

Learning Uncut Episode 161
Blended Learning with Business Impact at ANZ – Millie Law
Hosted by Michelle Ockers



Michelle Ockers:

Welcome to today's episode of Learning Uncut. As always, in the spirit of reconciliation, I would like to acknowledge traditional custodians of country throughout Australia and their connections to land, sea and community, and to pay respect to elders past, present and emerging. Welcome to today's conversation. Millie Law, how are you?

Millie Law:

Very well. Thanks, Michelle.

Michelle Ockers:

I'm very excited about today's conversation, Millie. As our learners are going to discover, we are talking about an incredibly well-crafted learning solution with strong business impact, which rightfully won best blended learning solution from the Australian Institute of Training and Development in their excellence awards for 2024. Congratulations.

Millie Law:

Thank you. It was a great honour. And yes, it's been an amazing piece of work, I think.

Michelle Ockers:

When did the body of work start? And I know we're going to talk about it more comprehensively, but just from a timeline perspective, when you did a great job with the performance consulting, when did you kind of start working on understanding the problem you were trying to solve for the challenge?

Millie Law:

Yeah, so this piece of work is part of a broader program of work called Coach Customers at ANZ, which focuses on kind of six capability areas and business development was one of them, which is where Better BD has come from. But that work kind of really stems back a number of years ago, actually. It's looking at the enterprise learning strategy at ANZ and in partnership with the divisions, but also our strategic workforce planning team. We identified what these needs were at a really high level. And then, so through the process of consulting with the divisions, we've kind of narrowed down on what that particular problem was, or that opportunity, should I say, for a specific workforce in our bank. And that was in our Retail Australia division. So the kind of the people that talk to our customers about their personal and home lending needs and really how that extended out.

Michelle Ockers:

Okay. So of course we're talking about the ANZ Bank. Is that right? ANZ Bank, ANZ Group. What's the official company name?

Millie Law:

Yeah. Australia and New Zealand Banking Group Limited, I think is our official name, being one of the largest banks in both Australia and New Zealand.

Michelle Ockers:

Yeah. And we're focusing in specifically on retail home lending in this case?

Millie Law:

Yes. That's right.

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

Michelle Ockers:

So you said it was part of a bigger body of work. What are the overarching goals and priorities that guided this initiative?

Millie Law:

Yeah. So I think when I think back to the work that our strategic workforce planning team did in service of our enterprise learning strategy, it was really identifying the shifts that we were looking at over the next couple of years and how that translated into capability needs for our workforces. So while we started with this particular program was focused on our retail Australia business and specifically those home lending specialist roles, the work actually started much further back than that. And it was looking at across the bank, you know, which is some 43,000 employees across many different markets. What are those parts of the business that are our customer engaging workforces and what are those core and similar needs that they had when it came to capability. So we landed on kind of six areas being, you know, we called it, it's part of our capability frameworks. We had things like coaching, solutioning, teaching, data interpretation, relationship management, and then obviously where we landed on the better BD, business development. So the work stems back quite a far way away. And while we focused on retail in somewhat of a an experiment approach where we've got to over the last couple of years and months has been extending this into other parts of the business. So New Zealand in particular in their personal division, which is kind of the similar version of retail Australia has also been able to take up this program rebadging at a different name, but really it's kind of 95% of the same program and getting that scale and reusability across the business, which has been fantastic.

Michelle Ockers:

Yeah, you mentioned strategic workforce planning and some sort of linkage in strategic workforce planning. In my conversations with learning and development professionals, including a lot of those on the podcast, not many organizations have really strong solid strategic workforce planning that the L&D team can seek to align with. So you're quite fortunate that you have that in place. Do you want to talk a little bit more about the strategic workforce planning alignment and how you worked with them and how that fit into this program?

Millie Law:

Yeah, absolutely. And I would never be able to do to do justice in describing the work that they actually do. But we've been really lucky to be able to partner with them as part of our broader kind of talent and development function. with an ANZ, you know, they're a small but mighty team and they have been really critical in diving into different parts of the division on a needs basis to understand what those opportunities are, what the transformations and the shifts that are likely to happen over the next couple of years and what that means as a result for their workforce. So their work is not exclusively limited to people capability uplift, but it certainly is one of the benefits that we get to take up as a result. But the work that they do is amazing. It's so highly complex, and it really draws on different variables and puts it all into a model that kind of says, well, if you make these kind of decisions, this is what's likely to happen. And therefore, these are the impacts that could occur as a result of the decisions that you've made. And so using that kind of basis, we're able to say, well, if we think that these are very high likelihood decisions that are going to be made, and these are the likely impacts to our people, this is where we can see those shifts are.

Michelle Ockers:

So was there something specific that came out of the workforce planning that led to the need to do some work around business development capabilities? Or was there some other way

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

that that was specifically identified as something that the learning and development team was going to focus on?

