

**Learning Uncut Episode 123**  
**Blended Learning for Onboarding – Matthew Mould, Emma Shirlaw, Simon Dewar**  
**Hosted by Michelle Ockers**



**Michelle Ockers:**

In this episode I'm joined by Matthew Mould and Emma Shirlaw from ANZ Bank and Simon Dewar from BSI eLearning. They share the story behind their award-winning onboarding program, which won the Best Onboarding award and was a runner up in the Best Blended Learning category at the 2022 AITD Excellence Awards.

They redesigned their Branch Banker onboarding program to increase speed to competence and build confidence in their bankers' ability to apply skills flexibly in a range of customer service interactions. They moved from a heavy reliance on classroom training to a well-scaffolded blended learning program that leveraged both group and self-directed learning. One of the keys to the program's success was the deliberate use of solid design principles. For example, the team thought carefully about what really needed to be done in groups and how to maximize people's time together for learning versus what could be done through independent or self-directed learning.

We also explore how ANZ and BSI worked together fluidly on the design and development of the solution in a way that made the most of their collective skill set and allowed for rapid development of materials for different parts of the program in parallel.

Enjoy this episode.

**Michelle Ockers:**

Welcome, we have three guests today. Welcome. Matt, nice to have you on board.

**Matt Mould:**

Thanks for having us Michelle.

**Michelle Ockers:**

Yeah, a pleasure and Emma.

**Emma Shirlaw:**

Great to see you all or speak to you all.

**Michelle Ockers:**

We can... Behind the scene snippet for listeners, we actually are looking at each other so we can have a natural conversation, but of course you only get the audio bit and Simon, welcome.

**Simon Dewar:**

Hi. How is it going?

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**Michelle Ockers:**

Great, thank you. So Matt and Emma you're from ANZ bank, do we say bank or just say ANZ what's the official title?

**Matt Mould:**

I think it's probably known as ANZ in Australia.

**Michelle Ockers:**

Yeah, it is now, of course. We do have overseas listeners so whilst I think all our Australians listeners will instantly know who ANZ is. Can you introduce us to the organization?

**Matt Mould:**

Yeah, of course. And yeah, you're right, a lot of Australians ANZ will be front of mind when they think of banks we're one of the largest banking groups in Australia, something along the lines of 5 million customers across the country. So a number of Australians do have some sort of relationship with us. And we've also got a really significant investment across the community as well as a really large branch network, something around 400 locations across the country, thousands of bankers helping out our customers every day with a really large range of needs, whether it's opening accounts or using our digital self-service tools or getting into their first homes and home lending. Yeah, we're really wide-ranging and help many customers on an everyday basis.

**Michelle Ockers:**

And it's interesting, isn't it? We're talking about branch banking today, and I remember the debate some time ago around with the advent of online banking, what was going to happen with the branches, but you've obviously still got a substantial branch network, and we are talking about onboarding for your branch bankers. Can you tell us a little bit about that role? Anything that might be relevant as we move into talking about onboarding later on?

**Matt Mould:**

Yeah and our branch bank is a really visible face of ANZ, they're in all of our branches, and a lot of customers will interact with them at some point, so really play a really pivotal role in that customer relationship, and equally, they're really well skilled, so banking has a lot of different products and ins and outs and rules and all of those sort of things, so our bankers are really those experts who can help our customers out, and like you were saying, banking has changed that previously was very much transactions and cash and all of those sort of things, whereas our branches now help our customers, with making the most of our digital tools or helping into their first home saver plans and all others sort of things. So sort of a really key role for the branch network has just shifted over time.

**Michelle Ockers:**

The experience of walking into a bank branch now is quite different, at least in Australia, with all of our major banks than it used to be 20, 30 years ago, where you'd line up and you go straight to counter or often there's someone greeting you as you enter into the bank and helping you to figure out what you need to do. So I think the range of roles and how customer experience is presented it's quite different now, it's evolved over time, right.

**Matt Mould:**

Yeah, definitely like, yeah, you're right, that you might have joined a queue and sort of done your transaction, whereas now, banks are hopefully a lot more inviting for our customers, they are really open and fresh and bring together the really nice in-person interaction for those deeper conversations but then also bring together our digital and self-service offerings as well in a really nice environment for our customers.

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**Michelle Ockers:**

Yeah, I know we'll come back to the skill set that's required to do these roles well, as we start talking about the onboarding design, can you tell us a little bit about the L&D team that worked on the onboarding refresh? It was a refresh or redesign. How do you refer to it?

**Emma Shirlaw:**

We'd refer to it as a redesign, so the branch banker learning program replaced two previous programs that our bankers would, I guess, go through learning with. So you have redesign prior learning.

**Michelle Ockers:** Great, thanks, Emma. Let's stick with you for the moment then Emma, can you tell us a little bit about the L&D team that worked on this solution, and perhaps a little more about your role and that could be related to the solution or just more broadly, your role as your own profession...

**Emma Shirlaw:**

Sure. Matt and I are part of an in-house capability team, which supports our retail distribution channels, we support specifically new banker onboarding and new banker learning, and we also support a broad range of facilitation experts who actually deliver components of our programs for us as part of our capability role, we also look after day-to-day change initiatives and look at designing and implementing any sort of change learning that's required for our bankers we're part of an ongoing team, so we're always here supporting retail distribution with the changing, I guess, landscape. That's so rapidly evolved over the years, and also day-to-day, so my role in the team is a capability mini jar, so I look at designing, learning that's going to hit the mark with our bankers, and that involves engaging with a wide range of audiences from our bankers on the front line, their leaders and also those in support role, site coaches and senior leaders, and Matt I'll hand over to you for your role in it.

**Matt Mould:**

Yeah, so it's similar to Emma, so probably not as involved in some of these really content creation pieces, probably play a lot more of a role around... Really making sure we're focusing on the right thing. So really what are those key learning areas that we should be focusing on and really importantly how that is actually going to help us to live as a business value as well, so ensuring we are actually really meeting the needs of our business, and I think you'll see as we sort of talk more about what we've done, we're not really overly hierarchical in the team, it's very much... Everyone brings a different skill set. We really work well together with a lot of collaboration to deliver some really nice results.

