



هيئة جودة التعليم والتدريب  
Education & Training Quality Authority  
Kingdom of Bahrain - مملكة البحرين

# **Directorate of Vocational Reviews**

## **Review Report**

**Bahrain Institute of Banking and Finance (BIBF)**  
**Juffair**  
**Kingdom of Bahrain**

**Date Reviewed: 28 January-1 February 2018**

VO047-C3-R082

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## Introduction

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The Directorate of Vocational Reviews (DVR), which is a part of the Education & Training Quality Authority (BQA), conducted this review over five days by a team of nine reviewers. For this review, reviewers observed training sessions and other related activities, analysed data about the courses and qualifications learners achieve, examined learners' written and other work, examined documents and the materials provided by the provider and met with learners, employers, trainers, management and support staff.

In the previous review Bahrain Institute of Banking and Finance (BIBF) overall effectiveness was judged as outstanding. All aspects of the provision were judged as outstanding except the quality of teaching/training which was judged as good.

This report summarises reviewers' findings and their recommendations about what the provider should do to improve.

## Grading scale

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Outstanding	1	Good	2	Satisfactory	3	Inadequate	4
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## Table of review judgements awarded

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Main Question	Judgement
Learners' achievement	Good (2)
Quality of teaching / training and assessment	Good (2)
Quality of programmes	Outstanding (1)
Quality of support and guidance	Outstanding (1)
Leadership, management and governance	Good (2)
<b>Capacity to improve</b>	<b>Good (2)</b>
<b>Overall effectiveness</b>	<b>Good (2)</b>

## Review judgements

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### Overall effectiveness

**How effective is the provision in raising learners' achievement and meeting the range of learners' and stakeholders' needs?**

**Grade: Good (2)**

BIBF provision is good overall. Learners' achievement, the quality of training and assessment, and the effectiveness of leadership, management and governance are all good. The quality of programmes and the support and guidance provided to learners are outstanding. The majority of learners acquire and develop effective knowledge, vocational skills and competencies relevant to their learning, and achieve the qualifications and/or the learning outcomes they aim for. The Learners Performance Data sheet (LPD) shows high retention and achievement rates of 95% and 80% respectively. However, a minority of learners are not mastering the required skills, or their performance remain low upon course completion, particularly in the insurance certifications. Programmes offered are highly relevant to learners and stakeholders' needs; the Institute has a proactive approach to identifying, understanding and analysing market needs through a variety of means. Programmes are well structured, planned and resourced to meet the needs of learners and stakeholders. They are delivered by highly qualified trainers who have practical and theoretical command of their specialisms and enrich the training with their current and wide professional experience. Trainers use a variety of structured training strategies which engage and motivate learners effectively, and utilise a range of formative and summative assessment tools to check learners' understanding and measure their achievement of the Intended Learning Outcomes (ILOs) for each course. Nevertheless, the quality of the lesson plans used varies and they are mostly basic, while in a few of the sessions observed learners are not productively engaged throughout the session.

Learners at the BIBF are well-supported and guided to achieve better outcomes. They receive an informative induction session and all information that enables them to settle in quickly and confidently. Trainers and staff are supportive. Though learners enrolled in the professional programmes are provided with mock examinations, they are not always provided with sufficient feedback about their performance in these examinations. The BIBF learning environment is inspiring and learners have access to a variety of useful learning resources and facilities.

The BIBF strategic plan is well structured and developed, based on critical gap analysis. The strategic objectives focus on improving learners' achievement and the quality of the provision. Operational action plans are developed at Institute and centre levels and are closely monitored and followed up. Quality staff are recruited and inducted and deployed effectively.

Trainers' performance is monitored through various means including learners' results, feedback and class and peer's observations, though the latter do not always cover the part-time trainers. Achievement data is kept in the vast majority of courses and is closely monitored by the heads of centres at course level. Nonetheless, quality assurance measures are just appropriate; internal moderation in the local courses is inconsistently implemented and its quality varies, and learners' prior attainment in these courses is insufficiently assessed and utilised. Links with stakeholders and the professional community are well established and used effectively to inform the provision.

