

Striking a Balance with Shared Services

Scotiabank Establishes a Federated System for Global Learning

– Chris Howard, *Principal Analyst* | April 2006

▶ IN THIS CASE STUDY

To effectively meet their training needs, complex enterprises with multiple business units generally choose between two training organization models: centralized or federated.¹ In a centralized model, training and administration is conducted by a central learning office. Centralized organizations generally are well positioned to establish and maintain corporate training standards, administration of Learning Management Systems (LMSs), and reporting and analysis of training efforts. The downside of a centralized model is that it can be very difficult to stay close enough to individual line-of-business (LOB) training needs.

Large, distributed organizations tend to use the second training model: the federated model. Under this approach, business units have responsibility for their own training and are supported by a core team that manages some technology and corporate programs and empowers business and functional units to run their own training programs. Often called a shared services organization, this support group provides a variety of services, such as managing the technology

¹ For a detailed discussion of the centralized and federated models of corporate training, please consult *The High-Impact Learning Organization*® research, available to Bersin & Associates research members or for purchase at www.bersin.com/highimpact.

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infrastructure, setting e-learning standards, establishing uniform processes, and setting measurement strategies.

Scotiabank, an international full-service financial institution with multiple business units, has established a federated training infrastructure. A shared services department has overall responsibility for global training, but individual training units have the freedom and authority to fashion programs that best meet the needs of their business units to which they report. The Scotiabank learning technology is based on a single companywide LMS and a supporting services staff.

This case study describes Scotiabank's approach and the way in which its federated training governance organization serves its needs. In addition to a top-down view of training from the corporate perspective, the discussion includes information on training in two of Scotiabank's business units. 

Companies must **strike a balance** between **maintaining centralized control** of learning technology, programs, and budgets and **providing the business units with appropriate levels of local control**.

The balance is very similar to the federal/state model of the U.S. government.

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The Company

In 1832, The Bank of Nova Scotia in Halifax opened for business with the goal of facilitating the trans-Atlantic trade among Great Britain, North America, and the West Indies. Today, Scotiabank, as the company is now known, is among Canada's largest full-service financial institutions, offering retail, commercial, corporate, and investment banking to customers worldwide. Scotiabank, which is now headquartered in Toronto, has more than US\$300 billion in assets and is traded on the Toronto and New York stock exchanges.

The Business Situation

In addition to its financial assets, Scotiabank provides employment to approximately 48,000 people around the world, the great majority of whom must be trained to be effective in their jobs and, where necessary, to meet governmental regulations. Learning areas cover everything from the basics of face-to-face customer relations in a local retail bank branch to highly technical topics such as prevention of money laundering, compliance with the U.S. Sarbanes-Oxley laws, and other regulations.

Among the issues facing Scotiabank were:

- How to ensure that employees were fully educated in the multitude of governmental regulations affecting Scotiabank's business around the world.
- How to develop and deliver training quickly, wherever and whenever it was needed.
- How to simplify processes across business units to ensure that training was current and reached employees in a timely manner.
- How to ensure that training units throughout the company were compliant with corporate standards for presentation and

Learning areas cover everything from **the basics of face-to-face customer relations** in a local retail bank branch to **highly technical topics** such as prevention of money laundering, compliance with the U.S. Sarbanes-Oxley laws, and other regulations.

delivery, while at the same time not burdening each unit with excessive central control.

- How to measure the effectiveness of employee learning and integrate that data with other systems evaluating the state of the business.

In 2001, the company made the decision to replace several custom-built Learning Management Systems (LMSs) with a commercial system that would serve as the company's centralized global learning platform. There were two primary drivers behind the company's need to upgrade its technology:

1. Deliver regulatory training to employees and automatically document the companies' compliance with those requirements.
2. Make the organization more learner focused (thereby making employees more productive) by providing self-service capabilities for training and development.

The vice president of the Global Performance and Learning Office (GPLO) at Scotiabank indicated that self-service has enabled, for example, a technology training program to be delivered in 4–5 weeks that would have previously taken 10 weeks.

Scotiabank's needs assessment revealed that a federated training model would provide necessary flexibility in training to business units throughout the company. To administer the LMS, coordinate learning efforts throughout the company, set recommendations, and serve as an e-learning consultant, the company established the GPLO.

