

# How a 16<sup>th</sup> century Japanese samurai revolutionised compliance at AXA

This case study details how the learning team at AXA demonstrated that big budgets or expensive hardware are not needed to get tangible business impact.

redefining / standards



This project was later shortlisted for “Best use of learning technologies to ensure compliance” at the Learning Technologies Awards in 2016.

In late 2015, as part of its strategy leading to 2020, AXA Insurance recognised that a significant shift was needed in all things training. One of the first projects to benefit from new thinking was a mandatory learning piece, brought about by a change in regulations by the Financial Conduct Authority (FCA).

## The problem

In July 2015, the FCA announced a change to the way financial institutions handle customer complaints. The process required AXA Insurance (AXA-I) to retrain all its employees who deal with customers directly, 2,400 employees in total. These employees needed to learn the new process and prove it by completing a test.

In the past, this type of ‘mandatory’ learning was covered by the creation of a traditional, 45-minute elearning package which was delivered to the employees’ PC via the LMS. Unfortunately, this resulted in lack of engagement from learners – who described the mandatory training at AXA as “boring, time consuming, dull and repetitive” and resorted to a ‘retake until right’ approach to the test. The tangible side of this was time and money: a sister company had spent over six months reaching its own employees at a cost of over £20,000, which was not viable for AXA Insurance.



Above: An example of mandatory elearning

A change in the structure of the capability and development department in AXA-I meant that the re-training project did not start until Feb 2016. By this time, it was becoming more urgent, having a target date of July 2016 for completion. The challenge was further increased by the fact that the target audience were mostly call centre employees based in several locations around the country. This meant that any time off the phones needed to be scheduled in advance and would have direct financial impact. The profile of the learners identified them as mostly younger and less comfortable with the traditional approach to mandatory training.

Having reviewed the track record of mandatory training at AXA, the company's quality director realised that a significant shift was needed. He engaged the company's capability and development team to come up with possible solutions.

## The solution

Work started on identifying a solution with these challenges in mind, including the time it would take to create and deliver the content, the cost and the attitude that learners had towards existing content. Traditional solutions were taken off the list immediately.

The employees affected by the change were divided into two groups: those who deal with customers and those who are responsible for the escalation of complaints. It was decided that the escalation staff (554 employees) would be compliant by the 30th June, whereas the customer facing staff (1,860) would be compliant by 30th July. Focus groups were held with both types of learners to identify what would be ideal for them.

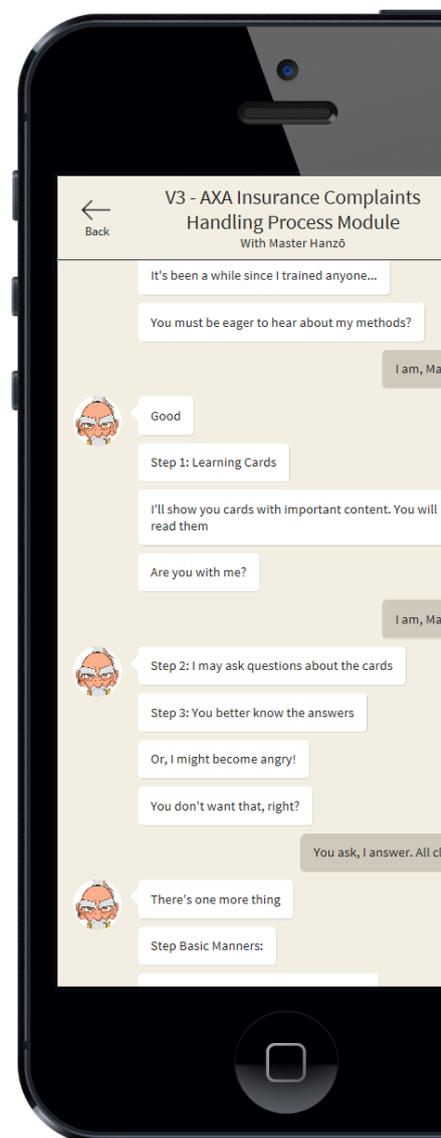
The results revealed that the escalation staff were more traditional – they were office-based and expected a traditional piece of learning in either face-to-face format or elearning. The customer facing staff needed something different to which they could relate. The learning team identified the following requirements:

**Different:** it had to be completely unrelated to previous training initiatives, which had a reputation of being tedious, boring and repetitive.

**Flexible:** the learning had to be platform independent, so learners could access it when / where they can.

**Short:** either short overall, or built from short pieces of content, to minimise the impact on call centre employees.

As it became clear that a single offering would not cover both groups it was decided that the learning would be separated from the certification: both groups would be provided with the same test but offered different solutions.



The **escalation** staff would be trained in a virtual classroom environment, with a live trainer and a slide deck. This was completed using internal trainers.

