

THE USE OF NEW TECHNOLOGIES IN THE BUSINESS-TO-BUSINESS EDUCATION: THE CASE OF GREEK BANKS

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Abstract

The swift technological development compels an enterprise manager for additional education of employees. The survival of an organism depends on his ability to learn faster from his competitors. This is achieved with systematic and long-lasting effort.

Each employee owes to enrich permanently his knowledge so that he is capable to face the new market requirements. A lot of projects are cancelled because the enterprise personnel cannot cope with their requirements. Changes essential for the reorganization of enterprise are suspended because her personnel cannot accept them. These problems are possible to be solved with the permanent training, briefing, education and training of employees. This responsibility of enterprises for the aid of employees with new knowledge and dexterities is recognized more and more, while the human capital constitutes nowadays the more important productive factor. However, while many times over we invest millions in installations, instruments, offices, material and software of computers, we neglect the investment in the persons, those that is to say that shape, develop and give added value in the material elements of production.

Aim of this article is to present the policy of Greek banks in the business-to-business education giving accent in the way of resolution of problems that they face. Furthermore, the banking sector is the eminently branch that requires continuous education of personnel.

Key words: *banking system, business-to-business education, educational technology, Greek banking industry, professional training.*

Introduction

As business-to-business education (education in the enterprise environment) is defined the organized education at process that aims to the performance of the employees. It is a programmed process that aims to the acquisition and improvement of the knowledge, to the capabilities and professional skills growth as well as to the modification of the employee attitude and behavior. As means it uses the teaching and the programmed experience in order to achieve effective performance in an activity or a series of activities that are performed in the frames of the company. Its aim in the enterprise environment is to improve the employees' performance in order to satisfy the current and future organization necessities and aid to its target accomplishment.

Although sometimes the terms employees training and education are used alternatively, there is a difference in the breadth that they cover. Education can be used for a broader knowl-

edge field (practical and theoretical) as well as for any hierarchy level. On the contrary, training assumes a knowledge level and usually includes more theoretical – scientific issues. Thus, the term training is confined to the executives, while the term education includes all the hierarchy levels of the enterprise.

Management Education usually appeals to young people who are to be occupied professionally with the organization or enterprise management that precedes training. Therefore, it extends a long-term in the view of the usage by the executive education. It is clear that this education is placed more in the process of the Highest Educational Institutions. The programs of those institutes have as a basic aim to offer to student a general knowledge frame and develop some basic professional skills which will make the graduate capable of undertaking administration duties in several positions and in a variety of financial units.

The term human resources involves a procedure of education which aims to the employee knowledge, techniques, skills acquisition and develops attributes and behaviors which will make him effective in his work. Namely the business-to-business education has a work-centered character. The human resources development (Alessi, & Trollip, 2005) is also an educational procedure, but it has a longer-term horizon the target of which is the employee to acquire knowledge and develops faculties that will enable him to use in the future, in businesses that demand more responsibility and initiative. Therefore, the development, more has a human-centered character, since all the procedure aims at how the employee will be efficient and self-developed as a personality, in order to cope with situations in the future, to take initiatives and make decisions that are not related only with the technical dimension of the work, but also with the solution of organizational problems. However, the absolute distinction between those two terms is difficult to be made and maybe arbitrary. After all, the approaches, which are used in the educational and development programs, are usually the same.

Reasons which Make Necessary the Business to Business Education

The reasons that make the employee education necessary are related with the changes or the prevalent conditions in the external and internal environment of the enterprise. Indicative reasons (Fioreti, G., 2007) are the following:

- Technological progress: it demands new specialties, new knowledge, and application of new methods and processes of work execution.
- Consumer demands and necessities: they demand work places with new or different content (for quality, variety, facility, speed, personal service, new products or services).
- Merges and buying out: they demand new organizational culture, new work places, and different work content.
- Functions re-planning and organizing changes: they demand new competences, widened duties, and different work content.
- Performance gap and non-effective exploitation of productive resources that are due to the employee insufficiency or their differentiation in the value system and their attitude towards work.

Target of Business to Business Education

Fundamental targets of business to business the enterprise education are to aid the enterprise to achieve its strategic targets by valuing the work of the employees. Education means human investment in order to have a better performance (Wang, Y. & Wang, H. & Shee, D. 2005) and to make better usage of their natural capabilities. Partial targets of the business-to-business education are the following:

- Development of the current employee business competencies in order to improve their performance.
- Employee supporting in the development of different or new business skills in order to undertake new duties and future enterprise necessities as well as possible by the existing employees.
- Reduction of the necessary educational time during the undertaking of a new position (employment, movement or advancement), the adaptation to the new necessities as soon as possible and with the minimum cost.

The sectors that can be improved (Prior, J., 2000) with the education in proportion to the already existing qualifications of every executive are the following:

- **Knowledge:** Knowledge is a stock of observations, facts and information that concerns the procedures, the personnel and the typical duty of each work place.
- **Skills:** Skills refer to the skills by which some activities are done. The skill development includes the mental and personal skills improvement so that the employee action efficiency can be increased, such as the competency problem analysis, decision-making, personal communication.
- **Attitudes:** They include the predisposition of a person to act and react in a specific and predictable way. The attitude change usually leads to the behavior change and aims to make the way by which the employees correspond to a variety of environment factors more efficient. Attitudes which aim to be enhanced and which lead to the desirable behaviors are the cultural changes tolerance, self-confidence, the desire undertake responsibilities, etc.
- **Business Competencies:** They include the total of personal business characteristics, knowledge, skills and behaviors that are demanded so that an employee can execute his work properly. Many enterprises apply specialized education in the necessary business competences of each position, known as competency-based training. Business competencies are distinguished in five clusters (Brettaros, G. etc, 2004):

- **Target and attitude oriented management**

Interest in the results: Effort for impact on others, interest for prestige and fame.
Diagnostic meanings usage: Effort for interpretation of facts by the use of specific meaning frames.

