

### LEARNING UNCUT EPISODE 3: SKILLS FOR LIFE – TONY DUNFORD

Michelle Ockers: Today we are talking about the Westpac 'Skills for Life' program. Tony, can you lead us into the discussion by giving us a little bit of context around who Westpac is? I think most people are going to know that in the audience, but just in case, and where the idea came from for their Skills for Life program and indeed - what Skills for Life is?

Tony Dunford: Yeah absolutely. So for those who don't know, Westpac is one of the big four banks in the Australian financial system. We are the oldest bank in Australia, and in fact the oldest company of any sort in Australia just to give you some context. We're in our two hundred and first year as it were, so a lot of history attached to Westpac, why we're here but again obviously wanting to push past that history and develop ourselves to be you know cutting-edge and the future proposition for our customers and employees.

Skills for Life is just the name that we have used to talk about a number of programs that are looking at how it is we support our employees. There are team members across the organisation and we've got about 40 000 depending on how you count them, across the organisation have skills that will be valuable for Westpac and across the market you know depending on what job they want to go into perhaps. Those skills that will be valuable you know we like to say in 2020 or 2025, and how is it that we are able to develop obviously our particular focus in group learning development which is my broader business unit - how is it that we are providing people opportunities to develop those skills and make them portable in a way that's transparent, regardless of what someone wants to do in their future career.

Michelle Ockers: Can you give us an example of what one of these skills for life is?

Tony Dunford: Yeah absolutely, and I probably should have prefaced it by saying that if you're reading in this area and we obviously are and I imagine a number of people are as well, you'll start to see some pretty obvious clusters of skills for life for the future. There's a whole heap, there's a number of Australian Governmental reports, there's the 'Davos Ten' we like to call them that came out in last year's Davos conference. There's a couple coming out of Bersin, there's a Deloitte piece, there is a whole heap. If you wanted to jump in and have a look at those you could.

Karen Moloney: We'll put those in the show notes if people are curious what some of the sources you've used were.

Tony Dunford: Yeah absolutely. For those who've been in learning for a little while I'd like to say these are what we used to call soft skills or sometimes they were the purview of leadership training. Some easy examples of those that we're definitely seeing is collaboration, now often called virtual collaboration because technology is enabled. That is a skill for life. Definitely creative thinking creative problem-solving you know data-driven judgment there's a bit of a cluster of skills around that. All of these what seemed to be very

reasonable and obvious skills are what's coming up in all these reports as the, almost the multiplier of an individual's capability so you might have technical competence, you might have experience, you might be well-connected in your organisation. The things that are really going to mean the difference of these type of skills and so that's just a sample of them and as I said this sometimes is ten sometimes is five there's a whole heap.

Michelle Ockers: Where did the idea come from that this was an important initiative for Westpac to work on and why now?

Tony Dunford: I should caveat this, not necessarily having been in the room where these decisions were made but basically we're looking at our continuing HR strategy which we call workforce revolution, and we're in phase two of the workforce revolution now. In conjunction with the Westpac Board of Directors and our CEO Bryan Hartzler, the thing that has begun to consume our interest is how is it that we are making people employable for us and for other employers in the future, and how are we enabling Westpac to deliver the best for our customers through those skills. And so in this case we have the very happy opportunity that it's a board mandated directive in that sense that the board has asked us to investigate, reflect and provide practical interventions on how we're going to build these skills for life

Michelle Ockers: Right and in terms of talking to people in the business about these skill sets and the need to invest in them and the value to the organization, are there any groups of stakeholders that, even though it is a board kind of mandated thing, are there any groups of stakeholders that perhaps are harder to influence that this is worth investing time into?

Tony Dunford: Well absolutely, I would say there's a lot of stakeholders are difficult to influence. Perhaps if I answered in the reverse it might be a good example for people so it's clear. We have very little difficulty influencing group technology/Westpac IT that there's a number of things changing in the workforce, including machine learning, cognitive thinking, AI and therefore the skill set that perhaps individuals have now needs to morph or be added to. They're really easy to understand because every day they're looking at technology change and they are starting to see the possibilities of what that means for our organization and any organization.

