

MAKING BETTER DECISIONS FOR CUSTOMERS

 **dsw**
Case Study : —



Challenge

During the cost-of-living crisis, Nationwide wanted to empower colleagues in Collections and Recoveries to make confident, accountable decisions when supporting members in financial difficulty, while maintaining a clear focus on fair outcomes.

The challenge was to give colleagues greater freedom to exercise judgement rather than rely solely on process, while building the problem-solving and decision-making capability needed to achieve Nationwide's ambition of delivering fair outcomes consistently.

Approach

Working with Nationwide's Executive team, we helped define the required business and learning outcomes before designing a bespoke development programme for Collections and Recoveries colleagues and their team leaders.

The programme combined behavioural insight with advanced problem solving and decision making, helping colleagues understand different behaviours, build trust and apply greater judgement to individual member circumstances.

The learning journey was designed around Nationwide's own processes and values, with development and assessment integrated to ensure colleagues could demonstrate the required capability before applying their learning in the workplace.

Delivery

The programme used a blended learning approach, beginning with remote e-learning covering the Trust Equation and behavioural models, supported by webinars exploring the relevant regulatory framework.

Instructor-led sessions then focused on advanced problem solving and decision making, giving participants opportunities to apply their learning before completing a formal one-hour competency assessment.

Over an 18-month period, 380 colleagues were trained and assessed. We co-delivered the programme with Nationwide, supporting its integration into day-to-day operations and the subsequent transition to business-as-usual delivery.

Outcomes

The programme equipped 380 Collections and Recoveries colleagues and team leaders with a consistent approach to problem solving and decision making, supporting greater individual accountability while maintaining the focus on fair member outcomes.

Importantly, participants were not only trained but formally assessed for competence, providing assurance that the learning could be applied to the decisions colleagues were required to make in their roles.

Following the initial 18-month rollout, the programme was fully embedded into business-as-usual delivery, creating a sustainable approach through which Nationwide could continue developing these capabilities beyond the original programme.



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we will know a way or create one