## **Capacity to improve**

### **How strong is the provider's capacity to improve the quality of learning?**

#### **Grade: Good (2)**

The BIBF management has carried out various improvements to the provision during the last three years including renovating and enhancing the building and improving the Institute's information technology system which includes the Student Information System (SIS), Client Relationship Management System (CRM), Learning Management System (LMS), Moodle e-learning portal, and Turnitin. The technical management system, which include the dealing room, CCTV monitoring, the virtual laboratories and the e-library, has also been improved. A number of Memorandum of Understandings (MoUs) have been signed with different local and international stakeholders, contributing to the expansion of the range of courses offered and the international outreach. Furthermore, the Institute has started work on a new building in Bahrain Bay. The BIBF has clear and well-structured strategic planning which is closely monitored and followed up. There are sufficient and appropriate human and physical resources to enable improvement to be carried out. Members of the senior management are competent, with wide relevant experience and the Institute has access to a wide range of qualified and professional trainers and industry experts. However, the quality assurance arrangements are just appropriate, achievement data is not sufficiently kept in a minority of the courses, and the previous review recommendations are not fully addressed. Although enrolment numbers reduced between 2014 and 2016 (18,062 in 2014, 15,001 in 2015, 14,106 in 2016), they increased in 2017 to 17,245 learners. Repeat business is high.

## **Learners' achievement**

### **How well do learners achieve?**

#### **Grade: Good (2)**

The majority of learners acquire and develop effective knowledge, skills and competencies related to their courses and apply these at their workplaces. This is evident from learners' final assessment results and their participation and level of understanding apparent in the observed sessions. Most learners and employers interviewed express their high satisfaction with the outcomes of the training and find the courses vastly beneficial, with a positive impact in improving the workplace performance. There are a number of success stories of learners employed or promoted after achieving the qualifications they aim for at the BIBF. Nevertheless, a few learners are not mastering the skills needed for their courses and have difficulty in completing the given tasks, particularly in the insurance and a number of the accounting certifications.

Learners' achievement is measured effectively using a range of formative and summative assessment tools. Learners make sufficient progress, and the vast majority of them achieve the qualifications and/or the ILOs they aim for. However, while a number of them maintain a high performance over the course levels, the standards of others fluctuate. The LPD and other records show high retention and achievement rates at 95% and 80% respectively. In the 'examinable courses' which include the public offerings and the BIBF professional programmes (these constitute the majority of the total enrolment), the vast majority of learners achieve the course ILOs and the minimum pass requirements. The standard of learners' work in these courses indicates a high level of performance for a minority of learners, particularly in the banking certifications where learners achieve higher competency rates. However the rates, particularly in the insurance programmes, are low compared to other certifications. Other local courses are under the 'assessed' category; these include preparatory courses for professional qualifications and other internal courses (these constitute a minority of the total enrolment). Though relevant formative assessment tools are used to assess learners' achievements, records are not kept. From the data provided by the Institute on the preparatory courses for professional qualifications, a significant minority of learners take the final examinations by the awarding body and most do achieve the individual modules. It is worth mentioning that the pass rates for the ACCA and the CIM are either comparable or higher than the international pass rates in the majority of papers/modules over the past two years. In addition, pass rates in the CIPD programmes are high.

Learners are attentive and have positive attitudes towards their learning. The majority show a high level of enthusiasm and demonstrate their level of understanding. The majority also reflect well on their learning and extend what they have been taught during sessions by

sharing relevant examples from their workplace while questioning and defending their ideas assertively. From the sessions observed and scrutiny of their work the majority of learners are able to work well independently, and collaboratively when given the opportunity. Learners show a high level of confidence in completing the given tasks during in-class and practical activities, though a minority remain dependent on trainers' directions and need further support to move forward and accomplish the given tasks.

BIBF has clear written policies on attendance and mitigating circumstances, which are suitably implemented and usually followed-up. Learners show high commitment to their learning, with the vast majority meeting the 80% and above of the minimum required attendance hours. Although the attendance is regularly recorded, punctuality is inconsistently recorded and there are cases of learners who arrive late to their sessions.

## **The quality of provision**

### **How effective are teaching/training and assessment in promoting learning?**

#### **Grade: Good (2)**

Most trainers are knowledgeable, with impeccable command of their vocational specialisms. The majority of them have extensive and broad-based professional experience in the fields of banking, finance, leadership and management. Trainers draw on their specialist subject knowledge and vocational experience to provide accurate explanations and respond well to learners' questions. They add interest to the learning experience with current market issues and pertinent examples to illustrate concepts and link theory with work-related situations. In the vast majority of the sessions observed trainers utilise a variety of effective training strategies to motivate and productively engage learners throughout the session. These include presentations, brainstorming, debates and collaborative group activities. Simulation-based training techniques are applied in particular areas of learning.

