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ABSTRACT

As part of a review of the finance program at California's City College of San Francisco (CCSF), a project was undertaken to explore trends in the banking and finance industry to identify pre-service and in-service training needs and determine CCSF's role in meeting those needs. A review of trends found profound changes in the banking and finance industry, including an expected 16% decline in banking jobs over the next 10 years due to increasing competition. Financial service jobs, particularly entry-level positions, are also disappearing, while the jobs that remain are changing in terms of duties performed. In 1994, two types of industry-developed skills standards were published for positions in the data and item processing, loan processing, and sales and service clusters. One type addressed foundation skills, such as mathematical, interpersonal, communication, basic technological, and thinking skills; a good personal work ethic; and basic industry knowledge. The other addressed occupational skills, describing key activities and performance indicators. To compete with other providers of in-service training for the industry, CCSF would need to provide very flexible, small group, on-demand training based on these skills and other technical skills related to new banking technologies. Based on these trends, it is recommended that CCSF develop a model workforce education program for the customer service/sales personnel cluster and that it monitor and respond to the industry's need for computer specialists. Contains 22 footnotes. (AJL)

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AN OVERVIEW OF FINANCE SERVICES IN THE SAN FRANCISCO REGION

Some Possible Responses to a Changing Industry

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I. INTRODUCTION AND BACKGROUND

This report addresses the question, "Should City College of San Francisco offer education and training programs for current and potential employees of banks and other financial services companies?" It was prepared by Dr. Margaret Thompson, an independent researcher who has been closely associated with California community colleges for two decades. She also has extensive experience researching workforce education issues for postsecondary institutions in the US.

Steven Glick, Dean of the School of Business and Robert Gabriner, Director of Research and Planning, asked Dr. Thompson to begin a preliminary investigation of the banking and finance industry as a supplement to the program review of the Finance program in the Department of Business. This research project also grew out of Dr. Thompson's earlier work with faculty, administrators and staff on the development of *City Works: A Strategic Planning Model for Workforce Education and Training*.

Because CCSF has modest research resources, the scope of the project is quite limited, but the report includes valuable information provided by several thoughtful and knowledgeable employer representatives through telephone interviews as well as published information. Their cooperation is gratefully acknowledged.

"Financial Services" is the third largest category of employment in San Francisco, after "Services" and "Retail Trade." Banks and savings and loans associations currently employ some 40,500 people, eight percent of the city's workforce. Another 4% are employed by related firms-- securities and commodities brokerages, insurance companies and real estate firms. More than 30% of Bay Area employees in financial services work in the City of San Francisco¹

City College has an approved banking degree program in its catalog but few students complete the program, few faculty have expertise in this field, and with the exception of one course, banking courses are offered infrequently. The only other service the college currently provides to the banking industry is basic skills training for Federal Reserve Bank employees through a Contract Education program. Some students who earn certificates and degrees in Accounting and Computer Information Services at CCSF also find employment with financial services companies.

As it faces a new century, City College must maximize the impact of its very limited financial resources by addressing the highest priority education and training needs of San Franciscans

within its mission. This report will help the college staff understand whether or not financial services employers have unmet pre-service or in-service education and training needs which the college could fill, and whether or not they anticipate such needs in the future. It will also help college officers understand the extraordinary transformations the financial services industry is undergoing. With an understanding of industry trends, college officials can consider how banking education needs fit with other priorities and whether they have the resources to respond effectively to identified needs.

II. OCCUPATIONAL OUTLOOK

*"...the old mold of staid, stuffy banks is forever shattered"*²

THE FINANCIAL SERVICES REVOLUTION

In a time of profound changes in all American industries, banking and related services are undergoing radical redefinition and reengineering. Every day dramatic developments are reported. Banks are merging, closing branches, and laying off employees. Securities firms are offering checking accounts, manufacturers sell credit cards. Real estate listings are going on the Internet. Congress may deregulate banks and combine the thrift and banking industries. The Pacific Stock Exchange is exploring leaving San Francisco.