**Michelle Ockers:**

Alright, thank you. Now, Simon, you are from another organization, I always hesitate the word vendor is a funny word. Isn't it? You're from external partner... I like external partners. So tell us about your organization and your role in the organization. And just a little bit about the role you played on this project.

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#### Simon Dewar:

Yeah, sure. Thanks, Michelle. So you're right, it is one of those things I think when we are a vendor, let's be honest, that's what we are, we're there of pulling our clients to deliver on, I guess a couple of things a new strategy for learning, beside digital the part that was partnered with ANZ... Has a kind of a focus on using technology to help people in all those different forms. And it Really most of the time results in helping us design blended programs and onboarding, so your perfect example of what that needs to be. My role here is running the team, and I guess I'm also a learning strategist, I've worked in particularly on-boarding strangely all through my career for a range of different projects and... Yeah, my role in this was really to help check that strategy and also I guess to work within my team to help to deliver on it, if that makes sense. So to really understand all of the needs that ANZ had and synthesize those down to a really practical solution, really that was going to work with a range of different modalities and old tried and tested types of modalities as well as some new ones as well, which are part of the journey for this project.

#### Michelle Ockers:

Okay. And I know we're going to talk more and then maybe it'll be just working through the conversation, but we'll talk more about how you all work together as well, I think that's always an interesting topic to explore when we're working with external partners, so I want to come back to you, Matt. One of the things that I heard when you were talking about your role was this idea of business value, business connection really being grounded in business need... So let's start there, in terms of the redesign of the onboarding for bankers, it was branch bankers... Yep, onboarding for branch bankers. What was the business need or challenge that lead you to go, oh, we need to redesign the onboarding program?

#### Matt Mould:

Yeah, and we are a large organization with like I was saying, a really large branch network, so we do have a lot of new people join us every year, so it's a really important area for us to invest in because we do help so many people get started in their banking, careers, and like Emma mentioned before that we've had some separate programs previously, which really helped our bankers get up and running with the skills they need, and they were really traditional programs, like they were very heavy on face-to-face learning, and how do typical pre-work and I guess what everyone sort of think of in a typical on-boarding space, but our bankers were telling us it didn't always work for them, like it was a lot to take on, there's a lot to learn when you're just setting out.

So we really wanted to think about how we could refresh that onboarding approach and really think through what a better outcome or approach could look like but also really think about a couple of key business areas that we wanted to take off as well, and one of them was about speed to proficiency, so we knew that our bankers were telling us it takes a long time to learn everything, and therefore it's a while before they're really confident and comfortable to help our customers with that whole range of banking need. So we really wanted to think about how we could re-imagine this and then really rework is to get our bankers up and running soon and to help our customers earlier on.

#### Michelle Ockers:

So speed to proficiency was the key driver there. Right?

#### Matt Mould:

Mm-hmm.

#### Michelle Ockers:

And in terms of the skills that you're trying to develop as someone comes into banking, how would you describe the mix of skills that are needed?

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#### **Matt Mould:**

It's a really broad mix, so there's naturally products and services that we offer, so you need to know the ins and out of the different bank accounts or credit cards or whatever that's the way the product is, and some of those can be quite detailed with a lot to understand, but then at the same time, it's very much a people and relationship business as well, so you are dealing with customers who all have their different needs and different goals and are at different points in their life, so it is very much also about the connection our bankers with our customers.

#### **Matt Mould:**

So a large focus of what we cover is actually about how to engage effectively and really nicely with our customers, so how do you understand where they are and what they might be looking for and needing, how do you then help them find the right banking options for them, and then also continue to support them once they're... Once they're actually using our products and services, so it's a really broad mix and at the same time, there's a lot of technical aspects, so you have different systems and technologies that we use, so it really covers that whole spectrum of skill.

#### **Emma Shirlaw:**

And then there's all the policy and all of the process that our bankers have to be able to understand and interpret. So we're a very governed business, so it's really important that our bankers completely understand policy and process, and combine that with those soft skills, engaging with people.

#### **Michelle Ockers:**

Hey, so you've got this broad mix of skills. You've got people coming in new to the banking environment, potentially new to customer service, they're saying there's a lot to take on here, so you've got a case here to redesign the onboarding to improve speed to proficiency, get them up to speed quicker. Even with so much to take on and so many skills to master, What point were you at with the redesign project, when Simon got involved from BSI? What had you already done? Just take it through that and then we can look at how Simon started his work and getting involved.

#### **Matt Mould:**

Yeah, a really good question. So thinking back to when we kicked this off, and brought Simon onboard, we was probably fairly early in our sort of pathway to actually getting towards an outcome, so we really knew what we were looking to achieve in terms of the speed and a few other sort of aspects, we had a bit of an idea of maybe what that could look like, but we engaged Simon pretty early on, and Simon's work with us, and for a number of years now, so almost a really trusted partner and understands our business well. So we did engage really early on to sort of go, here's what we're thinking, help us shape this up and help to really make this valuable and useful, and I think that really helped us get some of the really nice outcomes as well, that it wasn't... Here's what we're thinking, just kind of go and build and deliver it, it really was that partnership.

#### **Michelle Ockers:**

Yeah, it's interesting, isn't it? We often complain in learning and development about being treated as order takers, but then what you've just shown us is how to actually engage a partner, well, and not just place an order on a partner without getting them involved and making the most of their experience as well. So Simon, tell us how you got started, what was the brief you were given and how did you going?