The lesson plans used by trainers vary in quality, mostly being basic and merely stipulating the topics to be covered with a general allocation of the session time. Lesson planning is adequately informed and adapted in response to learners' requirements and the outcomes of continuous assessment. This involves adjusting the range of activities used and modifying them to accommodate the backgrounds of learners. The vast majority of the sessions observed are well-managed and delivered in a progressive and systematic mode. The session objectives are always shared with learners along with recapitulation to establish the context of the session's coverage. In the majority of the sessions observed, trainers tailor their training to address the different learning needs and capabilities effectively by providing further explanations and challenging learners as required. Trainers stimulate learners' higher order

thinking through provoking critical discussion of work-related topics and emerging market trends. They use focused activities and further questioning techniques to encourage learners' analytical skills and promote individual and group learning. Sufficient time is allocated for discussions and for participative group activities where learners can interact and reflect on their understanding. Trainers use the available learning resources and materials effectively to promote the learning experience and accelerate learners' understanding. This includes relevant use of smart projectors, PowerPoint presentations, well-structured worksheets and videos.

An effective range of summative and formative assessment methods is used in most courses to assess learners' understanding and measure the achievement of learning outcomes throughout the course. During the sessions, trainers frequently assess learners' understanding using hands-on practical activities and different techniques of questioning. Learners are also assessed through post-course tests, assignments, projects and final online examinations in specific external and local professional courses. Although the Institute has clear criteria for grading assignments, projects and tests in the vast majority of courses, however, there are few cases of subjective marking. The moderation of marking is inconsistently implemented and does not always highlight issues related to the rigour of marking. Records on learners' final attainment are kept in the vast majority of courses, though no records are kept on formative assessment results. Although trainers in the majority of the observed sessions provide prompt and effective verbal feedback to learners, constructive written feedback is mostly provided in the professional long courses.

## **How well do programmes meet the needs and interests of learners and stakeholders?**

### **Grade: Outstanding (1)**

The BIBF has a proactive approach to identifying and analysing market needs, through several means. These include direct response to the Central Bank of Bahrain (CBB) mandates (being the training arm of the CBB), feedback from the advisory committees which include professionals from the industry who advise on the most emergent training needs, and detailed training needs analyses. In addition, the Institute utilises the rich professional experience of the senior management team and the trainers, and the well-established links they maintain with industry and other relevant organisations to introduce and regularly update programmes to meet stakeholders' needs. BIBF subscribes to several researches that offer useful sources for determining local, regional and international market trends. The management integrates all these inputs and uses them successfully in developing the range of programmes/courses on offer. BIBF offers training programmes across different business disciplines including Accounting and Finance, Banking, Insurance, Islamic Finance,

Information Technology and Leadership and Management. The provision includes public offerings which are internal short and very short courses, professional courses which include international programmes such as the Chartered Institute of Personnel and Development programmes (CIPD) and Chartered Institute of Marketing programmes (CIM), and BIBF professional programmes. It also includes professional preparation for international examination programmes such as Association of Chartered Certified Accountants (ACCA), Certified Management Accountant (CMA), Certified Internal Auditor (CIA), Project Management Professional (PMP), and Certified Associate in Project Management (CAPM). BIBF also offers special offerings in the form of courses customised to the specific needs of stakeholders, and master classes which are specialised courses delivered by external experts, such as Anti Money Laundering Techniques and other seminars and workshops. Learners and stakeholders are extremely satisfied with the programmes offered at BIBF. As part of the sensing of local market needs the Institute uses social media networks and marketing campaigns to reach the target audience effectively.

The Institute has a rigorous mechanism which is implemented effectively to design, approve, update and periodically validate and review programmes. This mechanism clearly describes the process, to ensure that programmes are benchmarked against internal and external standards. The programmes/courses are well structured and planned to closely match learners' and stakeholders' needs. Modules descriptions detail the aims, intended learning outcomes (ILOs), and the assessment methods. Course contents are mapped accurately to the ILOs and are categorised to knowledge base, subject skills and critical thinking skills. Formative and summative assessment schemes are clearly indicated, as are the teaching and training methods. However, in a few of the local completion courses the study hours stated are not sufficient to cover the recommended material.