Where that has got less traction, in other words where it's not material to individuals such as tellers, personal bankers in our branches, the other people that support our customers in our branches for instance, are quite far away from the impact of that technology or the impact of the changing sort of the trends in changing workforces and so, therefore not surprisingly, top of mind for those businesses is less about what my people need to look like in 2025, than it is what they need to deliver in the next two or three years. That's not to say that they don't intellectually buy into it - they definitely do. Do they know that change is coming? Yes, they definitely do. Is that the burning platform for them you know right now? Certainly less so than the day-to-day running of their businesses.

Michelle Ockers: Yeah, it can be hard for people. You know we sit in L&D and we look at all the changes happening around us in organisations and we have a very clear view of how much change there is that's happening and where it's coming from, and we know that people are being impacted by that change so even you know the tellers in the branches, your customer facing staff, they must be being hit with changes on an ongoing basis but they're perhaps not seeing the big picture and seeing how some of these skills play into our ability to absorb and adapt to those changes.

Tony Dunford: I think what we see certainly here, and I would wager certainly across a number of organisations in financial services definitely is you're absolutely right. We're in somewhat of a privileged position where we are perpetually working on the business rather than in the business. We see all of these trends coming and it's our job to be on the front foot with that and develop strategy for the organisation which is the right thing to do. Even though technology is changing for customers, technology is not as quickly or as fundamentally changing for the people who work in financial institution organisations. And so while customers are using apps and transferring money and doing all that sort of stuff, the organisation from a people and capability point of view is fairly static in the branch experience or the call centre you know contact centre experience is pretty much the same as it has been for a number of years.

There might be less customers doing that because they're enabled on the app on their phone or online banking at home, so they don't come in as much. But those that come in are presented with a pretty similar experience they've had for a long time.

Michelle Ockers: I have seen that in other organisations where the customer facing technology and changes looks and feels very different to what the staff are experiencing. So, in that situation, clearly the board is saying we know more changes coming and when you need to start preparing now, but on the ground people are more concerned with the near-term and with day-to-day demands. How do you then bridge that gap how are you looking at attracting people to actually utilize you know whatever it is you're developing to support them, to build these skills for life? Is it going to be mandatory or opt in? How are you going about that attraction and engagement challenge?

Tony Dunford: It certainly won't be mandatory, and certainly not at this stage because we don't believe there's any value in that in the sense that forcing someone to build their capabilities for the future is absolutely the wrong message. The way we're bridging that gap is to demonstrate the current state value of someone who's more agile - it's gives its example - and I don't mean agile the methodology I mean agility more broadly. A more agile thinker someone who applies and understands how that is effective in their current state job is also building capability for the future. And so the way we are going about talking to our stakeholders is to say now there is benefit for you definitely for a whole host of reasons, and also there's benefit for you and your employee in the future.

Michelle Ockers: Yeah so using managers to help with the engagement of their team members?

Tony Dunford: Absolutely and you know intellectually again if I use that term, it's not a difficult message to get across. The difficulty as always is in prioritizing perhaps the next horizon over what's right in front of you now.

Michelle Ockers: It's the good old important but not urgent right?

Tony Dunford: That's it absolutely, and it's our job to make it as easy as possible to embrace that next thing.

Michelle Ockers: Karen I think there's some other how to's, lots of other how-to's, but where do you want to go with the how-to part of the conversation next?

Karen Moloney: I'm going to start off with user-generated content because I know it's a topic that's sparked a lot of debate in L&D about how we can moderate, control and maintain that content - so we're looking at or using more social platforms and curating and things like that in the future. But I know it's also an area that scares a lot of people because inherently traditionally we've always had control over what content goes out there. So can I just dig a little bit into what the thinking was behind your decision to allow user-generated content on your platform and what's your approach for the moderation and maintenance of that content?

Tony Dunford: Yeah absolutely. So firstly our view is, that it's not even a discussion I guess, I can't think of a more nice way to say that! User-generated content is the future or actually it's the now because as I often say in trying to explain why we would do this and why we've moved away from more traditional forms of learning, is that this is how people learn and I guarantee you this is how most people learn at home. If you move away from an organisational context and you want to learn how to do something I guarantee you, you jump onto YouTube or something similar and look at a blog, watch a video. You know you want to build your pergola, or whatever it is, then you do that. We have a number of people in our teams in fact, who have renovated bathrooms and done all sorts of seemingly complex activities off the back of watching YouTube videos etc and other user-generated content.

