

CMDI RESEARCH BRIEF

The Research Brief presents the findings of the research activities and engagements of CMDI and CARD MRI. Its publication highlights research-based policymaking as one of the hallmarks of CARD MRI.



RESPONSIVE TRAINING/COURSE DEVELOPMENT AND SERVICE DELIVERY @ CMDI: Results of Training Needs Assessment Survey (2021)

INTRODUCTION

CMDI believes that true empowerment can be achieved by enriching the minds and developing the capabilities of its major stakeholders. Having the CARD MRI human resource force as its major clientele, CMDI wishes to design and develop more responsive training programs based on the expressed needs of the training recipients. This study is a sequel the initial study in 2016.



RESEARCH PROCESS

A descriptive questionnaire was developed for this survey. The size of the respondents was recorded at 11,388 (67% of the estimated total CARD MRI staffing of about 17,000 (regular and probationary). The manner of data collection was self-administered and on-line. Results were consolidated and presented in this report.

RESPONDENTS DEMOGRAPHICS

Number of Respondents Per Institution	Frequency	Percentage
CARD, Inc.	4671	41%
CARD Bank, Inc.	3376	30%
CARD - SME Bank, Inc.	1624	14%
CARD MRI RBI	1113	10%
CARD - MBA	266	2%
Support Units	133	1%
CMDI	63	1%
C MIT	44	0%
Boti-CARD	20	0.18%
EMPC	15	0.13%
CaMIA	12	0.11%
CARD Publishing House	7	0.06%
CARD-BDSFI	6	0.05%
Lkha Ni Inay	7	0.06%
CARD LFC	4	0.04%
CARD Property Management Inc.	4	0.04%
CARD MRI Astro	7	0.06%
SALIM	4	0.04%
CARD Myanmar	2	0.02%
FDS Asya	2	0.02%
CARD MRI, Holdings Inc.	2	0.02%
Hijos Tours	2	0.02%
FDSAP	2	0.02%
F MAG	1	0.01%
IG	1	0.01%
Total	11388	100%

Job Level / Position	Frequency	Percentage
CARD MRI Financial Institution Operations (AO, UM, AM, RD, OD, AVP, and equivalent)	8890	78.06%
Admin (Operations admin, finance, support units admin, and equivalent)	1167	10.25%
Other position not included in the list above	794	6.97%
Support Units (Assistant, Officer, Manager and Up)	289	2.54%
MBA Staff	248	2.18%
Total	11388	100%

Length of Service at CARD MRI

The respondents were with CARD MRI for:

- 3-5 yrs. (40%)
- 6-10 yrs. (23%)
- 2 yrs. and below (20%)
- 11-15 yrs. (14%); and a few for
- 16 yrs. and more (3%).

Ave. no. of years in CARD was 5.86. There seemed to have a tendency for staff to stay with CARD MRI. (Please rephrase – may say 40% are 5 or less years but equally (40%) are more than 5 years.

MOST RECENT TRAINING PARTICIPATED

ACCOUNT OFFICER (n=6,196)

Core Training Programs

- Account Officer Ready for Poverty Eradication (36%)
- Account Officer Refresher Course (32%)
- Improving Customer Relationship Towards Poverty Eradication (24%)

Enhancement Training Programs

- CARD Sulit Padala Brand and Marketing Orientation (28%)
- Getting on with the New Normal (11%)
- Personal and Professional Development (11%)

MOST RECENT TRAINING PARTICIPATED

UNIT MANAGERS (n=2,092)

Core Training Programs

- Coaching and Mentoring as Handles to Nourish Work Passion Alleviating Poverty of the Nation (36%)
- Anti-Money Laundering Act Training (21%)
- CARD-MRI Branch Focus Training (17%)

Enhancement Training Programs

- CARD Sulit Padala Brand and Marketing Orientation (32%)
- CARD MRI Quality Portfolio Management: The New Normal Means (20%)
- Money Counterfeit and Fraud Detection in the New Era (14%)

REGIONAL DIRECTORS (n=71)