In examining LMS offerings, Scotiabank determined that the company needed a system that:

- Would allow the rapid development and delivery of courses to enable just-in-time training.
- Would have the ability to map a curriculum to employee roles (thus providing employees with a customized training portal at login) and the ability to minimize technical support by the bank.
- Could be integrated with other Scotiabank information systems.

Scotiabank's original LMS business case was built on the need for an enterprisewide application to **deliver and manage regulatory training** as well as a system to provide **self-service to employees**.

- Would be able to manage multiple modes of learning (e.g., online, classroom, self-guided).

Scotiabank selected the Saba Learning Suite and elected to have the vendor host the system externally.

The Learning Infrastructure

Centralized versus Federated Model

There are two models for managing training in organizations today: the centralized model and the federated model. The centralized model places all budget, decision-making, and operational staff in a central group and uses shared services and outreach programs to service the needs of business units. The federated model has a small core team that manages some technology and corporate programs and empowers business and functional units to run their own training programs.

Far more organizations use the federated model than the centralized approach (55 percent federated vs. 37 percent centralized). Both can be made to work well—but each has different risks and potential problems. Organizations tend to select a model based on how their company is managed: organizations with highly decentralized business units typically use the federated model.

Although Scotiabank's users throughout the world had a wide variety of needs that an LMS would have to fulfill, the Global Performance and Learning Office (GPLO) decided early in the selection process that the company would be best served by a single, global system. Such a system could be rolled out incrementally and would prevent the company's having to use multiple systems customized by region or by line of business (LOB).

While a single, global system could provide advantages to a diverse, distributed organization, it could also create potential challenges. On the one hand, the single system gave Scotiabank the ability to centrally manage the system and encourage uniformity and usability for the LOBs; more easily document compliance; and

Centralized models place **all decision-making powers in a centralized group**; federated models rely on a **small, centralized core team** and **push authority out to individual learning units**.

reduce costs associated with maintaining multiple LMSs. It also provided the infrastructure to encourage standardization of processes and content development templates, thereby making technology integration easier.

On the other hand, however, the GPLO realized that it would have to provide the individual training units with the ability to quickly develop, deploy, and manage courses that met their specific needs. The learning infrastructure would have to be developed with those needs in mind and ensure that the GPLO would not prove to be a bureaucratic obstacle to meeting those goals.

As a result, Scotiabank decided to establish its learning organization on a federated model. A shared services group with a small core team manages technology and corporate programs and empowers business and functional units to run their own training programs.

Note: The vice president of the GPLO indicated that rather than a true shared services organization, the GPLO acts more as a center of expertise for the various learning groups they serve. Scotiabank has a shared services organization that provides training administration services. Figure 1 illustrates how the GPLO interfaces with and supports other training units.

The Global Performance and Learning Office

Roles & Responsibilities

The responsibilities of the Global Performance and Learning Office, which comprises 13 staff members, include the following (as shown in Table 1):

- Leading a 20-person corporate training community comprising representatives of the GPLO, the training units, and technical support personnel.
- Setting and maintaining corporate training standards, including content design standards; approving courseware vendors; and testing procedures before promoting courses for use.
- Managing enterprisewide vendor contracts.
- Producing virtual support presentations and seminars for training personnel. Presentations cover a variety of topics related to training, including content authoring, consulting, analysis, and case histories involving return on training investment. These presentations are conducted virtually and include guest speakers from outside the company.
- Assisting with design, such as production of rapid learning templates that can be configured and quickly deployed by training units.
- Managing all learning technology infrastructure, including the Saba LMS and Centra Live, which is used for online collaboration.
- Interfacing with external organizations for benchmarking and best practices information.
- Managing enterprisewide training programs such as compliance.

★ BEST PRACTICE

Enterprisewide programs that require consistency may be better administered by the shared services organization.

These typically include management and leadership education, corporate compliance, and other enterprisewide initiatives.