Effectiveness orientation: Effort for better achievements.

Activity: Predisposition for attitude undertaking in order to achieve something.

- **Leadership**

Configuration of a notional frame: Development based on the experience of a meaning that describes a procedure or a structure.

Self-confidence: Decisiveness and awareness that is correct that what he does is right.

Oral Presentations: Ability in oral presentations whether concerning one interlocutor or hundreds of people.

- **Human resources management**

Society force usage: The use of several kinds of influence with result in the creation of alliances, networks, coalitions and groups.

Group management processes: Encouragement of the rest to effectively work in groups.

- **Subordinate guidance**

Making always better collaborators and subordinates. Initiative and exercise of power is also important.

- **Others**

Objective perception: Ability of relative objectivity and avoidance of prejudices and partiality.

Self-control: Ability of controlling personal necessities and desirables for the fulfillment of organizational targets and necessities.

Resistance and adaptability: Ability of resistance in a lot of work hours. Being flexible and adaptable to changes in the life and in the organizational environment.

Many enterprises configure competency lists or framework. These competencies have a general character (Skerlava, M., 2007) and constitute an essential condition so that someone can work in the enterprise. According to a research made by the "Competency" magazine that took place in 1996 in 126 enterprises, the ten prevalent categories of business competencies were the following:

- Communication
- Results/ achievements orientation
- Customer focusing
- Team work
- Leadership
- Programming and organization
- Comprehension of the enterprise environment
- Flexibility/ adaptability
- Problem solution
- Development of others.

Advantages of Business to Business Education

Profits for the Enterprises

- The reduction of the learning time for the achievement of the acceptable execution. It's achieved in by the organized training of the new employees by instructors in suitable learning conditions.
- The best execution in the current project. The employee training has as a result the improvement of their performance. The quality of produced quantity is increased.
- The increased production. The enrichment of the competencies and the knowledge usually leads to the increase of the produced quantity as well as to the decrease of the mistakes that arise by misunderstanding and delay. The demands of the present work places impose systematic training in order to evaluate the abilities of new technology, which is the basic implement for the increase of productivity nowadays.
- Modulation of behavior/ attitude. Behavior and attitude are developed in order to support the enterprise activities, for better cooperation and greater dedication (Fisher, C. & Schoenfeldt, L. & Shaw, J. 2006). This could be achieved by using specific programs or as a result of general training. However, the employee's moral is increased since the rendering of necessary competences for the correspondence to the basic human necessities, such as the sense of security is vital. The supply of business-to-business education is able to satisfy the highest personnel development and fulfillment necessities.
- The reduced supervision. The trained employee is able to execute his duties with reduced supervision, a fact that is positive for both the employee and the enterprise because of the ability of initiative undertaking of the former and the supervision cost reduction for the latter.
- The organized stability and flexibility. The stability, namely the ability of an enterprise to maintain its effectiveness despite

the loss of experienced personnel, can be encouraged by the creation of a specialized employee stock that is directly able to replace the loss. The flexibility, namely the ability of direct adaptation to the oncoming changes of the objective or the way of the enterprise operation, it presupposes the existence of a personnel with several abilities so that the movement of employees to places with different demands is possible.

- The aid for the functional problem solution.
It includes the assistance to reduce the separations, the absences, the number of complains, the material waste, the insufficient work methods and the low level services.
- The increased enterprise attractiveness as an employer.
By the application of a complete training program, the enterprise attracts high quality employees because they estimate the fact that the enterprise provide them with learning and developing opportunities, it increases the competitiveness level and enriches their skills.
- The development of culture oriented to the enhancement of performance.
The consistent, general and specific learning offer aids to the development of a positive culture that is oriented to the continuous enhancement of performance.
- The filling of in personnel vacancies.
Nowadays, in many enterprises there are difficulties in the recruitment of a sufficient number of technicians. The best way to resolve a problem like this is the existence of the business-to-business education.
- Accident reduction.
Most of the accidents are provoked by the personnel insufficient knowledge insufficiency, the wrong maintenance of the equipment and the ignorance of security measures. A suitable training, provided it develops abilities that concern the work, the maintenance and informs on the security measures, can effectively contribute to the reduction of the accident percentage.

Benefits for the Employees

The employees with the training acquire new abilities and knowledge. They increase their value in the market place as well as their ability to earn more. Besides, they encourage their security in their work and they acquire qualifications for promotion to places of higher responsibility with the proportional increase of their payment and their prestige.

The Business to Business Education Philosophy

The philosophy of training of an enterprise expresses the significance that is attributed to it. Some enterprises believe that the employees are able to discover by themselves what they have to do. Usually, when those enterprises ascertain the lack of the abilities, they attempt personnel attraction from enterprises that invest in the education. On the contrary, the enterprises with a positive training philosophy are aware that they exist in a world where the comparative advantage is achieved through the employment of personnel with more qualifications than the personnel of other enterprises and that the investment on their employee faculties and competencies development is necessary. In fact, these enterprises confront the training as an investment. They perceive that the estimation of this investment performance is difficult, but it is believed that the profits overbalance the cost. However, since the conviction that training helps is not sufficient, the application of the business-to-business education contributes to the final results. Here are some principles on which a training philosophy focused on the results can be based.

- Education that is related with the performance.
The training must related with the satisfaction of specific and significant enterprise necessities. The philosophy of a business-to-business education that is related with the performance includes the direct correlation of training with the employee performance to the work place and the demands coverage for specific skills of several places. Unfortunately, there are some enterprises that are occupied only with the training for the training's sake.
- Continuous development.
The training is should not be confronted as a rendering of long-term and isolated course in different periods of an employee career. It is essential it be a continuous procedure, added to a continuous development policy.
- Training Policies.
The training policies express the enterprise training philosophy. They provide the basic principles for the quality, the quantity, the expenditure, the programming and the responsibility for the training.

