

Milestones

Newsletter October-December 2018

and Marketing Events

JS Bank Tackles Climate **Change** at **COP24**

Perpetual Additional
Tier-I Capital Term
Finance Certificates (TFC)

Tremendous Achievement -
PKR 320+ Billion
Deposits Achieved

JS GoldFinance
crossed PKR 3 Billion
Mark

Wishing you a happy
and successful 2019
Happy New Year!

JS Zarkhez
Agriculture Finance
crossed PKR 4 billion

JS Bank & **UFC Gym**
Pakistan Corporate
Venture



ACHIEVEMENTS

Perpetual Additional Tier-I Capital Term Finance Certificates (TFC)

JS GoldFinance crossed PKR 3 Billion Mark

JS Zarkhez Agriculture Finance crossed PKR 4 Billion

Astounding Success of JS Islamic Capital Preservation Allocation Plan 4

Bancassurance 2018 - More than PKR 350 Million Achieved

Tremendous Achievement PKR 320+ Billion Deposits Achieved

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Perpetual Additional Tier-I Capital Term Finance Certificates (TFC)

It is with immense pleasure that we announce the successful closure of JS Bank's Perpetual Additional Tier-I Capital Term Finance Certificates (TFC) Issue of PKR 2,500 Million, which has been placed amongst 39 investors encompassing a host of corporate and financial institutions.

This achievement adds another feather to our cap and it would not have been possible without the well-coordinated and untiring efforts of team JS Bank.

We extend our sincere gratitude to everyone whose dedication has resulted towards the successful

closure of this TFC, with over-subscription by 1.3x and completion in a record-breaking time. This TFC has integrated cross functional departments to work together as a team, for the pursuit of accomplishing forthcoming objectives of the Bank.

Furthermore, this TFC will aid in strengthening the capital of JS Bank and assist in continuing our growth trajectory and bringing fruitful benefits for all our stakeholders.

2019 promises to be a year of tremendous opportunity for the Bank. The Board and Management are fully cognizant of changing market requirements and appropriate strategies have been put into place to take the organization to ever greater horizons.



JS GoldFinance crossed PKR 3 Billion Mark

JS Bank's fastest SME Loan - JS GoldFinance has marked yet another achievement as the portfolio crossed the PKR 3 Billion mark. With the promise of handing over cash in 100 minutes, this loan is processed through a highly automated process and is a very unique facility as it offers financing of up to PKR 25 Million. Establishing history, JS GoldFinance now has over 9,000 borrowers and is growing at over 1,000 cases a month consecutively for the past 4 months - creating a significant impact in Pakistan's growing SME sector.

To acknowledge the best-of-the-best performers, below is the list of 5 Branch Manager in JS GoldFinance this year, with highest year-to-date performances in 2018:

1. **Arshad Mehmood Bhatti - PKR 53.0 mn**
2. **Khawaja Mumtaz Ahmed - PKR 30.3 mn**
3. **Farakh Shahzad Ahmed - PKR 27.9 mn**
4. **Muhammad Sohail Zafar - PKR 25.8 mn**
5. **Rizwan Iqbal - PKR 23.6 mn**



JS Zarkhez Agriculture Finance crossed PKR 4 Billion

JS Zarkhez Agriculture Finance continues to grow at a rapid pace, and has crossed PKR 4 billion in last quarter of 2018 through entire team's effort. Since its launch in 2014, its portfolio has expanded with a number of products focusing on Tractors, Crops, Poultry, Livestock, Farm Implements, Farm Transport, Solar Tubewell and Value Chain Financing. Through remarkable growth over the period, JS Zarkhez Agri Finance sustained to contribute to economic growth of Pakistan and has proved to overcome the challenge of national food security, whilst also supporting the farmer's community.



Astounding Success of JS Islamic Capital Preservation Allocation Plan 4

With JS Bank delving into the fourth tranche of its quarterly Mutual Funds Campaign, the teams were all geared up and ready for yet another challenging campaign. The latest Mutual Fund Campaign - JS Islamic Capital Preservation Allocation Plan 4 was launched in October 2018 all fully loaded with capital preservation, a healthy expected return, a chance to avail tax rebate, and a facility to avail running finance.

