

A COMPARATIVE STUDY ON THE EDUCATIONAL ACTIVITIES AND LEARNING PROGRAMS IN COMMERCIAL BANKS IN TURKEY

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ABSTRACT

This presentation aims at examining the educational activities and learning programs for the employees of commercial banks in Turkey. Whether it is a foreign bank or a national bank, all the commercial banks in Turkey are offering continuous opportunities for their employees to increase their knowledge, abilities and skills by means of educational activities and learning programs. In this study, we examined the in-service educational programs by giving examples and comparing them in detail. Furthermore, we gave some advices for educational inservice designers as well as the prospective bank employees.

Key Words: Bank, education, training.

INTRODUCTION

The employees of a banking institution must have both the theoretical and practical knowledge about their working system. The basic theoretical knowledge can easily be gained in educational institutions. It may be easier to find a job for a person who had his education from different respected universities. But, his background theoretical knowledge may not be enough to develop himself and help him in banking career path. On the other hand, the bank owners are aware of the relationship between productivity and the success of their institution. It is an undeniable fact that, productivity increases with knowledge, ability, competence and skill. All these primary reasons, make the educational activities and learning programs outstanding matters in banking institutions.

EMPLOYEE EDUCATION IN COMMERCIAL INSTITUTIONS

Employee education is the effort planned by firm to equip personnel good enough to fulfill activities with the work easily. The equipped personnel is the one who holds high performance, applicable knowledge and skills. (Raymond, 1999:4) This activity focuses upon the jobs that an individual may potentially hold in the future, and is evaluated against those jobs. The definition employee education includes the terms such as learning, developing and training.

Training: This activity is both focused upon, and evaluated against, the job that an individual currently holds. In the organizations, training is defined as a process in which individuals acquire special attitudes and skills they need to carry their own responsibilities, they reach the desired performance and where the personal and organizational goals are combined. (Thomas, 1992:71) In a training program, employees of an organization learn new information and applications which are focused on specific skills. After the training, in the work place, employees have chance to apply what they have learned before. (Guskey, 2000:27) The necessity of in-service training relating it to the fact that many people develop their skills left covert after starting work during in-service training. Also, sometimes the knowledge provided by the school can't be enough to solve certain problems later in the service. Besides, the cultural, social and economic structures of the society continuously change and develop, and teachers' adaptation to these innovations can only be achieved through education. (Taymaz, 1997:64)

Training need is a deficiency between actual and desired performance of employees in an organization and that can be closed by training for performance improvement. Organizational training needs should be met according to organization's objectives. On the other hand, individual employee training needs should be met according to what a specific needs, such as skills, abilities, of an individual. Another kind of training need is recognized training needs, which is also called planned training needs because organization assumes that all employees have already this kind of training needs and it makes plan to meet these needs. The last one is requested training needs which are not planned (McConnell, 2003:43).

Training refers to the methods used to give the new or present employees, the skills they need to perform their jobs.(Dessler, 2002:135) There are five major purposes of training: improving performance, updating employee's skills, solving organisational problems, preparing for promotion and orienting new employees(Carrel, , 1992: 272-274).

Development : Development is the process of assessing, aligning and balancing organisational and individual needs, capabilities, opportunities and challenges through multiple approaches and methods. It emphasises the person as an individual who performs, configures and adapts various work roles. Its major intervention is self-assessment and developmental processes that affect individual and organisational abilities to generate optimal matches of people and jobs (Tracey, 1997:76).

Development is systematically preparing, implementing and monitoring an individual's career plan. It may be driven by the individual or the organisation or both. (Reynolds, Sambrook and Stewart; 1997, 27) It is an ongoing and formalized effort that focuses on developing enriched and more capable workers (Gomez-Mejia, Balkin and Cardy, 2001:294).

This activity focuses upon the activities that the organization employing the individual, or that the individual is part of, may partake in the future, and is almost impossible to evaluate. Training mainly focuses on the employee's current job skills whereas development mainly focuses on developing the person's skills to make him/her ready for future visions. The difference is the limitations at the time period. So development is a more general and broad definition (Kocel, 2003:39). The term development also includes career development. Careers are how higher-level and business-specific skills and knowledge are acquired. Employees undertaking sequences of work experiences progressively grow those skills.

