Case Study

Auto Hire Pipeline Reinvention

Accelerating Time to Proficiency for New Hires through Innovative
Learning Design Aligned to Business Goals

Content Development & Curriculum Design

Overview

USAA, a diversified financial services group of companies, is among the leading providers of financial planning, insurance, investments and banking products to members of the U.S. military and their families. The company's 11 million members rely on the convenience and accessibility of USAA financial products backed by award-winning service.

Member Contact Learning is the Learning and Development (L&D) function within USAA tasked with providing technical and business skill development to its member (USAA parlance - for the customer) contact workforce and their managers. The member contact workforce deals directly with the member base to address their financial service needs. The Member Contact Learning organization is charged with ensuring that:

> USAA member contact employees are knowledgeable and well skilled to deliver the high level of service, support, and advice necessary to ensure the financial security of its members.

> Leaders are ready to coach, develop, and nurture the skills of the workforce, ensuring ongoing sustainment of learning.

At a Glance

● **Industry**

Financial Services

● **Business Need**

New call center employees are required to attend various pipelines courses aligned to products and services. Stakeholder feedback and business conditions resulted in a need to further improve proficiency levels all while reducing the total time for training.

● **Solution**

NIIT redesigned the Auto New Hire Course, leveraging key principles from the CMA methodology and scenario-based learning to align business and learning goals. The new course reflects a shift from topic-based learning to task-based learning.

● **Business Impact**

> Approximately $15 million in savings through the cost of labor redirected to productivity gains.

> Reduction in Time to Proficiency by 18.9 working days.

● **Awards**

> 2014 ATD Excellence in Practice Award for Critical Mistake Analysis and Scenario-based Learning

Business Needs

Entry level call center employees are a critical success factor in the sales and service of financial services products. Since these employees are direct and often the first point of contact with USAA members and prospects, USAA places a great deal of emphasis on training new call center employees. These employees are required to attend various pipelines courses aligned to the products and services ranging from 5 to 12 weeks in length. The pipelines courses are essential to ensure these employees are well trained prior to taking calls from members.

A few years ago, client stakeholder feedback indicated a need to expedite the training process and improve the proficiency level of students post training. Teams at USAA and NIIT worked closely together and revamped the Auto New Hire pipeline course. This course is high volume, graduating 1,200 employees a year, and is a critical foundational course for USAA. Graduates sell and service auto insurance, which is a key product in the company's portfolio.

Key Goals

Reduced Time to Productivity

> A major deliverable of the redesign was to provide learning benefits in a reduced timeframe so that new hires could be productive in a shorter time span. This learning goal was directly linked to the Employee Productivity business success measure.

Enhanced Customer Relationship Skills

> Another goal was to broaden the skills of the entry-level Member Contact Representative for enhanced member relationship management and sales. This meant that new hires should be able to uncover additional member needs, recommend appropriate solutions, and inspire members to act, thus presenting an opportunity to expand the member's relationship with USAA. This learning goal was linked to the Breadth of Company Relationship business success measure.