This was the campaign where the stakes had never been higher and to top it off the sales team had to face a colossal target. Through extreme zeal and dedication the bank was not only able to achieve but go beyond their targets by booking more than PKR 1.9 Billion in a single campaign, the highest amongst all other campaigns which resulted in PKR 6.5 Billion for the year of 2018 making JS Bank the largest distributor for Mutual Funds.

This campaign proved JS Bank's resilience that if you're focused you will not only Meet but Exceed your targets!

JS Islamic Capital Preservation Allocation Plan - 4
Under JS Islamic Hybrid Fund of Funds-2

**Sarmaye ki Hifazat,
Halal Munafey
ki Zamanat!**

Key Benefits:

- Halal and attractive returns
- Income Tax Savings (as per current Income tax Laws)
- Minimum investment Rs. 10,000/- only
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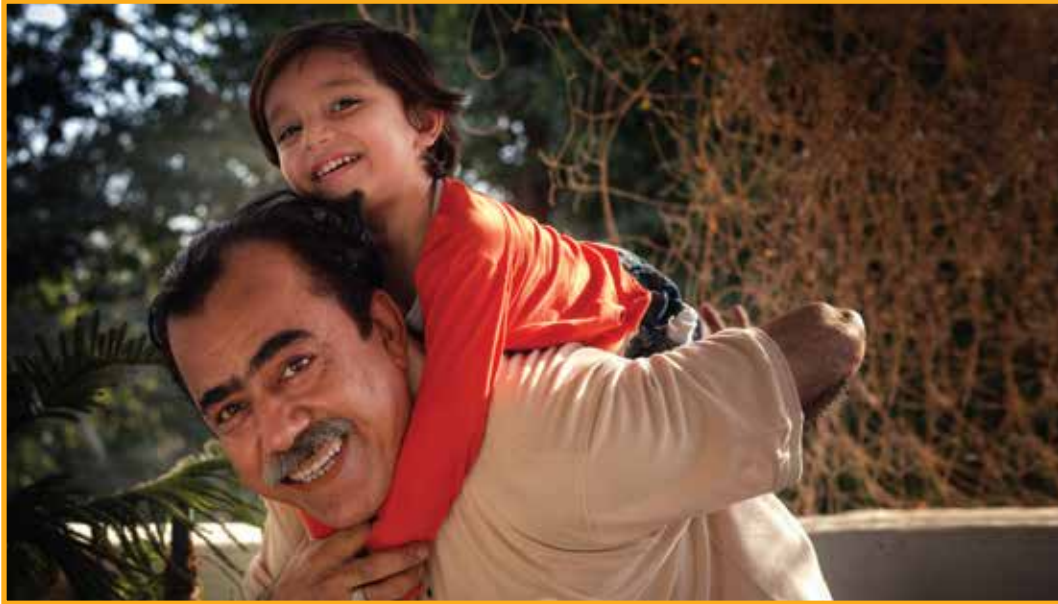
Under supervision of AL-Hilal Shariah Advisors

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Available at all
JS Bank Branches across Pakistan.

AL-Hilal JS investments
Managing Mutual Funds Division
AM2 Rated by JCR-VIS

Bancassurance 2018 - More than PKR 350 Million Achieved



The year 2018 for Bancassurance was nothing less than an action packed season finale. It was a cutthroat competition between the gladiators from all the different segments where the title for the top contender of Bancassurance was fierce as the stakes and rewards had never been higher.

The total Bancassurance business for the year was an overwhelming figure of more than PKR 350 million with PKR 120 million worth of sales done only in the last month of the year.

This was truly the most memorable year yet, which has proved that with sheer tenacity and dedication you are able to achieve so much than you can imagine!
2019 Here We Come!

Tremendous Achievement - PKR 320+ Billion Deposits Achieved

We are pleased to announce our achievement of PKR 321.4 Billion deposits as of 31st December 2018 contributing to which is PKR 81 Billion in Current Account deposits. Humbled by the confidence our customers have placed in us, as they enable us to continue to grow. As one of Pakistan's fastest growing Bank's we are committed to serving our customers in ever more efficient, effective manners through innovative solutions designed for their success.