A few facts suggest the scope of the transformations now underway. The pending \$11.4 billion merger of Chase Manhattan and Chemical Banking Corporation will make the new Chase the largest bank in the United States and 18th largest in the world. The August announcement of the Chase-Chemical bank merger mentioned the loss of 12,000 jobs out of a combined staff of 75,000.³ Wells Fargo's effort to acquire First Interstate Bankcorp will be a \$10.9 million deal if it goes through, and make Wells the eighth richest bank in the county. Wells Fargo's takeover of First Interstate is expected to involve cutting overlapping costs of \$700 million--17% of their joint operating expenses. Many branches will be closed and an unknown number of their 47,000 employees will lose their jobs.⁴

A recent study by Deloitte & Touche predicts that over the next ten years half of the nation's 59,000 bank branches will close and 450,000 of today's 2.8 million banking jobs will disappear. This 16% loss of jobs will come on top of a 6.3% decline in banking jobs in the United States and a 33% loss of banking jobs in California between 1985 and 1994.⁵

These dramatic changes are underway because banks--defined as organizations whose basic business is loaning money--are under severe pricing and competitive pressures. "The wrenching truth," a *Fortune* story says, "is that there just aren't enough customers to keep all--or even most--of today's 10,450 banks in business. Banks' share of the overall loan market has been sliced in half since 1980 to about 30% today."⁶ Banks are losing market share to Wall Street on the commercial side and to mutual funds, car manufacturers and big mortgage lenders on the retail side.

At the same time that many banking jobs are disappearing--or changing radically--some banks are very profitable. Several of the biggest U.S. banks reported higher third-quarter earnings on a surge in loans and higher fees.⁷ A more than 26% gain in profits for the third quarter was reported for the BankAmerica Corporation in the same October *San Francisco Chronicle* issue that discussed the potential Wells Fargo-First Interstate jobs losses.⁸

Nonbank elements of the financial services industry are also changing dramatically. Brokerage houses, insurance companies, manufacturers and phone companies increasingly offer financial services such as credit cards, checking accounts and retirement savings plans. Back office and operations functions are evolving into "information factories"--upgraded and centralized units that handle operations, such as claims processing, that once were done at headquarters or scattered sites.⁹ The real estate industry, due to new technology and the changing state economy, is undergoing a "shakeout that is reshaping brokerage services and mortgage lending in profound way."¹⁰ Membership in the California Association of Realtors has fallen more than 30% from what it was in 1990.

SOME FINANCIAL SERVICES JOBS ARE DISAPPEARING

Job losses in banking and some other sectors of the financial services industry have been dramatic, as the data presented above show. What the total numbers do not show is that whole categories of employment--particularly entry-level jobs--are disappearing. Charles Schwab, for example, does not have entire classes of workers, such as file clerks and secretarial pools. In fact, a Schwab representative says that due to technological changes, the company no longer has traditional entry level jobs. Other firms describe these same jobs as "disappearing, but not overnight."

The "entry-level" jobs that still exist are often effectively closed to applicants with little education or work experience. A Bank of America representative described a "glut of college-prepared workers taking jobs high school graduates could do." A brokerage official reported that San

Francisco is such an attractive place to work that her company hires many college graduates into jobs which similarly-qualified applicants would not take in Chicago or New York.

REMAINING FINANCIAL SERVICES JOBS ARE CHANGING

The jobs that remain in banks and other financial services organizations are changing significantly. Wells Fargo, for example, is making a “quiet departure from its traditional structure of branches of 6,000 square foot buildings and 11 employees to small units in grocery stores that have anywhere from one to five employees.”¹¹ In December, 1994, Wells Fargo had 22 one-person 25 square foot kiosks in grocery stores; by October 1995 it had 250. These single-person units do half the business of the traditional branches with eleven employees, and require the sole employee in a store to do more than the traditional branch staff did.

