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Training Principles Part 1: Overload & Reversibility

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Training the body to produce athletic results requires a distinct disciplined approach common in all physical training programs. Each of these principles is practical, logical, and produces measurable results when followed. These same principles can be applied in training programs at banks, whether in teaching job functions, team-building, or communication training and customer service.

Overload

The body responds to training loads. Think about the last time you physically exerted yourself for a period of time. Did you notice that afterwards you were weaker, not stronger? That's because the body's initial response to adapting to a new challenge is fatigue. Afterward, if the body is given sufficient rest and nourishment, it over-compensates in preparation for the next stress load.

Factors include intensity, frequency, and duration. A light workout may leave you energized and refreshed, but it will do little to push you to the next performance level. Changing one of the factors changes the load size and your body's adaptation response. However, changing all of the factors at once or by too much can be a recipe for injury as the body's adaptation response fails. You don't start off running 10 miles a day if you haven't let your body adapt to 2 or 3 miles a day first.

A similar thing goes on in the mind. Have you ever come out of a seminar or training session either jazzed up or extremely exhausted? During that session, your mind received a certain load of information and is trying to adapt to the challenge. Too little information, not enough application, or too short of a session can leave your mind stimulated, but wanting. Whereas too much information, too grueling an application, or too long a duration can leave your mind muddled and exhausted. At the end of a training session, whether physical or mental, you want to feel tired, like you've worked, but you also want to feel good, like you've done something that has value; something that you look forward to doing again.

The key in skill training is to provide the correct load size, generally 5-7 steps or "chunks" of information at a time, followed by application. Application is practical use of the information until it is absorbed, understood, and able to be utilized. This may mean going back and reviewing the informational load size and repeating the application. The complexity of the task, or number of steps, will determine the duration. But you never want to move forward without making sure each of these load sizes are on the road to successful adaptation.

Reversibility

Have you ever heard the phrase "use it or lose it"? If you have an exercise routine, here's a challenge: stop it for a week. After the week is over, pick up the routine again like you never stopped. You may find that the routine is more difficult to complete and you are likely to experience soreness in your muscles a day or two after. During the week off, your body started

reverting to a state of adaptation where regular exercise was not a part of the itinerary and it began to lose muscle tone and mass.

People excel at things that they practice every day. A runner runs well because he is always training himself, paying attention to load size, duration, and frequency. A bank teller becomes known for customer service because she practices looking people in the eye, remembers their names, finds something to smile about, and is conscious of not making mistakes. An effective loan officer makes it a habit to understand his institution's business plan, its risk limits, and seeks to match up those seeking credit with products that will suit their needs and the needs of the institution.

Training programs support people physically and mentally and enhance their performance. Think about the training programs of your institution. Are your task training courses designed to build and measure application competency? Are your customer service programs one-shot, throw-away, feel-good sessions? To be a successful organization you need to think of your employees as athletes...athletes in need of solid and ongoing training programs that help them operate at peak performance so that everyone can share in the reward of that success.

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