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#### Simon Dewar:

And it's one of the things I guess I like about working with ANZ as L&D professional, they come to us, with questions, that they'd like to answer, and the journey of getting us there can take a lot of different shapes, so I think takes confidence as well. It takes a bit of trust for them to sort of be comfortable with a bit of ambiguity, and I was thinking, in learning, if you can be confident with a bit of ambiguity, you'll actually usually get a much better result than if you are really... I guess you're holding to tradition in terms of learning content, particularly when you're looking at digital content and its opportunities, we'd recently just got out the back of doing a couple of projects for ANZ at the beginning of COVID as well, where we tested in this digital blended mode of a new working training day that wasn't completely driven by a facilitator in front of a room type of situation, so we had a couple of I guess approaches that we tried in other parts of the business that were providing some good results that we could maybe almost model some of this from...

So we had these kind of work that had already been done by ANZ going hey what we know that people are... They're doing okay at the start, but they're maybe not as confident as they should be taking on new skill sets as they move through, so they'll pick up a first skill set and there might be a big gap and then we'll have another block of training and between those blocks, a person's confidence to then take on a more complex skill wasn't always built up, so they were ready to take on that new skill.

So there was kind of the sense that what we wanted to do instead of treating training as events in blocks is have this kind of graduated, slowly increasing balance, I guess, of the learning it's happening, so by the time... By the time it's a necessarily take on new skill set, you've done all the things that got you ready to take that final jump, and so the jump across wasn't as big as what it might have been otherwise, so we had that... We had the thing of time and really, I guess, trying to get people competent sooner and certain points in the journey that does seem counter intuitive.

I think there is a baseline you need to achieve, and with onboarding sometimes trying to do that too quickly is a bad idea because people don't feel confident onboarding is an interesting one as well, just as a type of learning because you are balancing out that need to gauge people, inspire them, getting excited about a new role as well as you got to give them enough information and knowledge and skills to work away with so that they are happy, excited and also confident and competent to be able to move forward in those first few starting points in their role, so I think that balance and sequence was actually another kind of one of the pieces that we really thought about carefully and how we might do that, create that sequence, build the confidence and then provide the flexible delivery. I think they're probably the bigger pieces that we're all kind of, I guess, design principles that we had to use to design the high-level design that we came up with.

#### Michelle Ockers:

How was flexible learning important as a design principle?

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#### **Simon Dewar:**

I think it's important for a couple of reasons. I think the main flex obviously that needed to have was we were in the middle of COVID... We had to be able to ensure we could deliver a learning experience in a classroom, but not, virtually if we had to, but also there was a couple of other, I guess, parts to that, the ANZ network. Some of them work at different hours times, all those sorts of things, and there's all these other challenges about when people would actually attend training, and there was challenges with people waiting to attend training and being in a role a bit too long before they'd actually engaged in the program. So we had to kind of think about all of things to give a flexible approach and different modalities that can support that as well, so... Yeah, they all became, I guess, parts of that puzzle, we were working with, to try and pull it all together as a solution.

#### **Matt Mould:**

The other bit that I'd sort about around the flexibility is, well, this was all about onboarding when you first join and you're building your skills for the first time, we really wanted to then think about how would we use same time learning for bankers who are maybe a bit more established in their role, and wanted to either refresh on something or revisit, so having that sort of flexibility to not just be constrained to an in-person onboarding, learning experience really gives us some options to make the most of where we invest, and I think good learning is good learning, whether it's, you said on-boarding or at other stages, so the flexibility spot on from, it's really important from the ANZ side.

#### **Emma Shirlaw:**

Yeah, also from a recruitment perspective, we do recruit people who have experience in banking and finance, so we want them to come along and on-board, but be really engaged, so give them the opportunity to stretch their own learning and development, so rather than just introducing all concepts in the one manner provide opportunities in the learning for people that level themselves up and go further if they already had some established skills, so really thinking about how the program kind of fit a lot of different moulds.

#### **Michelle Ockers:**

Got it. Yeah, that makes a lot of sense. The concept of always learning, that's one of your principles for learning at ANZ I believe, do you want to talk to us a bit about that one?

**Matt Mould:** Yeah, and it's a really important sort of mindset to have across ANZ in that like we were saying before, banking is always changing that it's moves very quickly. So there's always something new to learn. And we really want to inspire, that sort of curiosity between our bankers to always be learning. So what are the skills that you're working on and how can you keep on growing and developing. But also not necessarily just focus on learning as a learning activity, but think through, well, how do you do that in the course of your day-to-day? So where are those opportunities to learn from those people around you or those experiences you're already having and sort of have it in the flow of your day. So it was a really front and center one to embed that mindset and sort of work towards that mindset around always learning.

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**Michelle Ockers:**

Right, thank you.

**Emma Shirlaw:**

And one of the concepts of always learning that Simon kind of helped us develop was this teaching bankers to fish throughout our learning programs. So teach them to actually confidently be able to go and find information that they need, therefore, teaching them really important learning skills to be able to go fish for later information to use that curiosity to go and find other information they need and grow themselves bit by bit day by day in the moment as they need it, as opposed to waiting for somebody to come and give them.

**Michelle Ockers:**

That's so interesting.

**Emma Shirlaw:**

A new piece of information.

**Michelle Ockers:**

Yeah. I've got an episode that I did with SparkNZ probably from about three years ago about their onboarding approach and that concept of introducing people to more self-directed learning approaches and showing them as they join the organization, here's how we learn here, and we're giving you a taste of it, so they certainly had a similar philosophy.

**Emma Shirlaw:**

Yeah and...

**Michelle Ockers:**

And I'll put that in the show notes for anyone who wants to listen.

**Emma Shirlaw:**

Yeah, because not to be limited by the course content. There's so much more learning available in an onboarding program. We really only scratch the surface, but those who are really curious, how can they stretch and grow and continue to go and develop.

**Simon Dewar:**

Yeah, I was going to add to that and I thought the thing that was also important in that was recognizing yes, how to learn because yeah, we were introducing some new ways they hadn't done before. So learning that's really important, but also, I guess sort of sifting through everything and finding what are the core principles of behaviour that we want people to display. And a lot of that was about how do I have a conversation confidently? And so if you remember we were talking about some of that stuff right at the beginning and almost being able to then layer those concepts, okay, we've got this idea of how we have a conversation at ANZ now today we're going to apply that to in certain new product in certain new situation. And it was almost like by turning it a bit inside out from that traditional model that you might have had where it's like, today we're going to learn about this product, or today we're going to learn about this thing. And then you end up with a whole lot of bits of information and no way to actually consolidate that together. We started with, well actually what's the purpose of us being here? We're serving a customer in this way, let's shape the learning around, Hey, we've got a customer with a need, and then the skillsets roll out naturally based on that structure, if that makes sense.