Methods of Employee Education

There are many kinds of education methods which are used in various organizations. There is no single training method defined superior to all of the others. The methods and techniques of education must be compatible with needs of employees. As for many fields, no best method we have for education as well.(Winters, 1993:120) We will analyze education methods in two main categories as "on the job education" and "off the job education".

On the Job Education: On the job education applied more than off the job education in most of the companies refers to new or inexperienced employees learning through observing their co-workers or managers while they are performing the job and trying to imitate their behaviour. On the job education methods are used to train newly hired employees; to upgrade skills of experienced employees when new technology is introduced; and to orientate transferred or promoted employees to their new jobs(Mondy, Noe and Premeaux, 1999:118).

Such type of education are advantageous in terms of cost and time. By educational methods at work the employees both fulfill their duties and learn the job. Since they learn fast and easy at work, those methods are preferred by enterprises much (Bilgili, 2001:19).

The common on the job education methods are orientation, coaching, mentoring, rotation, internship, and committte assignments.

Orientation: Such programmes are generally conducted for new employees but it is also useful for old hired employees. In time, different management styles can emerge and communication methods can be changed or the structure of the company can turn into a new form in an organization. Each of these changes needs an orientation programme for all of the employees in a company (Mondy, Noe and Premeaux, 1999:284).

Coaching : Coaching is the process of helping employees recognize opportunities to improve their work performance. A coach reviews the performance of the employees periodically. At the same time, a coach provides instruction, guidance, advice and encouragement to help employees to improve their job performance (Robbins and Hunsaker, 1996:151) .

Mentoring : Mentoring is an approach form of coaching. A mentor who is called a veteran in the organization helps employees not only to adjust to the job but also to advance in the organization. A mentor should be older and at least one level or position above the employee who is being mentored (Aamodt, 2006:291).

Rotation : It is a broad based training, wherein the employee has to rotate from one job to other job, from one department to other department, from one section to other section and from one work to other work, so that he may learn the working of various departments. The rotation method enables the employee to acquire the general background of activities being performed in the organization.

Internship : Internship is to train high school or university students work at an organization while they are attending their classes. These attendance to the organizations can be a part of their classes or can be their individual choices. Under the both circumstances, the students have chance to integrate the theory learned in their classroom with the practice of management. Internship training programmes also provide benefits for the employers because employers believe that internship provides an excellent way to view a potential permanent employee at work.(Mondy, Noe and Premeaux, 1999:266)

Committee Assignments : Such way of the on the job education method provide employees to improve themselves by assigning the committees. These employees can gain lots of the experience in different departments through attending to decision making committees, instructional committees, and advisory committees. Generally, employees thought to be promoted are chosen to attend these committees. In this way, these employees can get management maturity and can improve ability of decision making and capacity of experiences (Tinaz,2000:89).

Off the Job Education: Such kind of techniques tend to rely more heavily on communications than on modeling and aim to improve the performance of the employees in the long-term. Off the job education also helps to improve the knowledge of the employees, to enlarge the worldview, and to increase the sensitivity of the other people. This type of method can last from several hours to several months. The trainer can be a part of the organization or can be hired outside of the organization (Atay, 2009:24).

The methods such as lecture, seminars, courses, case study, business games, role play, behaviour modeling, sensitivity education, in-basket education, brainstorming and simulated training are commonly used in off-the-job education.

Lecture : Lecture a traditional method have been used for many years. It is an oral [presentation](#) intended to present information or teach employees about a particular subject The experts in their field or authorized people make speech for a group of employees in lecture. Usually the lecturer will stand at the front of the room and recite information relevant to the lecture's content. A lecturer underlines the main points of the subject with lots of examples and at the end of the lecture he or she summarizes the subject of the lecture.

Seminars : Many organizations generally offer seminars to mid and upper level managers. Seminars can be organized by the organization or by the other organizations. The topics of the seminars are often composed from the daily subjects. It usually lasts longer than lectures and can spread over several days. This type of training technique is especially preferred to broaden the horizon of the upper level managers and to gain new knowledge (Sabuncuoglu, 1997:8).

Courses : Courses are longer than seminars. Courses can continue from a week to a month or to several years. Hence, the participants learn broad knowledge about the subject of the course. All of the employees can participate to the courses. That is, there are kinds of courses appeal for all the level of the employees. The courses for employees are usually organized in the company but the courses for managers are generally organized outside of the company. In addition, managers often participate the courses arranged by universities (Deniz, 1999:60).