Increase On-the-Job Proficiency

> Another deliverable was to increase proficiency on the job. While the existing pipeline courses were meant to deliver basic skill set in order to get the job done, graduating from them did not guarantee peak performance. The goal for the new training program was to offer a phased but accelerated growth approach so that graduates could move from novice level to peak performer level in less time. This was also linked to the Employee Productivity business success measure.
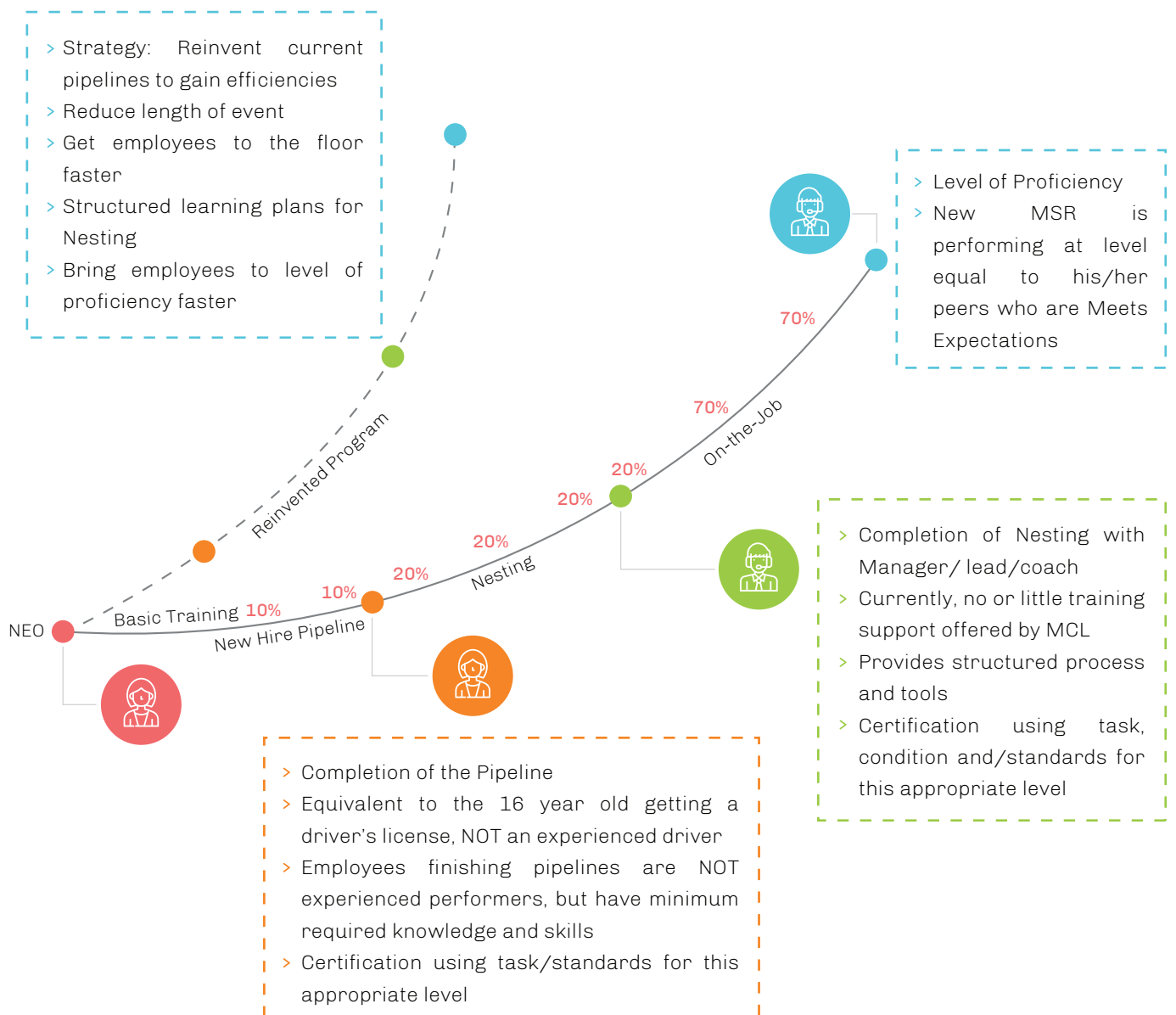
Target Audience