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#### Emma Shirlaw:

And we had to challenge ourselves a lot, Simon, I'm sure you'll agree to layer that appropriately. So when we would talk about certain elements of content we were designing, if there was a concept in there, we had to really think, have they been introduced to this before? If they have how can we contextualise it? Or if they haven't, does it need to exist before this? Is there something bite size that we've missed before this point? So it was a quite a big challenge when we we're designing the learning to make sure we are really on point with where concepts were introduced and in the right layer approach and contextualised correctly or in the right way with really great examples that Bankers could use.

#### Matt Mould:

And I think it goes to what you were saying before as well, Simon, about helping to build confidence that you sort of go, actually, I know this, like I know that framework. I know how to have this conversation, it's just different product features. You kind of do build that confidence around, you've got this, you can take on more and more and really build that as you go through.

#### Emma Shirlaw:

Yeah, that's a...

#### Michelle Ockers:

It builds flexibility to deal with non-routine or novel situations, doesn't it? You've got, here's a concept, I know how to take this and flex it and apply it in different situations.

#### Matt Mould:

And I think that's such a important point for the sort of business we have is we have so many customers with so many unique needs and queries and all of those sort of things. We're never going to be able to prepare a banker for every single thing with, when this happens to do this. So it is very much about that core foundation around you've got a framework, you can apply it or if you don't know what to do, you know where to go to get help.

#### Simon Dewar:

And that sequencing then is kind of another thing you think about. You go, okay, well maybe the most important thing people do all the time is the most complex thing. So you don't want to be introducing that most complex thing on day one. So how do you then think about the sequencing that's going to make the most sense? Because I think the other thing that this was focused in on was going, okay, I've done this, I've done a small manageable chunk of learning, and I can demonstrate that I can do that as well. So then people feel a sense of achievement, I can do this skillset before they move on to another one that's a little bit more complex and so on and so forth, so that you're sequencing complexity as well. And I think that takes a really kind of learner centered mindset to do not a business centered mindset. And often you find, you go to an organization and the first thing people learn is the first process in the process manual versus the first thing they learn is that actually the most simple and the most important transaction they're going to have with the most important conversation they're going to have. Turning it inside out like that I think really helps people to get a good sense of what their role is about from start.

#### Michelle Ockers:

So it's interesting, we've kind of jumped straight into talking about some of the kind of the structure and how you thought about where to start people on the learning journey. If we just pull back for one moment around how did you actually, how did you get from the point of we've got these design considerations, what was the process to get to, here's our high-level design and what does a high-level design even look like?

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#### Simon Dewar:

I can sort of start talking about, that's something that we deal with quite a lot and I can really only sort of explain it from the way that we do things here at BSI, but it is always a bit of a partnership as well. Like we've got to work with the organization and how they best work to obviously there's a lot of kind of workshops, a lot of discovery, we often find in the early stages when you're thinking what should be understanding those principles allows us to pull together a little bit. And I think we did it for this project a bit of a straw man of what we think something might look like. And for me that means kind of not building, but almost trying to articulate what could a day of training look like in this new world?

What would the things be that someone might go through in day one, in a typical day of training, what might be the things they might encounter that helps you to understand how modalities might fit together and how sequence of a day might fit together. But then when you're talking about content as well, it's really about understanding, well, what is all of the stuff someone needs to learn, and it's almost breaking it down into its constituent parts. Well, there's these parts that are about systems and knowledge and actually, practically doing things, there's these parts of the things that they just need to understand at the core to us at ANZ there's these parts that are about the various products and things, and it's almost kind of then picking from those and classifying. And, a thing that I ask at the start is what are the mechanics that we can use to start making decisions about what content goes where?

So what's most common? What's most important, what's most critical? What should we you know, what's simpler, what's more complex? And by applying I guess those different frameworks over the content that we had we were almost able to sort of start reshuffling around and I think I do remember some workshops where we were trying to do that and actually reshuffle around content and replace things. And, as Emma's comment was a little bit earlier oh, oh if we put that there, what does that mean about when we introduce that? And, actually asking those questions about how, you know that prerequisite learning for this particular concept. Is it enough that it needs to be here at this point in the journey, or actually should it stay out there later in the journey? And so we made decisions like that, those principles we came up with they helped to give us a bit of a framework to make those decisions.

And then a high-level design really is, it's the scoping document, it's the blueprint for what the plan is. And I stand by the fact that before you go about storyboarding or writing or drafting or any of those sorts of things, a high-level design is the thing that is your insurance, that the actual solution you've got is a good one. And it's the time where it's easy to change anything, but it articulates what are we trying to go for? What are the sequence, what are the modalities, what are the lengths of time we're spending? And gives everyone a really simple way to understand that program. Now at that point, we haven't delved into every single detail. And so there is some flex there, and we did need to have a bit of flex there, but that gave everyone, and within that visuals as well, giving people an understanding of the methods that we were using, some of the human-centered design principles that we were putting into play, the idea of learners being able to kind of really get exposed to concepts to start with and then have the opportunity to explore those concepts.

And then as they'd done that, to embed those concepts was a bit of a, I guess a mindset that we did that helped and that was reflected in that high-level design documentation, which that's why it was actually quite a long document with lots of information in it. But at the end of that, that document also enables us to scale up production. So my team then can, when that's signed off, take that in many different directions and actually commence the actual building of that solution knowing that they've got this piece that is the core to the consistency, the core to the style of the development that we're doing. And then a lead can pick that up and drive that consistency to get us to develop what we did develop in quite a quick time considering how much we had to [laughter] actually build.