Initiatives

JS GharApna Solar Panel Financing

JS Bank is pleased to announce the launch of JS GharApna Solar Panel Financing Solutions for residential customers of Pakistan which offers a comprehensive solution from financing to installation of the solar panel system at customer's home, with best services provided through JS Bank energy partners. Upon installation of solar panel system, an increase in the disposal income will be experienced due to reduction in living expenses through declining electricity bills. JS GharApna offers loan of up to Rs. 2 million, at a highly subsidized mark-up rate of only 6% per annum.



Launch of JS Zarkhez Baler Finance

JS Zarkhez introduced Baler Finance, with the aim to improve crop management, enabling farmers to earn extra income. JS Zarkhez Baler Finance is available for all kinds of new Balers as medium and long term credit, with financing amount of up to Rs. 5 million, and with a convenient quarterly repayment plan. Farmers or cultivators engaged in agriculture activity are all eligible under this solution.

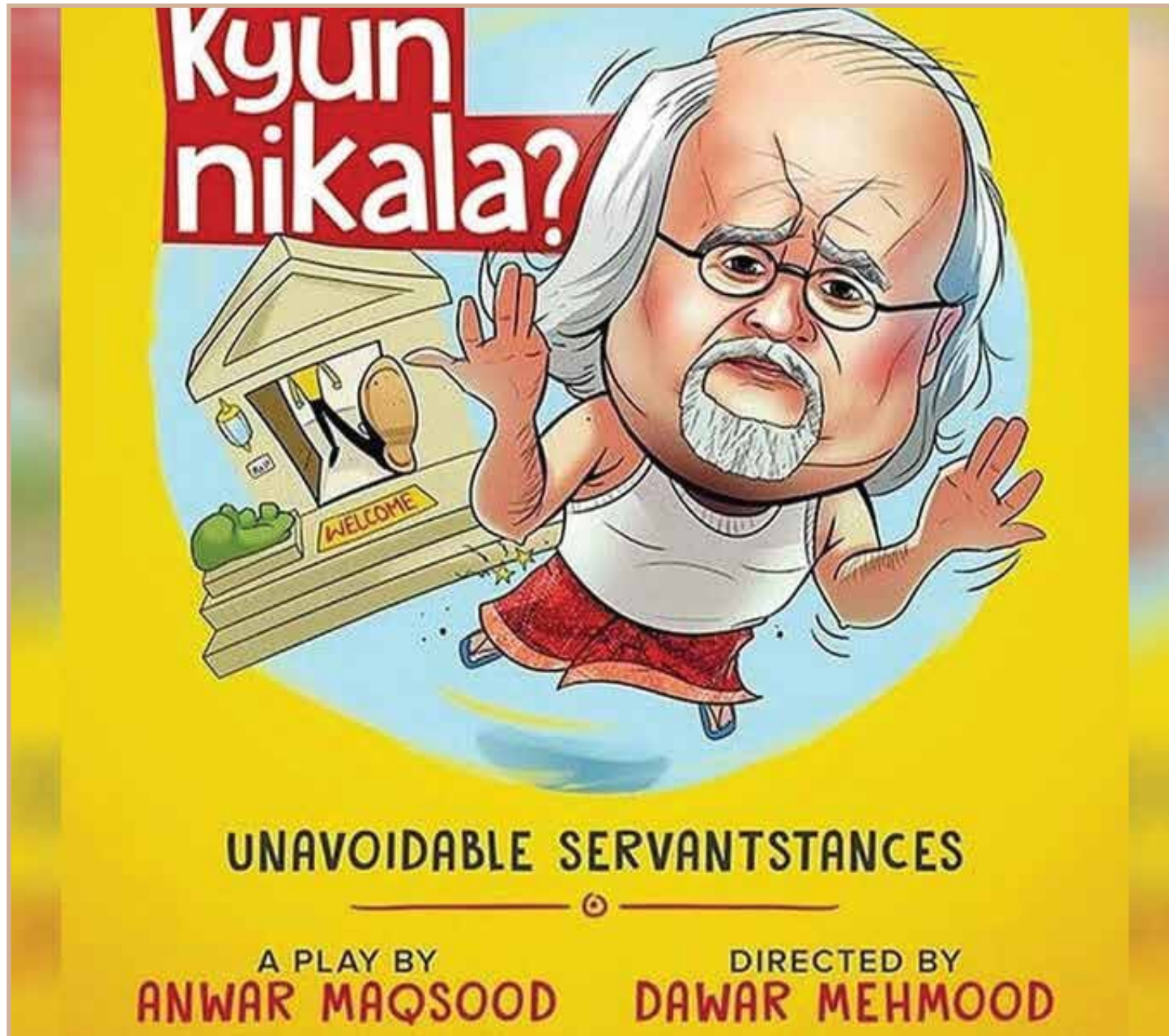


Launch of JS Zarkhez Solar Tubewell Finance - Khait kay liye Haryali

Under the ambit of JS Zarkhez, JS Bank introduced Solar Tubewell Financing facility that enables farmers to purchase Solar Tubewell for their farms - enabling hassle free extraction of water from the ground for drip irrigation, watering the fields & livestock. JS Zarkhez Solar Tubewell Finance is a term loan facility under the SBP refinance scheme, to ensure continuous supply of water through generation of electricity ranging from 4 KW to 100 KW, with a quarterly repayment schedule at a highly subsidized markup rate of 6% per annum.



Kyun Nikala (Lahore)



JS Bank had sponsored the theatre play titled: 'Kyun Nikala' for their JS Elite and Elite plus current account holders in Lahore as part of the quarterly events. In this Play Anwar Maqsood in his signature style has presented a simulated electable and subsequent dealings of the same. The play was humorous and satirical while also stimulating thinking on different levels. The play and its characters are based on the supporters of different parties without showing "any political leadership on the stage".

The show was thoroughly attended and enjoyed by JS Bank Elite customers and part of JS Bank staff as it was a much anticipated show.

1st JS Bank Junior Squash Tournament Held in Karachi



JS Bank in collaboration with the Sindh Squash Association held its 1st Junior Squash Tournament at Jahangir Khan Squash Academy. The competition covered U-19 male and female squash players. The reason behind this initiative