The learner audience comprises entry-level call center employees, also known as Member Service Representatives (MSRs), who sell and service auto insurance to USAA members – a key product in USAA's portfolio. Each year, 1,200 employees graduate from the Auto New Hire pipeline course, making it a critical foundational course for USAA.
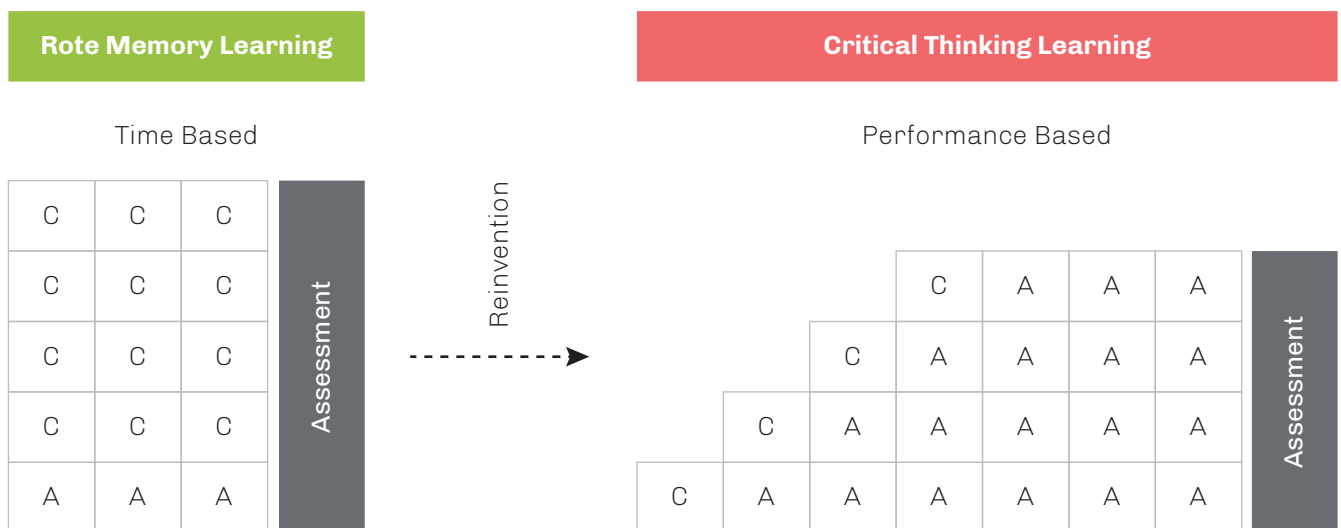
Solution

The original new Auto New Hire Course was centered on developing member contact representatives so that they were fully capable of performing core job tasks related to handling auto insurance requests per operational expectations. USAA quickly realized that the only way to meet stakeholder expectations was to completely redesign the Auto New Hire course. In order to effectively deliver on organizational business objectives, the learning goals of the solution were mapped to business needs.

A fundamental change in the new program is the shift from a topic-based approach to a task-based approach. The course leverages NIIT's proprietary CMA methodology and scenario-based learning to ensure that business and learning goals are aligned to deliver quantifiable results.

> Strategy: Reinvent current pipelines to gain efficiencies
> Reduce length of event
> Get employees to the floor faster
> Structured learning plans for Nesting
> Bring employees to level of proficiency faster

> Level of Proficiency
> New MSR is performing at level equal to his/her peers who are Meets Expectations

Reinvented Program

70%

70%

On-the-Job

20%

20%

Nesting

20%

10%

10%

Basic Training

New Hire Pipeline

NEO

> Completion of Nesting with Manager/ lead/coach
> Currently, no or little training support offered by MCL
> Provides structured process and tools
> Certification using task, condition and/standards for this appropriate level

> Completion of the Pipeline
> Equivalent to the 16 year old getting a driver's license, NOT an experienced driver
> Employees finishing pipelines are NOT experienced performers, but have minimum required knowledge and skills
> Certification using task/standards for this appropriate level

One of the key areas in which MSRs struggled was tying the conversation with the member (customer) with the actual task at hand in the system. In the existing curriculum, the pipeline course was topic-based in a very linear page-turner format. This traditional, linear approach to learning delayed immersing the student in the actual job tasks ("tell-tell-do" approach). This not only increased their learning time but also did not give them the opportunity to practice what they had learned in a real-world context.

The new course takes a more innovative approach by building a task-based iterative or "spiral" design which quickly immerses the student in the actual job tasks ("do-tell" approach). This spiral design enabled the learning and design teams to focus on skill-building as opposed to information delivery. NIIT's CMA methodology helped identify the critical tasks that MSRs struggled with. By building scenarios around these critical tasks, the course was successful in placing learners in the real-world context to execute these tasks. This leads to what can be termed as performance-based learning.