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I remember, at one point, I think we had at least sort of 10, 12 people all working at on different aspects of the program at once.

#### **Michelle Ockers:**

But because you had the blueprint, you're saying you could work to it and, and things would be done consistently, right?

#### **Simon Dewar:**

Yeah, when I've got that blueprint as well, I know what team members and what skillsets I need to deliver on that blueprint, right? So we pulled then together the right people in our broader team that we know, hey, we need this skillset, this one, this one the ideal comes together the lead person that's driving that comes in and then they own that project and help it to come to fruition.

#### **Matt Mould:**

And I think the other bit that we did really well through that initial sort of design phase was really articulating it in a way that made sense for a lot of our business stakeholders. So a lot of interested people, whether it's senior leaders or others across the organization who want to have that confidence that we are teaching the right things. So I think we really went about that in a way that clearly explained what a banker would actually be able to do at each different point and what they'll be able to help a customer with more importantly. So I think that really helped our stakeholders understand what this would look like and how it would all come together and really tick off those outcomes we were looking for.

#### **Michelle Ockers:**

Okay. So you did go for a staged or scaffolded approach, in the basic design. So Emma, perhaps you could talk us through what that looks like.

#### **Emma Shirlaw:**

Yeah, we designed a very deliberate sequence and structure based on what we needed our bankers to do. So obviously when you recruit somebody, you need a banker who's able to support the business straight away. So the first thing we thought about is how can we support our bankers to support our customers? And that was about helping them develop those soft skills. How can they have the right conversation with customers and engage with customers because the rest, they're going to layer and learn as they need it, right? But if you can't talk to the human in front of you and help establish what they need, you don't even know where to go to understand what policy you should read, process, et cetera. So it was very deliberate in us thinking about having reliable bankers. We could count on throughout the whole staging of learning and having bankers that would be able to do their job throughout the whole stage of learning.

And then it was about balancing that between the modes of learning that we wanted to offer to our bankers. So this was a really blended learning experience with branch banker learning, and that was deliberate. So to actually capitalize on that culture, we wanted of always learning, we wanted bankers to have experience in the business, we wanted them to have experience on the job, and then we wanted to also capitalize on those face-to-face interactions and really maximize the training when we brought them all together. So when we were scaffolding it was really about the structure and the sequence of learning and getting the order right? It was really about putting the right blend of activities in place where they needed to be. And then it was about, as Simon said, introducing a concept first that people could understand and then practice, so how do we give knowledge and then develop the skills to use that knowledge effectively?

It was also very deliberate when we were scaffolding the learning or putting the learning together to think about those support points or touch points that

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needed to be in place where bankers would be able to get coaching and we would be able to get support, whether that'd be from peers, whether from coaches, whether it be from leaders or even our facilitation team. Because at those touch points we're able to get them to think about their long-term action planning and stretch themselves to grow further. So how do they then contextualise the knowledge and skills they've developed in the first level to the next level of learning through new challenges and then through the next level of learning again. So it was very, very deliberate in the way we built the levels, but then it was very well considered the types of learning we put, is this an e-learning? Is this a self-directed activity that bankers can go and do some research? Does this need to be a role play or a peer observation? It was very deliberate and sequenced in a way that we made sure bankers would be able to continue to grow.

#### **Michelle Ockers:**

So there's a lot of different types of experiences.

#### **Emma Shirlaw:**

Yes.

#### **Michelle Ockers:**

Or types of learning activities and modalities that have been used. How did you decide what learning mode to offer for what kind of skill or what kind of practice? Like, were there some guidelines that either you had upfront or that fell out of the work you were doing and the decisions you were making about the right type of learning mode?

#### **Emma Shirlaw:**

Yeah, it came down to a few things, how much time did we have available for our bankers? Because we only had a certain amount of training hours that we can use to build the confidence and competency of our bankers. So how much time did we have available? And then what were we teaching? Were we giving them knowledge or was it a skill that we wanted to develop? Because then we would decide based on whether it was a knowledge or skill, which way to lean in terms of the learning interaction. So knowledge for example, that was where we taught to fish. Where can they go and find this information themselves? Where can they go and process this information themselves? Where can they develop those habits and behaviours to be able to readily go and source information that's so critical for our bankers with the hundreds of policies and processes that they have to be aware of.

#### **Emma Shirlaw:**

And then if it was a skill, well, what was the best way to learn the skill? Was it in a safe environment with a peer where they could make mistakes, you know, have a laugh, do a role play together and maybe not quite get it right or as they grew and developed, to actually put experiences in place on the job with customers. So we really considered time, we really considered what was the outcome, what were we trying to achieve? And then the other thing that was really important to me was to make it different and to make it engaging. This is quite a lengthy onboarding program, so we wanted our bankers to be engaged and enjoy learning throughout the whole branch banker learning experience. So at times there was modes of delivery that were a little bit different. You know, Simon and I worked together on some really great animations where we introduced what were previously really complex concepts around conversation skills. We introduced them in really simple, almost fun, unexpected ways for bankers to digest. So lots of considerations.

#### **Simon Dewar:**

And that was fun, that was fun.

#### **Emma Shirlaw:**

It was a lot fun.

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#### Simon Dewar:

That was fun to do, but it was also really fun to know that it was a nice entry point for something that was quite complex, I think. And we would really enjoy coming up with analogies. Oh, this is like, you know, when you go to bakery, this is like, and we would insert analogies to help people to kind of connect with the basics, but we used a bit of a methodology called world building. I don't know if you realized that we did that, but it was that was what we were doing. And so we were creating.

#### Emma Shirlaw:

I knew that Simon straight away. I was like, oh, this is World Building.

#### Simon Dewar:

It's called World Building. Yeah we created a community and in that community whenever you came to learn a new thing, there was analogies you could use to kind of understand that concept. And yeah, if you and or you see it in little animations where you, each episode you are coming to a new part of a new part of the community where someone needs a new thing and they've got a new need and then you are solving that need. And at the beginning it was a lot more, I guess esoteric and a little bit more like what everyone would know and as you got deeper in, it was a lot more, okay, this is an ANZ specific situation of a client coming in with a really, really obvious requirement. And hey, what are you going to do? What are the things that are floating on those heads?