We actually come from a position of, this is the way learning is happening anyway, we just have to acclimatise a corporate organisation to the value of that and perhaps remove a bit of prejudice, even though that sounds like a strong word, around, content created by a recognised institution that we might partner with for instance, is no more valuable than someone with expertise who is posting things / discussions on the internet or discussions internally.

So that's the position we come from. We don't come from a position of 'should we', we come from the position of how do we operationalise that? And we have done that through a couple of things that, while requiring a lot of effort, again I don't think difficult concepts to understand. You need a technology platform of some sort that will allow you to do this.

We have a product called Learning Bank and it is very straightforward platform that everyone in the organisation it has access to and is on, for want of a better term, that gives us the ability to do practical things like you know jump on from your phone on the bus on the way home if that's where you wanted to be learning. It allows us to host a whole lot of artefacts, if I use that so a technical term, that could mean digital, could mean paper, could mean registering for face to face courses if that's what we wanted to do - it's not what we use it for but we could do that.

And part of that is the ability to allow people to post comments at a sort of you know, your Amazon rating style which you can do - we have a rating system like that. And then as you progress you can then add articles, add other pieces of content maybe a little animation you've made for yourself, maybe a little video you've made for yourself because our guiding philosophy for all learning but certainly for Learning Bank is this 'learn teach and share' piece. Where I learn about it, I want to share about it with my peers and talk about it, and then if I have some expertise then I want to teach back and I'm able to do that. So you need a technology platform that lets you do that, and then you need people to curate and in some ways moderate.

Now hopefully I won't bore everybody with this but it's important to understand that aggregation is not curation. I don't know if again there's something that's commonly held, but just to give you a few sentences on that, pulling together a whole lot of subjects under the banner of project management let's just say some articles and videos, some tools and workplace whatever's, is not curation - that's aggregation. I think there's a lot of misunderstanding. But curation is where a group of learning artefacts with a purpose are combined together to meet my needs - Tony's individual need or Tony's job family's needs - and they feel very specific. And so you need bodies to do that, you need actual people to do that. Now we would like to think that AI will come along and allow us to do this more effectively, but at the moment that means we have team members in various functions spread across group learning development who do this curation activity on behalf of the organisation. In my team I have some dedicated portfolio managers that work on this. We have people in our facilitation team who, when they're not actually at the front presenting, will get on board and look at items that people have posted, review those add those into Learning Bank. So if you think of it as a publishing model, real people review content and then are comfortable that that's added into the organisation's memory which is Learning Bank.

Probably that's long-winded but probably the other thing I would think is valuable for people to understand is there's two types of content and this sometimes alleviates the fear. There's artefacts added into a conversation about a topic that are added by a number of people across the organisation - they're not learning packages or content, they're things that surround the content and add value and a lot of times add a lot of value. The centre of that ecosystem, the pieces of learning the artefacts themselves are added onto [is maintained] by the group learning team and so therefore to qualify

as the central function. There's a lot more veracity applied to that than to qualify as a sharing or a teach back [where] there's a lot less.

Karen Moloney: Okay there's a whole process I was just thinking about the, you know the reviewing of user-generated content, and so and if you've got like a video that's two hours long to somebody if you sit and kind of watch that the whole way through to make sure it's entirely appropriate or is there is there a process around that?

Tony Dunford: Yes, so I guess in theory the answer would be yes. In practice no, because we don't allow anything bigger than six or seven minutes to be added. There's some controls you can put in place that make that easy, but yes if there's a link to an article that sizable, we would decide based on this - if it's a discussion being added to another discussion we're happy to let our people be sensible, we will not review those sort of you know, five, ten pages. If it wants to progress from that to be a core part of learning then, yes, we would and we would have an opinion about whether that's usable and how big it is, and that sort of stuff.

Karen Moloney: Okay just thinking a little bit as well about where you've got all these more informal style of learning, and self-directed style of learning for employees and then with them making those new skills portable not between employers so you're using the micro-credentialing. Where it is informal and self-directed how does that actually work because it's not like traditionally we do a course, and we do a test and we can verify that people have that skill, how does that work in that platform?

Tony Dunford: Yeah absolutely, so this is brand new that we're working on and so much of this is being tested now but to give you idea of the thinking that sits behind it. There's a couple of differentiators. The first thing I'd say is the micro credentials and the learning that all fit under our learning recognition strategy are not about of, a course you do and therefore you get credit.

Karen Moloney: The tick-a-box...