Millie Law:

So the strategic workforce planning team got us to the point of identifying those six areas of capability that I spoke of and also the workforces that would most likely be impacted by them. The work was probably initially focused on retail Australia, but we could start to see as they worked in other parts, this is a strategic workforce planning team, as they worked in other parts of the bank, we were starting to see these similar themes. So we were able to kind of make assumptions and draw correlations around, well, you know, if it's likely to impact these types of roles and this is a capability need in Australia, then it's likely that it's going to be a similar need in New Zealand with a few different variables and whatnot. So that's what they handed over to us. It was a really good mapping of these are the six capability areas that are going to be the most in focus. And these are the roles that they're going to be in focus for. So of those six capability areas, the first three, so the coaching customer solutioning and teaching, we're really, we kind of called them our core ones and data interpretation and relationship management, as well as business development. We're more of our additional ones that we're going to be more in focus for some roles than others. And the home lending specialist in particular. So kind of with that map and that understanding of what that looks like, we would then be able to kind of ask the capability team, take it to the next level and say, okay, what's going on in the business? Where do we think the most pressing needs are? What are your challenges at the moment? Knowing that there are, you know, this is all in surface of the kind of next three to five years transformation, but what are those things that we could potentially help you with now? And the piece that came out consistently with retail was this piece around business development and more of a proactive business development and really being able to increase that and encourage home lending specialists to engage in a variety of different business development activities. And knowing that it really linked very closely to our purpose of shaping a world where communities and people thrive and supporting our people, our customers with their financial wellbeing goals. Home lending or home ownership being one of the biggest goals that, you know, the great Australian dream, if you want to call it that.

Michelle Ockers:

It's very important still in Australia, isn't it?

Millie Law:

Yes. And it's complex. And you think about it's the most, for most of us, it's the biggest investment we'll ever make. So really getting that right and having, you know, a good relationship with a home lending specialist that can help guide you through that process is really, really important.

Michelle Ockers:

Okay. So talk to us in a little more detail then about how you went about understanding both the business need and what the workforce needed. You used a performance consulting approach, right?

Millie Law:

We did. Big fan of performance consulting. I think it really helps you get an understanding of what the problem is that you're trying to solve. And we know from being learning people that if you don't know what the problem is to solve, you're going to not going to necessarily get the impact that you want. So think in terms of where we started, we obviously had that strategic workforce plan to take with us, but then really understanding what the problem is. We spoke to different people within the business. We spoke to the business leaders. We

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

spoke to a small sample of home lending specialists themselves and those that kind of support them, whether they're the people leaders or kind of supporting coach roles to really understand, well, what is it that you want to get to? Like if we had to kind of draw a clean slate and say, this is what we want to achieve and what we want home lending and business development home lending to look like in the future, what is it? And through multiple conversations and kind of looking at other data that we had available to us, we were able to kind of understand the kind of a handful of areas so that we wanted our home lenders to be able to reflect and understand where their home lending customers were currently coming from. So this is an ongoing shift that we hear in banks where we've gone from customers coming into branches or calling up on the contact centre to really doing things a little bit more digitally and self-service. Home lending is one of those areas that still very much we're seeing that there is a need for people to want to have a conversation to support that complex need. So being able to understand where your home lending customers are coming from was really important for a start. And then we wanted to also kind of extend on that and help lenders identify not just their existing customers, but the potential customers and how they might connect with them to discuss those potential home lending needs. And then the third piece was around one of my favourite barriers to learning about having time. Time to not just to learn, but also time to actually conduct this business development type activity. So if you think about the types of activities that you would expect in a banking role, a lot of it is servicing the needs of customers that are presented to you. But we also needed to understand that business development, it doesn't just walk through the door, like you actually need to work on it. So being able to allow time and seeing that as a very meaningful part of one's role for home lending specialist was a really big piece. It's kind of that mindset shift. And then the final piece was around engaging and connecting with customers and potential customers to really understand how we could support their financial wellbeing in the context of home lending. And, you know, there's been a lot of interesting things that have happened over the last few years with Royal commissions and whatnot about how we think about the role that banks play. And, you know, we're very mindful of that. We want to make sure that whatever we're doing is really done in the best interest of the customer. It's done responsibly and it's really supporting their financial wellbeing and their needs.

Michelle Ockers:

Yeah. So you also mentioned you did some interviews, some workforce interviews. What were you trying to discover through those interviews and what did you learn?

Millie Law:

Yeah. So it's really a few things. So one was kind of understanding those things that I've just spoken about. So what is a future state look like and where are we currently? So what are people's perceptions towards business development? What's their mindset towards it? What activities are they actually doing well? Where do they think that they've got gaps? And really, I think understanding who our target workforce was at that point, we hadn't really identified that it was gonna be home lending specialists as such. So that was a really important piece. And really, we took that piece and tried to build some personas, very light touch personas to understand, okay, so what's driving you? What are you thinking about? What are you feeling? What are you doing when it comes to business development? And what are some of the triggers that we need to be aware of when we're looking at building a solution that serves that future desired state? And that was really what we kind of did there.