GPLO KEY AREAS OF RESPONSIBILITY

Lead 20-person learning community to share best practices
Develop technology, content, and process standards
Coordinate and negotiate vendor contracts
Coordinate knowledge-sharing presentations
Provide program design assistance
Manage training technology infrastructure
Provide sources for best practices
Manage enterprisewide training programs

Table 1: GPLO Responsibilities

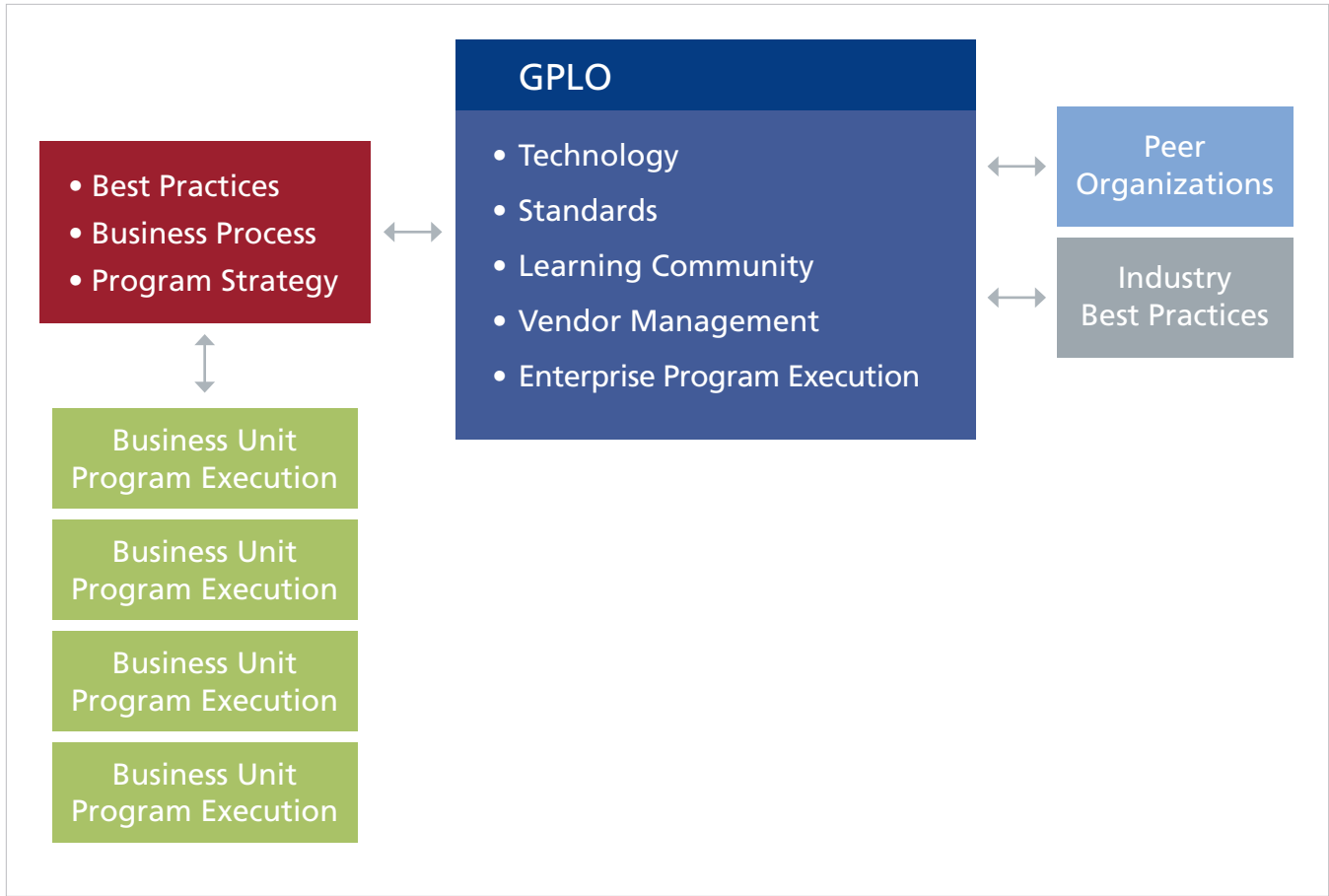


Figure 1: GPLO Facilitation with Business Units

The GPLO also liaises with IT personnel who provide troubleshooting and log maintenance support, as well as work with vendors on general technical issues that arise. In addition, IT personnel establish individual “profiles” of each system user, which include information on their positions, required learnings, preferred languages (English, Spanish, or Canadian French), and geographic locations. Based on these profiles, the LMS delivers the appropriate information to each user automatically.



The **GPLO** acts as a **service agency** and **center of expertise** to 11 other training groups within Scotiabank.