was to identify top-tier squash talent at a grass root level, further investing in their training and development, while also giving them a platform to showcase their abilities.

Winners in the respective age groups were U-13 (male) Muhammad Zaman, U-15 (female) Aina Shaikh (male) Hurraira Zafar and U-19 (female) Fehmina Asim (male) Naveed Rehman.

Many were present to witness the spectacle and boost the morale of the players. JS Bank's Head of Marketing – Mustafa Brohi and other members of the brand team including Shahmir Khan, Tooba Mahmood and M. Ibrahim attended the event, along with representatives of the Sindh Squash Association and VLead.

Speaking at the occasion, Head of Marketing Mustafa Brohi said,

“Our country has a long and proud squash playing history and some of the world’s leading champions in this sport have been Pakistani in origin. Unfortunately, the importance and reach of this game has declined in the recent past. Now, JS Bank has taken the initiative to revive the country’s squash tradition and we intend to replicate the success of this event on a national level.

JS Bank Tackles Climate Change at COP24

Continuing its efforts to promote youth development and tackling climate change, JS Bank sponsored two delegates to the Conference of the Parties (COP24), a meeting of the governing body on the United Nations Framework Convention on Climate Change (UNFCCC).



JS Bank Delegates Safee UI Haq and Sonia Madad with Malik Amin Aslam - Advisor to the Prime Minister at the Conference of the Parties (COP24) in regards to the UN Convention on Climate Change.

The two individuals, Safee ul Haque from the Institute of Business Administration (IBA) and Sonia Madad from Federal Medical and Dental College Islamabad travelled to Katowice, Poland for this meeting. Under this platform, countries from around the world meet to advance the aims of the Paris Agreement on climate change and achieve progress on its implementation guidelines. The United Nations Climate Change Conferences are yearly conferences held in the framework of the United Nations Framework Convention on Climate Change (UNFCCC).

Speaking at the event Sonia Madad said

“By being a part of COP24, I have realized that each one of us has a part to play in dealing with one of the biggest challenges that humanity faces today. I would like to thank and appreciate JS Bank and the Mahvash and Jahangir Siddiqui Foundation (MJSF) for their continued efforts in encouraging climate activism among youth in Pakistan.”