Michelle Ockers:

And what did you discover? I believe you did sort of a think, feel, do kind of analysis as part of the persona.

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

Millie Law:

Yeah, we, we did. I think some of the things that we found, probably the piece that struck most in my mind was this mindset piece. So our bankers and our home lending specialists in particular, when we think about the priorities that they place in front of themselves every day, customers are number one, two and three every day of the week. So that is, you know, they will put their own learning well behind the needs of a customer. And it was really trying to unpack what that meant and really helping them to kind of shift their mindset around, we're helping you to get better at your job so that you can better support your customers. So there was a piece around that, but also this piece, I think around the proactive approach to business development. So there was a sense of, from some that by, you know, contacting customers or potential customers around their home lending needs, that they were bothering customers because they hadn't come to them with a need. And so it's trying to help shift that mindset around you know, yes, that might be true for some cases, but you're actually providing a really valuable service. You're helping them by making a difference in their financial wellbeing. If you think about the scenario of someone that's had a home loan for quite an extensive period of time and has never done a review on it, they could be on a terrible rate. They could be not taking up features that could be of benefit to them. There's a whole lot of things that could be happening there. And the role of a home lending specialist by having just starting that conversation to see you know, when was the last time you looked at your home, your home loan? That's huge. And so that was one really important piece. And I think some of the other things that we kind of uncovered through this performance consulting process was, I mean, it's not, not a revelation, but our home lenders are really busy. So they don't want to be spending time on things that they already know or that they feel they already know. But at the same time, we have a need at a business level to make sure that we've got a consistent experience for our customers. So trying to find that balance and working out, well, what makes that balance? What are the things that we're really confident on? And what are the things that we would over invest in to ensure that we've got that consistent customer experience?

Michelle Ockers:

Yeah. Okay. We will come back, no doubt, as we talk through the solution to how you responded to a couple of those things that have fallen out. It's interesting that the mindset piece is part of it. They're not only with learner engagement, but with taking the time out to do a little bit more work to prepare for your calls and to feel okay that you're being of service when you call a customer. So talk to us about the solution design and the participant experience. What did the solution look like and what's kind of the overall participant experience?

Millie Law:

Yeah. So the solution is quite multifaceted. There's quite a few different component parts to it. And I think one of the, you know, this is why it's been up for the category of blended learning solution piece, but there are quite a few components in there. So I think just to step back a moment, we're looking at a solution that was designed primarily for our retail home lending specialists, but knowing that there are greater needs across the enterprise that would have similar learning needs, similar capability uplift that's required. So in terms of what we started with, it was really thinking about some of the design principles that we wanted to have in mind. So we knew that we needed to have something that was contextual, but also personalised and scalable. So kind of things that don't always necessarily go together. So when we thought about the learning solution design, and we had a great partner in Avanade to help us with this thinking. We wanted to focus on, well, what, what would be the smallest and thinnest kind of core experience that we could make sure that is consistent across other parts of the business that could be reused. That would be kind of no regrets and keeping it really light because we know that our lenders in particular, they told us

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

we don't want to spend time on stuff that we know, but we also know that we need to balance those things that are consistent and have that consistent customer experience. So it's kind of looking across the line and thinking, okay, well, what could we make? What are the fewest things that we could focus on that would be consistent that we know that we can then reuse in other learning solutions? So that was the part of it. And then over kind of investing in the contextual part. So the contextualized piece involved some workshops and whatnot. But if I think about the whole learning experience, it really started off with almost a call to action, I guess, from our change sponsor. So we had identified a clear sponsor for this particular piece of work. And really use that as the kicking off point to kind of capture the attention, if I dare say, of our home lending specialists, but also to emphasise the importance of this. It is actually really important for you to take the time. and invest in yourselves. We know you might know some of these, but we're going to ensure that you get value out of this experience, no matter what.

Michelle Ockers:

So it wasn't mandatory, right?

Millie Law:

This was opt-in. Yeah, this was a complete discretionary piece of learning.

Michelle Ockers:

So what percentage roughly of people in the role would have participated?

Millie Law:

Stretch my memory now, but I think like we put the good part of our home lending specialists across in retail in the first kind of instance. So the division opted to run this as a kind of a mass rollout to begin with that was spaced out over a number of months. So it wasn't a kind of, okay, everyone's got, you know, two weeks to get through this. It was, you know, we're taking the best part of six months to roll this out across the division in spots and in ways that make sense to your part of what is already a quite a large division.

Michelle Ockers:

Yeah. So what was most effective in engaging people, in getting people to actually go, I'm going to make the time and do this learning? What worked?

