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For three years, ANZ has been running a programme to help its staff to grow, personally and professionally. Breakout, as it's called, raises employee self awareness and teaches them how to regulate their behaviours to achieve more at home and work, says Elissa Coward, the bank's head of people capital.

People capital, you ask? The title indicates the change in focus, says Coward - people are an asset, not a resource.

And assets can grow in value if you tend to them properly, which is where the concept of career development kicks in.

ANZ Dunedin branch personal banking consultant Diane Proust was sceptical before attending a two-day Breakout programme a couple of months ago.

"I was pleasantly surprised. What I liked was that it wasn't to do with bank work but taught us about ways to get a balance between work and home. I haven't heard of any staff thinking it silly."

Participants set two personal and two career goals. The career goals didn't necessarily have to have anything to do with the bank, says Proust.

"I decided that time management was an area I needed to work on, particularly as a single parent. I also realised I was making my personal life suffer because I was putting all my energy into my work."

She is just one of 900 bank staff who have participated in Breakout, with significant payoff for the company.

In 2001 the bank's annual staff survey showed only 48 per cent of staff knew what ANZ's values were. This year 90 per cent do. Over the same time staff satisfaction with the bank has grown from 66 per cent to 88 per cent.

But some employers are sceptical of the career development concept, believing they will put time and money into individuals who will then head straight into high-paying jobs elsewhere.

Occupational psychologist and Career Analysts managing director Anne Fulton, suggests that is not what they should be worried about.

"You are more likely to lose staff if they don't feel valued. The fear should really be how can we keep people if we don't train and develop them - how can we retain people when there are limited promotional opportunities?"

So what exactly is career development? Kevin Gaunt, chief operating officer of the Institute of Management and head of the Auckland branch of Human Resources Institute, believes it focuses on three areas.

"What they [staff] need to do to develop in their role, what they need to be ready for their next role, and what they need to move towards their own longer-term career aspirations."

Historically it has been about expectations of promotion and the anticipated long-term employee loyalty. Not any more.

Instead, says Career Practitioners Association president Dale Furbish, career development considers life roles beyond specific work tasks and succession planning.

People often see it as another training intervention, says Fulton, but it is much more.

"It involves many initiatives, including self-initiated exploration, such as reading, mentoring, coaching or work-observation."

Many New Zealand organisations don't see career development as a win-win investment, according to research by Workplace Support Central change manager Claire Pearce.

"Organisations can find it difficult to see a payback to their bottom line," she says.

Pearce questioned human resources personnel and line managers from six organisations - two each from the state, private and not-for-profit sectors.

Respondents agreed that career development initiatives increased staff motivation, morale, loyalty and commitment. They also felt they could help with staff retention, quality of work, productivity and performance.

But as well as the concern about newly skilled staff leaving for greener pastures, they were worried about the time career development took.

The attitude of middle management can also get in the way of implementing a successful career development strategy. Acting general secretary for finance and information union Finsec, Geraldine Molloy, says getting buy-in at this level can be an issue in some banks.

"Top management understand the business imperative of developing staff within. But for middle management you are often talking about dealing with tellers you manage who have aspirations for your job. This makes it much harder for middle management."

And line managers and senior managers often have different ideas about the purpose of career development programmes, says Elizabeth Medford, manager of Victoria University's Career Development and Employment Centre.

"First-line managers and supervisors often see career development as a way to motivate and retain staff and want to keep good employees working within their section, while senior management view it as succession planning," she says.

"First-line managers have more concern over giving staff leave for development purposes because they are worried about getting the immediate job done on time."

ANZ's general approach to career development is to encourage staff to speak about their aspirations beyond their roles, says Coward. Line managers who are responsible for career development receive training in performance appraisal and development planning.

"Employees usually look to their direct report for most guidance and support so they are the most powerful place to offer career development."

Gaunt says career development is a key management issue. At Carter Holt Harvey, where he used to work as human resources manager, managers held quarterly meetings to review the performance and development potential of the people working for them.

"This was a powerful process as the managers felt ownership of a wider group than normal. The result was an increase in the opportunities available for people for development.

"Our view was that 80 per cent of development comes from work-related experiences rather than formal training."

Medford says some organisations claim they run an integrated career development programme when all they are really offering is training specific to that organisation, not holistic career development.

One sector that's particularly good at career development, says Molloy, is the insurance industry. Companies need qualified people to remain credible within the industry, so they encourage their staff to study externally and pay them to do it.

And she says that, as the example set by ANZ shows, bank HR teams are also starting to recognise the value of career development. Getting equal opportunity policies in place made banks realise that they should build on the huge investment that goes into initial training, she says.

In her research, Pearce found that organisations often didn't support the staff responsible for arranging career development. While some received training support, others received none. The time spent on career development also varied widely, with line managers spending anything from two to 25 hours a week.

Yet they were divided on the idea of bringing external career experts into the organisation. Managers felt outsiders could add a lot, but had strong concerns about external people misunderstanding the culture and needs of the organisation.

But Furbish says positives outweigh the potential negatives. "External career practitioners provide a sense of legitimacy without hidden agendas. Employees usually recognise the confidentiality provided and so are comfortable dealing with holistic career issues beyond just employment."

In other words, no worries about personal or family issues coming up at a performance review with the same manager overseeing your career development.

ANZ's approach to this has changed as its programme has developed.

Originally the programme was run by external facilitators but now the bank is training its own facilitators, which is decreasing the costs, says Coward.

The home-grown facilitators, who face a rigorous selection process and intensive training, come from all sections of the bank, from training and development staff to an investment banker.

And have staff taken advantage of bank's investment in them, then left for higher-paying jobs elsewhere?

Not at all, says Coward, turnover hasn't increased since the programme was introduced.

"As people become more enlightened, it doesn't mean they want to leave."