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Continuous Professional Training in the Banking of the Future

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Abstract. *This article analyzes the situation of human resources in Romanian banks, in the context of the implementation of the "remote" bank. With the acceleration of digitalisation, financial and banking institutions are going through a complex transformation process. Most of the recurring customer operations have been taken over by internet banking platforms. Banking 4.0 and the exclusively digital banking experience is becoming the desire of financial-banking institutions in our country, as well. In the context in which the "job description" of bankers is changing substantially, the question of their future arises. Therefore, digitalisation draws attention to the need for continuous retraining and continuous professional training of employees in this sector so that they can face the demands of the banking of the future. With the help of in-depth interviews conducted with 8 managers or experts from the financial-banking field, we tried to analyze whether Romanian banks are preparing for the full digitalisation of retail services through the professional training of employees. The study shows us interesting insights about the effectiveness of HR departments in banks. Also, a relevant result comes from branch employees where there is a solid concern about losing their job in the future. In addition, the research gives us some direction on the skills needed to design the banker of the future. The article shows us that, in the context of digitalisation, the qualification of human resources in the sector becomes essential and the efficiency of professional training and engagement programs turns into a strategic objective for organizations.*

Keywords: professional training, digitalisation, banking 4.0, employees, education.

Introduction

In recent years, the concern of Romanian financial-banking institutions in the field of digitalisation has been constant. In this sense, we have observed permanent developments of online applications, services and work procedures, all aimed at increasing the quality of interaction with "remote" customers. Of course, with the transition of recurring financial-banking operations to the online area, other changes have taken place, such as the redesign of the branches and the banking model in order to offer customers the most modern and digital experience possible. A huge accelerator in the transformation of banking was, of course, the COVID-19 pandemic, which put pressure not only on financial and banking institutions in Romania but also on businesses around the world. They had to radically change their "modus operandi" and many of them collapsed because they failed to find solutions in a timely manner (Amankwah-Amoah, Khan, & Wood, 2020). The pandemic and the agility of universal fintechs have forced the banks in our country to redefine their strategies in order to perfect the online interaction with consumers. Of course, with the health crisis, customers were much more open to learning to use banking applications and accepted easily to purchase their products online. However, digitalisation remains an essential factor for accelerating managerial strategies, but despite these global trends, visits to banking units remain in focus for customers in Romania. Research published by Deloitte (2021) shows us that just over half of respondents plan to visit a branch as much as before the pandemic, 8% want to visit a bank branch more often, 6% to decrease visits and 31% did not go to the branch and do not plan to do so in the future. This intention to go to branches shows that people still want a specialized discussion with bank experts. But, for sure, this is where the issue of professional training people from the financial-

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banking sector comes into play. Over the past 15 years, processes in banks have been standardized and employees have been trained and encouraged to perform recurring, automated operations without highly qualified skills or knowledge being required. However, in the context of digitalisation and the transfer of these responsibilities online, the banker of the future must redefine his role and seek to become an educated, informed partner, capable of having complex conversations about the financial health of his clients. Basically, the "job description" is changing radically and it is becoming more and more important for organizations to take advantage of this and prepare by developing the skills of the human resource. In the context of permanent changes, human factors such as motivation and learning become more and more important. To succeed in staying in the market and attractive to customers, the work environment must ensure development and learning, from the perspective of both individuals and companies. (Smirnova et al., 2019). The study that I propose in this article is related to the way in which Romanian banks deal with this transformation process from the perspective of professional training of employees. Are Romanians ready to "embrace" this exclusively digital experience? What does the banker of the future look like and what is his role? These are just some of the questions we are trying to answer in this article.