Case Study : It is a method of learning based on active participation and cooperative or democratic discussion of a situation faced by a group of managers. The method of discussion also replicates the manner in which most decisions are taken in practice. It also involves replicating discussions with supervisors, peers or subordinates. If properly used, it has the power to improve the acquisition of knowledge, skills and attitudes. (www.fao.org, 2011) The case study is an actual presentation of an incident either happened or can be happened during working time. The incidents are given to the trainees in the format of written or verbal (Donaldson and Scannell, 1978:54).

Role Play : This method allows the trainee to perform necessary interpersonal skills by acting out simulated roles. The participants are given the situation and asked them to perform the role of the other employees in the organization. In this way employee can understand the reasoning and the feeling of their co-workers. So, this experience creates empathy and tolerance of individual differences. Moreover, employees have chance to practice what is being taught during the working time. Role play can get difficulty in embarrassed employees but this reluctance can be reduced to some extent by using warm-up exercises and praising employees after they participate (Aamodt, 2006:283).

Behaviour Modelling : Behaviour modeling is closely related with role playing but there are some differences between them. Through this process new patterns of behaviour acquired; or existing patterns can be changed. Learning takes place not through an actual experience but through observation or imagination of another individual's experience, which constitutes a fundamental characteristic of modelling. Sharing the other employees imagination and sympathetic participation let employees learn best. When the employees are watching the ideal behaviour, they also have chance to see the negative consequences. Thus, observing positive and negative consequences allow the trainees to receive lots of reinforcement that encourages the correct behaviour. This method is successfully used while supervisors are disciplining the trainees (Werther and Davis, 1995:294).

Sensitivity Training: It is a form of training that claims to make people more aware of their own prejudices, and more sensitive to others. Sensitivity training, also known as [diversity training](#), is a type of program designed to help facilitate respect between groups that include people with different genders, religions, ages, races, or sexual orientations. The exact procedures can vary depending on the leader of the training, but typically involve lectures, discussions, and exercises to help participants understand and respect one another. The training can be implemented anywhere, but tends to be most common in workplaces and educational environments. Discussion between participants is usually one of the main focuses of training. Sensitivity training often begins with an instructor asking participants to bring up any issues of concern that they face in the work. The instructor generally encourages participants to give their perspectives and work together as a team to come up with alternative ways to deal with conflicts and to better communicate with one another. Participants may also perform role-playing exercises, in which the instructor comes up with various conflict

scenarios and has them act out the most effective ways to handle various situations with different types of people without tension (www.wisegeek.com,2011).

In-basket Training : In this method, the participant is asked to sit on an imaginary table in an imaginary company as a manager. There are a number of business papers such as reports and telephone messages on this table. A trainee is required to act on the information contained in such papers. A trainee arranges them from urgent to routine ones, gives some of the duties to the subordinates and making some important decisions. In the end, all the participants' efforts are analyzed. The purpose of this method is to improve the abilities of problem solving, synthesizing, and decision making (Sabuncuoglu, 1997:162).

Brainstorming : Brainstorming is the name given to a situation when a group of people meet to generate new ideas around a specific area of interest. Using rules which remove inhibitions, people are able to think more freely and move into new areas of thought and so create numerous new ideas and solutions. The participants shout out ideas as they occur to them and then build on the ideas raised by others. All the ideas are noted down and are not criticized. Only when the brainstorming session is over are the ideas evaluated. This method is a group discussion technique designed to generate creative solutions and ideas to the problems. Group is asked to offer new ideas and solutions. It is not important whether the ideas and solutions are correct or not. The purpose of this is sharing what the trainee remember first when hearing the subject. Thus, employees' self-confidence increase and become happy because of being respected because of their thoughts. Then, they have positive relationships with the company. Apart from this, the most original ideas can appear during brainstorming (Yuksel, 2000:207).

Simulated Training : Simulated training is a technique in which trainees learn with the actual or simulated equipment that they will use on the job but, this type of training takes place way from on-the-job environment and it is therefore sometimes called vestibule training. Workers are trained in the special separate part of the organisation in specific job (Dessler, 2001:140). The employees are trained by specialized and experienced experts. The trainee has theoretical and practical knowledge about the job. After the successful performance of the training, workers are placed on similar jobs in the institution.