The training philosophy (Harrison, R. 2002) that is associated with the performance management demands on the part of the executives to regularly examine the performance in relation with the initial targets as well as the factors that have influenced the progress of training necessities. The satisfaction of those necessities demands the cooperation among the executives, the teams and the individuals so that an effective training organization and materialization can be achieved.

Learning Principles

Training is more complete and more efficient when it is based on the following principles:

- **Motivations**
An employee-training program should cover the motivations for learning and self-improvement that any person has (internal motivations) and the opportunities for better earnings or promotions that the education provides (external motivations). For the trainees training education it is essential that their trainers excite their interest and their desire for education.
- **Results and progress knowledge**
The results knowledge and the feedback related with the performance aid to the learning achievement. When the trainee knows his progress and when the good performance helps him to correct his faults, have self-confidence and to show more interest for further learning.
- **Learning by doing**
The more senses used and the more opportunities for practice offered to the trainee, the more completed the learning is. When the trainee executes what he hears, he reads or sees, his faculties are tested, this is evaluated and he acquires self-confidence. This principle should not only be applied in the learning of technical issues (e.g. handling of a machine) but also in theoretical issues with the use of various techniques such as role playing, problems solution, case studying, oral discussion and issues.
- **Interrupted exercise**
According to researches, education is more effective, when the efforts take place at interrupted periods. The interrupted exercise helps in apprenticeship/ training programs. In these programs the alternation among meetings in the teaching room and in practical application is advisable. The practice and the repetition are important for the new faculties learning.

- **General picture presentation**

It is easier to learn when you comprehend the whole at first and have a general image and then deal with the individual particular.

- **Learning by repetition**

Repetition gives birth to learning. People forget as time goes by and for this reason the main points that were taught in the past must be reminded. The continuous repetition as long as it concerns the practical exercise is essential for the following reasons:

- It helps the memory
- Behavior becomes more automatic
- It increases the quality of execution in under pressure conditions.
- Aid the trainees to transmit what they have learned faster and more properly to work place.

- **Learning moving dexterities**

When moving dexterity is involved the trainer has to show and explain the material and the tools or the machines that he will use. A demonstration follows and afterwards the trainer is called to apply what he was taught with comprehension for what he does and with the possibility to interpret each action. The trainer guides and re-informs the trainee with regard to his progress.

- **Learning of meanings and attitudes**

The meanings and attitudes learning is more complicated than the moving dexterities learning. It is reinforced with the active participation of the trainees in problems and exercises, and the encouragement is of great importance so that problems and situations in-depth can be researched and can discover relationships and principles by themselves. The trainer should organise the material and present it in a reasonable and explicit way. A big amount of the required knowledge and faculties in an enterprise is found in the space of human relations. Thus, a big amount of the executives' education takes place with methods of big team cooperation and intercommunication such as discussions, meetings, case studies and sensitivity training (T-group training).

- **Presentation of target learning**

With the presentation of the program targets the trainee knows from the start why this program takes place, what precisely he will learn by the end and where it will benefit him. In this way, his interest grows and he tries more. It is essential the main learning points be known before the beginning of the learning process

- **Maintaining of the learning results**

What they were taught during the education is likely to be immediately applied practically after the educational program. This direct application encourages the further study and the retention in the memory of the educational material. However, in several situations the knowledge that was acquired applied in application after a long time. In these cases the activities of practical application regularly (e.g. annual re-education) can limit or even deter the loss of faculties that was acquired in the educational program. Moreover, it is believed that the learning beyond the predetermined and desirable point can create more durable faculties in the loss in periods of lack of practice.

Other Factors which Contribute

Apart from the comprehension and the application of the learning principles, there are certain factors that help the more complete learning. These factors are:

Learning Material

It is easier for the trainees to comprehend and remember later the material which is meaningful. There are some ways to make the educational material more meaningful:

- The material should include a variety of examples.
- The material should be organised in a reasonable way and be separated in contextual units.
- The use of terms and meanings that are already known is preferable
- The use of audiovisual material helps better comprehension.

Trainers

In a big percentage the success of the educational program is related with the trainer sufficiency, which should allocate characteristics and faculties such as:

- Good know edge of the learning object.
- He should be well prepared (e.g. lecture organization).
- He should be sincere (in what he supports and his answers).
- He should have and show interest in what he teaches.
- He should be interested and help individually those who seem to have a weakness or have comprehension problems.
- He should face his trainees politely and sympathetically.
- He should be explicit and comprehensible.
- He should show that he enjoys what he does.
- He should have a sense of humour.
- He should be adapted to the learning pace of the trainees.

Furthermore, it should be conceivable that in the case of business-to-business education we have to do with the education of adults. The employees are adults and they have certain differences from the children as long as their ability to learn is concerned:

- They already have enough knowledge and experiences and this helps them to learn.
- They want to have the responsibility for what, how and how much they will learn.
- They want to learn things that will help them in the resolution of their problems.
- They focus their attention and their interests on real problems.

An adult is able and wants to ascertain himself his learning necessities, to determine his learning targets himself and evaluate himself. As a result, the trainer should accommodate the discussions and work less as a teacher, recognizing their experiences and their knowledge and build up on them by adding new knowledge.

Training Programs Materialization

In proportion with what each employee should learn, the suitable learning method is chosen. The methods that are used for the business-to-business education are the following:

On the job training

It is the training or the personal guidance that is provided by the directors, group leaders, trainers or mentors, in the office or the work stand. It is characterized by directness and realism, while the trainee works, learns and is specialised at the same time. His effectiveness greatly depends on the quality and the thoroughness of the provided guidance.