Literature review

Digitalisation of financial and banking institutions

Digitalisation, the factor that underpinned the resilience of the banking system during the pandemic, remains the foundation for shaping the future in this field. Basically, this development refers to the transformation of the traditional process (especially related to paper) into a digital one so that computers can help to access, store and transmit information. ((Bloomberg, 2018; Brennen & Kreiss, 2016). In banking, these transformations are based on integrated digital platforms that are methods of innovation in the way business is done. New technologies such as smart phones, web pages, blockchain, all social media platforms, robotics or artificial intelligence were adopted by business. The business environment quickly felt the importance of innovation and took all these creative ideas to increase engagement and open new commercial opportunities in the market (Lupton, 2020; Vural et al., 2020). In recent years, the financial-banking field has experienced an exponential technological advance. Broadly speaking, the digitalisation of financial services is unanimously accepted as progress because these technological solutions are able to secure and satisfy the interests of several stakeholders involved: the bank , the client but even the needs of the states. (Evdokimova et al., 2018). All this new paradigm has been called banking 4.0 by researchers and is characterized as the implementation of industry 4.0 in the financial-banking system "for digitalising assets, creating a digital identity, providing special offers to customers and offering customization". (Mazurchenko et al, 2022, p.42). Among the main characteristics of banking 4.0., we find openness, flexibility and integrated approach so as to ensure a high-performance experience for customers (Mehdiabadi et al., 2020). Votintseva et al. (2019) show us that such an implementation creates a competitive business model strongly influenced by the competition for digital banking services, creative management, access to the data source and high security against cyber risks. While there is a general acceptance that Industry 4.0 will have substantial effects on HR, there is very little analysis of what employment relationships will look like in banking 4.0 and, of course, how we are building the banker of the future for the moment in time. which recurring operations will belong, in their entirety, to digital banking?

Current trends in continuous professional training of employees

In the context of Industry 4.0, the role of the employee is being questioned and, despite research on the subject, the direction in which HR is headed is still uncertain. The fear of the unknown brings additional pressure on human resources departments as there are pessimistic perspectives that claim, including, that man will be replaced by artificial intelligence. The financial-banking industry is no exception, in this landscape, because digitalisation strategies and the resizing of banking networks by closing branches bring demotivation and skepticism among employees. In this whole equation with many unknowns, it is important to note that any discussion of digitalisation and Industry 4.0 encompasses topics related to education and training, the new design of work, and the co-dependence of technological and social intelligence. An organization of the future is one in which employees "will no longer be able to rely on simple skill training or rules of discipline, but development as an integral part of the job will necessitate on-the-job-training as well as retraining in accordance with the demands" (Kalio, 2019, p.170).

Continuous professional training is recognized as the healthiest method of increasing employee performance and building skills in an organization. (Goldstein, Ford, 2002). The general view of researchers is that training is necessary to motivate employees to participate as fully as possible in the management of quality and the development of organizations (Flynn, Sakakibara, and Schroeder, 1995; Ravichandran and Rai 2000). he behavior of the employees is not oriented towards creativity or added value, but rather shows a reluctance and a lack of involvement towards change. An exception are those people who know how to implement process improvement techniques and bring added value to the workplace. (Kim, Kumar, and Kumar, 2012). A subject that raises more and more concerns refers to these radical changes that require the reconfiguration and reevaluation of attitudes, beliefs and actions regarding the skills needed in the field of work. In order to succeed in developing skills, competencies and reaching that maximum capacity of employees, the company is the first to improve its training processes. Organizations are put in a position to innovate and acquire more and more knowledge to support productivity in this field of employee diversity in order to maximize the potential of each individual. (Na-Nan and Sanamthong, 2019). According to researchers, there are no effective employees or ineffective employees. Every individual carries a baggage of knowledge and possesses a potential that is needed and can be used by organizations. But, in many companies, these skills are not sufficiently exploited because human resources departments are represented by people who lack the necessary education and qualification. (Diesel and Scheepers, 2019).