Millie Law:

That is easy. So that was our expert facilitation pool. So they were our SMEs, they were our support coaches. So these are the people that already had existing relationships with the home lending specialists in their day-to-day, they would support them as part of their role. This is their primary objective. So we had a shared piece around not only having people that are complete experts in the subject matter, but coach and support and facilitate on a day-to-day basis. It's not their whole job, but it is a very large part of their role. So they were equally passionate and skilled. And I guess probably the key piece was that they were really respected. by the audience, by our home lending specialists. So it served great, served us greatly to have them as part of this. And they were really key to our whole change management approach.

Michelle Ockers:

So these are people who are normally working with the teams who are already respected. How did you involve them if at all in the design of the solution and again, and then equip them to be able to facilitate it?

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

Millie Law:

Yeah. So we used a small pool of them, a small selection of the, the coach roles as part of our design process. So they provided us with some inputs. They helped us shape our models and the approach to what, from the content perspective of it. And then we use them as part of the review and sign off approach as well, to really ensure that we weren't hitting the mark in terms of both that core material, but also the contextualized experience. And then they acted as a small group, acted as a bit of a group of advocates for us. And then we progressively skilled through kind of a train the trainer approach some more to help us with the actual delivery of the solution itself.

Michelle Ockers:

So I feel like I sidetracked you there. I'm so sorry. You were talking about the really strong call to action from the change sponsor that you kept the core really light for consistency. But then you were encouraging with the support of the change sponsor, I think where we were at when I sidetracked you, encouraging people to take part in, you were talking about a contextualized piece. What did that look like for the participants?

Millie Law:

Yeah, so it's probably that two-part piece. It's getting the change sponsor to really signify the importance of investing in themselves in this particular learning experience, but also then leveraging those coaches to kind of those people that they speak to on a day-to-day basis that they have respect for, that they trust, and bringing those two pieces together. So almost kind of a top-down, bottom-up approach to getting people on board with this discretionary piece of learning, which was not a short experience, I might add. So we intentionally designed it with a spaced approach. So the, the actual experience starts with, for lack of a better term, a self-diagnostic. So it's a very short kind of capability assessment that we build in a couple of different types of questions in there. One around kind of their own self rating of capability in this business development capability. And then we also kind of back that up with a handful of more skill-based questions. So some scenarios that they can use to gauge their understanding and their capability in business development. From there, what actually happens is that self-diagnostic, depending on the result, splits them off into a range of different skill pathways, which is kind of that thin core that I was referring to before. So those skill pathways were built with a handful of really short micro learning pieces based on the skills that underpin business development as a capability. And depending on the scoring ranges that we had, we'd built some kind of backend stuff to split out different pathways. So they could be on what we kind of referred to as in-house as an emerging level pathway. So those that don't necessarily have a lot of experience in business development, there was also a more kind of proficient one. And then for those that are kind of sitting above proficient, we kind of called it a fast track pathway. So they got that kind of contextualized learning piece. really speaking to that piece around, don't teach me stuff that I already know. And we only want to focus on stuff that's going to be of value. So really kind of kept that really quite short and sharp. They got a personalized learning itinerary, I think we called it, that gave them the links to this solution. And it was probably all up depending on whether they were on a more of a standard pathway or a fast track pathway, somewhere between an hour and two hours of self-paced learning that they worked through. Following that, This is when the kind of contextualized piece started. So we built a set of immersive workshops. There were two workshops in total that focused on our process of business development. So kind of the first two stages in the first workshop and the second two stages in the second workshop. Prior to that, we actually got them to do a bit of self-directed on the job work. So looking back at their existing business development activities and really kind of assessing themselves and understanding where they were getting their business from. Cause that was one of the core things that we wanted to focus on. So taking in real life pieces, not simulations, taking in their own business development book and really focusing on understanding, well, I get a lot

Learning Uncut Episode 161

Blended Learning with Business Impact at ANZ – Millie Law

of my business development activity or business development for home lending customers from this type of activity or from this activity. I'm actually, I've got a real gap over here. I don't really do much in that space. So it was really just trying to set the scene and open their eyes up. That then came into the workshop, which these wonderful and incredible coaches would facilitate them through. And there was very little, shall I say teaching? It was much more a peer to peer learning experience. So reflecting on what activities that they were really well focused on, kind of trying to unpack why. So why is it that you only kind of use this type of activity to get home lending conversations in place with customers and potential customers and really trying to unpick some of that. And that in and of itself was really eye-opening for our participants. They were actually able to see what, they had the data there for themselves always, they've had that access, but to really see it on a page and think, oh, I do have gaps in here, or actually I'm quite balanced, or, you know, I tend to steer away from this activity because it makes me feel uncomfortable, or I'm not, I don't have, you know, good confidence in this part of the activity. So it was really quite useful. So that workshop was a couple of hours and then we, intentionally left a couple of weeks in between workshop one and workshop two to allow them to do a little bit more stuff to really start thinking about, okay, now I know where my gaps are, what am I going to do? What's kind of my action plan to start making changes in this if I need to make changes or how can I help others make changes if they've identified opportunities? And then coming into workshop two, one of the things that we had kind of understood through our performance consulting piece was again, linked to the mindset piece of, I don't want to bother people, but there was a, there was a piece around. Really a level of discomfort for some, but they didn't want to make these calls. They didn't want to pick up the phone and have conversations with customers. So we addressed that within the session and again, built that level of safety and skill to be able to do that. And then intentionally made them practice. So they had their, their real life customer sets that they would be, you know, have access to in their day-to-day role actually made just one, one contact. That's all they had to do.