Organization Structure

Positions within the GPLO include the following
(as shown below, in Figure 2):

Vice President, Global Performance and Learning

Manages the group and looks after the strategic direction of learning at Scotiabank.

Performance Directors

Serve as liaisons to the training groups in 11 of Scotiabank’s training units. They are accountable for maintaining the relationships, helping manage initiatives and processes, and assisting with professional development and learning strategy.

Senior Manager, Learning Technology

Manages the company’s learning architecture and technology, including the company’s e-learning architecture.

Curriculum & Vendor Relations Manager

Manages all relationships with training vendors. Responsibilities include billing, maintaining contracts, establishing service agreements, and updating courseware.

Senior Manager, My Learning Center

Manages the enhancement of LMS functionality, reporting, reorganization of profiles, and upgrades to the LMS.

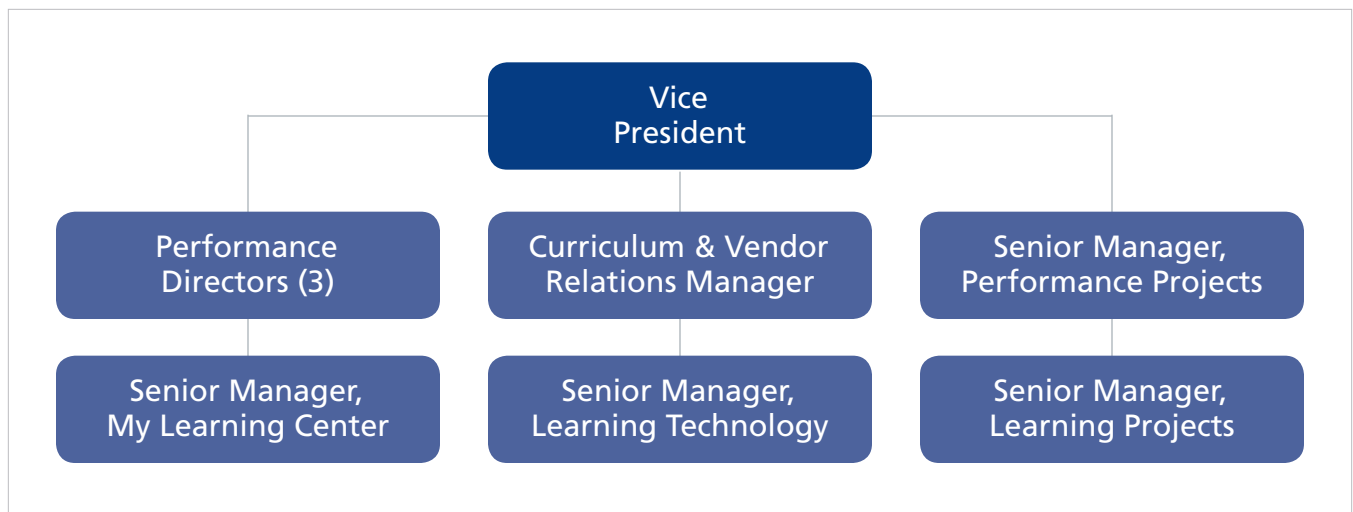


Figure 2: GPLO Key Roles

Senior Manager, Learning Projects

Manages large-scale cross-divisional programs (e.g., anti-money-laundering training), which are delivered by the GPLO. This position is also responsible for enterprisewide learning metrics.

Senior Manager, Performance Projects

Manages the performance management process. This role also assists with obtaining performance metrics for the business lines. (Note: More and more learning and development (L&D) organizations are taking responsibility for performance management. Bersin & Associates believes this is changing the role of the L&D function and will continue to be integrated with HR as talent management becomes more important in the coming years.)

Accountability

Because the GPLO's activities affect all aspects of training at Scotiabank, the office is at least partially accountable for the success of those programs. Among the criteria on which the function is measured are:

- How well learning links into Scotiabank as a brand.
- How well learning is perceived in the overall training community outside of Scotiabank.
- How well the office provides service and support to the individual training units.
- How well the client organizations are satisfied with the group's relationship and project management skills. (GPLO conducts anonymous feedback surveys to gauge their progress with these metrics.)

The vice president of the GPLO notes that establishment of the office gave Scotiabank the means to evaluate all of its learning programs in relation to corporate strategies—something it had been unable to do until the federated model had been established.

The GPLO maintains a Web site that provides tools and resources to the many organizations it serves (*see Figure 3*).