Training in banking 4.0

In recent years, the financial-banking industry has seen a revolution in the field. The digitalisation of services and the takeover of operations by artificial intelligence is putting pressure on the organization to reshape the role of the banker in the future. The vision of technical, arid, traditional specialization on the education of human resources in banks will have to be abandoned. In the financial-banking industry, the new configuration of the labor market "connected with a transformation of knowledge sharing processes, data processing and integration and value orientation, which the companies consider essential for their success" (Mazurchenko et al, 2022, p.41). Personalized services, the focus of advice on the financial health of the client and an agile corporate culture are listed as the main ingredient in the design of the digital organization (Ajupov et al., 2019). In this sense, accelerated by digitalization, in the banking market there will be an ever-increasing demand for specialists with a high, superior education in the context in which the industry suffers in this regard, in our country. (Stentoft & Rajkumar, 2020). Regarding the skills needed for

the banking of the future, the researchers propose a portrait of the performing employee. "Digital skills usually have more importance than the sole ability to use applications or operate a digital device" (Van Laar et al., 2020). Also, skills such as digital information processing and communication (Aesaert et al., 2014) will be necessary. As the discussion about financial education is increasingly central in Romania, financial knowledge is needed. Of course, critical thinking (Starkey, 2011), the ability to work on shared documents and projects in online collaborative platforms (Bălău & Utz, 2017), and the problem solving skills needed to find creative solutions and transfer knowledge to new working conditions (Barak, 2018). Oberländer et al. (2020) summarized the fact that there is a vacuum between the existing skills of bankers and those needed to be able to work successfully in the digitalized workplace such as the branches proposed by banks today.

Methodology

The study of specialized literature showed us the significant impact that digitalisation has on the financial-banking sector and how necessary the discussion about continuous professional training is today. Based on the specialized literature analyzed, we formulated the research hypotheses and qualitative research is an appropriate means for their validation or invalidation. The first two hypotheses aim the context of digitization and analyze the state of the industry at the moment so that we can verify the usefulness of human presence in the branches. in the future and the need for professional training of human resources. Then, through the following hypotheses, we aimed to test the need for professional retraining of bankers in order to verify the ability of companies to create an effective continuous learning environment. The last hypothesis verifies the idea that the banker of the future is a highly qualified human resource possessing complex skills and higher education.

Digitalisation has positively impacted the way of doing banking (source - Evdokimova et al).

Romanians are ready to adopt banking 4.0. (source: Mehdiabadi et al, 2020)

The role of the bank employee is changing structurally. (source: Kalio, 2019).

Digitalisation brings the need for continuous education and training. (source: Georg Spöttl, Lars Windelband, 2021).

Companies are put in a position to innovate to maximize the potential of each employee. (source: Na-Nan and Sanamthong, 2019).

In Romanian banks, there will be a growing demand for highly qualified specialists with higher education. (source: Stentoft & Rajkumar, 2020)

According to the researchers' view, the interview can be the main tool for collecting information in order to test hypotheses. Therefore. to verify the validity of these hypotheses, we opted for qualitative research, more precisely for the in-depth interview. This form of sociological research is recommended when "we need to study behaviors that are difficult to observe because they take place in private places, when beliefs and attitudes are researched, and there are no written documents about them " (Chelcea, 2001, p.123). In the case of the research undertaken in this study, one-on-one meetings with respondents from the financial banking sector were necessary as we addressed sensitive topics for them and the industry. In order to ensure the quality of the answers provided through the interview, we created a series of criteria for the selection of the interviewed persons:

A) To be active, currently, in the financial-banking field in Romania.

B) To have more than 10 years of experience in the banking field.

C) To hold a higher position (expert or manager) in the headquarters or in the network of financial-banking institutions.

D) To work in the field of human resources or to have subordinate employees.
Each of the 8 bankers interviewed met at least 2 of the criteria presented as follows:

Table 1. Respondents profiles

Respondent	Experience in banking field	Criteria	Position
I-1	20 years	A,B, C	Mass affluent coordinator
I-2	12 years	A, B, C	Communication coordinator
I-3	15 years	A,B, C, D	Human resources manager
I-4	19 years	A, B, C, D	Business center manager
I-5	8 years	A, C.	CSR expert
I-6	15 years	A, B, C, D	Branch manager
I-7	8 years	A, C, D	Micro coordinator
I-8	10 years	A, B, C, D	Retail manager

Source: Authors' own research.