JS Bank has always strived to benefit the country and its citizens through various green initiatives leading to an environmentally sustainable planet. So far, more than 100 branches have been converted to solar energy. These and many more environmental and social activities are undertaken by the Bank under its sustainable finance platform.

T24 AA Deposit Module Arrangement Architecture)

JS Bank is the third Bank in Pakistan to deploy T24 AA Deposit Module (Arrangement Architecture) in October 2018. This is an advance & latest Module of Temenos system to meet the high level of business and regulatory requirements.

This was a purely in-house achievement through which the bank could save approx. 70,000 US Dollar (approx. PKR 10 Million) in professional services.

AA Module has modern features reliable to cater to a wide range of Delivery advice and streamlined processes. It provides efficiency in Deal Booking with easy-to-use screens & minimizes the data input processes by automating the following items:

- Rack rate auto-populate,
- TDR Account auto-opened.
- Auto TAX applied as per Filer \ Non-Filer.
- Payment Schedule auto defined as per Maturity Instruction. etc.

Additional features are also available in AA Deposit modules which are:

- Auto Roll-over Functionality.
- Zakat Marking option available with auto Zakat deduction process.
- Withholding Tax deduction on Booking and on Profit Payment.
- Special Rate options with auto populate Rack Rates.
- Comprehensive Reports as per Regulatory Requirements.
- System generated deal slips for TDR Booking, Rollover and Cancellation & Maturity.
- Customer wise TDR's TAX Certificates.
- SMS Alerts for TDR Booking, Rollover, Cancellation & Maturity

Partnerships and Alliances



JS Bank Partnership with Karigar Training Institute



Babbar Wajid, Head of Product Development & Business Management - JS Bank and Commodore (Retd.) S. Rashid Ullah, Director Operations, Karigar Training Institute (KTI) signed an agreement for provision of low-cost financing to KTI alumni and trainees for entrepreneurial growth in Pakistan.

JS Bank has joined hands with Karigar Training Institute (KTI), a not-for-profit organization which provides training in vocational skills for mechanics, electricians and plumbers.

Through this partnership, KTI trainees or alumni will get the opportunity to become independent entrepreneurs by availing financing solutions through the JS Prime Minister Youth Business

Loan (PMYBL) scheme, at a highly subsidized mark-up rate of 6% per annum. Applicants aging between 21 & 45 years, with entrepreneurship and business management skills imparted through Karigar, are eligible to apply for the scheme. Reflecting on this alliance, Mr. Babbar Wajid Head of Product Development & Business Management, JS Bank stated,

“Through this partnership, we aim to open doors to the common man who struggles to become financially independent. I am positive that this is just the start to something much bigger that can bring about a change we require in the social and economic sectors of Pakistan.”

Also speaking at the occasion, Commodore (Retd.) S. Rashid Ullah, Director Operations, Karigar Training Institute, stated

“We highly appreciate JS Bank’s initiative towards enabling these young individuals and ensure full support from Karigar Training Institute in this respect”



JS Bank & UFC Gym Pakistan Corporate Venture

JS Bank, one of Pakistan's leading financial institutions and UFC Gym Pakistan, a global wellness club have entered into an exclusive partnership for promotion of fitness and health within the country. Under the terms of this partnership, JS Bank card holders can avail discounts on installment plans for life time memberships, tickets of pay-per-view MMA fights, different UFC Gym restaurants and cafes and lucrative deals on their Platinum Cinemas.

An international franchise merging mixed martial arts training with state-of-the-art equipment, UFC has opened its first club in Lahore and expects to open 15 clubs in major locations in Karachi, Lahore and Islamabad.

Speaking at the occasion, Umair Nizam Shaikh - Head of Alliances, JS Bank stated,

"As one of Pakistan's most progressive financial institutions, JS Bank has taken the lead in forging such innovative alliances. With the passage of time, we hope to undertake further such partnerships and establish JS Bank Cards as the credit card of choice for the market."