★ BEST PRACTICE

In order to maintain a customer focus, the shared services organization **shares both cost and accountability** with client organizations.

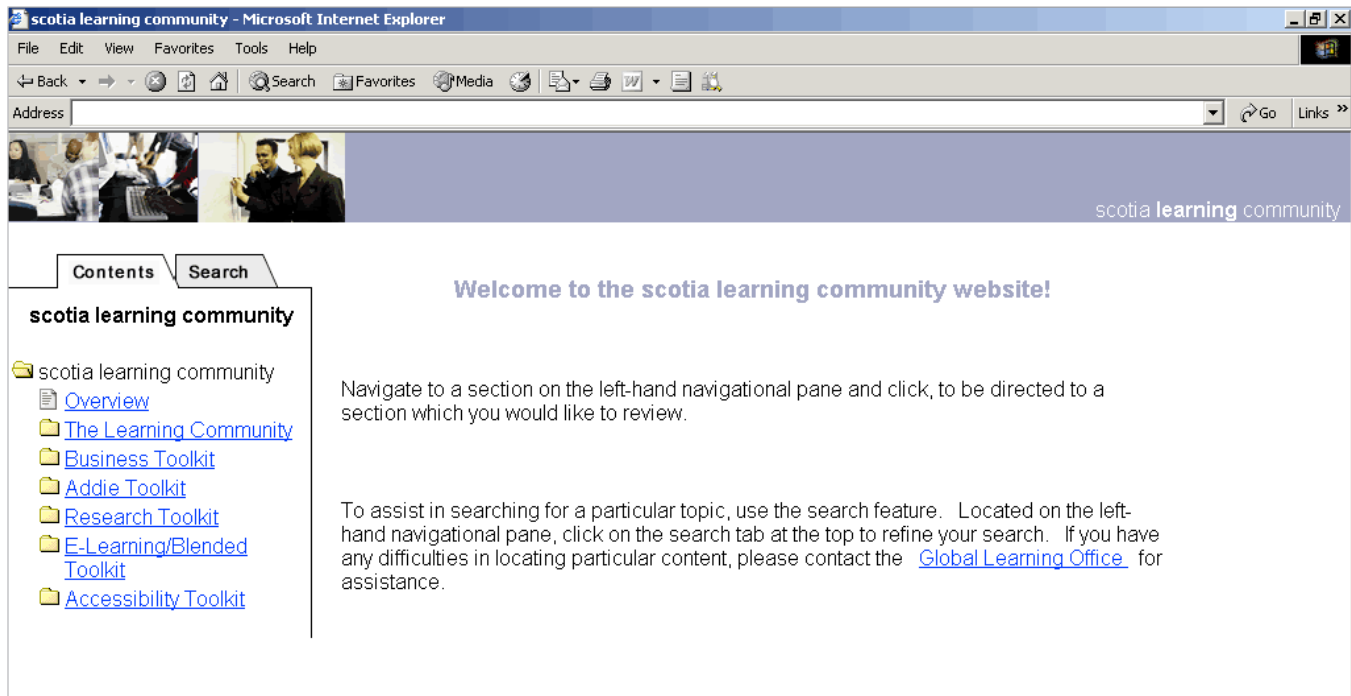


Figure 3: GPLO Community Web Site

Business Learning Units

The business learning units are responsible for needs assessment and developing and delivering training to their individual groups. Currently, the units employ approximately 140 people.

Under Scotiabank's federated system, learning units have a great deal of independence in designing a curriculum that suits their particular needs.

The Scotiabank lines of business (LOBs) served by the training units are responsible for the cost of the LMS. While the Global Performance and Learning Office (GPLO) is in charge of vendor relationships, LOBs are in charge of seat licenses and maintenance costs, based on the number of users in each.

Whereas the learning units have independence in setting priorities and developing and delivering a curriculum for their users, the GPLO seeks standardization in managing operations common to all users, such as common procedures like the course registration process. The vice president of the GPLO noted that the

At Scotiabank, **individual training units** are responsible for the **cost of the LMS**. Seat licenses and maintenance costs are charged back to their lines of business.

business unit managers ultimately “want to do the right thing” by working in cooperation, as it helps the groups conduct their business easier and faster. Indeed, while establishing working relationships, lack of coordination sometimes resulted in duplicative efforts and difficulty with some technology solutions.