Core Training Programs

- Anti-Money Laundering Act Training (14%)
- Achieving 1 Million Members Digitally Linked by konek2CARD (11%)
- Values and Professionalism (10%)

Enhancement Training Programs

- Introduction to Mental Health (20%)
- Bridging Leadership (11%)
- CARD MRI Unified Collaboration and Social Netiquette (8%)

ADMINISTRATIVE STAFF (n=1,167)

Core Training Programs

- Anti-Money Laundering Act Training (42%)
- Basic Banking Regulations and Compliance (31.36%)
- Basic Banking Regulations and Compliance (Refresher) (19%)

Enhancement Training Programs

- Admin Refresher Course (29%)
- CARD Sulit Padala Brand and Marketing Orientation (26%)
- Money Counterfeit and Fraud Detection in the New Era (21%)

OTHER POSITION (n=1,083)

Core Training Programs

- Anti-Money Laundering Act Training (39%)
- Improving Customer Relationship Towards Poverty Eradication (20%)
- Customer Engagement and Management (13%)

Enhancement Training Programs

- Money Counterfeit and Fraud Detection in the New Era (14%)
- Getting on with the New Normal (11%)
- Problem Solving and Decision-making (10%)

AREA MANAGERS (n=520)

Core Training Programs

- Anti-Money Laundering Act Training (40%)
- Boosting CARD-MRI Operations Internal Control (33%)
- CARD MRI Branch Focus Training (30%)

Enhancement Training Programs

- CARD Sulit Padala Brand and Marketing Orientation (44%)
- Money Counterfeit and Fraud Detection in the New Era (25%)
- Occupational Safety Health (OSH) Training (21%)

OPERATIONS DIRECTOR / ASSISTANT VICE PRESIDENT AND UP (n=11)

Core Training Programs

- Achieving 1 Million Members Digitally Linked by Konek2CARD

Enhancement Training Programs

- Introduction to Mental Health (45%)
- Money counterfeit and fraud detection (9%)
- Getting on the New Normal (9%)

CARD MBA STAFF (n=248)

Core Training Programs

- Advance Bookkeeper's Training for CARD MBA Staff (25%)
- Anti-Money Laundering Act Training (14%)
- Serving CARD-MRI clients thru Telemarketing (10%)

Enhancement Training Programs

- Underwriting Refresher Course (16%)
- IT Security and Digital Audit (14%)
- Cyber Crime Security (8%)

NO TRAINING ATTENDED

Position	Core Trainings	Enhancement Training
Account Officers	11%	11%
Unit Managers	10%	24%
Area Managers	12%	26%
Regional Directors	42%	49%
Operations Director Assistant Vice President and Up	90%	45%
Administrative Staff	34%	40%
CARD MBA Staff	43%	58%
Other Position	33%	50%

LEARNINGS FROM THE COURSE ATTENDED

Most of the respondents claimed to have acquired learnings on communication/social skills (63.16%); followed by gained techniques in doing tasks (44.91%); learned the company policies and procedures (38.01%); realized the efficient way of doing the job (34.22%); improved understanding/ knowledge on technology (33.60%); and learned how to handle/manage people (32.89%) among others.

Number of Respondents	N	11,388
Title/Position	All Staff	
What were your learnings?	Freq.	%
I learned how to improve my communication skills/social skills	7,193	63.16%
I learned new techniques in doing my job	5,114	44.91%
I learned the policies and procedures of the company/my job	4,329	38.01%
I learned how to do my job in more efficient way.	3,897	34.22%
I improved my understanding/knowledge about technology	3,826	33.60%
I learned how to handle / manage people	3,745	32.89%
I felt motivated to work after the training	3,440	30.21%
I learned some technical aspects in my job	2,598	22.81%
N/A (I haven't attended any of CMDI training this year)	1,618	14.21%

TOP PREFERRED TRAININGS

ACCOUNT OFFICER (n=2,141)

Core Training Programs

- Account Officer Ready for Poverty Eradication (35%)
- Customer Engagement and Management (28%)
- Improving Customer Relationship Towards Poverty Eradication (25%)

Enhancement Training Programs

- Personal and Professional Development (32%)
- Financial Literacy for Staff (27%)
- Computer Software Proficiency (25%)