The advantages of this method are that it is simple to conceive and implement it, presents relatively small application cost, it allows the direct evaluation of the employee course, the interest remains high, it help the direct correction of the employee faults, the performance is immediately increased and it is not essential the employee be moved from his work place.

The disadvantages of this method are: loss of time on the part of the instructor, the absence of a systematic training process, the training is usually interrupted, the regular work implementation is slowed down and there can be destructions or damage by the trainee.

The basic methods that belong to this category are the following:

- **Demonstration**

It is mainly used for new employees in an introductory level. It consists of the oral presentation of knowledge and information from the introducer (older employee) to the trainees. It includes the creation of a list with all the essential steps of a particular work. The effectiveness of the method is disputed, because of the lack of active attendance on the part of the trainees.

- **Training by a mentor (Mentoring)**

Specifically educated, experienced executives provide advice and guidance of the new executives. This relationship of “the protector-protected” functions informally as a supplement to the official training that the employee receives from the enterprise. Mentoring includes advices in order to shape programs of self-growth or learning and development contracts, as well as advice on the confrontation of administrative, technical, interpersonal problems that he may meet. In practice, it is used when it is considered that some executives have the faculties and the qualifications to develop and are intended for administrative evolution. The results of this method are positive, both to the enterprise (creation of executives), and the trainees (fast growth and development).

- **Training through guidance (Coaching)**

The trainee is educated in his work place by an older holder of the post. The instructor helps the trainee to rightly execute his duties, to comprehend what he needs to learn additionally, while each incident on the work functions as a chance of learning.

- **Job Instruction Training**

The method of education by job training is usually applied to cases of further training in new job posts. It includes four stages. At the first stage trainees are prepared and informed with regard to the learning that is going to receive. At the second stage the job’s requirements and particularities are presented. What follows is a practical ordeal in the issues that were covered at the previous stage. Afterwards, the trainees are placed in the new job place and a supervisor is appointed so that the trainees can address to him for potential queries. The use of a supervisor should have limited duration so that the likely employee dependence on him can be avoided.

- **Apprenticeship program**

When the knowledge or the skills that should be transmitted are complicated (eg Medicine, Legal) faculties, a lot of companies or professional associations before they give the professional permit authorisation choose the apprenticeship method. In these programs the trainee is called “specialised”, “practised”, or “apprentice” and works in a controlled environment where he acquires the essential knowledge. This method has usually bigger duration than the rest, however, it produces positive results. The trainee is rewarded with symbolic or basic salary by law.

- **Job Enrichment**

It includes the progressive increase of trainee competences. The trainee undertakes new duties, acquires new knowledge and dexterities and thus his possibilities for

the acquisition of an administrative job are increased. In this method the study and the planning are essential, so that the employee can correspond to his new duties in an effective way.

- **Attendance in committees**

This method is advisable for enterprises that have permanent committees to handle various subjects. The trainee executive participates as a regular member in permanent or special committees. In this way the employee acquires experiences in the problem resolution and decision-making process. Furthermore, he is given the chance to learn about problems and processes that concern the entire enterprise or its departments. A disadvantage of this method is the likely loss of time of the committee members that can be avoided with suitable planning.

- **Job Rotation**

The employee is usually moved to a series of jobs with different content for about 3-6 months, so in the end he can execute a wide job spectrum. It is one of the most applied methods, with a lot of benefits for both the employee and the enterprise. The trainee acquires experiences in different functions, knowing in this way the aims and their problems and acquires a better image and perception for all the enterprise, while he is identified more easily with the culture and its values. The executive does not limit himself to a career of an expert but acquires more general knowledge, experiences and faculties that will help him to undertake jobs of a more general administrative nature.

- **Assignments and Projects**

The trainee is called to work out researches and projects that are used as a test in the end of the educational process and can help in the connection of knowledge that was acquired in the job. With this method the initiatives undertaking, the information search and analysis, the ideas configuration and the results presentation are reinforced.

- **Internships**

The practical exercise is used mainly by the Academic Institutions so that the students can acquire practical experience in the object that they study. It usually lasts from 3 to 12-months and is affected by collaborating companies or organisations.

The student has the chance to be exposed to the labour reality. The disadvantage of this method is that serious duties are not usually assigned, because of the limited time.

Out of Work Place Training

There is an abundance of training methods outside the work place.

- **Lecture**

The most usual method of education and growth outside the working place is the lecture. The trainer presents a series of information and analyzes their content. The lectures are used in various cases: e.g. for explanation of each operational objective to achieve, for the introduction and presentation of a subject, presentation of material as a background for oncoming activities. The lecture method is simple, economical and transmits huge information in a small short time. Its effectiveness, however, is disputed because there is lack of active attendance of trainees, which only achieves decreased learning.

- **Seminar**

The seminars have a more participative nature than the lectures and are addressed to a smaller number of participants. They usually last certain days and they can be used in various ways. The trainer after presenting the subject guides the discussion and en-

courages the attendance. The advantage of seminars is that the trainees actively participate in the discussions and in this way they are led to deeper comprehension and learning.

- **Case Studies**

It is a popular training method that concerns the description of a problem that is analyzed by the trainees in order to diagnose its causes and solve it. The trainees are usually separated in small groups for the solution of the problem. The objective is the trainee to learn to analyze and compose data, so that they comprehend the complexity of problems in administrative level and the number of factors that influence decision-making. In the studying cases the trainee actively participates in the solution of (usually) real problems, while the trainer functions simply as a coordinator of discussion among the members of each group. The Participating learn that there seldom exists a most excellent solution and that seldom a proposed solution totally erroneous, because as it happens in reality, the data are not always complete.