Mega-mergers, information factories, and grocery store kiosks are all made possible by recent developments in computing and communications technology. In a *Newsweek* article last year, Microsoft Chairman Bill Gates called banks “dinosaurs,” but the successful ones are leading in the use of some new technologies. The number of automatic teller machines installed nationwide nearly doubled in the last decade, to about 110,000.¹² And the financial services industry is a leader in the use of screen phones. Some of the nation’s largest banks are testing how customers at home can use them to pay bills, inquire about account balances, and transfer funds with touches on the phone’s screen.¹³

Another example of new technology is found at Bank of America, which employs 350 technicians to maintain about 5,000 ATMs and 100,000 PCs through California, Arizona, Nevada, New Mexico and Texas. These technicians are equipped with wireless radios and handheld computers. After they complete the maintenance calls dispatched to them, they type in a repair report on the modem-equipped handheld device, which is ultimately delivered to Bank of America’s central computer in California.¹⁴

III. COMMUNITY COLLEGE EDUCATION AND TRAINING

*"In the workplace of the nineties, employees must perform at high-skill levels that require real knowledge and understanding of their respective industries."*¹⁵

Financial services is rapidly becoming a highly knowledge-intensive industry. Employees who survive and thrive in financial services organizations will need the kinds of skills which are increasingly needed in all service industries: good sales and customer service skills, specific technical skills, and strong entrepreneurial and self-management skills. To get jobs, they will need appropriate formal education and/or work experience. To continue their employment they will need on-going education and training.

Banks and other employers in the industry have two basic types of employees--exempt and non-exempt. Exempt jobs are usually managerial, project management or professional salaried positions. Baccalaureate degrees are commonly required for these positions, and in some cases extensive advanced professional or technical training is required to gain employment. Most exempt employees pursue continuous professional development throughout their careers.

People with community college educations will generally be applicants for non-exempt, hourly, non-managerial positions, though with strong job performance and further education they can advance into exempt roles. Job titles for beginning non-exempt financial services jobs include bank teller, customer service representative, financial services representative, and computer system operator. While non-exempt employment is declining, both in absolute numbers and in comparison to exempt employment, turnover and promotions mean that some companies are constantly hiring into these beginning positions.

BANKING INDUSTRY SKILL STANDARDS

An extremely useful set of industry-developed and validated voluntary skill standards for three non-exempt occupational clusters was published in September 1994 by the California Business Roundtable and the California Department of Education. The result of a two-year effort instigated by five large banks and carried out by industry and education experts, *Banking Skill Standards for Career-Entry Positions in California* gives high schools and community colleges valuable information about the skills entry-level workers need. The three job clusters for which skill standards were developed are Data and Item Processing, Loan Processing, and Sales and Service.¹⁶

The project identified two types of standards: Foundation Skills and Occupational. The seven Foundation Skills, which apply to all three job clusters, are summarized in the display on the next page. An excerpt from the Sales and Services Occupational Standards follows the next page. Readers can see that each function is described in terms of key activities, competencies, and performance indicators.

RESPONDING TO THE SKILLS STANDARDS

The Banking Skills Standards raise several curricular possibilities for City College with regard to the three job clusters the existing Standards cover. CCSF staff could observe the success of pilot projects based on the standards which are currently underway and consider emulating them. In

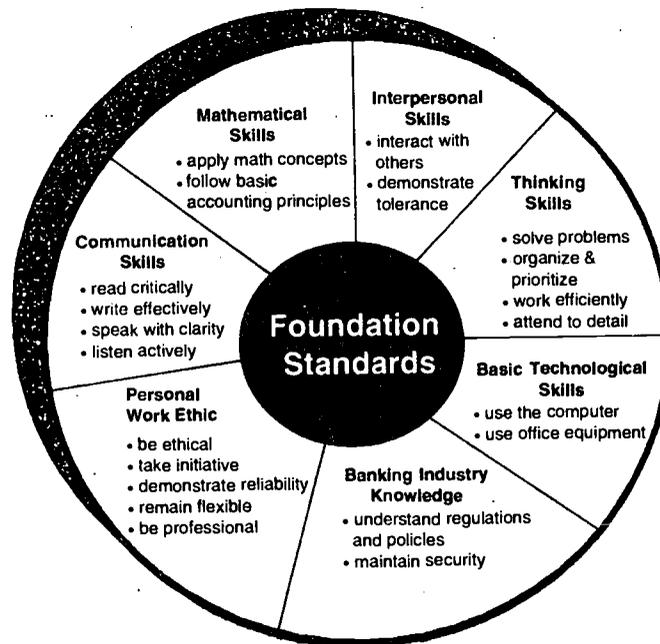


Figure 1 - Foundation Skills¹⁷

Sacramento, a Tech Prep program developed by local high schools, Sacramento City College and sponsoring banks will soon produce its first candidates for employment. Another option--discussed in detail in the Recommendations below--is to build broad new programs upon the Banking Skills Standards, adapting these standards if necessary to meet the needs of many different industries.