AREA MANAGERS (n=520)

Core Training Programs

- CARD-MRI Human Resource Unit: Facing the New Era of Technology (38%)
- Boosting CARD-MRI Operations Internal Control (34%)
- Achieving 1 Million Members Digitally Linked by konek2CARD (31%)

Enhancement Training Programs

- Bridging Leadership
- Cyber Crime Security
- Life Saving Skills

OPERATIONS DIRECTOR / ASSISTANT VICE PRESIDENT AND UP (n=11)

Core Training Programs

- Early Fraud Detection for Managers in the New Normal (45%)
- Staff Management: Getting-on with Today's Generation Embracing CARD-MRI's Mission (45%)
- Achieving 1 Million Members Digitally Linked by konek2CARD (45%)

Enhancement Training Programs

- Getting On with the New Normal (55%)
- Problem Solving and Decision-Making (36%)
- Bridging Leadership (27%)

CARD MBA STAFF (n=248)

Core Training Programs

- Pro Solution Problem Solving and Decision-Making Mindset (33%)
- Values and Professionalism (32%)
- Finding the Best Approach for Advanced Management Role (30%)

Core Training Programs

- Problem Solving and Decision-making (40%)
- Personal and Professional Development (29%)
- Financial Literacy for Staff (27%)

UNIT MANAGERS (n=2,092)

Core Training Programs

- Boosting CARD-MRI Operations Internal Control (25%)
- CARD-MRI Human Resource Unit: Facing the New Era of Technology (24%)
- Anti-Money Laundering Act Training (23%)

Enhancement Training Programs

- Bridging Leadership (24%)
- Computer Software Proficiency (23%)
- Accounting for Non-Accountant (19%)

REGIONAL DIRECTORS (n=71)

Core Training Programs

- Achieving 1 Million Members Digitally Linked by konek2CARD (49%)
- Staff Management: Getting-on with Today's Generation Embracing CARD-MRI's mission (48%)
- Pro Solution Problem Solving and Decision-Making Mindset. (46%)

Enhancement Training Programs

- Problem Solving and Decision-Making (38%)
- Getting on with the New Normal (38%)
- IT Security and Digital Audit (37%)

ADMINISTRATIVE STAFF (n=1,167)

Core Training Programs

- Basic Banking Regulations and Compliance (48%)
- CARD-MRI Field and Admin Staff Training on New Normal Towards Poverty Eradication (38%)
- Values and Professionalism (36%)

Enhancement Training Programs

- Administrative Staff Ready for Digital Financial Landscape (31%)
- Admin Refresher Course (29%)
- Problem Solving and Decision-making (29%)

OTHER POSITION (n=1,083)

Core Training Programs

- Values and Professionalism (37%)
- Public Relations and Communication (35%)
- Pro Solution Problem Solving and Decision-Making Mindset (32%)

Core Training Programs

- Problem Solving and Decision-Making (38%)
- Bridging Leadership (33%)
- Financial Literacy for Staff (30%)

SUGGESTED TRAININGS NOT OFFERED BY CMDI

When asked what trainings they preferred/needed that were not offered by CMDI:

- Most of the respondents (85.76%) reported they have no other trainings in mind at the meantime;
- There were a small number that mentioned courses such as:
 - Work Management (0.54%);
 - Skills Development (0.29%);
 - Data privacy/Data Analytics/Data science (0.22%);
 - IT Training/IT related training (0.21%);
 - Business Orientation and Training (0.21%);
 - Masteral/Research/Schooling (0.18%);
 - Agricultural Management/ Technology Development (0.04%);
 - Driving Class (0.04%); CISCO Networking;
 - Azure 365 Training; and Active Directory Training (0.01%, each respectively).

CHALLENGES ENCOUNTERED WHILE PARTICIPATING IN RAINING

Foremost of the hindrances mentioned by the respondents across all positions/levels in taking the courses were: Internet/connection problems (67.11%); cannot focus on the training because of work (21.04%); trainings scheduled on weekends (14.60%); and constraints on time to participate/finish the course due to tasks assigned by supervisors (10.48%), among others.