Rote Memory Learning				Critical Thinking Learning							
Time Based				**Performance Based**							

C	C	C									
C	C	C	Assessment				C	A	A	A	
C	C	C				C	A	A	A	A	
C	C	C			C	A	A	A	A	A	
A	A	A		C	A	A	A	A	A	A	Assessment

Reinvention →

(Where A = Apply and C = Content)

Design Methodology

Some of the key highlights of the solution included:

1 Emphasis on skill building as compared to information delivery

The existing pipeline course was heavily rooted in topic-based design. However, the pros of this approach are almost always in favor of the learning department and not the learners themselves.
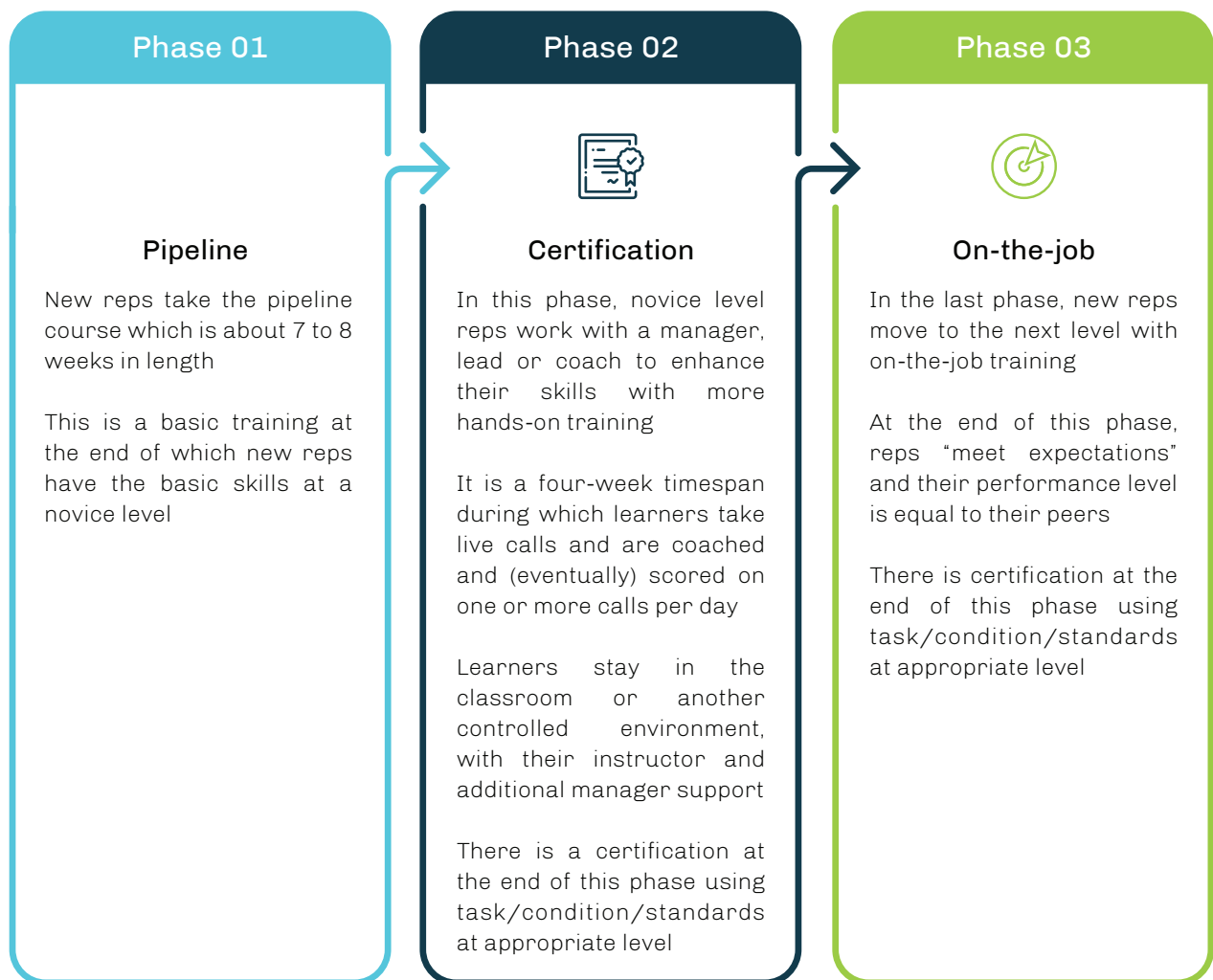
This traditional, linear approach to learning delayed immersing the student in the actual job tasks ("tell-tell-do" approach). In a departure from this approach, USAA and NIIT took a more innovative approach by building a task-based iterative or "spiral" design which quickly immerses the student in the actual job tasks ("do-tell" approach). This spiral design enabled the learning and design teams to focus on skill-building as opposed to information delivery.