Shahzad Nawaz – CEO UFC stated,

"UFC Gym is an international wellness club which aims to build and supporting the fitness community. Living up to our slogan "Train Different",

We looked for and found a financial partner which has differentiated itself based on its aggressive and business focused approach."



Adaptive Technologies forms a partnership with JS Bank for Solar Financing



JS Bank Head of Product, Babbar Wajid and Adaptive Technologies Director, Shaaf Abdul Aziz signed an agreement for Solar Financing.

Under State Bank of Pakistan's (SBP) scheme of renewable energy for financing solutions, JS Bank has collaborated with Adaptive Technologies. This partnership is targeted towards JS Smart Roshni, small and medium enterprises, JS GharApna Solar Financing for residential sector and JS Zarkhez Solar Tubewell for farmers.

This collaboration resulted in a system of mutual values and growth, which will assist residential, agricultural and commercial sectors to reduce their dependency

on the national energy grid. Moreover, this will help save up on electricity bills though usage of renewable energy. These loans will be provided on rebated basis at a flat 6% mark-up rate.

Present at the occasion, Babbar Wajid, Business Head Consumer Banking & Product Management JS Bank stated,

"Our partnership with Adaptive Technologies is a reflection of our increased focus on alternate and renewable energy such as solar power, which is a key element in improving air quality. I am confident that our products will help customers to reduce their dependency on the grid for energy requirements and utilize sustainable sources of energy in Pakistan."

Shaaf Abdul Aziz Mehboob, Director Adaptive Technologies highlighted his optimism about the prospects by commenting,

"Renewables will surely drive the future of energy in Pakistan, as a result of rising cost of conventional fuels and declining cost of alternatives available. Presently, one of the main obstacles is financial access, which will soon be a thing of the past with JS Bank's solar financing scheme."

By undertaking such innovative and business building partnerships, JS Bank remains committed towards its role as a catalyst in the entrepreneurial ecosystem of Pakistan.

JS Bank Happy New Year Campaign

JS BANK
wishes you a
**Happy
New Year**

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JS Bank Alliances for Quarter 4



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Validity: November 30th, 2019



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JS BANK
BAHRIA TOWN RAJDEVI



Recruitments

Group Head - Operations & Technology

JS Bank is very pleased to announce that Mr. Muhammad Azhar Khan has joined the bank as a Group Head of Operations and Technology. He has over 25 years of banking experience, started his banking career in 1993 from CITI Bank Pakistan where he served in Operations Risk, Regulatory Compliance, Cash Management & Securities, Direct Custody & Clearing, Trade, Treasury and FI Operations. In JS Bank, entire Centralized Operations functions (other than Branch Banking function) and IT Department will report to Mr. Muhammad Azhar Khan.

Chief Risk Officer

Mr. Mumtaz comes to us with over two decades of banking experience primarily in Corporate Banking, Credit Risk and Risk Management. His last assignment was Chief Risk Officer for NIB Bank, Pakistan, prior to which he was Chief Risk Officer for Standard Chartered Bank, Bahrain, where he was responsible for enterprise wide risk management for these entities. He started his career with American Express Bank and has also worked for Banque Saudi Fransi, Mashreq Bank and MCB Bank. Apart from Pakistan he has worked in Saudi Arabia, Dubai and Bahrain. He holds a Master's Degree from Rice University, USA.

He will oversee a number of diversified functions including Credit Risk, Market Risk, Operational Risk, Consumer Risk, Agriculture Risk, Credit Administration, Special Asset Management and Information Security.

Group Head - Human Resources and Administration

Mr. Merajuddin brings with him rich and diversified experience spread over more than 25 years in HR leadership, strategic and operational areas of Human Resource Management both locally & abroad. His recent two assignments were Group Executive, Human Resources (SEVP) with UBL and Head of Human Resources (SEVP) with Faysal Bank.

Prior to banking, he was associated with the pharmaceutical sector and has worked in senior HR roles in companies like Novartis and Merck. He holds a Master's Degree from IBA, Karachi.

Head of Phone Banking

As the new Head of Phone Banking, Mr. Adeel Haq joins JS family at Service Management and Business Conduct Department. Prior to this he worked at UBL as Manager Contact Center. Adeel has also worked with Mobilink and Paktel-Instaphone.