Number of Respondents	N	11388	n	4673	n	1737	n	452	n	983	n	212	n	982
Title/Position	All Staff		Account Officer		Unit Manager		Area Manager		Admin Staff		MBA Staff		Other Staff	
What were the challenges you encountered in the training?	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Internet / Connection Problem	7,642	67.11%	4368	93.47%	1,605	92.40%	387	85.62%	638	64.90%	77	36.32%	567	57.74%
Cannot focus because of my workload	2,396	21.04%	1262	27.01%	544	31.32%	131	28.98%	251	25.53%	35	16.51%	173	17.62%
N/A (I haven't attended any of CMDI Training this year)	1,700	14.93%	768	16.43%	162	9.33%	35	7.74%	307	31.23%	73	34.43%	355	36.15%
Training schedule during weekends	1,663	14.60%	893	19.11%	378	21.76%	110	24.34%	160	16.28%	6	2.83%	116	11.81%
No problems encountered	1,296	11.38%	704	15.07%	182	10.48%	61	13.50%	137	13.94%	68	32.08%	144	14.66%
Time challenges due to responsibilities assigned by supervisors	1,193	10.48%	670	14.34%	294	16.93%	53	11.73%	66	6.71%	12	5.66%	98	9.98%
Too compressed training schedule / program	484	4.25%	203	4.34%	147	8.46%	29	6.42%	44	4.48%	8	3.77%	53	5.40%
Personal problem / Family problem / Health Problem / Emergency	381	3.35%	239	5.11%	58	3.34%	20	4.42%	25	2.54%	1	0.47%	38	3.87%
Training is not relevant with my job	153	1.34%	94	2.01%	20	1.15%	2	0.44%	11	1.12%	0	0.00%	26	2.65%

INSIGHTS FROM THE SURVEY

Based on the results, a few considerations for CMDI and CARD MRI were forwarded in pursuing and developing its training programs and services:

- **Prioritization of untrained staff for capacity building this year.**
- **Blended approach** – A modular approach combined with online facilitation for significant courses that would require in-depth learning. The course may not be on a one-time session; the participants will manage their own learning pace and convenience; and may require involvement of the supervisors in the follow through of application of learnings by the participants.
- **Module Development** – Development of training modules adapted to the proposed blended approach. May require pilot-testing to allow adjustments of the learning materials and proper implementation plan.
- **Outsourcing for unique capacity building requirements beyond CMDI's capacity** – Outsourcing of expertise to assist in preparing and/or advancing the staff to the evolving trends of the microfinance industry and to the fast growth and complexities the of the CARD MRI operations.
- **Providing support mechanisms to the learners** – Maybe considered in response to the expressed difficulties of the participants such as?; in return the participants may have to comply to the agreed terms and conditions of the capacity building engagement.
- **Data analytics** – To keep track of the staff position, competency requirements and the capacity building initiatives given to the staff to continuously plan for the tailored-fit capacity building programs. The analytics can be combined with the evaluation results on the KPIs per position and the other metrics in the performance appraisal of staff to determine if the gap was due to deficient capacity. This could also help to predict the efficiency valuation of the capacity building inputs.

SUGGESTIONS FROM RESPONDENTS

- ✚ Provide training lessons or topics that can help the trainees/staff to improve their knowledge and skills and can be applied to their work (i.e., Related to their position or role/needs for improvement/ coping up with current situation and other capacity building).
- ✚ Physical or face to face training because it is more effective than virtual training.
- ✚ Trainings should adapt to the new normal (i.e., use Zoom/ become digital/ online trainings).
- ✚ Innovate strategies and techniques in trainings.
- ✚ Already satisfied with the training programs because CMDI provides quality trainings.
- ✚ Provide necessary resources for the trainees/staff (i.e., good internet connection, load/load allowance, training materials).
- ✚ Discuss training lessons or topics clearly by using visuals, video presentation, clear audio, and relative examples to the topic.
- ✚ Provide trainings based on the availability of the staff; there should be no work during training so that the staff can focus on the discussion.
- ✚ Give more trainings to the staff.

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