Michelle Ockers:

So they actually called a real, a real person in session.

Millie Law:

Yeah.

Michelle Ockers:

Yeah. So immediately relevant, immediately applying immediately relevant in their work.

Millie Law:

Immediately relevant. And then while these were kind of individual conversations, not, they weren't listened to or anything, because obviously we need to respect the privacy of our customers. What we then got them to do back in the workshop was actually talk about how that made them feel. Like, what did you learn from that? What, what did you think went well? What do you. think didn't go so well, why let's unpack some of that. So again, kind of really tackling that mindset piece, which is really challenging, like to come overcome some of these things. And that was so powerful, so powerful. And then they kind of work through their action plans that they would take onto the job and what they would do with their people leader, with their peers, and as part of the overall experience, while that was kind of the end of, you know, if you want to call it formal learning, they walked away with a really clear action plan so that they would, if they still felt they needed a lot more development in this space or practice in this space, they could do some activities with a peer. They could be based on kind of real conversations where we've got obviously the consent of customers or through simulated experiences. So we had a couple of lightish role plays and that they could work through, but also holding themselves accountable to really make the change stick. We had a

Learning Uncut Episode 161

Blended Learning with Business Impact at ANZ – Millie Law

piece in there that was to do with their people leader. And actually having that conversation and actually demonstrating what they'd learned and the skill and the application of business development skills in real life. So that was a really core part of it. And then the final piece was kind of coming back to that capability assessment or that self-diagnostic that they did up front, which had some really valuable data in there around how they felt their own confidence was with business development, as well as some scenario-based pieces that served as a bit of a proxy for understanding their capability or skill. It got them to do a similar version again at the end to see what the shifts was. And so I know we've got some, some questions around measurement, but that would, that was certainly part of the process there.

Michelle Ockers:

In the design, did you consider anything that didn't make it into the design where there are some, some early ideas that, you know, either you, you just chosenot to incorporate or some things you tested and found out they weren't really landing.

Millie Law:

Oh gosh. Yeah, probably a range of different things. I think one of the biggest things that we had was probably in the user experience design side of it. So when we were building this program. Across ANZ, we were also transitioning our LMS platform. So, you know, not wanting to be the guinea pig that has to try out the new LMS, we opted with the business and divisions support, of course, opted to not put it into the platform. So that meant we actually had a bit of an MVP solution in terms of the experience. So we were split across different platforms. We were using some of our LXP. a different solution or the capability assessment at the time. And we also had like a SharePoint page that was for some other stuff, largely to support the change management side of things. And the feedback we got really early in the pilots that we ran was the experience with clunky ads. We were, we, you know, we persevered where we could, but where it made sense. And when the timing was right, we streamline that into the one platform, leveraging our LMS for that largely. So that was a huge, a huge win, but you know, I'm sure there were other things that we also considered the actual original solution. When I think back to the broader program of coach customers at ANZ, we were looking at a completely different technology solution. Yeah, but I think where we've landed is, is really pleasing and it's certainly not to say that that's where we're going to stay. I think one of the pieces there is around continuous improvement and continuing to move with the times if things aren't working or we find a better way of doing things than we should. We owe it to our people who are learning and taking the time out to learn in amongst their busy business schedule.

Michelle Ockers:

Yeah. You talked about leader observations. Can you talk to us a little bit more about the role of the leader and how you equipped the leaders, what you equipped them with, how you, how you went about ensuring they understood what the purpose of this was and what their role was?

Millie Law:

Yeah, so there's probably a few elements to that, that we did to support our leaders. So one, while we were also briefing our coaches that would act as the facilitators through the train the trainer process, we intentionally ran some leader briefings to ensure that they knew what was going on and why we were doing it. So they were the first to get, yeah, they were the first to get the communication. I'm trying to think about whether our coaches came in, but probably around the same time from memory. But it was really important that they understood what this learning was about, what it was going to serve, and the impact that we were expecting to see. And of course, their role in it. So we ensured that we had those leader briefing sessions. We also provided throughout the kind of six months that this

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

program was initially rolling out across the division, optional leader drop-in sessions. So sometimes we would get none, sometimes we would get some, but we had that available to them.

Michelle Ockers:

What was the purpose of those?