Several business unit training managers observe, however, that among the GPLO’s most valuable functions is as an educational and technical consultant to the units. Rather than serving as an added bureaucratic layer, the GPLO collaborates with the business units when necessary and adds considerable value to their operations.²

The training manager of Scotiabank’s Leadership LOB, a group responsible for succession management and development for more than 500 Scotiabank executives, notes that the GPLO has provided the Leadership group with the company’s standard coaching criteria. As a result, the Leadership group was able to align its coaching program to a proven method used throughout Scotiabank.

In similar vein, the training manager of the bank’s Wealth Management LOB, a group responsible for selling investment products, indicated that the group and the GPLO are collaborating to speak about metric evaluation at an upcoming conference. In addition, the manager indicated that the GPLO and individual training units cooperate on the development of all bankwide training projects.

The managers of both the Wealth Management unit and the Leadership unit noted that the GPLO functions largely as an in-house consultant, providing services in e-learning design, corporate learning expertise, and coordination of services among training units (e.g., disseminating best practices among the learning units).

² In fact, there is no formal organizational structure between the GPLO, which is part of Scotiabank’s Human Resources function, and the training units, which are responsible to their respective LOBs.

★ BEST PRACTICE

Shared services provides support and consultation, but **business units** are responsible for **setting priorities and executing programs**.

Measurement

Scotiabank’s training programs are evaluated using a five-step process based on the models developed by Drs. Donald Kirkpatrick and Jack Phillips, pioneers in the field of learning measurement and evaluation. All programs are evaluated at Level 1, while select programs are evaluated at Levels 2–5 (see Table 2).

EVALUATION LEVELS	TARGET PERCENTAGES
1. Reaction and progress toward skill/knowledge acquisition	100%
2. Learning retention	50%
3. Job application/performance	30%
4. Business impact after the program	20%
5. Return on investment	5%–10%

Table 2: Target Percentages of Evaluations at Each Level

The GPLO emphasize that they strive to avoid “measurement for measurement’s sake.” For example, in the case of a course that is given only once and that represents a modest financial investment, there is little benefit in evaluating the course at Level 5. In the case of a course that might cost the company hundreds of thousands of dollars, be given continuously, and is central to Scotiabank’s corporate strategies, Level 5 evaluations are justified. See *appendix A* for more detailed guidelines on how the company uses various measurement levels.

Programs are **individually evaluated** to determine the measurement strategy.

Technology Applications

Learning Management

Scotiabank uses the Learning Management System (LMS) to deliver e-learning courses to most of its employees via its internal network, to manage course registrations, and to track employee usage. Training data is merged with that from the Human Resources Management System (HRMS) into the company's data mart (or decision support database), from which reports are then generated. Data tracked by the GPLO includes daily LMS usage, concurrent user sessions, and course completion status by business line and locations.

The bank has been rolling out the LMS to users incrementally, but gave initial access to one of its largest business units, the Domestic Branch Banking group. The vice president of the GPLO described the move as challenging, in that the unit employs 17,000 people throughout Canada. However, the vice president further noted that the success of the initial rollout built confidence among other business units—some of which had been skeptical about relying on a single, global LMS—that the system could be effective. As a result, LOB demand for access to the system grew, leading the GPLO to spend more time than anticipated in bringing businesses on board.

The **GPLO** gained visibility for the **new training infrastructure** by first rolling the system out to its largest target audience of **17,000 employees**.

Business Unit Adoption

At the time of this writing, the LMS is only beginning to yield business benefits in the Wealth Management LOB due to the company's having spent nearly a year on prelaunch tasks, including the establishment of job profiles of nearly 3,000 employees licensed to sell mutual funds, loading courseware into the LMS, and transitioning tracking of course registrations and completions from multiple legacy systems to the Saba LMS. (Accurate tracking of course completions in the Wealth Management LOB is essential, because training is required by multiple regulatory agencies.)

The Wealth Management business has been able to cut its administrative costs with self-service course registration in lieu of phone registration.

In addition, the training unit has piloted the use of live collaboration technology using Centra Live to provide interactive e-learning. In the pilot course, which covered the use of mutual fund analysis software, the training unit was able to provide remote users with live demonstrations of the software and conduct conferencing online. The GPLO philosophy is that the content and audience dictate the media so, for example, technology application training is a good fit for live, online sessions. The company plans to use more integrated solutions between the LMS and Centra Live as they become available.