2 Design training to address the tasks that have maximum impact

Identify and list tasks that new hires need to accomplish as part of their work routine by conducting in-person interviews, site visits, workshops and reviews with managers and helpline representatives.

01

Analyze and rank tasks for criticality frequency and business impact.

02

Prioritize high impact tasks based on frequency, impact and whether they could be addressed by a learning intervention.

03

Create a set of learning objectives that encapsulate the understanding of each high impact task so that a training intervention can be built around it.

04

Create workflows for high impact tasks to create a step-by-step view on how to accomplish a given set of tasks.

05

Create goal-based training scenarios where the learner is given a task, or goal, and an opportunity to practice trying to achieve that goal in a realistic environment.

06

3 Leverage blended learning with a phased approach

The newly redesigned Auto New Hire course is designed in a phased manner so that learners are not overwhelmed with information at the outset. The curriculum is divided into three main phases:

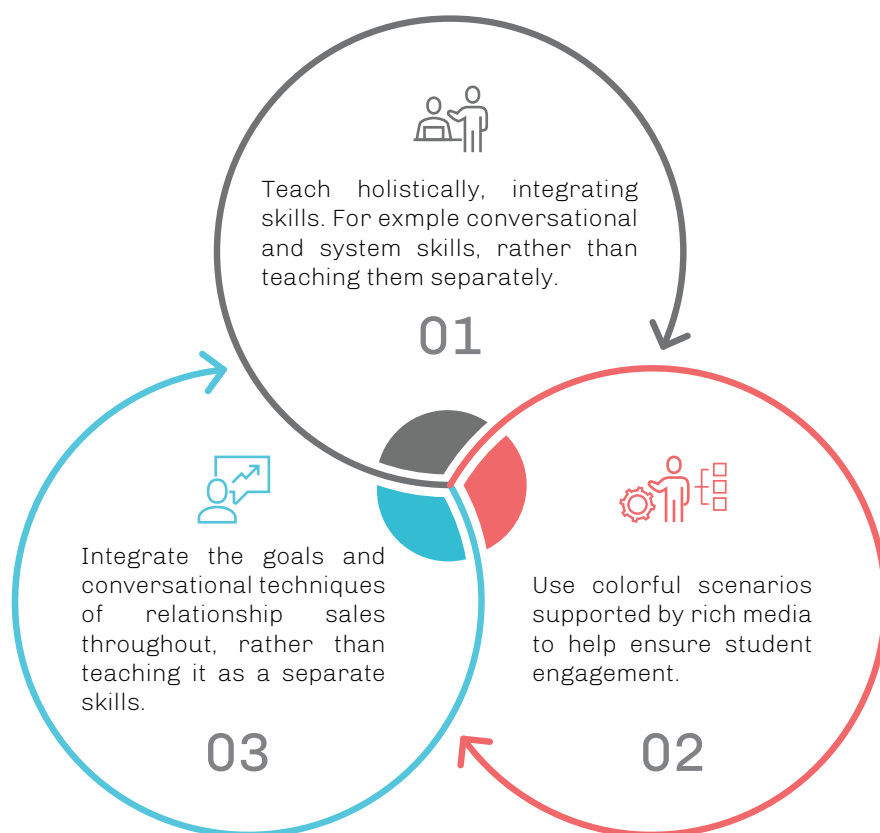| Phase 01	Phase 02	Phase 03
Pipeline	**Certification**	**On-the-job**
New reps take the pipeline course which is about 7 to 8 weeks in length	In this phase, novice level reps work with a manager, lead or coach to enhance their skills with more hands-on training	In the last phase, new reps move to the next level with on-the-job training
This is a basic training at the end of which new reps have the basic skills at a novice level	It is a four-week timespan during which learners take live calls and are coached and (eventually) scored on one or more calls per day	At the end of this phase, reps "meet expectations" and their performance level is equal to their peers
	Learners stay in the classroom or another controlled environment, with their instructor and additional manager support	There is certification at the end of this phase using task/condition/standards at appropriate level
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The curriculum includes both online and instructor-led activities. It also includes a large amount of live call observation and live call taking, especially during the certification period. Delivery may be in a classroom or lab environment, or entirely remote (for a dispersed workforce). Interactive web-based instruction with video coaches, simulated member and member service representative conversations, system simulations, training environment, role plays, and multiple assessments are integrated into the new solution.