- **Management Games**

In a typical case of this method, the trainees are separated in 5 or 6 groups, each of which group represents an enterprise and one competes another for the achievement of concrete objectives, in a hypothetical market environment. Each group is called to make a series of concrete decisions while each group does not know the decisions of the other one. There is usually a big sense of excitement and amusement during this method. It is effective in the growth of leading skills and strengthens teamwork. Its disadvantage is the high cost, especially when computers are used. Also, the participants select their decisions from a list, while in fact the creation of young innovative ideas is sought.

Leading Method Vroom –Yetton

The training program Vroom-Yetton concerns decision-making. It is based on the theory of leadership that was developed by Vroom and Yetton and it reports that the decision-making should be supported by criteria such as quality, acceptance and time of decision-making. The executives learn the theory's basic data and learn to use the tree of decision-making in order to determine the most effective style of leadership for decision-making.

- **Behaviour Modelling**

By this method the configuration of desirable attitudes and behaviours in the working place is sought. An education is provided that helps in the handling of interpersonal relations (e.g. directives supply, discussion of efficiency problem), in the practice and the criticism acceptance, in the transactions or frictions handling with the subordinates (such as the recognition benefit, the discipline maintenance). The success of behaviour is due to the application of various learning ways and principles, while the trainees actively participate and real examples are used.

- **Sensitization Training (T-Groups)**

It is related with the configuration of behaviour and aims to self-knowledge, the comprehension of other, the creation of team spirit, to the perception the group has about itself and the growth of positive attitudes and behaviours to his colleagues. The trainees are separated in groups (T-Groups) usually up to 10 individuals and discuss various issues. The trainees realise the wrong behaviour and experiment in new ways of behaviour. For the effectiveness of the method the participants should accept other behaviors that regularly they would not accept and should not feel pressured or have difficulty in expressing their feelings about the others. Nowadays, the education of sensitization is not applied so much as in the past, while it has fervent supporters and several critics.

- **Role Playing**

In role-playing the trainees react in specific conditions adopting the role of people who are hypothetically involved in an incident. The objective of the method is that the participants who impersonate someone else comprehend his responsibilities. Role-playing can also result in case studies, if the trainees are called to try the solution that they gave by undertaking the role of the people involved. Role-playing is a pleasant and costless way of education. It is used in order to give the executives, the group leaders and the commercial representatives' experience in the application of procedures that require interaction between two or more people.

- **Simulations**

The trainee is submitted in conditions that are similar to the real ones and the method is used for both executives and not clerical personnel. Simulation is used in a lot of technical jobs and has the advantage that it familiarizes the trainee with the real working place that he will meet, while it decreases the danger of wrong handlings.

- **Outdoor training**

The outdoor training is realised in exterior areas, in adventurous trips and it aims to strengthen the bonds among the team members, to test their body and psychological resistance in under pressure conditions, to increase their self-confidence, and re-define their personal objectives. It includes games and exercises that require team collaboration, inventiveness and co-ordination. Despite the positive results of this method, which are reported by the enterprises that apply it, we should be reserved for the need and the results of such training.

- **Action learning**

The action learning method combines the learning in the teaching room and learning through the practice. A project is assigned to the trainee executives in another department of the organization, where they are completely occupied for a couple of months. The trainees attend administrative, decision-making, methodology of research courses for one or two weeks and receive directives for the solution of the problem. As long as the trainees deal with the analysis and resolution of the problem the executives who have undertaken the project come together in order to exchange information and discuss the project progress. Finally, the trainees present the results of their work to the top management.

- **Group Dynamics and Team Exercises**

The objective of this method is that all the trainees should learn how to solve problems and develop solutions as a group. The problem that each group is called to solve may turn into a case study or an entirely irrelevant to work problem.

- **New Age Training**

It is a contemporary training method in the teaching room that lasts from few days to some weeks. The trainees are separated in groups and are called to reveal their sentimental and mental world, as well as very personal matters of them. The training includes the techniques of speculation, yoga, ideas bombardment, with the aim to changing trainee attitudes, values, convictions, believes as well as behaviour. This method has received intense criticism, which is based on the philosophy of brain-washing, invades private life, offends their personality and forces them to change their religious believes.

Financial Data

The enterprises spend important sums of money to cover the educational needs cover. In a relative research that took place in 1998 in Europe, the enterprises spent on average the 2% of their salary for training, France and Britain being the first ones. The roughly same percentage also appears to be spent by the American enterprises according to research of the Eurostat and the CEDEFOP that took place in 1994. In European enterprises training programs the highest attendance have the administrative executives on average 3-4 days more than the clerical and man-technical personnel. In Greece, only the 16, 4% of enterprises offers continuous professional training programs (against the 57, 4% in average of the 12 European countries of research). The cost of training programs per trainee roughly reaches the 1000 Euros against the 1500 Euros in Belgium and the 1200 Euros in Holland. It is a distinguishing feature the fact that in this small percentage of Greek enterprises that offers professional training the 13% of employees participate and each trainee allocate 139hours, triple the average time of Europe.

European Community Fund (E.C.F.) Programs Exploitation

The European Union and the organization of Workforce Employment (W.E.) occasionally announce subsidised employees continuing training programs. These programs constitute an essential and precious source of financial aid for the employee education and the training and a lot of enterprises develop them effectively. However, there are some enterprises that simply do training programmes in order to follow the rules. Usually the content of the provided training is irrelevant to the real needs of the employees. The general and vague theories to individuals who do not know the basic issues of their job do not offer particular help. On the contrary, in these cases the economic profit is much smaller than the damage that results in the enterprise and the employees who leave their job in order to hear for one more time things that perhaps are right, but do not concern their job.