The **customer facing** staff would use a completely self-paced, web-based platform. The platform was provided by an external supplier by the name of 'JollyDeck'.

The content provided to customer facing staff relied on three elements:

## 1. Methodology

This is where the biggest break with tradition took place: instead of passively reading through a series of screens or a PDF document, learners were offered something completely different.

To personify the content, ensure engagement and add a light-hearted touch, a cartoon character, *Master Hanzō*, was created. Learning was facilitated in the form of a dialogue with the master. On launch, employees started referring to it as 'the Hanzō learning'.

The dialogue used humorous banter and rapid 'content cards' (or interaction cards) to communicate with and activate the learner. The use of humour kept the content engaging, with the use of memes and brevity ensuring learners did not lose interest.

Learning was broken into two micro-modules (taking around 12 minutes each to complete). The first described what a complaint is (building on what learners already know) and the second module detailed the new FCA process, how it differs from the way things are done today and what employees should do with the new process. Once learners completed both modules, they were asked to complete the 10-minute test.

Whilst employees could attempt the test without completing both modules, the questions were made intentionally difficult, so that learners would be very unlikely to pass it without training. This is contrary to convention, which typically makes compliance tests easier so that learners do not need to struggle with them. By separating the learning modules from the final test (usually done in one go with traditional elearning) we increased the chance of the knowledge being committed to long-term memory (based on the spaced repetition principle). It was also decided that learning would not take place too long before the new knowledge was needed (30<sup>th</sup> July) to avoid it being forgotten.



*Master Hanzō*



### Methodology: what worked?

- ▶ Micro learning: easy and quick to complete
- ▶ Humour: “did he really say that?!”
- ▶ Challenging expectations: keeping the learner on edge
- ▶ Spaced repetition: making it easier to leave the content and come back to it
- ▶ Harder test: forcing the learners to think and revisit the content

## 2. Marketing

This was key to the success of the project – if the learners thought they were getting traditional training, they would not have engaged with it. A marketing campaign was planned with an emphasis on the difference, designed around Master Hanzō.

Like most corporates, AXA employees are inundated by constant internal emails and communication. To make sure the campaign was not ignored (and increase the interest in the impending piece of learning) we used banners, posters and Hanzō cards (business cards with QR codes connected to the learning).

The campaign started with a teaser, one week before the training was due to start. Once the training was available, AXA-I employees received an email invitation. Coupled with the physical collateral, this meant that our campaign was impossible to ignore.

### Marketing: what worked?

- ▶ Be different: this triggers curiosity and increases initial engagement.
- ▶ Be physical: don't just stay in the digital domain, use paper based marketing collateral.
- ▶ Be structured: plan things ahead of time, especially where communications are concerned.
- ▶ Be sensitive: check with the learners if your ideas will work FIRST – culture and standards will play a big part.



### 3. Technology

The chosen solution was fully digital and flexible – working inside or outside the AXA-I network, on any web-enabled device. The flow of learning was consistent, regardless of which device the user was on (they would always continue from the same spot).

#### Technology - what worked?

- ▶ Flexibility: any device, any time.
- ▶ Web-based: all you need is a browser – no apps necessary.
- ▶ Continuity: whenever and wherever the content was opened, it continued from where the learner left off.

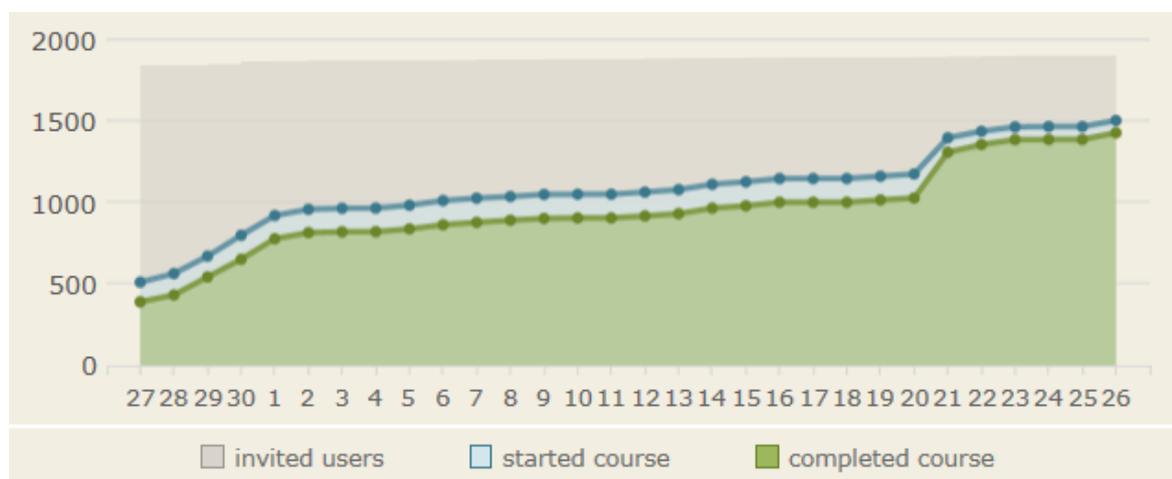
### Reporting and measurement

One of the things often ignored in training projects – specifically mandatory ones – is the way in which the learning is reported within an organisation. Senior managers are typically only interested in whether the organisation is compliant or not. By sticking to reporting on ‘compliance levels’ L&D teams ensure that managers only become interested when there is a problem in the organisation.

