requirements expected of them in a given job;
- Understand how their performance impacts the organization's goals and valued results, and empowers them to make their input felt;
- Enhance their comfort level with addressing personal development needs;
- Are empowered so that they can drive their own personal assessment, development, planning and accreditation process;
- Set specific, achievable, measurable, job-related development goals and thus have clearly defined development objectives for ongoing learning;
- Can quickly identify specific appropriate learning support;
- Take pride in their skill and knowledge capabilities and behavioural effectiveness competency achievements which enhances self-confidence;
- Enhance their job specific skills and broaden their personal skills inventory to help them keep and progress in their careers;
- See what it would take to enhance their performance beyond the minimum.

### **Bank of Montreal**

- Is clear about the skills and competencies its employees need to perform effectively in their jobs;
- Ensures by having common standards that it can develop employees' abilities in one region and confidently transfer them to another;
- Links the organization's goals and valued results with specific performance outputs;
- Manages capabilities and competencies for competitiveness and growth;
- Focuses learner-coach conversations on employees' performance in their jobs;
- Supports every employee to be as effective as they can be on the job at any given moment;

- Helps sustain its business performance as the nature of its business and customers change over time.

## **Innovation**

### **Bank of Montreal:**

- Uses a generic framework to develop detailed and customized employee development tools for different jobs;
- Integrates skill and knowledge capabilities and behavioural effectiveness competency profiles in job-specific development tools;
- Illustrates performance criteria with examples to guide assessment and development;
- Custom builds profiles for specific jobs but bases all job profiles on an enterprise-wide skill and knowledge capability and behavioural effectiveness competency foundation
- Provides a formal process of accreditation for front-line sales and service employees.

## **Keys to Success**

### **Process**

- Having executive sponsorship and support whereby:
  - tools and processes are promoted and valued by line and staff executives;
- Representing all stakeholders in tools and process development:
  - drawing on those with subject matter expertise, those needing the new tools or processes, people who understand the organization's strategic objectives, people who will be managing employees in their jobs to develop the identified capabilities and competencies and the employees themselves, where possible
- Having dedicated development resources:
  - driving competency management through a central workforce development team who can focus their attention on development of tools and processes and who have regular

► *The success of Bank of Montreal's Learning for Success program depends on having executive sponsorship and support and on encouraging employees in a non-threatening way to move beyond their comfort zones.*

- contact with, and solicit input from, line managers
- Ensuring consistency:
  - having a consistent competency assessment and accreditation process that looks and feels the same across all jobs within the organization
- Ensuring thorough guided implementation from a controlled source that:
  - introduces the tools and processes in a proven and planned method that ensures consistent understanding of all aspects of the tools and processes
  - provides opportunity for challenge and feedback for clarification
  - sets clear and reasonable implementation timetables and supporting implementation locally
- Ensuring leader accountability
  - identifying specific roles and responsibilities at all levels of the organization, ensuring that leaders fully engage in the process and support individual employees in closing their capability and competency gaps
- Implementing a Management Information System (MIS)
  - enabling managers at all levels to monitor employees' progress in their development
- it is a quality control mechanism designed to ensure that individual employees are performing effectively in their jobs
- Provide realistic rationale
  - Helping individual employees see the value and benefits they deliver to themselves, the organization and their customers
- Eliminate redundancies for employees
  - Acknowledging proficiency where it already exists
  - Being efficient in providing learning requirements only to those who need it and then to address gaps only
  - Making learning accessible in those areas where it needed
- Provide authority with accountability
  - Enabling individual employees to engage in developing their capabilities and competencies in a purposeful way<sup>2</sup>
- Encourage breadth of abilities
  - Encouraging employees to develop new capabilities and enhance needed competencies instead of relying only on their strong abilities<sup>3</sup>
- Stress demonstration of abilities
  - Specifying consistent and reliable demonstration of capabilities and competencies in job performance ingrains desired outcomes of development

### **People**

- Encourage engagement
  - Encouraging managers and coaches and individual employees to:
    - use the capability and competency assessment, development and accreditation process;
    - provide input into the MIS; and
    - see the benefits to their careers as well as their current job performance.
- Establish clear requirements
  - Emphasizing to employees that accreditation is not discretionary

### **Greatest challenge**

Shifting paradigms, managing complexity and capacity are the greatest challenges that manifest themselves in different ways.

### **Process**

- Justifying a 6 to 10 hour assessment of an individual employee's technical skills and behavioural competencies
- Keeping performance criteria for skill and knowledge capabilities and behavioural effectiveness competencies at a manageable level of specificity

<sup>2</sup> This does not mean "carte blanche"; development must align with job requirements.

<sup>3</sup> Encouraging employees in a non-threatening way to move beyond their comfort zones; to be successful builds confidence, agility and resilience in the workforce.

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*Dennis Arnold  
Ken Bascom  
Anne Brown  
Bob Hallford*

- Sustaining currency in a paper-based methodology<sup>4</sup>
- Preparing competency profiles for new jobs as they appear

**People**

- Getting individual employees to be effective in their jobs while simultaneously focusing their attention on their ongoing development
- Getting employees and their coaches and managers to focus on both what employees do in their jobs and on how they do it

- Breaking the “just tell me what to do and I’ll do it” mind set — encouraging employees to continue to grow
- Encouraging employees, coaches and managers to:
  - be consistent about how they see performance on the job, and
  - approach development as an opportunity
- Encouraging employees to value behavioural effectiveness competencies as the basis of strength underscoring how well they do their current and future jobs

<sup>4</sup> To deal with this challenge, Bank of Montreal is currently in a test phase of mounting its tools on a technology platform to enable its

employees to work through their skill and competency assessment activities and review their development options on-line.

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**NBEC Publications Relating to Employability Skills Development and Assessment**

*Employability Skills Profile*

*Science Literacy for the World of Work*

*Understanding Employability Skills (Apr. 99)*

*The Economic Benefits of Improving Literacy in the Workplace, 206-97 Report.*

*Enhancing Employability Skills: Innovative Partnerships, Projects and Programs, 118-94 Report.*

*Linking Teachers, Science, Technology and Research: Business and Education Collaborations That Work, 144-95 Report.*

*1998 100-Best Partnerships IdeaBook*

*1997 100-Best Partnerships IdeaBook*

*1996 100-Best Partnerships IdeaBook*