Case Studies in Business-to-Business Education in the Greek Banking Industry

A. Methodology

The research is based on our personal investigation in the main banking institutions of Greece. The main sources of pumping of information from the banks are the interviews from the responsible of Human Resources Department as well as the Annual Reports (basic source for our research, especially the references and dedicated chapters on the educational programs of the banks) and the Websites of the banks.

The websites of the main Greek banks that are used in our research are the following:

<http://www.atebank.gr>

<http://www.bankofcyprus.gr>

<http://www.emporiki.gr>

<http://www.geniki.gr>

<http://www.marfinegnatiabank.gr>

<http://www.nbg.gr>

<http://www.pireausbank.gr>

B. National Bank

The National Bank has a long tradition in the educational sector. In 1975 the “Service of Education” was created, while nowadays the Training of the Bank personnel is expressed through the “Department of Personnel Development”, which has constituted an Independent Unit since 1996. Today except the educational Centre of Athens, there are schools in Thessalonica, in Larissa and in Patras. The management continuously and in various ways supports the work of the Department and considers the professional training, training and permanent education of the Bank personnel, a decisive development factor and its main competitive advantage.

The educational programs of the Bank give priority and emphasis on the covering of the objectives of its modernisation support, the aid of its leading place in the domestic market and its appointment as a leading Bank in the region of South-eastern Europe. The biggest part of the programs is realised business-to-business. The training of the Bank personnel refers to the following sectors: Basic Education, Banking Jobs, Commercial Training, Management Training, Financial Training, General Training and PC programs. The training programs are evaluated by the trainees as well as the instructors, the opinions of whom constitute a feedback source for their effectiveness. Moreover, the Bank renews and strengthens its effort frame in order to contribute to the enterprise human resource so that it cope with its permanently increasing educational needs, it advanced one more step to the distant professional training by offering educational programs for the first time in electronic form (e-Book). By developing the possibilities of the internal Internet of Bank (intranet), the Department of the Personnel Development attempts to educate from a distance providing knowledge for basic products and services. Simultaneously, it supports the policy of environmental management that the Bank has adopted.

Attendance in Programs in Greece and Abroad

The attendance of the personnel in seminars and congresses of professional training approved institutions, in and out of Greece, contributes to the follow-up of developments in the banking industry and the Bank Management supports each useful apart from the business-to-business education training.

The Bank Management attributes high importance to the continuous training of its personnel and in postgraduate level, strengthening the institution of Postgraduate Study Support and the attendance of the personnel in the Long-lasting Programs of Professional Training.

Foreign Languages Programs

The National Bank supports fervently the learning, improvement or the specialisation of knowledge of the personnel in the foreign languages and particularly in English. The objective of this activity is to give the possibility to the employees to correspond more effectively to their contacts with the public, update their knowledge and supplement their lacks in the particular sector, so as to offer continuously high services.

Training of the Bank Group Personnel

The election of National Bank Group in reliable and with a leading place force in the Balkans and particularly in the region of the South-eastern Europe, it presupposes the complete and continuous educational support of its Group personnel in these countries.

U.U. Programs

These programs are subsidised either directly by the European Union or are included in the frame of Community Frames of our country. The study, the follow-up/information and the evaluation of the attendance expediency in European Union programs examine and promote educational and/or more general interests of Bank issues, which constitute actions that serve the qualitative training of the personnel.

Other Activities

The Bank educational activity is not exhausted in the “classic” educational actions, but is extended to a crowd of other sectors, such as:

- Activities in the frame of Social Responsibility
- Briefing meetings over Greece, with common objective the medium-sized enterprises for their effective operation in the contemporary financial environment.
- Attendance in the Program of Business dexterity of Young people (collaboration with the Ministry of National Education and Religion and the ASSOCIATION OF GREEK INDUSTRIALISTS).
- Presentations in High schools for the Greek Banking system in the frame of course of “Career Advising”.
- Students’ support for the development of their academic projects.
- Investigation of Educational needs.
- Facilitation in the accomplishment of practical exercise in a number of selected students in the frame of their curriculum.

C. Bank of Piraeus

In alignment with the orientation of Piraeus Bank for the maintenance and the intensification of a high yield culture and continuous investment in the human resource of the Bank and the subsidiary companies of the Group, there is a wide program of development and exploitation of the available human resource faculties. Its main objective is the continuous improvement of the provided services, both to exterior and internal clients, the knowledge exploitation and diffusion in the organization frames and the creation of fulfilment conditions of jobs that results in the Group mainly through the internal recruitment.

For the training materialisation in the Piraeus Group the following means/tools and policies are systematically developed:

- Inter-banking Training Programs.
- Out-banking Training Programs.
- Additional Briefing Circles (Rotation in the job).
- On the Job Training.
- Local Trainings.
- Training through Intranet.
- Distance Learning.
- Postgraduate Education Programs subsidy policy.
- Learning and/or improvement of Foreign Languages subsidy policy.

According to the educational objectives, both the knowledge intensification in products and services of the Group, and the technical knowledge that constitute the background for the creation of complete financial advisers, as well as the guarantee of quality of the Group opera-

tion are sought. Totally during 2006 1.479 training programs were organised. In the total of the programs 287.984 man-hours were recorded, increased at 40% related with 2005. The training man-hours per individual for the Bank of Piraeus amounted to 37 (from 33 during 2005), while the 68% of the employees participated in one at least educational program during the year. The corresponding size for the Group was shaped in 31 training man-hours per individual compared with the 25 man-hours during 2005. It must be marked that the programs that were materialised in the classroom were on average evaluated as of exceptional quality by the employees of Piraeus Bank, achieving medium degree of satisfaction 87%.