Computer Based Training : It is a type of education in which the employees learn by [executing](#) special training [programs](#) on a [computer](#). Computer based training refers to skills-based learning programs that are delivered via computer. In computer based training, trainees interact with a computer directly by means of electronic typewriters, pens which draw lines on tv screen and devices that present auditory material. Computer administers the training programme to the trainees and test the trainees' performance after learning (Wexley and Latham, 1981:137).

Web Based Training: Web-based training (sometimes called e-learning) is anywhere, any-time instruction delivered over the Internet or a [intranet](#) to browser-equipped learners. Web-based training includes static methods, such as [streaming](#) audio and video, [hyperlinked](#) web pages, live web broadcasts, and portals of information and interactive methods such as [bulletin boards](#), [chat rooms](#), [instant messaging](#), [videoconferencing](#) and discussion threads. Businesses often use web-based training to educate employees. The instruction can be facilitated and paced by the trainer or self-directed and paced by the trainee.

M-learning: Mobile learning, is based on wireless learning. It refers to learning that takes place on the devices which are portable and have their own power supply and can be easily used where there is no access to affixed lines. It is defined as: the exploitation of ubiquitous handheld technologies, together with wireless and mobile phone networks, to facilitate, support, enhance and extend the reach of teaching and learning. There is a physical wire-based connection with such mobile devices as mobile phones, pocket Pcs, laptops, smart phones, and tablet pcs. Therefore, m-learning has a great deal of variability depending on the journal, web-site, consultant, or vendor.

EDUCATIONAL ACTIVITIES AND LEARNING PROGRAMS IN COMMERCIAL BANKS IN TURKEY

The main reasons of the educational activities and learning programs in banking system are;

- Banking is a labour intensive industry. In order to gain competitive advantage and to stand in power, the banks need well trained human resources.
- The banks face with many problems in economic territory and social environment that they effort too much to solve. The problems introduces new educational needs in the banking institutions.
- The sectoral analyses and researches scoped out by the banks and the strategic changes about the service policies bring out new training programs.

The training activities supplied by independent organizations have been increasing recently in parallel with the enlargement in banking activities and the new complex banking products. In addition, some banks have been practising, e-magazines and e-newsletter applications. The content of these applications such as articles, interviews, month-to-date sectoral news have been increasing the knowledge of human resources and the quality of communications with each department to the others. This also helps to the implementation and strengthening of institutional policies.

The commercial banks in Turkey generally provide training programs through their employees by means of the educational units as a part of human resources departments. Some of these programs are given as classroom training in their educational buildings, some of them are distance learning programs and some are accomplished through the purchase of educational services from outside. Outside training courses have been provided to the Commercial Banks in Turkey by universities, The Banks Association of Turkey and some other third party education-training institutions.

There are 23 commercial banks competing in Turkey. These banks hire 147.092 employees and have 8.032 branches in total. Is Bankasi hires at the most with 23.944 and Deutche Bank is the least with 101 employees. The avarege number of the employees is 6.400. All these data and the job characteristics show the need and the difficulties of educational activities in these banks.

Table 1: Number of Branches and Employees in Commercial Banks in Turkey (End of 2010)

	Number of Branches	Number of Employees
Akbank	913	15.330
Alternatif Bank	53	1.086
Anadolubank	86	1.834
Arap Türk Bankası	6	255
Citibank	37	2.116
Denizbank	500	8.573
Deutsche Bank	1	101
Eurobank Tekfen	54	875
Fibabanka	18	292
Finans Bank	503	11.734
Halk Bankası	709	13.450
HSBC Bank	333	6.570
ING Bank	323	5.865
Şekerbank	260	3.485
Tekstil Bankası	44	903

Turkish Bank	21	273
Turkland Bank	27	510
Türk Ekonomi Bankası	335	5.646
Türkiye Garanti Bankası	859	16.675
Türkiye İş Bankası	1.142	23.944
Türkiye Vakıflar Bankası	636	11.077
Yapı ve Kredi Bankası	868	14.411
Ziraat Bankası	1.399	22.708
Total	8.032	147.092

There are different training methods used in different banking institutions in Turkey. The educational programs and learning activities in some commercial banks in Turkey are as follows.