As with many mature users of e-learning, Scotiabank discovered that not all programs could be delivered virtually. A blended approach is used in leadership training for senior executives who prefer face-to-face training and treat such courses as an opportunity to network with their peers and learn from one another in informal settings. However, to minimize the amount of time these executives must devote to the classroom, preclass learning materials and postclass assessments are provided electronically.

Challenges

As is the case with most major technology projects, Scotiabank encountered unanticipated challenges and issues in rolling out a new federated learning structure. Some of these problems were resolved quickly; others require ongoing long-term efforts.

Among them are the following:

Content Standards

Managers of the GPLO say they underestimated the importance of putting standards for course development in place prior to the system rollout. The office had outlined the processes for the learning units, but it did not allow for sufficient pre-implementation testing to ensure that the content would launch and properly track performance results.

For example, the bank allowed each of the learning units to establish its own standards regarding the selection of courseware.

However, software vendors' compliance with industry standards (e.g., AICC, SCORM) varies considerably, and the learning units lacked the technical expertise to determine how well courses could be integrated into the LMS. As a result, the units selected content that had not been fully tested for usability, did not work properly, and, in some cases, harmed user confidence in the system's capabilities.

The GPLO resolved the situation by establishing a series of courseware compatibility tests administered by the office's technical personnel. Accessing courseware from the system is discouraged until the GPLO conducts the testing. In addition, the office has established a list of approved vendors for content and tools, both of which are recommended best practices for enterprisewide content development and acquisition.

ANALYSIS

E-learning "standards" are actually specifications and are **subject to interpretation by vendors**; hence, their actual implementation can vary. Technology managers should **validate direct cooperation** between vendors.

★ BEST PRACTICE

The **shared services group** should consider **setting recommendations** for approved content vendors, instructional templates, and content authoring tools.

Disparate Business Processes

Before the establishment of the enterprise LMS, business units developed their own processes for various training functions. For example, each unit had its own process for course registration. This created confusion among users and difficulty in tracking which employees had undergone training. Under the federated system, however, the GPLO established two methods of registration, which have been adopted by all training units, thus creating consistency and enhancing ease of use.

Continuous Improvement

An organization as large and complex as Scotiabank is always in a state of change; consequently, the company's learning organization must be prepared to adapt to changing circumstances.

For example, the vice president of the GPLO noted that a business unit's curriculum might initially include a half-dozen certification tracks; but as business demands change, more certifications are added. Curricula must be reexamined continuously and modified to avoid a proliferation of certification programs that serve only to confuse and frustrate users. The tests that learning units must constantly apply to their curriculum, indicated the vice president, are:

- Does the learning program yield benefits to the business and to the professional development of the users?
- Is it reflective of the learning strategies for the line of business?

Curricula must be **reexamined continuously** and modified to avoid a proliferation of certification programs that serve only to **confuse and frustrate users**.

Connectivity

While Scotiabank offices and retail locations in most regions have broadband access to the bank's communications network, high-speed communications is by no means universal. In Latin America, for example, even low-speed connectivity can be a challenge. Thus, the bank has had to delay access to the LMS and multimedia content in some developing countries. As noted earlier, however, use of virtual classroom technology is enabling the company to overcome some of these limitations.

In addition, some networking problems stem from the acquisition of other financial institutions and the need to incorporate their diverse information systems into Scotiabank's.

Usability

To ensure that Scotiabank's users would be able to use the LMS capabilities with a minimum of problems, Scotiabank conducted usability tests before going into production. Among the needed changes revealed through those tests were navigational improvements.

Information systems used in banking typically employ linear navigation, guiding users through a series of steps. The LMS, however, allows for a more flexible, nonlinear approach, which initially was disorienting for some users. GPLO managers say they have remedied the situation by keeping LMS processes as simple and straightforward as possible. LMS interfaces often contain features that are not used and can make the system difficult to use. Paying close attention to the user experience (and making needed changes) is a requirement for a successful project.

Lessons Learned

Managers of Scotiabank's GPLO cited the following essential learnings from their experiences that could prove useful to other organizations:

Ongoing Review

Conducting an ongoing review of processes is key to a successful LMS implementation. The keyword being "ongoing." In contrast, backtracking to modify processes already in place results in confusion. Furthermore, it leaves the target user community with a lack of confidence in the learning organization at a time when it is critical to be winning their support.