Millie Law:

To really one, I suppose, selfishly from a learning perspective or learning practitioner perspective to identify any issues that we could be rectifying to make the experience better. But if the second piece and really of benefit to our leaders was really just to. Answer questions that they had around, Oh, you know, what do I do next? Or, you know, I've got this piece and, you know, this person has said that they can't do that. What can we do? Like, what are the options here? And to really make their life a bit easier. in terms of having a lifeline of support that they could call on if they had questions or feeling stuck or weren't sure what to do. So that was the main piece in there. The final piece of note was kind of the outputs of the capability assessment. So both that one that they did at the start of the experience and then at the end of the experience. Part of what we actually built was a dashboard that was not just available to us as the learning practitioner team, if you want to call us that, but we had built it in a way that people leaders could also see all the results of their own intact teams. And so they could drill down to each individual, but they could also see kind of the team view. So that was a really useful tool for them to be able to say, okay, well, I can see that we're making progress or, or geez, like, you know, we've got gaps here that I wasn't aware of or didn't understand the extent of them. So it was a really good piece of visibility for them. And we also make, made that available to individuals themselves. So they got to see their own kind of progression points around, you know, from before the learning experience began to post the experience.

Michelle Ockers:

What do you think the participants found most motivating? Did you get any feedback from them or were there any clues as to what most motivated them to actually stick with it, to apply the skills and so on?

Millie Law:

Yeah, I think the role of our coaches was just so more critical than I could have ever imagined in that piece because they were really the champions of this. They were the ones that were, demonstrating and helping their people understand, yes, you might know this, or yes, you might've covered this in a program when you started in the bank, whenever, but if we were doing this well, as we could be, then we wouldn't need to be running this learning solution. So I think it was kind of that piece, but by far, and what we heard a lot was just the ability for people to come together. And sometimes that was physically, and sometimes that was virtually, because we do have a quite, you know, geographically dispersed workforce, but to learn from each other. That was the most powerful piece there. And to really unpack those pieces around, not just the skill and the capability and the conversation techniques, but the mindset pieces really understanding, Oh, actually you feel that way too. I'm not alone. It's not just me that feels really uncomfortable, you know, contacting customers in this way. And I think that was the really most powerful piece that we heard.

Michelle Ockers:

It sounds like mindset was like a substantial target, like a substantial aspect or element that was maybe blocking performance or that you knew you needed to help people to address in order to be able to take the skills and use them. What do you what was the balance between kind of the skills themselves and the mindset to help with the application of the skills?

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

Millie Law:

Yeah, look, if I had to put it on a scale, I would say the mindset piece was definitely kind of, it skewed more towards that than the skill, the foundations in skill we needed to address. That was part of our, our thin core, but also part of the workshop experiences in there to make sure that people knew the boundaries of what they should and shouldn't be doing, could and couldn't be doing when it came to business development. So that was a really important piece. But yeah, as we went through the program and heard the experiences of our people, it was really, quite clear, you know, we had, we were alluded to this in the performance consulting, of course, but the bigger issue was around confidence. It was around the mindset of not wanting to bother people and to seeing that they're adding value to their customers who they prioritize. As I said, priority one, two, and three every day of the week.

Michelle Ockers:

Have you seen a sustained shift in that mindset?

Millie Law:

Yes. And I think this is the piece that is the most. The piece I'm most proud of. So when we look at the results and we had a lot of different metrics in there with the capability assessment, playing a really good piece that the shift in capability, when we looked at those kinds of scenario based questions that we would ask as part of the assessment, the shift in before and after it was really quite small, but the shift in confidence was a lot greater. And then when we overlaid that with the business performance metrics, which for us was around the volume of applications submitted per lender per week, that shifted significantly. I think from memory, the shift was about 25% when we submitted the submission for the AITD awards. And that is sustained. Like I've looked at that actually just this morning and that is sustaining. And that is just so powerful. And I think I alluded to the fact that we then kind of rolled out a version of this program in New Zealand and we saw similar results. So their metric was a little bit different. It was around proactive business development activity, and we've seen that shift by about 20%. And it stayed that way. So I think what was really quite eye-opening was to see that while the capability was actually there, like we saw a very little shift in terms of the instruments that were used to measure that. But the performance results, that's where the, where it was really impactful.

Michelle Ockers:

And in terms of unlocking that mindset shift, where, you know, did you tackle that head on in the program materials or messages? Was it mostly peer to peer? You relied on people to kind of share their experiences and talk themselves through that. How did you get that right? Like, how did you really create that mindset shift?

Millie Law:

And I think this is where those support coaches really, you know, they're worth their weight in gold. Most of them have been lenders in some part of their career. So they have the lived experience. They've been through it. They understand it. And now they've, you know, moved on to other roles that are supporting home lenders do exactly the same thing. So I think through that and knowing that they were already trusted and respected within their peer groups and the learning groups that we'd established, this helped foster that sense of, whether you want to call it psychological safety or something else, but it really, it created that space, that environment to be able to have those conversations, probably more so than what individuals would have with their people leaders. To be frank, I think having that group of people that are all kind of experiencing some shape of the same mindset, some shape of the same, you know, limiting beliefs around what they can and can't do, and just exposing that's

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

probably too harsh a word, but to kind of really bring that to the fore and having that open conversation, I think that that was just really brilliant.