And visual cues in that, the way we wrote that, I thought that was really fun in terms of the articulation of the scripts and the wording. And if you focus too much on the wording, you don't have anything great to show. And then you've actually got to have both brains operating at the same time. And those scripts that we designed with the line in the middle we're like, okay, what are we saying? What are we showing? What are we saying? What are we showing? And kind of designing those I think was a really great entry point for a lot of this stuff to go. Oh, actually I think I understand that. Oh, that's very much like something I already know. Okay, cool. I'm ready to learn this really complex thing it's going to take me a couple of days now because I get that. And I think they also service a nice little refresher for some of those things and concepts.

#### Michelle Ockers:

So you talked about the concept of a training day, which is the first time I've kind of heard that idea, Simon, around a training day. And what is a day of training? What does that look like when a training day isn't a day just spent in a classroom? Right? Which is normally what we think of as a training day. So can you talk to us about that concept and the sequence of a day and what does a day of training mean in the context of this program?

#### Simon Dewar:

I can talk to, yeah what we do is to help people understand a solution that's a little bit different than what they're used to. Imagining how someone spends a day is useful, right? So what are people going to be doing? It's often very useful as well, when people don't necessarily understand the different modalities for training. So, because communicating this to broad stakeholders, they needed to understand that, hey, the training day isn't someone at the beginning, of a day at the front of a room anymore. It might be a catch up like this, what we're doing now digitally where someone has come, saying, hey, today, these are our goals. We're going to be doing this, but for the first couple of hours you are going to be actually doing this activity, this activity. You're going to be doing this with your team, this with your manager, and this self-paced by yourself.

And I'm going to check in with you in a couple of hours time and we're going to talk about those things. And then as a group, we're going to do an activity

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together virtually about, you know, what that means for us and how we might apply that, if that makes sense. So, yeah, I guess a training day is probably just a terminology that we use to go, well, how are people spending their time and how do these various, pieces fit together? And when you're at the point of having a high-level design, taking a slice of the program and giving people a view on that reality of what that feels like is actually a really useful tool to help people understand the experience. So it's also a good way for us to go, well, hang on, how's this going to fit together? Because the other thing that we learned instantly when doing that is, you know, what was, for example, in a traditional format, someone's, you know, trainer guide for the day, which is a, I guess a, you know, a running sheet for the things that would go through suddenly became something that was really important to the learner as opposed to, to the trainer.

Because the learner also had a need to move through all these things, these eight things they had to do today, and run that themselves to some degree. So the links that they had to click on, those resources that they needed all had to be found in one central location. So a lot of the work that ANZ did to, design the share points and those things to help people connect with the information that is so important to making that experience effective and designing that and getting that looking right was a major part of ensuring that this would work. And we haven't talked about that an awful lot, but I think that's a big piece that I think Matt probably would be best, best place to discuss.

#### **Matt Mould:**

Yeah. And we did think really deliberately about how do you actually support your banker or learner to go through this. And I think building the learning and getting that really nice is part of it. But then we actually wanted our bankers to engage with it and actually want to learn. So we did really think about how we could best structure the, I guess a support framework around doing that. And did, some really deliberate online, sort of interactive pathway so they could follow through. And sort of how Simon's explaining what a training day could look like. We sort of elaborated that to be, well, what is your first couple of weeks or couple of months with ANZ in the branch network look like? What should you be doing and, and could you be doing each week to build your skills in that sort of logical sequence and in a really natural pathway, and present it to bankers in a way that they could understand and also feel empowered to work through. And also then provide the opportunity to get on the tools and try it out and, and all those things, that we've spoken about, about bringing together all those methods of learning, in a really effective way.

#### **Michelle Ockers:**

So how does someone move through the program then? Is it like you start on a certain day with a certain cohort and you go through it with the cohort? No, I'm getting lots of shaking of the head.

#### **Matt Mould:**

No, that's not it at all, Michelle.

#### **Michelle Ockers:**

Tell me how, what does that look like for the learner? What's their experience?

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#### **Matt Mould:**

So, and this was a big bit of the flexibility that we needed was people could start whenever you might start on a Monday, you might start on a Wednesday. We're always hiring people across the country on different, different rhythms. So it had to be available whenever a banker needed it. And that was really one of the things that we thought about was, a bit like that always learning piece we spoke about before was learning when you need it. So not when we're happy to give it to you, you should just be able to jump in there and get started. So using some of those digital online ways of presenting the learning really gave us that flexibility, and help bankers sort of navigate through at the pace that's right for them as well. So Simon sort of mentioned before, we've got part-time staff who might work, less hours than a full-time staff or all of those sort of differences as well. So it's really hard to have a one size fits all approach. And, yeah, flexibility was really one of the key goals.

#### **Emma Shirlaw:**

Essentially, Michelle, a banker on day one though would have, access to our digital pathway and would be enrolled in the appropriate levels of learning that they need to be able to do their role. So on day one, they could actually get started. They could actually enrol into the digital pathway, they could have a look at their journey ahead. They could start to work through in that really logical sequential order. So it was really designed to be done in sequence so that bankers could really understand what they were doing and why. And it was also timed at a point in their learning where they needed to know it. So day one, no surprise, there's a lot of mandatory learning they have to do just to understand the rhythm of working in a branch and those important security features, et cetera, that they need to understand.

And then they would move into more skills and use other pieces of learning at the right point in their development. So it didn't matter when our bankers are on-board, they could log into their pathway and have full ownership over their journey ahead and actually go and organize their learning with their leader, go and seek out their leader to say, this is what I want to do and, and this is the time I need to do it. So they could really own that learning journey themselves the whole way through, with those touchpoints to get coaching, to seek feedback, to actually do some further action planning for their growth.