By the man-hours total, the 51% were dedicated to the financing knowledge development, while the 22% were dedicated to the development of products and services sale and knowledge faculties. The 9% were dedicated to the continuous improvement of function and customers service quality, the 8% to the development of personal and management faculties, the 7% to the strengthening of knowledge regarding the computer systems of the Bank and the 3% to the development of specialised technical knowledge.

During 2006 the extensive use of e-learning was continued, adding important benefits to the trainees, such as the direct cover of an education necessity at the moment that is located, the elasticity of attendance duration, their possibility to be trained through Internet. The participations in e-learning programs in the Bank Piraeus during 2006 amounted to 4.962 representing the 51% of the total of training man-hours. It is important to be clarified that a big part of participations in e-learning programs is recorded in the frames of accomplishment of completed programs that are materialised with the exploitation of programs in the classroom, e-learning or other means of learning.

It deserves to be remarked, that the materialisation of completed "Schools" was continued also during 2006 in the Bank. Today, there are already 5 "Schools" that aim to different jobs or to different experience levels, while 4 "Schools" of executives were planned and are to be materialised, during 2007. During 2006, the Bank of Piraeus continued the particularly successful program of development of new executives support, financing the attendance of 38 selected individuals in undergraduate or postgraduate programs. Finally, the emphasis that is given in the organisation of individualised training programs in the working place and/or rotation to different working places was maintained. The individual programs for the 2006 amounted to 223 and had medium duration 120-hours.

D. Alpha Bank

The human resources development constitutes a critical factor of Alpha Bank success. Three departments deal with this object: the training department, the Human Resources department, and the Department of Human Resources development. In the past few years, a progressive attendance in the training programs increase is observed because of the increased requirements in the frames of the "Proteus 21" project, but also because of the creation of new products and services, that require convenient and rapid personnel briefing in the bank branches.

The vision of Training Department is to convert the bank into a "learning organization". For this reason, efforts are made for the change of Training Department role from management to strategic, aiming at the alignment of the training objectives with the Bank's strategic objectives.

The Training Department of the Alpha Bank reports important investments in the business-to-business education sector and it includes more and more the use of technology in its educational processes. The job post through the Intranet as well as through Internet at home provides the education. The educational actions of the Training Department are directed to all the personnel of the bank and the Group's companies. The completed participations in the educational programs of the bank are continuously increasing with a rate of at least 30% per year.

The business-to-business education program is in time announced in the corporate network and the trainee candidates submit their application forms to the Director, who since he evaluates them, he promotes them to the Training Department. Since there are limited software use authorisations, the access passwords for the electronic courses are distributed to the trainees for a limited time period. Previously, the trainees had only one chance to attend the course. If they wrote under 60% in the evaluation tests, the system prohibited their access and they had to communicate again with the department so as to acquire a second chance. Henceforth this restriction has been suppressed. The trainees can execute the evaluation tests as many times as it is required so that they achieve the base (60%). The degree is nowhere registered, there is only an indication of “completed” or “not completed”. There are 24 electronic courses from which the 21 have an evaluation test in the end. When the courses stop to be available, they are charged on the Intranet, so that the employees have direct access and be able to resolve their queries.

The electronic courses are installed on the Lotus Learning System (LLS) 5.0.1 platform of IBM. As an infrastructure there is a core and a collaboration server. At the moment, only the core server is used, which maintains the data and the user passwords in order to do the identification and give permit of entry, as well as data for the users connections with the system. For the use of this platform 550 authorisations have roughly been bought. This platform is used at the moment only as a means of electronic courses provision. The objective of Training Department in charge is the further utilisation of the platform so that further integration problem does not occur in the future.

Distance Learning

In the frame of the program of distance learning adoption methods, there is the possibility of executives and employees attendance in proportional programs. Distance learning constitutes a contemporary method for the acquisition of professional knowledge, materialises in the living place of the participants and is based on special specifications curriculum. In 2002 a small reduction of the attendance in the distance learning programs was marked because of the extension of e-learning Alpha Bank programs and the locomotion in those programs. In general, both methods (distance learning and e-learning) are used in the educational programs of the bank with the second one gaining continuously ground.

The Alpha Bank e learning also provides the possibility of education in the business or at home, increases the efficiency and the degree of new knowledge adaptation and assimilation. The programs offered concern banking issues (housing/consuming loans, alternative networks) as well as issues of information technology. The attendance of the courses is mainly based on the Internet, either exclusively (58%) or partially (42%). The 98% of the participating in the distance learning programs intend to re-use the e learning for covering of future educational needs.

E. Emporiki Bank (Commercial Bank)

Emporiki Bank gives particular importance to essential, dynamic and training development of its personnel, so that this corresponds effectively with the constantly altered conditions of the banking system. In the frame of System Professional Education and Training operation the Bank the Human Resources Department:

1. Organises business-to-business programs of professional training in the constitution of the completely equipped Training Centre that it allocates.
2. Adopts distance learning.
3. Subsidises the postgraduate studies of its employees in Greece and abroad.

4. Subsidises the employees' tuition fees of foreign language learning.

Main emphasis is given to the connection of the education with each new role that the employees are called to execute, in the light of the conditions that prevail in the market.

Training Center

The bank allocates in Athens a certified, modern training centre and additional infrastructure (classrooms and equipment) in Thessalonica. During the year 2004, the attendances of the operations in business-to-business programs specialised in banking or administrative training as well as microcomputer studies amounted at 3.747.

Distance Learning

Among the pioneers in the application of innovations in the professional training, Emporiki Bank established during 2001 the method of distance learning, with essential profits – both for the trainee (operators of removed Shops or operators with part time working hours) and for the Bank itself (simultaneous training of a big operators number without cost of locomotion and with direct knowledge channelling in all the pyramids of hierarchy).