Akbank : Akbank's training programs consist of entry-level, career, certification, executive development and corporate performance training schemes. Apart from class-based training courses, Akbank employees receive complementary training through distance learning methods (e-learning and video conference) to support their personal and professional development and improve their competence levels. Employees can reach the Akbank Development Center, an online channel where all e-learning training applications are made available to the employees, without any time or location limitations and pursue their professional and personal development from their homes or offices 24 hours a day, seven days a week. In addition, Akbank put together Internal Trainer Teams by enhancing existing employees who are experienced, specialized and experts in their respective business areas with trainer formations. Akbank invested TL 5.2 million for training programs and the average number of professional training days per employee was 9.45 in 2010.

Anadolubank : Anadolubank offers internal and external training to its employees, providing them the opportunity to gain expertise and improve their know-how and skills. Training needs are planned annually and the participants as well as the training duration are determined on the basis of these plans. Training programs cover a variety of subjects that improve the technical and personal capacity of its employees. In 2010, 6,065 participants received a total of 78,317 hours of training; each employee received an average of 42.52 hours (5,30 days) of training during the year.

Citibank : Training and Development Department provides 70 different training programs under four different categories which are sales, personal development, banking and products in order to improve the staff's knowledge, skill and ability level necessary to perform best in their current positions and prepare them for their potential positions, support their personal development and enrich their visions. Training programs are delivered via different channels; internal trainers, consultancy companies, Citi Training Centers, distance learning system and on the job trainings. Training programs in Citibank are carried out by internal and external training organizations based on employees' specific needs. Trainings can be in-class, off-site or web based. (Citibank 2010:16) In addition to their diversified training catalogue and development activities, for the employees who are in the Talent Management Program, the bank provides mentors from senior management in order to support employees' personal and professional development in line with their goals.

Denizbank : The training system in Denizbank has been shaped in line with organizational structure of the Bank. Depending on their positions, newly recruited employees participate in Orientation, Basic Training, Management Trainee, and Assistant Auditors' training. They are then supported through training programs enabling them to enhance technical information, skills and personal development in accordance with their career steps. International training opportunities and conferences, internship opportunities in their foreign branches and correspondent banks, foreign language and IT courses, training programs offered by the Banks

Association of Turkey are the training chances. Deniz Academy as a employee training and development unit of the bank completed 2010 with 6.5 days of training per person.

Eurobank Tekfen : All of the new employees in the bank attend an orientation program that contains training customized to their position. Furthermore, both self-improvement and career improvement programs for the experienced employees are provided. In addition to the traditional in-class seminars, e-learning and simulation programs to implement multiple learning methods are used.

Finansbank : After recruiting and engaging the employees that best fit to the position into the Finansbank family, Human Resources Department organizes training activities to develop the human resources and increase the human resources' added value utilizing its performance consultancy approach. The goals of the training are set and the development of the employees after the training is measured with the training activities designed in compliance with the bank's values, and the effect of the training on the realization of company objectives is evaluated. 11 days of training is conducted per employee with the participation of 94 % of the employees in 2010. The objective of training activities was to reinforce the reflection of the efficiency and applicability on the work outputs through various methods. During these training activities trainees are encouraged to closely follow up technology, the domestic and international developments and to adapt to these developments rapidly. Besides position-specific professional, managerial, personal, social and cultural development trainings within the programs, it is aimed to internalize the corporate culture. In company trainers are utilized and knowledge is transferred within the corporation, and thus new acquisitions are provided for the employees who act as in-company trainers. And thus, new acquisitions are provided for the employees who act as-in trainers. Finansbank is one of the corporations that provide the most training in the sector through such activities and it becomes a subject for the benchmark studies with its improvement portal.

Garanti Bankasi : In 2010 employees received 68 hours of training per person in classroom sessions and via e-learning methods in Garanti Bankasi. The bank provides training programs directed towards the positions of the employees. The programs involve in-class and/or on-the-job training in Turkey and abroad, and web-based training. The programs can be categorized as follows: For entry-level positions such as Management/Sales Trainee and Assistant Inspector positions; for the career developments of current employees; project-based training intended to enable the bank to reach its strategic goals or to spread corporate culture; vision/quality training programs. And training programs specifically organized for Garanti executives concentrated on leadership, coaching, strategy and marketing. While employees continued to receive technology-based training programs, development support was extended via 12 hours of remote training per person annually. With the 24 new e-learning programs started in 2010, the total number of programs reached 87 in total.