Michelle Ockers:

Yes, surfacing it. So as you went along, when you think about like the, the solution as designed originally and how it was reshaped, if at all, of course, how did you adapt the solution based on changing needs or based on feedback or what you saw as you started rolling it out?

Millie Law:

Yeah. So I think that the main adaptation was really around that transition to our platforms. So, having it across multiple kind of a clunky experience across multiple platforms that served a purpose for testing, I guess, but that was really the main piece that we heard. It was a clunky experience. We needed to make it easier and simpler for our people. They didn't want to be navigating between different things. I think we've also heard that the capability assessment that we put in there while it's being absolutely right for measurement and really being able to understand the capability of our business. It can be a little bit time consuming for individuals, especially when they're doing it before and they're doing it after that's to them. And I get it. I've been in that side of the business and the retail side of the business where every minute is so valuable. That's time taken away from their customers. And when we think about, you know, what they find important and where they put their priorities. They want to be spending the most time servicing their customers and helping them with their financial wellbeing. So, you know, those are things that we've made. Some trade-offs around how we look at that. It's not something that we kind of enforcing those capability assessments, but it is, I think as the business matures, something that will be really useful data points to go back on. And then of course you'd make, you know, kind of enhancements to the workshops themselves and make sure that they're able to be delivered sustainably. We've had our coaches delivering them. for the initial rollout, but that's not an ongoing solution that they can commit to. So it has transitioned into formal facilitation within the Retail Division's capability team.

Michelle Ockers:

So given the role of the coaches was so critical and engaging people initially and in supporting that, you know, peer-to-peer conversation about the mindset, the blockers there, how have you kind of preserved that aspect of the program when you transitioned from the coaches to more professional facilitators?

Millie Law:

Yeah. So the coaches still play a role like that. They know who's going through this program kind of from a business as usual perspective. So they can continue to connect with each of those individuals as they would in their day to day. Anyway, I think we're very fortunate in the retail division that our facilitators, a lot of them have been lenders themselves. So they understand this or they've been coaches or they've been in similar roles. So they're very good at building that same or similar experience and environment to learn in. They understand the challenges that they're faced with, they understand the confidence, you know, limitations that some people might have, and they're able to kind of continue to foster that similar environment. I think what becomes trickier is when our initial rollout, we did it in kind of like groups, so kind of branches and districts and whatnot in similar settings. Now we're looking at groups that are coming in all across Australia. So it does create its own challenges, but at the same time, what it creates and challenges it makes up for in building broader networks. So now it's not just my fellow lenders that I can call on in my district, I can go to the person that is in Perth or is in wherever and have a broader set of people that I can call on to understand and work through these challenges with.

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

Michelle Ockers:

So what next for this initiative?

Millie Law:

Yeah, well, it's really exciting. As I said, we've rolled out a similar version in New Zealand off the back of the success of Better BD in Australia. I think where we're looking at next is we have kind of our up and coming, our emerging part of our bank being ANZ Plus. It's a new proposition or newish proposition for ANZ. And we've recently started to look at home lending solutions as part of that proposition. Our ANZ Plus lenders will benefit from something like this as well. But really it's been about building this into business as usual. So it's become a core part of the curriculum, the home lending curriculum for our lending specialists in both Australia and New Zealand, which has been really promising.

Michelle Ockers:

So let's cast our minds to the capability team themselves for a moment and think about kind of the mindset, knowledge and skills of your capability team to design and implement this solution. What aspects of that mindset, knowledge or skills you think are most critical or most played a part in being able to design and implement such a, you know, a high impact blended learning solution?

Millie Law:

Oh, wow, it's a tricky question. I think the way that we went about program and probably what I haven't touched on is that in ANZ, our learning kind of ecosystem is a bit of a federated model. So we have a small enterprise team, which I'm part of, and then we have divisional teams. So when we came together to build the broader program of coach customers, but also in particular, this program of Better BD, we drew from the experiences and the resources from all of those teams. So we had people from, you know, we had myself from the enterprise team. We had people from the Retail Australia team that were going to be the, the kind of the primary recipients of this program. And we also kept in our ANZ plus capability team members and our New Zealand team members. Our capability team members as well, so that we co-designed this solution, knowing that it was going to be for one part of the business first and really took that kind of experimental side of things to it. So we were getting those diverse perspectives from the start, which I think was so valuable. And then adding that in with our partner in Avande was really, really helpful to keep us not on our toes, but to keep us thinking about how can we make this better? How can we get something of value out fast? How can we prototype and make changes? How can we make no regrets decisions or take well-informed, safe risks that aren't gonna be critical and not gonna derail us? So those were all of the kinds of things that I would say were of value from our capability teams. It was really keeping ourselves accountable, keeping together those diverse opinions and perspectives and really having that approach of experimenting and saying, well, what if we tried this? You know what would be the problem if we did this? And, you know, what would be the impact if we did it another way? So I think those were the really key pieces.