Since June 2005 there has been an educational platform in Bank Intranet and the provision of educational programs with the base of electronic distance learning system (e-learning), which replaces the traditional form of teaching in the classroom. E-learning is an important innovation in the educational services provision sector, which has a comparative advantage both in the operation of banking branch competitiveness and in the relations among cost - productivity - effectiveness. Taking into consideration that the executive resources of the Bank should have access to sources of knowledge that strengthen their skills, immediately and without locomotion, in the first place, the possibility of distance learning is provided in the personnel, with Computer studies and Banking specialisation and dexterities courses. The provided courses are friendly to the trainees and maintain undiminished their interest, since they have been developed with the implementation of multimedia and with interactive communication between user-course. Someone who is interested has access to the courses of the Bank's educational platform, using their computer from their working place, through the local network (Intranet). In the future the possibility of access from their house through the Internet will be provided, on condition that they possess their own computer with Internet connection.

Foreign Languages Learning

The bank regards the knowledge of foreign languages as an essential supply for the professional training and the official exploitation of its operations and for this reason encourages and finances their learning. In 2004 532 executives of the Bank participated in this program.

Interconnection with the Academic Community

According to the prospect of future executives gathering, the Bank maintains narrow interconnection with the Academic Community through its attendance in programs of practical exercise of students of economic universities and development of postgraduate projects. At the same time in the frame of Students Exchange International Programs of International Union of Economic and Commercial Sciences Students (AIESEC) and the International Organisation IAESTE, the Bank occupies foreign students, giving them the chance of acquisition of experiences in a real professional environment.

D. Bank of Cyprus

The Bank Cyprus received the first reward in the Sector of Education and Development of Human Resources from the international company of advisers KPMG, in the frames of the 6th Conference of Human Resources, which were organised by the company during the 3rd and 4th of April 2003. It is an essential success that awards the avant-garde of Bank of Cyprus in the sector of human resources development, after having been elected winner among 100 big Greek and multinational companies. The evaluation criteria were the emphasis that the Bank of Cyprus gives to the cover of contemporary employee educational needs in step with the promotion of the organisation values and the innovative methods that apply to the education. Maximum executives of enterprises, human resources directors and academicians constitute the committee, which evaluated the participations and elected winner the Bank of Cyprus. This success deserves a reward of the systematic effort of the Bank of Cyprus and the particular emphasis that it gives to its human resources growth, so that it continuously offers opportunities of learning and personal development inside the Bank as well as to ensure the professional customer service. To this direction, the Bank of Cyprus has adopted alternative training activities such as the outdoor activities, the educational games, the education in a virtual shop, the conduct of internationally known programs on issues of changes management etc. Indicatively, during 2003, 358 seminars were realised in which 3.505 employees in total participated.

F. Geniki Bank (General Bank)

The training and the development of the personnel considerably contribute to the dynamic growth of the Bank with result in the educational programs being planned with particular attention. The new educational approach is based on contemporary adult training pedagogic techniques and methods. It is planned in a way so that it covers specialised cognitive objects and is concrete, participative, and laboratorial and follows the following structure:

- explicit and precise localisation of various educational needs of the personnel,
- creation of suitable educational material from permanent introducers,
- utilisation of a great variety of educational methods, and
- evaluation of educational process and follow-up of its effectiveness.

Every new professional need, which results from the new Bank's organisational structure, requires concrete knowledge and dexterities, which are provided through corresponding completed educational program.

As a result, the training department organised during 2004 a number of educational seminars inside the bank in which 1.578 employees participated and 9.624 man-hours and outdoor seminars with 74 attendances and 4.237 educational man-hours were spent.

G. The Agricultural Bank of Greece (ABG)

The ABG Bank human resource constitutes the most important capital. The Bank's anthropocentric character is reflected in the nodal role that the Human Resources Department has undertaken, as an essential collaborator in the configuration of the corporate culture and the strategic management of its personnel, in an unbreakable unit with the total operational strategy, in its dynamic route of development and achievement of its corporate objectives. The Human Resources Department gives emphasis to the development of human resources development operations and in the modernisation of these operations support systems.

In particular:

- It attempts to the systematic personnel knowledge and dexterities upgrade with educational and training aimed programs.

- It evolves the evaluation systems so that they finally connect with the diagnosis of the educational needs, the career development and the wage connection with the yield.
- It shapes recognition and reward processes improving the systems of benefits and motives.
- It takes care of the aid of business-to-business communication, the collaboration spirit and the teamwork culture and the climate of confidence development.

H. Marfin-Egnatia Bank S.A.

The benefits and the educational programs that Marfin-Egnatia Bank offers, aim at the growth and the development of people who belong to its Group, so that its members have the competitive advantage and be the best.

The main characteristics of the Marfin-Egnatia Bank educational programs are the following:

- Objective Evaluation based on the results and the records, so that the conditions for meritocratic development are ensured.
- Competitive Wages and Professional Development depending on the abilities and the performance, providing the chances that will promote the employees' uniqueness and will lead them to the success.
- Continuous education and growth, providing their people with the supplies for the upgrading of their professional level.
- Pleasant and positive environment of work, with human working conditions, that are characterized by safety and confidence.

Conclusions

The conclusions from the study of business-to-business education with the use of new technologies and their utilisation by the Greek Banking Industry are the following:

- The use of new technologies in the educational processes of enterprises brings important profits.
- The technologies that are already used by the enterprises, by using the suitable treatment and minimal cost, are able to support educational programs.
- The Bank Industry gives particular importance to the business-to-business education and in the advantages that it carries.
- It applies educational methods and techniques that are based on the learning principles.
- Suitably trained personnel staff the sectors of the Education and the Growth.
- It utilizes the new technologies regarding the personnel training.
- The educational programs are evaluated for their effectiveness.
- It plans the use of new and innovative educational technologies.

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