Halkbank : Training programs in Halkbank are categorized as; career training, e-learning training, training program electives, conferences and seminars and legally required training programs. Furthermore, internship opportunities are delivered for university students. One of the major education programs in Halkbank is Halkakademi which was set up with the intention to provide employees with original work and creative education solutions while bringing the projects and training activities in progress under the same roof. The training opportunities offered by Halkakademi are independent of time and location. A total of 2,905 training sessions across 14 different programs were organized by the Bank in 2010 and offered 18,20 days training period per employee.

ING Bank : ING Bank offers internship opportunities for the university students during summer time and commercial high school students during school time. One of the programs delivered for employees is the Management Trainee program which is an accelerated training program depends on lessons of experience and observational learning. In this program, in order to let them discover their capacities and abilities the trainees follow 6 months rotation on 3 different job areas. The bank also provides in-class, on-the-job, distance vocational and self-development trainings to develop employees skills and knowledge about their jobs. Furthermore; ING offers the employees global training and development opportunities by means of ING

International Graduate Programme(IIGP). New employees have the global career opportunity by attending this four year lasting program.

HSBC : Education and training programs are designed, in accordance with the the Bank's objectives and strategies, to meet the personal and career development needs of all of the employees. In addition to classroom learning, on-the-job training and e-learning are used extensively. All necessary technical and skill trainings are provided to employees so that they are enhanced in their roles. Employees who work in positions that require certification, are provided with all the educational support they need to receive their certifications, with common examples being SPK (Capital Markets Board) and BES (Banking Education Certificate). For those just starting their jobs, in-depth guidance and orientation programs are provided regarding their positions and the team in which they will work, with job adaptation training also being provided. Just as there are special training programs designed for specific positions and units (management trainees, telephone banking, teller, etc.), there are also common training programs that all new hires must attend. While some training programs are offered internally by the Bank's own staff of trainers, others are provided by third-party training companies. In addition, for some training requirements, the Bank take advantage of its Group's resources and send staff to courses in other countries. MyLearning, the web-based education and training system collects all the training applications under one roof. Every employee has their own password for the MyLearning and since it is web-based they can access it from any place where there is an Internet connection. By using this platform to convert training programs that do not have to be classroom based into e-learning, the Bank not only ensure that everyone receives the training they need quickly, but also are able to minimize the amount employees are required to travel. Employees can connect to the system remotely and do their training from the comfort of their own homes. In 2010 each HSBC employee received an average of 6,05 days training.

Is Bankasi : New personnel start work after they receive appropriate training customized in line with the specific requirements of their jobs. Technical and personal development programs are designed to prepare personnel for managerial positions in line with their career paths, to provide them with necessary knowledge and competencies. Later , the Bank implements the Training Catalogue, which also allows personnel to make individual requests for training in accordance with their professional developmental needs. The University students who plan their careers as a bank employee are offered intern opportunities in the bank. New employees take orientation trainings in which they gain the culture of the institution and has the basic course about the sector, job and the company. In accordance with their career plans the employees are offered different classroom learning, on-the-job training and e-learning programs.

TEB: In TEB, training programmes are organised under 82 headings in order to improve the personal knowledge, skills and the business quality. There are technical training programmes in 61 different subjects, competence training programmes in 16 different subjects and hobby training programmes in 5 different subjects. Also e-learning training system is used efficiently, there are 29 different subjects in e-learning training catalogue. In 2008, 221.819 hours of training was carried out. According to this, it is seen that each employee received approximately 42 hours of training. Besides there is "Development Center Project" in order to bring up the managers within the bank. In this project candidates are supported with training programmes and coaching process. And in Management Trainee program, the elected candidates receive training in basic banking and competency for some three months before being assigned to the available posts in the units or branches with the title of Assistant Manager. Another learning program in TEB is mentorship activities. The TEB Mentor program contributes to self-development of employees by benefiting from the professional knowledge and experience of mentors, who are more advanced in their careers at TEB. Requests of Bank employees, who would like to benefit from the TEB Mentor program but whose needs can be met by means of any channels other than mentorship, were covered through different methods(training, rotation, career interview, etc). The average training period per employee was 32 hours in 2010 in TEB.