Tony Dunford: We're not really interested in that at all in fact because I don't believe that's a lot of value generated there that you could get a certificate or whatever you want to do that. Credentials for us, and various forms of learning recognition are about 'have I demonstrated an ability to apply that learning in a very practical sense on the job and on the job for a reasonable period of time?' And so for us a credential would only be issued as a result of practical evidence being submitted, reviewed and assessed and then a credential will be issued. What would happen is if you've received a credential, and the easiest example is I have a myself personally a design-thinking credential advanced level issued through our partner Deakin, which has just logged on my LinkedIn etc and that is as a result of evidence that I do design thinking and influence or strategy, and I do it every day. Nowhere is there a mention if I did some training to learn how to that or I read six books or any that that's not what we're interested in at all. We're only interested in a practical demonstration of that at a competency level and that's why I believe, or we all believe that credentials certainly will be the way forward. In a digital

sense in our ecosystem of learning recognition, the credential is the thing I just talked about, what we will be working on. We have a structure for now is that are there a number of activities under the user generated or participating in your own learning category that would grant you a digital learning credential. And just to give you the thinking on that at the early level is if you absorb content you wouldn't be a recipient of that sort of credentialising. If you absorb it and comment on it that's lovely too and we really want you to do that, but that wouldn't be at a credential level. If you start getting involved in the teaching back of that content, you know if you're an expert at a particular subject matter and you're on Learning Bank doing the teaching, providing articles really stepping up, that's the level where we say right we will want to credential you in whatever that subject is.

- Michelle Ockers: Tony who will do the assessing of the credential and who will say no question there you've got the right quality of application?
- Tony Dunford: Our current model which may not change but just again it's our current model, is a third party existing institution, University level institution, who we write together the requirement so that you know what does evidence look like of those different levels of competency, and they do the assessment against their high standards of University and our standards and what's practical and it's a jointly issued credential.
- Karen Moloney: It's an interesting thing. So a lot of this is directed by the individual themselves and I imagine that that's kind of things that they would be discussing with their manager around where they want to focus those skills and credentials?
- Tony Dunford: Definitely that would be part of the conversation. In the digital sense often this is where passionate individuals have subject matter expertise and genuine value and then sharing and taking back and so obviously we would want to recognize that where we can.
- Karen Moloney: Okay great. I just had one more question really around the team because again some of these concepts that we've talked about I know are quite foreign to many people as we're still in in many places acting as kind of traditional L&D teams. So thinking about the people in your team what kind of changes or shifts in terms of mindset or skillset of your team needed to do to kind of get to where you are now, and what more work would they have to doing themselves you think to really take this forward as you implement the program throughout the organisation?
- Tony Dunford: You're correct in saying that we have moved away perhaps from the traditional structure not everywhere in the team and group learning development, but certainly my team under the guise of portfolio leaders - and when I say portfolio I mean a subject matter area like sales, like credit, like service - for us what we've moved away from is a reactive mechanism where our customers, the business units etc come to us and request a whole lot of things. We still do that and it's really important obviously they have

strategy and we want to support that strategy with learning. What we've done is added to that a more enterprise strategic focused part of group learning and development, which is my enterprise portfolio team where we on behalf of the organisation take up subjects and Skills for Life is the perfect example. And so the people who are in my team, and we've all been on an enjoyable learning curve doing this because I feel that we probably are one of the only ones doing this. I wish we weren't because I love to learn off other people, but at the moment I feel like we might be the only one.

And so what the skill set is more generalist if I can use that analogy, like a generalist HR person, a generalist learning person in the sense that the job required is to influence the organisation on the best way to build capability for their people in that subject matter area. That is everything from design the methodology that sits behind it, the mechanism, the place where it's housed (is it digital, is it not?) and, what's the market out there saying about, you know the best to learn that, how is it moving and it's encompassing all those things together in a portfolio view of that subject matter as far as the learning is concerned. I know this sometimes gets difficult to use the analogy which is not perfect - but we often use it. If you think about someone who develops a product for a company that you know sells products more obviously often called a product owner, they're really more like our portfolio team. We are thinking entirely about how to do the best we possibly can for that subject matter of learning, and we are removed intentionally from considering the day-to-day needs of our customer base - and then obviously those needs come in for by our relationship managers and then we do work on those but at the same time we keep an eye on what's best for the organisation. It's really like a now focus and a future focus and it is both those jobs.