The report area of the system offered several tabs:

**Engagement:** this area showed how many learners were invited, how many of them started and how many completed. It was updated live and only needed a page refresh to display the latest data.

**Daily tracking:** A continual graph showing the engagement data (Invited, started, completed) over time. This gave the team an insight into how effective reminders and direct emails were. This data was updated once every 24 hours.



The daily usage graph

**User behaviour:** We could see whether users viewed the content during work hours and on which types of devices (focusing on mobile vs. desktop).



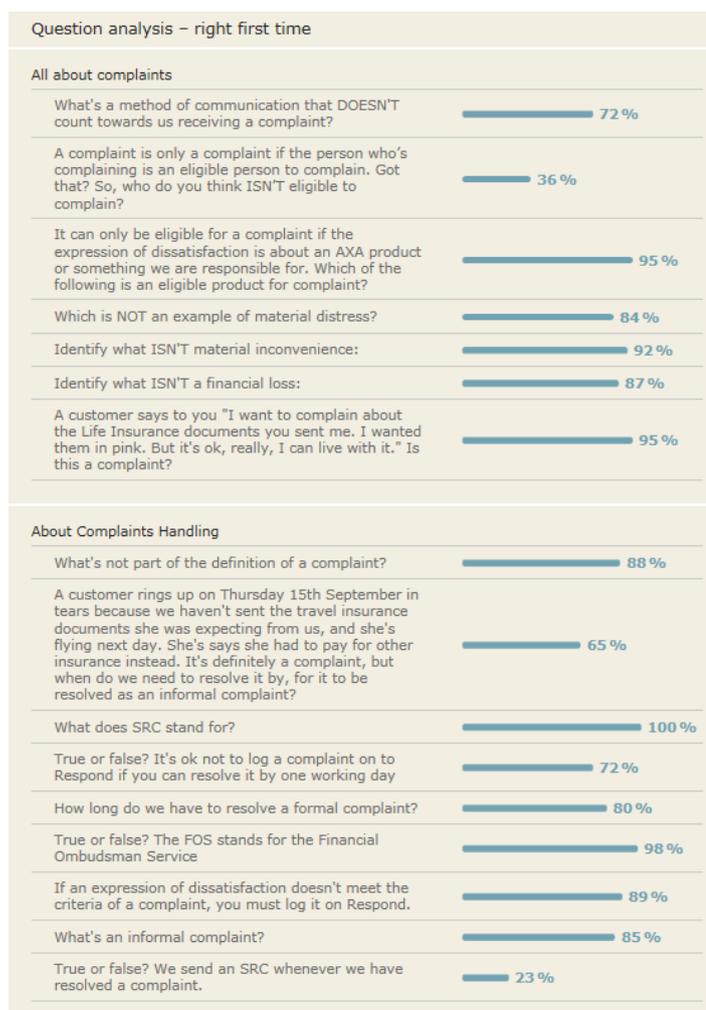
**Learning analysis:** This report gave the learning team an insight into how well the learners understood the content and whether additional / corrective learning was needed. The report shows the frequency with which learners answered learning questions (those that were part of the learning and not the test) correctly on their first attempt.

**Advanced analytics:** The system could also produce reports on learning by geographical location, business area and first line manager. This made it possible to track line managers whose teams were not compliant and apply additional, localised pressure.

Real-time data for the learning part of the project helped engage senior managers (especially early on) since they could see how employees were responding. When engagement started ‘flat-lining’ (around the fourth week) it was very easy to get senior manager support on ‘chasing’ employees.

Reporting on the testing side was done with a standard LMS report and limited to a ‘pass’ or ‘fail’.

**Real-time analysis helped us understand where learners needed further practice.**



*Real-time analysis helped the learning team see where further practice or support was needed.*

## The outcomes

When looking at the results of the project there are two distinct stories to tell.

The first focuses on the level of compliance of AXA employees and the numbers behind that (cost, time etc.). The second is longer term, looking at how compliance and learning in general are viewed by AXA employees.