The interviews were organized face-to-face with all selected respondents so that we could capture the reality on the ground as best as possible. The interview guide (detailed in the appendices) contained 10 questions that were correlated with the research hypotheses so that they validate or invalidate our statements. The interview results were interpreted using the Nvivo program. The research findings will show us that the Nvivo software has clear advantages and improves the quality of research, both by easing the laborious task of data analysis and providing more time for the researcher to explore trends due to the systematization of the analysis (Wong, 2008).

Results and discussions

The main topics I researched revealed the following about our hypotheses:

Digitalisation has positively impacted the way of doing banking for the customer

Romanian bank employees recognize the importance of the digitalisation process of services as confirmed by I-6 "Digitalization has impacted banking in a very beneficial way for the end customer because it has created easier access to the end user, faster access without the need to go to the bank. "I-7 has the same opinion, he believes that" digitalisation has brought extraordinary benefits to the banking system in Romania because it has standardized and made banking processes more efficient. In addition, it brought a huge saving of our time resource and a flexibility that comes, in particular, in favor of the client". However, the process is positively associated with customer benefits. Some of the respondents dissociated the benefits of the consumer from those of the employees. One of these is I-4 which claims that "the impact has been negative by reducing or eliminating operational positions in banking, eliminating counter workers and tellers and replacing them with smart ATMs and easy-to-use online banking applications ". These concerns will be repeated throughout other items in the interview.

Table 2. NVivo analysis

Digitalisation had a positive impact on banking	Nvivo Recurrence	Frequency	Mentioned by
Positive	29	High	I-2, I-3, I-6, I-4
Neutral	11	Medium	I-1, I-5, I-8.
Negative	2	Low	I-7

Source: Authors' own research.

Romanians are not ready to fully adopt banking 4.0

We can say that digitalisation has become part of the DNA of financial-banking institutions as I-3 says " I think that the banking sector is at an important turning point and in a model migration, from a traditional model to a more digital one". "We see online loans, online accounts, and many operations that have migrated to the digital area, including investments. Banks were the first economic sector that promptly responded to the need to increase interaction with the public and customers with the help of digitalization, having already created the necessary infrastructure." I-5 confirms us. The industry has evolved enormously, but there is still work to be done before an exclusively digital experience. "I-6:" We still do not have a population prepared for modern devices that allow access. I think there is still a lot of room for innovation. I think that the banking of the future will be totally digitized and the range of internet banking services will be much more diversified" and I-1 support this last conclusion:" I don't think that Romanians are ready for this because digitization is a new topic for them both in their personal life and and in the professional one" Likewise, bank employees do not have the necessary training for this total paradigm shift: "They will have to reprofile and retrain themselves professionally because the current services offered by bankers will be replaced by bamking internet applications" says I-6.

Table 3. Nvivo analysis

Romanias arent`t ready to adopt banking 4.0	Nvivo Recurrence	Frequency	Mentioned by
Positive	147	High	I-2, I-3, I-6, I-5, I-1
Neutral	37	Medium	I-4, I-7, I-8.
Negative	0	Low	I-7

Source: Authors' own research.

The banker's role is structurally changing towards the area of financial education

In recent years, most of the operations that were performed by people have been taken over by online banking applications and this direction is taking more and more shape as I-3 also tells us "Simpler jobs will disappear little by little and they will remain the most complex, with more added value for the customer". In this context, the respondents agreed, almost unanimously, with the role that the banker will have in the future; "must be concerned with the financial health of clients" (I-2), "the role is to educate and provide quality consultancy to clients. To give them the necessary time and the explanations they need." (I-5), "the main role of the banker is to teach the population to use the applications that the company they work for has in the system" (I-6) or "to develop the financial education of the population, both from the point of view of knowledge financially and including through these digital skills (I-1).