Articles



Key Steps Women Can Take Toward Strong Leadership

Women have learned that career success is not about adjusting to the male-dominated status quo. It's about changing that status quo by embracing what makes diverse perspectives unique, and overcoming the doubts that keep you from reaching your full potential.

"Once I heard that I shouldn't expose my feelings at work, because this represents weakness, especially coming from a woman," said Mayra Attuy, a marketing head at Oath. "I see emotion, passion and compassion as valuable assets, not things to be ignored or hidden."

The importance of leaving your comfort zone

A commonly cited Hewlett-Packard study on internal hiring practices found that men often apply for a job when they meet 60 percent of the qualifications, but women apply only if they meet 100 percent of them. Reshma Sujani, founder and CEO of Girls Who Code, said that while girls are taught to play it safe, smile pretty and get all A's, boys are taught to play rough and swing high.

"In other words, we're raising our girls to be perfect, and we're raising our boys to be brave," she said in a

TED talk. Even when women are ambitious, the socialization of perfection often leads them to risk aversion, Sujani said.

Devoreaux Walton, owner of Distinct Personal Branding, believes success is found outside of one's comfort zone, but is often hindered by the fear of the unknown.

"Every successful entrepreneur and business leader did what they were afraid to do instead of just letting the fear rule in their personal and professional lives," she said.

She recommends the best way to overcome fear is to acknowledge it; recognize it's there, but do it anyway. If you're too rigid, you could miss one of those serendipitous 'aha' moments that could inspire a creative solution or force a different approach.

Angie Hicks, co-founder and chief marketing officer of Angie's List, had to face her fears when she was approached about starting the now-national customer review service as an introverted college graduate.

"My biggest challenge was combating the fact that I was really shy and quiet," said Hicks at the inaugural American Express OPEN CEO BootCamp in 2013. "In starting a business, you have to get out and talk to people. I was doing door-to-door [subscription] sales, which was the last thing I ever thought I would do."

Leaving her comfort levels paved the way for Hicks to take advantage of opportunities that never would have arisen otherwise.

"Don't miss out on opportunities that come your way," she said. "Put yourself in a position to have those opportunities; know when one is facing you and take it."

Seeing equality as a reality

Many women have felt the effects of the gender gap during their careers, whether it was a pay dispute, a lost promotion or just a snide comment from a co-worker. Even if your work environment champions equality, it's not uncommon to encounter people who have faced some kind of discrimination, subtle or not, because of their gender.

Key Steps Women Can Take Toward Strong Leadership

It's difficult to think this way when cases of gender inequality are talked about in the news and on social media every day. However, if women want to be viewed as equal in the workplace, they must stand their ground and demand the respect they deserve – and it starts by behaving as if the gap has been closed, said Paula Stephenson, director of marketing at Smoke's Poutinerie.

"I have noticed that if you act like there's equality in the workplace, then there will be," Stephenson said.

That's not to say that people should pretend inequality doesn't exist. Acknowledging the need for change is important, but more important are your actions and attitudes in the workplace.

"Being a working mom in the corporate world is a daily challenge," Attuy said. Despite the struggle to find balance, Attuy considers her most proud professional moment when she returned from maternity leave. She believes that the fulfillment of her simultaneous personal and career success has made her a stronger marketer.

For women just entering the workforce, Attuy recommends leading by example while being open, supportive and collaborative with others. With advancements like the #MeToo movement, discussions have been ignited, but there are still many barriers to overcome.

"The big challenge is to keep our perspectives top of mind in conversations at the corporate level, and also among family and friends, so the mindset shift can happen," Attuy said. "Be resilient that change will come."

Additional reporting by Nicole Fallon. Some source interviews were conducted for a previous version of this article.

Seven Learning And Development Trends To Adopt In 2019

It's the time of year for human resources professionals to look back on employee performance and begin planning their training needs for 2019. To any business, human capital is its greatest asset and the biggest key to achieving business goals. How can you better prepare your teams to perform in a highly competitive environment? Through training.