4 Engage with members to address all their needs

In addition to learning the auto-related transactions associated with the auto insurance call type, learners also focus on engaging with members to help address all of their needs. This mindset is woven tightly into every part of the curriculum. The redesigned effort creates representatives capable of uncovering additional needs, gaining member validation, mapping needs to USAA solutions, recommending an appropriate USAA solution, and inspiring members to act on that recommendation. Learners leave training with the skills, knowledge, and abilities necessary to begin working with USAA's members.

5 Integrated and engaging narrative and interface

The design team collaborated with Member Contact Learning to create a curriculum with sound instruction based on the principles of natural learning design. Some of the features of this design were to:

Teach holistically, integrating skills. For exmple conversational and system skills, rather than teaching them separately.

01

Use colorful scenarios supported by rich media to help ensure student engagement.

02

Integrate the goals and conversational techniques of relationship sales throughout, rather than teaching it as a separate skills.

03

Old Program - 51 Days	New Program - 35 Days
21 classroom days	15 classroom days
No formative assessments	3 formative assessments
No summative assessments	1 summative assessments
5 days live work	8 days coaching/practice live work
5 days certification in live work	5 days certification in live work
20 days on-the-job learning team	7 days additional coaching/practice live work
No learner progression tracking	Learner progression tracked through course
Relationship sales taught separately	Relationship sales integrated in course
Overview of simple billing inquiries	Acquisition of enhanced billing skills
Learners take live calls on day 23	Learners take live calls on day 12
Topic-based instructions	Learn by doing

Business Impact

After the training program was implemented, we compared the employee Time to Proficiency of the existing course to the reinvented solution. Proficiency is defined as performing at the "meets expectations" level or better for identified key business metrics. The reinvented solution has demonstrated significant on-ground business impact post its implementation. Measurable results are highlighted below:

29.4%

Reduction in course length

The former version of the course was 51 days in length. The reinvented course is more efficient at 35 days - or 16 days shorter.

$3.68M

Cost of labor directed to productivity gain

In the initial year, 1,133 students completed this training course, resulting in $3.68 million in cost labor redirected to productivity gains.

$15M

Cost of labor directed to productivity gain

USAA projects approximately $15 million in savings through cost of labor redirected to productivity gain.

27%

Increase in proficient employees in 10 weeks

36% of the employees trained were able to demonstrate proficiency in the previous version as opposed to 63% in the reinvented solution 10 weeks after the learning event.

18.9 Days

Reduction in Time to Proficiency

The course had resulted in an overall 18.9 working day reduction in Time to Proficiency "date of hire to date of proficiency in job role" based on current data collected.

NIIT

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For questions or comments, please write to businessimpact@niit.com.