#### **Michelle Ockers:**

So in a pathway that's so flexible, how do you, coordinate those touchpoints and, and make sure people are getting to the right touchpoints at the right time and that you're maximising the use of the time of your facilitators who are for those, live sessions, showing up?

#### **Matt Mould:**

Well, there's probably, I guess two different sort of touchpoints. Like I think a lot of the leader driven activities, like that's very much, within branch and then quite easy to coordinate and be really, deliberate about that. For our centrally facilitator programs we're probably quite fortunate that we do have a team of expert facilitators. So as part of this, we really thought through, well how often do we need to provide those, virtual facilitated sessions and what does that look like? And we really work through deliberately again, about learning when you need it. Deliberately coming up with a facilitation schedule that was really frequent, really available, that wouldn't stop a banker from progressing. So they'd be able to get on the course when they need it, get through it and then keep on going without sort of having those pauses, I guess, based on session availability or, or those constraints.

#### **Michelle Ockers:**

Yeah, it's quite different from waiting at the bus stop for the next course to turn up, right?

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**Emma Shirlaw:**

Yep.

**Michelle Ockers:**

Very different. Yeah.

**Emma Shirlaw:**

And the digital pathway guides them week by week. So you know, by week one, this is the learning you should have achieved by week two, this is what you will have completed. And this is where the first facilitated touchpoint is. So it gives bankers that momentum. Like they have that momentum to learn because they know where they should be learning and those I guess, hits they should be making day by day, week by week in terms of success.

**Michelle Ockers:**

But that can vary from that, right?

**Emma Shirlaw:**

It can, yeah.

**Michelle Ockers:**

It's a little bit slower for whatever Reason.

**Emma Shirlaw:**

Of course, as we said, we've got such a huge network of bankers, part-time workforce, full-time workforce from different backgrounds and demographics. There's definitely flexibility and it was just, it's being designed that way to give flex. At the same time, even with those varied demographics, still suggested timeframes for them to know what they should be learning and when.

**Simon Dewar:**

There was also something I guess that happened with that, that blended virtual design where what might have been a facilitator engaged for the full day suddenly became a facilitator that had space and time for someone that might need help with something when someone's doing a, you know, a self-paced activity or the whole team's doing, you know, something else self-paced. There was kind of gaps in that facilitator's day from what I understand, and stop me if I'm wrong, but giving them that ability for that more tailored approach if necessary. I don't know if you got a lot of feedback about that, but, I remember in the early stages of prototyping that that being something that really helped the learning experience and for the facilitator to hone in on people that really needed it with the stuff that they really needed help on.

**Michelle Ockers:**

It's just so interesting.

**Emma Shirlaw:**

Yeah, there are pockets of time. But then there's also, the great way the pathway is being designed is that there's that in branch leader support as well. And the great thing about virtual facilitation, which is the mode of delivery we have, is our bankers are really learning about something in the course with their peers and going away and practicing it. Or even at times seeing it happen in front of their eyes in their branch because they're learning from their business. They've got this world that they're learning about happening around them, and it's a really great opportunity for them to actually see everything being applied. So a lot of bankers will often comment that, oh wow, we just learn about, you know, an A to Z review and, there's a banker doing one right nearby. So it's really successful in helping them



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develop that competency because they can see so much being applied as they're learning.

#### **Michelle Ockers:**

Nice, nice. So how have you tracked the impact and demonstrated the value of the solution? What have you actually seen, particularly given chasing this speed to competency or speed to proficiency objective?

#### **Matt Mould:**

Yeah. Yeah, very good question that we've have done quite a lot of, sort of measurement around what we've actually done. And because we were quite clear about what we were setting out to achieve, it has really helped us, help us shape up what we're actually looking for. And I think when we then look at the impact that we have had, the speed for bankers to get from sort of starting in their role through to having that sort of expected skillset has reduced by about 50%. So it's massive when you think about how many, how many bankers we've got and how many customers we've been able to help sooner. So yeah, a 50% reduction is absolutely massive. And then we've also seen some really other, nice impacts as well that it wasn't just about getting through the learning quicker for kind of speed sake.

It was really clear about being able to help our customers sooner. So we have also been looking at some other measurements around, have our bankers then put those skills into practice, so have they actually engaged with a customer with different conversation types and as some of those really key things that we would, would be looking for. And it's really pleasing that we've actually seen an increase in some of those as well. So bankers are, trying out their skills earlier, so they're not, maybe, they're probably feeling more confident that they've gone back into their branch and done it straight away. So we're really confident and, and really pleased that we've got that balance between not only speed, but actually being really productive and helpful for our customers as well. And I think equally the other bit I was thinking when, we were talking a little bit earlier about, the variety of learning and all of those sort of things that we have also got a lot of feedback from our bankers. So we regular check in and get those sort of typical feedback, type sessions going on. And overwhelmingly our bankers are telling us that it's a really effective and valuable program. Something like 90% of bankers indicate that they're really confident with key activities, really high ratings for the right pace of learning the variety, the engagement and all of those. So it's really, it's really ticking the boxes on a number of areas.

#### **Emma Shirlaw:**

It's almost becoming contagious as well, where we actually have our existing cohort of bankers becoming really curious about the learning. So we are getting lots of requests from existing bankers or existing leaders to actually learn or complete some of the learning that our branch bankers complete as part of the branch banker learning induction. So that's really exciting as well is to get that always learning culture, really embedded in our branch network where all bankers are really curious and excited. And are really asking questions of our new bankers saying, oh, I didn't learn that in that way. Can you tell me more about it? Or how would I be able to do that? Or, where is that great innovation or eLearn or, PDF that you completed, I'd love to do it as well.

#### **Michelle Ockers:**

Excellent.

#### **Emma Shirlaw:**

So it's had some really positive cultural effects.

#### **Michelle Ockers:**

That's great.