Establishment of Standards

The central learning organization should seek consistency in process and technology that ultimately has value across business lines. Areas for standardization include:

- Developing a list of approved e-learning vendors (both custom and off-the-shelf) whose content and development processes have been validated for use within the organization's infrastructure.
- Developing content using standard tools that are preselected and approved. In Scotiabank, some learning units took it upon themselves to purchase development packages, only to discover that courses they developed would not run in the LMS environment or that Scotiabank's network was not suitable for bandwidth-intensive applications.
- Using rapid development tools judiciously. Scotiabank approves the use of several rapid development packages, including Trivantis' Lectora, KnowledgePlanet's Firefly, and Techsmith's SnagIt. The key is for the e-learning technology organization to communicate which tools should be used for various instructional purposes.

- Reviewing existing processes for purpose and consistency. Processes should be standardized as much as possible among business units, thus reducing the need for customization.
- Developing standard checklists for organizational readiness, instructional design, needs assessment, and technology evaluation.

External versus Internal Hosting

Most enterprises choose to manage their own IT systems; however, Scotiabank chose to outsource the hosting of the LMS to their provider in order to focus on their business. The vice president of the GPLO indicated that external hosting has proven to be much more cost effective than managing the system internally.

In deciding between hosting an LMS system internally or outsourcing to a service provider, the following considerations should be evaluated:

- Do you have the internal resources to adequately support an on-site system?
- Can your system and internal support be scaled to meet growing needs?
- Will the internal support of a system force you to spend too much time on technology issues and draw your focus away from the management of learning?
- Will internal hosting of the system be less costly in the long run than employing an external provider?
- If you host externally, are you confident that the hosting service will be responsive to your needs?

The vice president of the GPLO indicated that **external hosting** has proven to be **much more cost effective** than managing the system internally.

Conclusion

Federated and centralized training structures both have their pros and cons. Scotiabank struck a balance between these two options with a federated organization and shared services group that acts as a center of expertise within the company's 140-person training staff. Using this model, each training group sets their own training priorities, which makes them more accountable to their lines of business—while also leveraging the technology and best practices provided by the GPLO.

APPENDIX A: MEASUREMENT GUIDELINES

Criteria for Selecting Programs for Level 3 Evaluation

- Significant gaps in performance suspected
- Safety and health of employees at risk
- Learning transfer significantly important to customer service/satisfaction goals
- Learning transfer significantly important to success of company strategic initiatives
- Pilot program delivered
- ROI planned

Selection Criteria and Ranking for Higher-Level Evaluation (Levels 4/5)

For each of the following, rate the degree to which the course meets the criteria. When you have rated each of the criteria, add the number of checks in each column. Those with the greatest number of checks in the “Yes” column and more of the rest in the “Somewhat” column as opposed to the “No” category are your high priorities. Those with the most in the “Somewhat” and more of the rest in the “Yes” category rather than the “No” will be your medium priorities and the rest will be low priority.

EVALUATION LEVELS	YES	SOMEWHAT	NO
Closely aligned to strategic objectives			
High Visibility			
High level of managerial interest in program evaluation			
Large investment of time in design, development, delivery, coordination, support e.g. 6 months+			
Front end analysis conducted			
Good data collection processes in place			
Audience			
Expensive solution			
Long lifecycle, e.g. years			
TOTALS			

Table 3: Selection Criteria



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Bersin & Associates is the only research and consulting firm solely focused on **What Works®** enterprise learning research. With more than 20 years of experience in e-learning, training, and enterprise technology, Bersin & Associates provides a wide range of services, including market research, best practices, benchmarking, vendor and product analysis, corporate workshops, corporate implementation plans, and sales and marketing programs. Some of Bersin & Associates innovations include a complete methodology for Learning Management Systems (LMS) selection and application usage, an end-to-end architecture and solution for training analytics, and one of the industry's largest research studies on blended learning implementations.

Bersin & Associates offers the industry's first enterprise learning research subscription, *The Enterprise Learning Research Center* (www.elearningresearch.com), which offers up-to-date research, product selection guides, white papers, and access to other experts online. This service enables corporate training managers, vendors, and consultants to make faster, better decisions about enterprise learning strategy, programs, and technology.

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