PREPARING PEOPLE FOR TECHNICAL CAREERS

The Banking Skills Standards do not address technical specialists, but the new technology coming into financial services firms requires installation, maintenance, and upgrading of hardware and

software. The Bank of America repair technicians described above are one example of the technical personnel industry representatives report are greatly needed. They suggested that City College could be a source of pre-service and in-service training for technical personnel such as network administrators, computer specialists, and service and repair specialists. A recommendation below responds to this need.

IN-SERVICE EDUCATION

Banks and other financial services firms invest enormous amounts of time and money in education and training for employees. The big organizations provide much of this training in house; small and large firms also contract for training from a variety of sources. Currently the companies consulted for this report do not use CCSF as an in-service provider, through many of their employees may come to the college for to learn new skills or upgrade existing ones on their own. To compete with the vendors banks currently use, the college would have to provide very flexible, small group, on-demand learning. The companies want--and pay well for-- instruction offered at company sites or nearby facilities, at times and in ways that are efficient and effective.

The Federal Reserve Bank in San Francisco is an exception to this general picture. While quite different in its mission and functions from commercial banks, the Bank also faces challenges and needs improved skills in its workforce. For several years City College's Contract Education Program has conducted a basic skills program for some of its employees. A 1990 survey conducted by the American Bankers Association suggested that many lower-level banking employees had poor skills,¹⁸ but nothing in the literature or the comments of bank representatives interviewed for this report suggests a demand for basic skills services beyond the Federal Reserve Bank. The serious downsizing the industry is experiencing has probably eliminated most poorly-skilled employees.

IV. RECOMMENDATIONS

“Community colleges can create new systems for responding to employer and worker needs.”¹⁹

The information presented here suggests several answers to the question, “Should City College offer education and training programs for financial services employees?” The following recommendations should help the college and industry advisors begin to effectively assess the workforce development responsibilities and opportunities this transforming industry presents to CCSF.

1. EXPLORE CREATING A *CITYWORKS* MODEL PROGRAM FOR CUSTOMER SERVICE/SALES PERSONNEL

Customer service and sales representatives, who work with customers on the phone and/or face-to-face, are currently in particular demand throughout the industry. According to the Banking Skills Standards, “As recently as fifteen years ago, U.S. banks offered six basic products. Today customers can choose from over 100 products.”²⁰ Banks, brokerages and other firms are competing to be a customer’s “one-stop shop” for all financial services. The more an organization can meet customers’ needs, the representative of a big brokerage pointed out, the more assets that financial institution will have.

CCSF should explore creating a *Cityworks* model program for this type of employee. Knowledgeable and influential representatives of the industry should be involved in every step of its exploration and development process. To maximize graduates’ employability and anticipate further changes in the financial services industry, the college should carefully consider designing the program to serve additional industries such as travel and tourism and retail sales. Many sales and travel/tourism jobs include phone and personal contacts with customers. If possible, the program should include various worksite learning opportunities and a mandatory paid internship or placement through a temporary employment agency, since permanent employment often comes through internships and “temp to perm” conversions.

Defining the Cluster. As *CityWorks* defines them,

“career clusters are groups of related workforce education programs that require common foundation skills and core competencies...As students master the core competencies in a cluster, they learn about their capabilities and about various occupations in the cluster. As they move close to entering (or reentering) the work force, they can concentrate on the specific skills needed for jobs which are

available...clusters have been created in two ways--by skill sets and by economic sectors.”²¹

The cluster in which a *CityWorks* customer service/sales program would fit naturally is Business. The Business Cluster would be defined by economic sector and would include other programs which prepare people for employment in a wide variety of businesses. These skill set programs could include accounting/finance, business systems (computer/network systems installation repair/support), and small business development/management.

The Foundation Skills for the Business Cluster could be similar to the Banking Skill Standards Foundation Skills, with the exception of “Banking Industry Knowledge.” Students who have mastered the Foundation Skills would then master Core Competencies which would apply to all the specialized programs.