Sekerbank : Sekerbank makes use of Career Schools, as well as structured training systems comprising selective training, e-education and on the job training. Current and newly recruited employees participate in career schools designed according to their business line and hone their skills in every stage of their career. With certificate programs Sekerbank offers the training packages comprising in-class, on the job and e-learning trainings for the personnel starting to work in the bank as Assistant Specialist-Customer & Commercial Representatives, and Assistant Auditor. Furthermore, the bank offers the employees specialization trainings in which the knowledge and skills required by the current job definitions are taught. Another education program is career trainings in which knowledge and administrative skills required for a superior title are taught in terms of the performance assessment and career plans of the employees. And the president development enable the potential candidates for the president title, selected from the employees working as manager, to be prepared for this position in terms of management and technical knowledge. In the bank information technologies trainings offered the employees in which the operating system of the bank is told in simulation environment and the changes in the system are shared. And foreign language trainings held or financially supported with the intention that the bank personnel can improve their foreign language skills. In Sekerbank e-learning is also used as a distant training system including web-based personal development, banking applications and information technologies. With the purpose of adding value to its employees the Bank delivered an average 3.5 days of classroom training to each of its employees in 2010.

Yapi ve Kredi Bankasi : Yapi Kredi Banking Academy, launched in 2009 that aims to train the most qualified employees in the banking sector, is one of the most comprehensive corporate universities in Turkey. The daily training capacity of Yapi Kredi Banking Academy is approximately 1,200 participants. Yapi Kredi Banking Academy has a structured training catalogue based on each position. Each employee outlines an annual training schedule, including compulsory and elective courses, from the training catalogue. In addition, contribution to employees' development was ensured through specially designed development programs and certificate programs in cooperation with universities and in parallel with the Bank's strategies and goals. Also, e-learning, game based simulation, remote development activities, workshop and social responsibility programs supporting personal development were provided to employees. In 2010, the average training time per employee was 53 hours.

Ziraat Bankasi : The bank provides in-class, on-the-job, distance vocational and self-development trainings that enable employees opportunities to reach higher standards in business life. One of these programs is banking school in which the students are educated with theoretical information on fields of economy, finance, law, accounting, credits, risk management, sales and marketing. This theoretical education is finalized with on-the-job training in the selected branches. This program aims to develop the employees competencies in the fields of entrepreneurship, innovation, analytical thinking, problem solving and strategic thinking. The other program is manager academy that must be graduated successfully in order to be promoted to management positions. The main target of this program is to train competent managers and leaders in fields of leadership, strategic planning, entrepreneurship, innovation, and coaching and performance management and to continue making a difference and become pioneers in the sector. Another training program in Ziraat Bankasi is orientation that supports new employees in learning the basic attitude and information that the job requires, in gaining the vocational and personal development and interpersonal skills basically; and in enhancing their talents in adjusting to the Bank and its various positions. Orientation trainings comprise basic information such as the corporate presentation of the banking profession and the Bank, sale and product information; and credit and banking ethics principles.

Vakifbank : The newly employed assistant inspectors, assistant experts and officials have been trained in order to ensure their adaptation to the bank, to ensure corporate culture and to provide them basic banking skills. The bank offers both external and internal training courses for the employees in accordance with their career plans and the technical needs of their duties. The trainings identified in accordance with the training need analyses performed by the Training Department are conducted in a manner that meets the requests of all

employees as well. Employees attend classroom training programs in 300 subjects in multiple training sessions. Besides the classroom sessions, e-learning sessions are conducted in 51 unique subjects. In 2010; employees in the Bank received 384,546 hours of classroom training and 134,677 hours of e-learning session.

The average number of training days per employee in some selected Commercial Banks in Turkey are as follows

Table 2 : The Average Number of Training Days per Employee in Some of the Commercial Banks in Turkey.

	The Average Number of Training Days per Employee
Akbank	9,45
Anadolubank	5,3
Denizbank	6,5
HSBC	6,05
TEB	4
Garanti Bankası	8,5
Şekerbank	3,5
ING	2,7
Halkbank	18,2
Vakıfbank	5,86
Yapı Kredi	6,63

CONCLUSION

The findings of the research show that all of the examined banks offer various levels of training periods and spend resources for their employees. All banks have made educational activities and learning programs as a part of their annual activities. All of them use classroom learning, on-the-job training and e-learning methods extensively. It has been determined that the use of technology in education is widespread in the banking sector. Orientation method has been used in all of the examined banks by different names. It has also been realized that the examined commercial banks in Turkey have been committed to the management trainee programs. The career plans of the employees, the economic developments and the sectoral tendencies have been determining the educational activities and learning programs. Education is permanent in the examined commercial banks in Turkey. Finally, we can say that education should be at the center for an effective and successful banking institution.

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