Digitialisation brings the need for retraining in banking

Following the discussions with the respondents of the interviews, we noticed that bank employees will have to face the challenges that arise with digitalization as I-4 emphasizes " today's bank

employees have a predominantly commercial role, and the transformation of banking into a digital one would mean for them a professional reorientation process that can be difficult after 20+ years of banking experience". Therefore, at present, the professional training of employees becomes a central theme of the banks that recognize this need: "we are prepared to deal with the training of the staff so that they can easily adapt to future banking" (I-3). However, the dialogues bring back the theme of possible massive redundancies in banking as it attracts the attention of I-8: "The concept of professional training is not cultivated because, in the near future, the positions of people in the front office will be restructured".

Table 2. Nvivo analysis

Need of proffesional training in banking	Nvivo Recurrence	Frequency	Mentioned by
Positive	68	High	I-2, I-3, I-5, I-1
Neutral	25	Medium	I-4, I-7, I-8.
Negative	1	Low	I-6

Source: Authors' own research.

Companies are put in a position to innovate to maximize the potential of each employee

If until now, human resources departments in banking outlined the quantitative and qualitative objectives they required of each employee, today, HR must innovate in order to succeed in involving each employee in the company's performance. I-5 tells us that: "HR departments are prepared to keep up with these changes through physical and online training courses through the e-learning platform that provides employees with courses in different areas of activity." However, the efficiency of continuous professional training programs remains a challenge for the bank "both the resources department and the rest of the departments have this objective in mind. As long as there is a continuous development of digitization, it will always be necessary for this development process to include people. Some of these processes are in the right direction, but others are not so well targeted. (I-1). I-2 also believes that "although there is a desire for transformation, they have remained at the specialized technical stage, they do not prepare employees for the future. The area of competences is little attacked and the focus of the trainings is, rather, oriented towards procedures and other specifically banking activities. (I-2)

In Romanian banks, there will be a growing demand for highly qualified specialists with higher education

The above statement is confirmed by the way the respondents imagine the banker of the future: "creative, educated and able to maintain a complex conversation about the (financial) direction of his clients' lives." (I-7), "We don't just want to we employ more IT specialists in the company, but we invest in their interpersonal skills, to create a unitary environment in the company." (I-3). "the banker of the future will only be a banker dedicated to legal entities or clients from the Private Banking segment, with sophisticated needs and where professional reasoning is imperative". (I-4) or "The bankers of the future will be those who will offer complex lending solutions, structured where human interaction cannot be lost, analyzes of fit sizes for small and large companies". (I-6).