Programmes are very well-resourced to meet the needs of learners and stakeholders. Virtual and simulation training sessions are delivered through the dealing room and virtual laboratories, which have fully-equipped multimedia and market tools. A range of extra-curricular activities are used to enhance the learning experience, such as annual seminars, events with different subject matter experts, an insurance presentation and tech talk sessions. For the leadership and management professional certificates there are clear mechanisms for access requirements and entry levels to programmes, these being implemented through the assessment centre. A fit for purpose entry requirements process is used in the public offering courses, though the implementation is not effective enough in a few cases.

## How well learners are supported and guided?

### Grade: Outstanding (1)

Learners at the BIBF are provided with effective support and guidance that is accessible to all learners to help them achieve better outcomes. A code of practice document is in place that outlines learners' induction and channels for concerns, and indicates the available support and learning resources. Learners are provided with an induction session and informative orientation about their course. A detailed student handbook and guidelines are shared with learners, which helps them to settle in easily and be aware of their responsibilities and rights. Learners have various opportunities to improve their achievement through individual meetings with trainers and extra sessions. Additionally, mock examinations are implemented in the professional courses though learners are not always provided with sufficient feedback about their performance in the mock examinations. Learners and stakeholders have access to well-informed advice and guidance about the programmes through a range of communication channels including the informative website, social media and mobile applications. Guidance on progression routes and career development are also provided. A number of courses are supported by Office 365 to provide learners with information related to their courses, such as their grades and performance. This also facilitates communication with learners' and stakeholders. BIBF have improved their IT educational system and are planning to implement Moodle. Learners on the professional courses have access to helpful tools such as the online portals for the supported course materials, Wi-Fi and internet connections, and Turnitin which reveals content and matches learners' work to the referenced material, enabling learners to improve the assignments they produce.

Employers are updated about learners' performance upon course completion, the individual learner's report being provided upon request by the employer. However, these reports are not informative enough about the learners' performance. The Institute supports a number of graduates in finding employment opportunities. Arrangements for delivery of courses are highly flexible in terms of the schedule, the language and the availability of courses and relevant resources suited to the needs of stakeholders. The BIBF has fit for purpose arrangements and practices to support learners with special needs. A draft policy for special needs learners is in place, taking awarding bodies adjustments into account. The Institute has conducted a training session covering learners with special needs for a number of the staff. The BIBF's premises and facilities are inspiring, with learners being provided with access to a variety of learning resources and facilities including well-equipped classrooms, a library, physical and virtual laboratories, a simulation dealing room, an assessment centre, learners lounge and a cafe.

## **Leadership, management and governance**

### **How effective are leadership, management and governance in raising achievement and improving the quality of the provision?**

#### **Grade: Good (2)**

BIBF's current strategic plan (2014-2018) is based on a critical gap analysis where the management team reviewed the current versus the desired status of the Institute and developed the action plans accordingly on corporate and centres' levels, detailing initiatives that are clearly mapped to the strategic objectives, ownership and timescale. Progress towards achievement of the set initiatives is regularly monitored through regular management meetings. In addition the learning centres produce annual monitoring reports which highlight the major aspects of the individual centre's performance and provide updates on the centre's action plan. The centres also produce annual SWOT analyses and use the outcomes to inform their action plans. The Institute has a clear and fit for purpose organisation structure at both Institute and the centres' levels, with roles and responsibilities being clearly identified. Appropriate quality assurance arrangements are in place and the BIBF code of practice includes a set of detailed policies and procedures. However, while the internal moderation of the professional programmes is effective, it is inconsistently implemented in the local courses and the quality varies. In addition, learners' prior attainment in these local courses is insufficiently assessed and utilised.

Achievement data is kept for the vast majority of the courses and closely monitored by the heads of centres at course level, though trends analysis over time is not produced and achievement data is not kept in a minority of the conducted course (around 18% of the conducted courses). High quality staff are recruited and inducted and deployed effectively. The BIBF has a very rigorous recruitment procedure, particularly for trainers. After meeting the minimum requirements in terms of qualifications and professional and training experience, candidate trainers are requested to conduct a demo-class to ensure their delivery and training abilities. They are provided with a very useful welcome pack which includes all the necessary information about the Institute's rules and regulations. In addition, the heads of centres provide trainers with the policies and procedures related to their work. Newly joined trainers are provided with 'Train the Trainer' workshops, and where needed they are mentored by senior trainers before they start their work in training. Trainers' performance is monitored through various means including learners' feedback, success rates, and class and peer observations. Class observations conducted before 2017 were inconsistent in terms of frequency and quality. This process became more consistent by introducing peer observations, implemented in 2017. However, peer observations do not always cover part-time trainers. It is worth mentioning that the utilisation of part-time trainers has increased from 40% in 2014 and 2015 to 46% in 2016 and 2017. There are cases where trainers have been sacked based on

learners' feedback. Performance appraisal is in place, and staff and trainers are provided with training opportunities relevant to their work and professional development.