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#### **Matt Mould:**

I think the other bit I'd add around the, sort of measurement and what we've been really looking around the success of this is, we look at a lot of things as an internal capability team to make sure all of that is ticking along really nicely. But we've been very deliberate about also sharing the success of the overall program as well. because I think it's quite easy when, you might be across the country to not really understand that sort of overall, overall picture. So we've been really deliberate about sharing, the really positive improvement this has been having, but also more importantly to, to sort of recognize our bankers and leaders that yeah, we've built this learning program and got that out, but they're the ones out there keeping it alive day in, day out. Like our leaders are supporting our new bankers, facilitators are getting in there with the virtual sessions and all of those aspects that they're sort of the ones now keeping this alive. So it's a really strong reflection on the, the way they've adjusted to this new approach as well.

#### **Michelle Ockers:**

Yeah. I like the way you've talked at multiple points about the role of the leader. Now we are coming up to the time, unfortunately, where we have to wrap up. So I'm going to give you each an opportunity to give me one response to this question. I want a different response from each of you. What's one, one reason you think that this went so well, one key, thing that, really made this a successful solution? Trying to figure out who's going to go first.

#### **Emma Shirlaw:**

I'll share first. For me, I feel it's really successful because of the blended approach to learning. There's no one size fits all approach when it comes to a person's learning style or preferences in how they learn. And creating branch banker learning. We've offered such a great varied selection of learning modules or modalities, and I think the blended learning approach has been really, really successful.

#### **Michelle Ockers:**

Okay. Matthew, what's your, your nomination for something that went really well?

#### **Matt Mould:**

I think my first thought around this goes to how we really brought together such a large group of people to really achieve this. So, we really, worked widely with, with Simon and the BSI team internally. We had a lot of different perspectives and opinions. And equally that that frontline sort of perspective around what is your reality? How can we help all of those sort of things. So it wasn't, just a sort of head office driven, here's a learning program, this is what you're getting. Really understood the problem, really worked collaboratively on, on building out that solution. And I think that's gone a long way to delivering the results that we've seen as well.

#### **Michelle Ockers:**

Great. Thanks Matt And Simon, what would you add? The third factor?

#### **Simon Dewar:**

I'd have to be the collaborative work. I think. We were already flexible. We were open to new ideas, the team work excellently together. And I think that it was a well managed project to be honest as well, that the other part of it, in terms of being really clear about what we were achieving and putting the hard work in at the start to ensure we could actually really kick into gear and deliver a project that, for our team was probably one of the quickest large scale deliveries we'd ever done. I think it was less than a six month window to deliver. I can't even think how many different types of deliverables. And with a large team, for me, that's always a huge risk. If you if you don't coordinate that well. So yeah, it would have to be the way we collaborated as a team, I would suggest. Yeah.

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**Emma Shirlaw:**

They're in a folder on my desk, Simon. I can give you the number if you like. It was a lot. I read every single one multiple times.

**Michelle Ockers:**

So, one quick round Robin to close out with one tip for others. A lot of people are developing or refreshing onboarding. There's a lot of regeneration of onboarding still going on. And I think COVID just kind of nudged people to think a bit differently about onboarding, critical point of engagement with our people in learning sets the tone, sets the expectations, can set engagement with all sorts of other learning which your approach has demonstrated. So one tip for others who are developing a refreshing onboarding and let's make this fairly succinct. Two sentences maximum. One tip, we're going to go on reverse order. I'm going to start with you this time. Simon, what's your tip?

**Simon Dewar:**

Okay. Okay. I would say prototype new approaches, and test them and learn from them and figure out what works.

**Michelle Ockers:**

Excellent. Thank you. Matt?

**Matt Mould:**

I think I would go with ruthless prioritisation. So be really clear what a new start or a new banker actually needs to know, and really design around that and not have a massive wishlist.

**Michelle Ockers:**

Great. Thank you. And Emma, your quick tip.

**Emma Shirlaw:**

I would say engagement from the people who are going to consume the learning all the way up the chain. So make sure that everybody's involved and you've heard the thoughts, feelings, wishes of everybody as you go along.

**Michelle Ockers:**

Yeah, there's lots of really, I just love how deliberate your approach has been, how solid, your thinking has been around this. It's just really well-planned, well designed, well executed. And I believe you won, an Australian Institute of Training and Development Award, for the work on this program. So congratulations for that.

**Matt Mould:**

Thank You.

**Simon Dewar:**

Thank you.

**Matt Mould:**

We did.

**Emma Shirlaw:**

Thank you. It was like the icing on the cake of something already amazing. So.

**Simon Dewar:**

Yeah, what a celebration. And also we hadn't seen each other for such a long time. It was such a nice way to, to wrap up a really great project.

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**Michelle Ockers:**

Lovely. So I'm going to put, links to all of your LinkedIn profiles, on the show notes if anyone would like to get in touch with you to find out more about anything we've talked about in today's episode. Thank you all so much for joining me today and for sharing your work and insights, with our listeners around the globe.

**Matt Mould:**

Thanks for having us Michelle.

**Simon Dewar:**

Thanks Michelle, it was great.

**Emma Shirlaw:**

Thanks so much. Thanks everyone.

**Simon Dewar:**

Cheers

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#### About Learning Uncut

Learning Uncut are learning and development consultants that work with learning teams and/or business leaders to accelerate learning transformation. We specialise in supporting organisations to create or update their learning strategy, enhance their learning team's capabilities, align learning to business value, and implement modern learning approaches.

We are highly collaborative and pragmatic. We partner with organisations to align learning to their business needs, unleash continuous learning, and build capability to help them thrive.

Learn more about us [at our website](#).

#### About your host, Michelle Ockers



Michelle is the founder of Learning Uncut. She is an experience, pragmatic organisational learning strategist, L&D capability builder and modern workplace learning practitioner. She also delivers keynotes, workshops and webinars for learning and broader professional or workforce groups at both public and in-house events.

Michelle received the following prestigious industry awards in 2019:

- Australian Institute of Training and Development Dr Alastair Rylatt Award for L&D *Professional of the Year – for outstanding contribution to the practice of learning and development*
- *Internet Time Alliance Jay Cross Memorial Award – for outstanding contribution to the field of informal learning*



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