- Karen Moloney: Yeah and it's very more strategic and consultative as opposed to on the ground doing the do?
- Tony Dunford: It's somewhat confusing and difficult and that's okay. The clarifying factor for me is always that when we think about the enterprise our customer is the strategy of the organisation and the end learner. And so therefore one that often delivers a lot of clarity then because it's less about stakeholders and the day to day and more about to progress the organisation and to meet our strategy what is it we would do?
- Michelle Ockers: Tony from a mindset perspective and a focus perspective, it sounds like the structural changes that have been introduced have allowed people time to refocus.
- Tony Dunford: Yes
- Michelle Ockers: Along with that, in terms of the capability and skills of the people in these portfolio lead roles, what have they had to develop and how would they done that?
- Tony Dunford: They've had to develop lots of things but I try and hit the highlights of that. Mostly we have developed it on the job it's fair to say because it's a newish



area in that sense. Having said that obviously we are always looking to push ourselves on anything that's cutting edge learning and I say cutting edge that could be really obvious things like design thinking, so again my team is heavily embedded in design thinking and you know if you're a design thinking believer, many things are made easier by understanding the difference between the person who's going to do your learning what I call the end learner and the stakeholders who are influencing the outcome they work from that learning. So there's been a huge amount of on-the-job learning in how to navigate the needs of stakeholders, versus the needs of the learner, versus the needs of progressing the strategies of the organization. So most of that's been on the job and we have really shared our experiences we have picked a few texts if I can say that that, that are beneficial and one of the things I would say to everybody is read Creativity Inc, the Pixar book written by Ed Catmull, because he talks about how to harness a creative team which we all are, and how it is that you effectively deliver a run of number one movies unprecedented really in their industry. There's a lot about collaboration, a lot about being frank with each other about the product that you're building, so things like that we've done and we've just learned through failing a lot which is great!

Michelle Ockers: Fantastic and that kind of leads into the last question which you may already say you've answered I'm not sure but let's run with it anyway. What's the most powerful thing you do personally for your own ongoing professional development?

Tony Dunford: I have found that there are two things that work for me in terms of my professional development and I guess pertinent to us being at the front I hope of learning development, and they are:

- Be as connected as you can with people who less corporate in their thinking and perhaps more radical in their views while being in the sort of learning space and so I have a number of connections with people in unions, people not in unions, people who work in startups, people are working in incubators and all that sort of stuff and someone I can't remember who but there's a great quote around the fact that if you look at your team and there's not some awkward uncomfortable people who don't look like they fit then you probably haven't got the right people, and so I always like to make sure my network is a mix of all of that, who are challenging me to do uncomfortable things which is good because that's what we need.
- And the second thing I do is, I am committed to reading everything that fits into learning or similar and to give you an example what that means, that probably means two books a month. And they could be about ... there's a great one I just read it's called Guitar Zero as in guitar you play, and it talks about intentional practice and how do you get into helping people to learn a musical instrument, because I think there's a lot of value in that. And it could be a lot more straightforward business books you know like creativity in core or all usual sort of stuff so I really push myself hard to try and put as much knowledge in as I can because my experience is maybe ten sentences in a whole book is valuable but that's really valuable.

Michelle Ockers: Yeah, and there's a bit of a time commitment to that right that's that has to be a habit to sustain two books a month?

Tony Dunford: Absolutely, absolutely has to be and I just find I can't be on top if I don't do that.

Michelle Ockers: Fantastic great advice for people Tony. So Tony, if people would like to get in touch with you to discuss anything that you talked about in the podcast today what's the best way for them to connect with you?

Tony Dunford: I think through LinkedIn is probably going to be the best way only because I'll get that notification and we and then you know talk about it get together in person or on the phone and chat about that I'm really comfortable to talk to anybody about what we're doing.

Michelle Ockers: Yeah fantastic we'll put a link to your profile in the show notes. Thank you, okay from Karen and I thank you for your time today Tony I feel like we've just it's such a broad topic there's so many things you're doing that feed into the Skills for Life program that you've already built up that you're exploring the edges of I feel like in the surface of a lot of that and we could easily do more episodes between the future so we may come back to you to dig a bit deeper into some of those.

Tony Dunford: My pleasure always happy to share I'm looking forward to listening and learning from other people too

Michelle Ockers: Yeah fantastic so thank you everybody for listening to Learning Uncut today.