To understand the results of the project, it is important to place them in context and compare them to a similar company. AXA 'X' is a sister company to AXA Insurance: the profile of their learners is similar and therefore they are a good company with which to compare. When faced with the same compliance challenge, AXA 'X' decided to go with a traditional elearning solution. One was created and then deployed to their learners.

The table below compares the projects within the FCA complaints learning projects in AXA 'X' and AXA Insurance.

	<b>AXA 'X'</b>	<b>AXA Insurance</b>
<b>Cost</b>	£22,000	£7,000
<b>Learners</b>	1,200	2,400
<b>Cost per learner</b>	£18.33	£2.90
<b>Timeframe*</b>	6 months	2 months
<b>Learning time**</b>	35+10 min	12+12+10min
<b>Development time</b>	2 months	3 weeks

\* Time needed to reach 100% of learners

\*\* The test took 10 minutes in both cases

Looking at the data, it is clear to see that from a quantitative point of view, the project was a success. It proved more effective than traditional solutions when compared to other learning projects within AXA-I (which sometimes took up to a year to reach 100%) or when compared to the same learning in a different company.

But, as previously mentioned, the numbers do not paint the full picture. The project was launched on 20<sup>th</sup> June and within a week, it had been completed by 500 users.



The buzz of the experience made it viral – “you have to see this” was a regular comment.

By offering a new way of learning to employees, something very interesting happened: the stiff, prescriptive culture (common in financial institutions) started to crack and an interest in what the learning team were doing started to appear.

This is reflected by one of the line managers of the customer facing staff:

“The FCA complaints learning module was a profound change in the training method and delivery which AXA has gotten used to. The humorous and engaging approach created a sense of curiosity to push forward with the training and prompted learning. As an individual, I genuinely wanted to understand the content to please Master Hanzō; which cleverly aided my learning.

The genuine reaction from local staff was, “Is this the right course?”, as it was so abstract to anything done before, yet better than previous online learning tools. The proof is in the volume, and staff are completing it on their own, rather than a continued need for constant reminders.”

**Luke Warden**

**Customer Service Manager - Corporate Partners Operations  
Personal Intermediary & Corporate Partners**

## Long-term results

Three months after the training was completed, a sample review of its affect was conducted. Instead of looking at the entire population, the learning team looked at one area: the “sales & service travel & home insurance related complaints team”.

It was discovered that the number of complaints escalated had been cut by half. The 50% drop meant the team did not need additional staff they normally need to handle the extra load in summer (an annual saving of £40,000). When investigated in depth, it came to light that learners now had a better understanding of what a complaint is. Previously, they rushed to get through the test – this time they had purposefully completed the modules before attempting the test.

Informal complaints were now resolved in 95% of the cases, up from 70% previously. This was a result of better understanding by staff of what a complaint is and the fact that less incidents needed to be treated as complaints.

**50% drop in escalations**  
**Annual saving of £40,000**  
**Resolutions up 25%**

Beyond this specific project, learners started to talk about workplace learning differently and described it as “witty, unexpected and engaging”. Because they could pick it up at any given moment, it stopped being an imposition and people felt free to engage with it on their own terms.

## Conclusion

The FCA complaints training project at AXA Insurance was a success in that it achieved its objective: to have the AXA-I customer facing population compliant with the FCA change by the 30th of July.

But the success of the learning strategy is only part of the story. The project has had a much more fundamental impact on the company:

- ▶ It has changed the way employees think about learning.
- ▶ It has replaced tired, boring and predictable elearning with something employees look forward to completing.
- ▶ One manager concluded a review meeting with the words: "this has, for the first time, made me curious about what L&D are doing".

There is no doubt that the novelty of the project was one of the elements that led to its rapid take up by the learners. We must acknowledge the fact that making every learning project different and unique is close to impossible (either from a cost or methodology perspective). The following was provided by the business owner of the new FCA complaints process - Mark Harris, AXA Insurance's quality director:

"The timing of our project meant that speed of delivery was a critical success factor...

JollyDeck and the AXA team created a training package that delivered on our core training requirements, was fun to use and innovative in its application and delivery. Master Hanzō was well received, and supported by local promotional activity across 9 office sites in the UK from Glasgow to Tunbridge Wells, could engage many employees to complete the training in a short space of time.

There is no doubt that the creation and delivery of this application has been central to the success of the project and importantly has changed our people's perception of how training objectives can be achieved in a fun, engaging but also business focused manner."

**Mark Harris**  
**Quality Director - AXA Insurance**

*Case study written by Asi DeGani, Digital Learning Manager at AXA Insurance, in conjunction with Towards Maturity.*

*For more case studies and resources, visit our website:*

[www.towardsmaturity.org/resources](http://www.towardsmaturity.org/resources)

*Follow us on Twitter: [@TowardsMaturity](https://twitter.com/TowardsMaturity)*