Michelle Ockers: And we haven't talked much about the role of your partner, Avande. What was their role and what helped you to work effectively with them?

Millie Law:

Yeah. So Avande is an incredible organization and they put together just the A-team. So we had, you know, a whole lot of different experiences that we were adding to our internal team. So they brought with us or brought with them. Obviously learning and capability experience, design experience, UX experience, change management, they brought all of

Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

that to the table. And we're really just incredible partners to challenge us and to help make sense of all of the things that we were trying to achieve with this. We had our design principles around, you know, we want to build something that's sustainable, that's reusable, that can be used in other parts of the business, but we wanted to be highly personalized and we wanted to do this and I think we went through a process with them, which they helped us kind of map out what are the most important drivers here? What are you willing to kind of trade off on? What would be the impacts of that? And really helped us work through a number of kind of prototypes before we actually got to the solution that we did. And that was really, really fast that their design experience has been incredible. And they've got, I think what was also really important to this piece was not just the performance and consulting skills that they brought to the table as well, but just helping us kind of test through different things and really put that focus back on what's our user experience going to be and actually facilitating user testing with us in the early days as well. And great researchers as well. So while we're kind of coming up with the, Oh, we need to do this. And they're like, Oh, what is that? Okay, let's, let's work it out together. And, you know, using both the internal and external research to do that.

Michelle Ockers:

Thank you, Millie. It sounds like a great partnership. So, advice time for other learning and development professionals based on your experience through this initiative, what advice would you give others who are aiming to build high impact evidence-based solutions?

Millie Law:

First and foremost, I think really understanding the problem that you're trying to solve or you're trying to address. So really getting deeply familiar with what is it, what's that problem, who it impacts and what success looks like, not from a learning practitioner's point of view, but from the eyes of the business. So that is number one piece of advice that I would give every learning and development professional. The second piece is really kind of testing and refining and iterating. So knowing that nothing is ever going to be perfect, nothing is ever going to be finished, and really coming to it from a perspective of continuously improving for the sake of those people that are going to be using this as a learning solution. I think it's easy to fall into the trap of saying, well, this is the solution that I've built and really feeling kind of protective over it. And not wanting to make changes because it's almost a slight on your own capability as a learning person, you kind of got to put that to the side and think, no, this is not about me. It's about the people that are going to go through the experience. And even more so in the context of this, it's about the customers that are going to experience the interaction with those people that have gone through this learning experience. So those are the kind of the two big ones. And I kind of touched on it before, but really coming back to that piece around value. So showing the value of learning in terms that really matter to those that are listening, which is the business. So I think, you know, one of my biggest bugbears, I think with, with learning measurement is that people kind of focus on consumption and perception metrics and then kind of stop there, and really trying to challenge and push that you don't need to solve for everything and not everything needs to demonstrate return on investment or whatever that, you know, kind of golden standard people are aspiring to, but we need to do better as a, as in community of learning practitioners, we need to do better and demonstrate that we add value that is really tangible.

Michelle Ockers:

And I would say a 20 to 25% improvement in your key business metric is tangible value added, Millie.

Millie Law:

Yes. We're really proud of that.



Learning Uncut Episode 161 Blended Learning with Business Impact at ANZ – Millie Law

Michelle Ockers:

And so you should be. And I think it's just as listeners can appreciate at this point, it's such a well crafted, like from end to end, from understanding business needs, connecting with the individuals that it's for, really figuring out, you know, what matters most, what's going to lead to a return, engaging your influences, right through to measuring and adapting. It's such a beautiful end to end piece of work from a learning and development perspective. So thank you so much for joining me and talking us through that so that others can learn from that and think about their own professional practice. We will share a link to your LinkedIn profile with the show notes if others are interested in finding out even more about this piece of work. Thank you so much, Millie.

Millie Law:

Been an absolute pleasure, Michelle.



Learning Uncut are learning and development consultants that help Learning and Development leaders and their teams become a strategic enabler so that their businesses can thrive. We work in evidence-informed ways to drive tangible outcomes and business impact and are strong believers in the power of collaboration and community. We specialise in helping to build or refresh organisational learning strategy, update their L&D Operating Model, enable skills development, and conduct learning evaluation. We also offer workshops to shift learning mindset and practices for both L&D teams and the broader workforce – as well as speaking at public and internal events.

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

About your host, Michelle Ockers



Michelle is the co-founder and Chief Learning Strategy at 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*



Find Michelle on [LinkedIn](#)