Links are well-established with stakeholders and the professional community. Annual consultation meetings are held with training managers to get their feedback about the courses offered and their future training needs. The curriculum and advisory committees include professionals from the industry who offer technical advice about courses and relevant issues. Affiliations are maintained with a wide range of professional organisations and awarding bodies. Learners' feedback about the courses conducted is regularly gathered, aggregated, analysed and used to improve the provision.

The BIBF has a Board of Directors which includes executive level professionals from the industry. The Board monitors the overall performance and contribute effectively to the Institute's strategic direction.

The BIBF premises are safe and secure. Effective measures are in place to ensure the health, safety and wellbeing of learners and staff. The Self-Evaluation Form (SEF) submitted for the review is fairly informative with reference to the supporting evidence, but grades are slightly overestimated.

## The provider's key strengths

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- The majority of learners acquire and develop effective knowledge, skills and competencies, and achieve the qualifications and/or the learning outcomes they aim for.
- Most trainers have theoretical and practical command of their specialisms. They use a variety of training strategies and a range of effective formative and summative assessment methods.
- Programmes are well-structured, planned and resourced to meet the needs of learners and stakeholders.
- Learners are well supported and guided throughout their learning experience.
- Well-structured strategic planning is monitored effectively and followed up.
- Links with stakeholders and the professional community are well-established and utilised effectively to inform the provision.

## Recommendations

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### **In order to improve, BIBF should:**

- further improve learners' skills and knowledge development, particularly in insurance
- further improve the training methods used in order to engage and motivate learners even more effectively
- enhance leadership and management by:
  - improving record keeping on learners' achievement and ensuring that trends are monitored and used both for improvement and informing decision making
  - ensuring that learners' prior attainment in the local courses is assessed and utilised, and internal moderation of assessment is consistent and effective.

## Appendix

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### Description of the provision

Bahrain Institute of Banking and Finance (BIBF) is a semi-government training institute affiliated with the Central Bank of Bahrain (CBB). It was established in March 1981 under the auspices of the Specific Council for Vocational Training (Banking Sector), with the mandate of creating a skilled labour force for the financial services sector in the Kingdom of Bahrain.

BIBF offers training programmes across different business disciplines including Accounting and Finance, Banking, Insurance, Islamic Finance, Information Technology and Leadership and Management. The provision includes public offerings which are internal short and very short courses, professional offerings which include international programmes such as those of the Chartered Institute of Personnel and Development programmes (CIPD) and Chartered Institute of Marketing programmes (CIM), and BIBF professional programmes. Professional preparation is also offered for international examination programmes such as those of the Association of Chartered Certified Accountants (ACCA), Certified Management Accountant (CMA), Certified Internal Auditor (CIA), Project Management Professional (PMP), and Certified Associate in Project Management (CAPM). BIBF also presents special courses customised to specific needs of stakeholders, master classes delivered by external experts such as Anti-Money Laundering Techniques, seminars and workshops. Duration of courses and programmes ranges between 4 and 171 hours.

BIBF employs around 86 full-time staff, 23 of which are trainers and the rest are management, administrative and support staff. The Institute's management team comprises a director, a deputy director (currently this post is vacant), heads of centres for Banking and Accounting, Islamic Finance, Insurance, IT and operations, and leadership and management, a head of quality assurance, a head of marketing and communication, a head of human resources, a head of finance, a head of internal audit, and a registrar. BIBF's director reports to the Board of Directors. The Institute also uses a large pool of part-time trainers, who are working professionals from various vocational sectors.

BIBF enrolled 18,062 learners in 2014, 15,001 learners in 2015, 14,106 learners in 2016, and 17,245 learners in 2017. Almost all learners are professionals in employment, mainly in the financial sectors. They are aged 18 and above. In addition to the above, BIBF offers various courses and programmes (such as programmes offered outside Bahrain) which are outside the scope of this review.