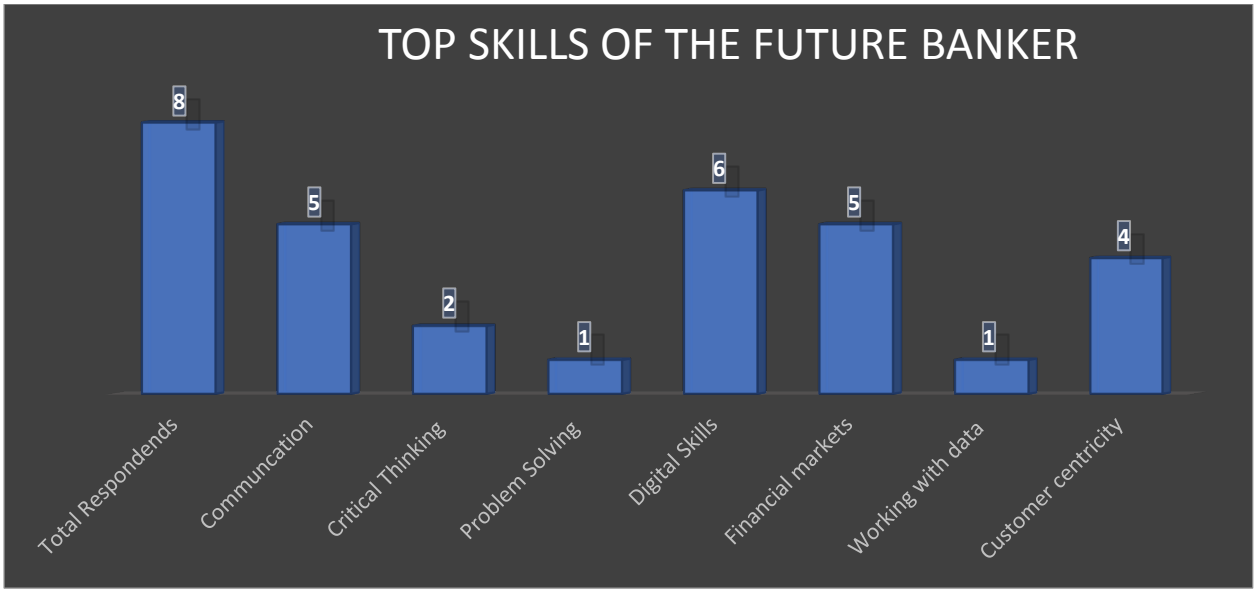


Figure 1. Top skills for the future banker chosen by the respondents

Source: Authors'own research.

Conclusion

Following the in-depth interviews conducted with 8 bankers, managers or experienced specialists from Romanian banks, we were able to capture interesting aspects regarding the situation of human resources in the context of digitalization. First of all, technology is an increasingly widespread topic in this sector, however, there is a clear dissociation of opinions between the employees in the bank headquarters and those in the branches in the territory. While head office managers bravely embrace and encourage digitization, those in the front office fear job loss due to the implementation of remote banking. In this context, the problem of the engagement of these employees currently arises. The qualitative analysis carried out with the help of the Nvivo software showed us that the employees are not prepared to implement the banking 4.0 concept and one of the causes is the lack of necessary digital skills. However, as the majority of respondents concluded, even Romanian customers cannot conceive, today, an exclusively digital banking experience. Thus, we can consider that we will continue to need human interaction in banking, but the role of the banker will change substantially. Romania does not make a distinct note in this chapter. Challenges exist in the world wide banking system as shown by a study carried out on banks in the Czech Republic. Simple digitization is not enough, "the role of bank employees as mentors and guides for clients in an online environment is increasing"(Mazurchenko et al, 2022, p52.). Next, we can confirm that there is a solid concern on the part of organizations to train and retrain employees, but the direction of human resources departments is not very clear and lacks consistency. The paper presents, including, some basic skills that could be taken into account in the professional training programs of financial-banking companies. Of course, our research has substantial limitations because it has been based on employee interviews and these can often be highly subjective because they include personal experiences, emotions and assumptions about the organizations they belong to. In the continuation of this study, it would be interesting to observe what is the opinion of consumers on this issue. This will be the direction we will follow in our next studies.

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Appendix

Interview guide

My name is Anamaria Mișa and I am a PhD student at the Management Doctoral School within the "Bucharest University of Economic Studies". I am carrying out a qualitative research for the "International Conference on Business Excellence" on the topic of "Continuing professional training in the banking of the future". Please, answer each question and provide as much detail as you feel the need. I mention that your answers are confidential and anonymous, they are used strictly from an academic point of view for the realization of the scientific research. The estimated time is 30 minutes and the interview will be recorded.

Introductory section about respondents

a) Please tell me some information about yourself. What position do you currently hold and for how long?
b) What is the last form of education completed?

Questions:

1) How has digitialisation impacted today's banking?
2) Can we talk about banking 4.0 in Romania?
3) Are Romanian customers ready for an exclusively digital experience?
4) What about bank employees?
5) What is the role of the banker today?
6) How would you describe the banker of the future?
7) In your opinion, do bank employees have the necessary qualifications for the system's needs in the future?
8) Are human resources departments prepared to support employee development?
9) Do you think that the organization effectively supports the training process of the corresponding employees?
10) List some skills that you think the banker of tomorrow must have.