Learning and technology walk hand in hand. As high-tech innovations accelerate, so does the opportunity to create better corporate training programs and delivery methods. As the president and CEO of one of the largest learning and development providers in the United States, I have learned that organizations need personalized training that incorporates cutting-edge technology, supports professional development and encourages employee engagement. More than ever, training is effectively providing skills that match the way we learn in a high-tech world. Here are seven of the top training trends you should pay attention to in 2019.

1. C-suite and HR work together better to align goals.

The biggest mistake I see that keeps an organization's learning and development efforts from reaching their full

potential is a lack of planning and commitment from the C-suite. Leaders who don't plan exactly what they want their training to accomplish are wasting resources. In a learning culture, management and HR work together to define the values, processes and practices that employees, departments and the organization can use to increase their performance and competencies. The knowledge and skills acquired and applied by employees is shared freely in a learning culture, creating a sustainable and adaptable organization.

2. Develop competencies for future organizational goals.

To maintain the continued health of your company, management must target employees who can take over future leadership roles. For current employees, immediately begin training on leadership development, communication and problem-solving skills. If they aren't already, HR can target job candidates with leadership potential in all their talent acquisition efforts. Management can help develop future leaders and managers as soon as new employees enter the door by providing mentors and helping them build professional networks. Improving your leadership development program helps you build teams that are agile and

capable of evolving with the times.

3. Emphasize communication skills.

As organizations become more diverse and broaden their reach, company leaders see the value in developing their employees' soft skills, such as emotional intelligence, collaboration and negotiation. In fact, more than 90% of respondents to a 2016 Deloitte survey rated soft skills a "critical priority." They also indicated that soft skills can foster employee retention, improve leadership and build a meaningful culture.

However, there is widespread concern among recruiters that the soft skills gap is widening with the technologically savvy but soft-skill-poor Gen Z employees entering the workforce. Learning and development personnel can overcome this challenge by offering soft skills training to employees and encouraging them to refine their social skills. An introduction to soft skills training may include holding brainstorm sessions where employees list the possible uses for various soft skills or helping them role play to discover different situational outcomes.

Seven Learning And Development Trends To Adopt In 2019

4. Increase the gamification of training.

There is a misunderstanding about gamification and training programs in the real world. Unwitting business owners will scoff at the notion of gamification because they believe it means turning their training programs into video games. Understandably, they feel that their critical and potentially life-saving OSHA-compliance training should not be equivalent to Donkey Kong. What they don't realize is that gamification is simply a process of building a progressive reward system into training that imitates modern video games.

Badges, points, leaderboards and community involvement incentivize the online training experience for even the most jaded learner. Learners who lack the passion and drive to participate can use these tools as a springboard until their core motivation kicks in.

5. View training as an employee benefit and bait for talent acquisition.

Training can be a key differentiator between companies competing for talent. Employees want to work

for organizations that provide personal and professional development, and they consider it a deciding factor when looking for new employment or determining if they should stay with their current employer. Learning and development plays a critical role in engaging — and retaining — employees. Leverage your training as an employee incentive, and add it to your existing benefits package alongside retirement and health and wellness options.

6. Weigh learner-centric against content-oriented training.

Training in the past that focused solely on content was “one size fits all,” which made it difficult to engage with the learner. Today, we must zero in on the learner, including his or her experience, work environment, performance and technological fluency, to create a training program. Any effective training program is one developed for the individual and offers social activities to share their experiences.

As you train, think of your employees as consumers. They are used to getting 500,000 results per search on Google, YouTube automatically playing related videos based on what they've just watched, and

Netflix suggesting content matches based on viewing pattern algorithms. For the learning consumer, training clips on your YouTube channel, a classroom training session, a MOOC (massive online open course) or a post shared on Facebook Workplace are elements that can be turned into learning content.

7. Digital and mobile content and delivery are more critical than ever.

According to a 2018 study by LinkedIn, the biggest challenge for talent development is getting employees to make time for learning. Employees would agree that they don't have the time to take away from their primary jobs to get the training. Delivering your training on multiple platforms, such as classroom, mobile and on-demand, can help eliminate the time crunch for busy employees.

These seven learning and development trends provide a good indication of where the training industry is heading. It is about personalization, ongoing support and making the most of today's cutting-edge technologies. It also gives your employees the incentives and social interactions they need to actively engage.