CityWorks proposes that students who have already mastered Foundation Skills and Core Competencies should be able to demonstrate this mastery and be given credit for it. The testing process Wells Fargo Bank requires of all candidates for non-exempt employment, or a similar process that representatives of the industry would endorse, could be used to assess students progress on Foundation Skills and Core Competencies, whether they learned them in courses, through work or through other life experiences.

Specializations Which Serve Many Industries. Before students select a specialized program such as customer service/sales, they could be required to take a course which introduces them to various industries, including financial services. This course would be particularly valuable if it provided worksite observations in a variety of settings. Students could then choose to concentrate on one of the skill set programs suggested earlier--accounting/finance, business systems, customer service/sales, or small business development/management--with some knowledge of the work environments which personnel in these fields encounter at various companies. Each student should also have one or more paid internship during this specialized level of education. Internships provided through temporary employment agencies are particularly likely to lead to permanent employment.

If financial services jobs are available and desirable when they are seeking employment, people who have developed and demonstrated competence in specific customer service and sales skills through the kind of program described here would be well-prepared to be successful in this challenging industry. They would also be able to use their skills in other industries if financial

services jobs are not available, or to change industries later in their careers if continuing in financial services work is not possible or attractive.

2. MONITOR AND RESPOND EFFECTIVELY TO NEEDS FOR COMPUTER SPECIALISTS

Industry representatives also describe demand for computer and network systems installation, management and repair personnel, and the college should monitor financial services job opportunities for these types of employees. Existing City College programs may meet these needs well, when they are supported by the Foundation Skills and Core Competencies needed for all Business careers. At the present time, there are no Banking Skill Standards for these specializations, and the college would have to explore, with the help of industry experts, whether the skills students can master at City College meet the needs of financial services employers. Comments by the company representatives involved in this project suggest that some major local firms might be currently interested in providing internships for students developing computer/networking/systems expertise. Facilitating and monitoring technical internships could be an important way for the college to learn about entry-level technical employment at banks and other financial service companies.

V. CONCLUDING REMARKS

At the present time, and well into the foreseeable future, there is clearly no need for City College to offer a traditional pre-service "banking program." Banks and other financial institutions in San Francisco and the Bay Area have their pick of highly-qualified applicants and provide extensive in-house training to those they employ. When discussing entry-level hiring, company representatives do not mention completing specialized courses such as "Principles of Financial Institutions" or "Introduction to Commercial Lending."

The recommendations presented here suggest that City College can help students obtain rewarding employment in banks and other financial services firms if it offers well-designed *CityWorks* programs for developing needed skill sets. A customer service/sales specialization in a Business Cluster could also be a model for other City College programs. Banking is one of the most visible American industries undergoing dramatic change, but every sector of the U.S. economy--including manufacturing firms, the media, high-technology developers and manufacturers, and travel and tourism--is coping with the kinds of technological change, economic globalization, and changing workforces that financial services are experiencing.

As they implement *CityWorks* in response to the changing workplaces of late 1990s, City College staff are likely to find that all their workforce education programs will be responding to the kinds of needs the financial services industry has now. A final display may demonstrate the truth of this statement; the figure below comes from the Banking Skill Standards, but applies to nearly all American workplaces today.

The Changing Workplace

Old Structure	New Vision
<i>Division of labor</i>	→ <i>Single point-of-contact</i>
<i>Specialized skills</i>	→ <i>Broad, varied skills</i>
<i>Low technology</i>	→ <i>High technology</i>
<i>Limited decision-making</i>	→ <i>Broader decision-making</i>
<i>Narrow customer contact</i>	→ <i>Analysis of customer needs</i>

Figure 2 - The Changing Workplace²²

NOTES

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¹⁶ BSS

¹⁷ BSS

¹⁸ BSS, p. 1.

¹⁹ *CityWorks: A Strategic Planning Model for Workforce Education and Training (Draft)*. A Report of the Workforce Education Task Force Master Plan Committee. San Francisco: City College of San Francisco, October 2, 1995. (Hereafter *CityWorks*)

²⁰ BSS, p. 7.

²¹ *CityWorks*, p. 23.

²² BSS, p. 11.



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