

Learning in a Rapidly Changing World: TD Bank’s Journey to Continuous Learning

TD Bank

Best Development Program for Frontline Leaders

January 2023



Company Background



Company-at-a-Glance	
Headquarters	66 Wellington St. W., Toronto, ON M5K 1A2
Year Founded	1864 (Canada Trust)
Revenue	42.69 billion Canadian dollars
Employees	90,000
Global Scale (Regions that you operate in or provide services to)	USA and Canada
Customers/Output, etc. (Key customers and services offered)	TD offers a full range of financial products and services to over 26 million customers through three business lines: Canadian Retail, including: TD Canada Trust, U.S. Retail and Wholesale Banking.
Industry	Financial services
Stock Symbol	TD
Website	TD.com

Budget and Timeframe

Budget and Timeframe	
Overall budget	\$1,300,000
Number of (HR, Learning, Talent) employees involved with the implementation?	10
Number of Operations or Subject Matter Expert employees involved with the implementation?	75
Number of contractors involved with implementation	1
Timeframe to implement	9 months
Start date of the program	January 2021

Business Conditions and Business Needs

TD’s transformation leadership development journey started in 2019. A new team was created and tasked to investigate how the North American Customer Operations (NACO) business could:

- Drive colleague engagement
- Decrease absenteeism
- Decrease external attrition
- And decrease short-term leaves

A team of six agile individuals were put together to embark on a journey of transformational change. Researching across Gartner, Gallup, Brandon Hall, and other great research areas to dive deep into understanding the key drivers of these metrics. Ultimately, the goal was to foster a culture of inspiring leaders who empower colleagues to continuously develop their confidence in meeting our evolving customers’ needs and to achieve their personal career goals with TD.

Industry research and internal diagnostics demonstrated the need to innovate and evolve the leadership programs within NACO from a ‘one and done’ experience or event towards a more continuous learning journey. But the strategy had a long way to go and needed to start at the beginning to lay the foundation of a united leadership team that was focused on retention, engagement, and reduction in absenteeism within the contact centers while actively engaging, inspiring, and supporting frontline colleagues to succeed.

It all started with the TD Colleague Promise:

At TD, the slogan “a more confident you, means a stronger us”, is at the foundation of the Colleague Promise. TD seeks to enable colleagues to elevate themselves, their customers, and communities they serve. Colleagues are set up for success by helping build new skills and gain new perspectives. TD strives to create a culture of care with colleagues by helping them feel included, respected, and supported.

But how does this connect to delivering against the Vision?

TD’s Vision is “To be the better bank”. The Mission, to enrich the lives of our customers, communities, and colleagues is well entrenched in our culture. TD’s leaders and colleagues aspire to do this through the TD Framework.

“The TD Framework is the foundation that helps guide the behavior and shape the culture. It outlines the vision, the purpose, and the shared commitments that will help TD grow into the future.”

The Shared Commitments are the behaviors that differentiate us and help guide the way the businesses operate, grow as leaders, and support colleagues. These commitments are used throughout the Bank to help set objectives, evaluate performance, reward and recognize the colleagues and build the skills and capabilities needed to continue to succeed as an organization.

- Think like a customer; provide legendary experiences and trusted advice
- Act like an owner; lead with integrity to drive business results and contribute to communities
- Execute with speed and impact; only take risks TD can understand and manage
- Innovate with purpose; simplify the way TD works
- Develop colleagues; embrace diversity and respect one another

In addition, as an organization, TD recently introduced enterprise people manager accountabilities. The Enterprise People Manager Accountabilities create clarity and consistency on what’s expected of People Managers at TD. They are aligned to TD’s Leadership Framework and Shared Commitments and are transferable leadership skills across the organization that focus on building strong leadership and driving business performance. These Accountabilities are responsibilities that define what we expect of TD People Managers, at all levels.

People Manager Accountabilities



Each Leader and Colleague plays an important role to ensure the success of this vision. The goal of the learning program is to create greater alignment and transparency across the organization to ensure that all teams within North American Contact Operations (NACO) are working together to achieve common goals. In doing so, targeting some key opportunities within TDs Colleague Engagement Survey (PULSE), and inspiring a more engaging culture starting with leaders.

How was this achieved?

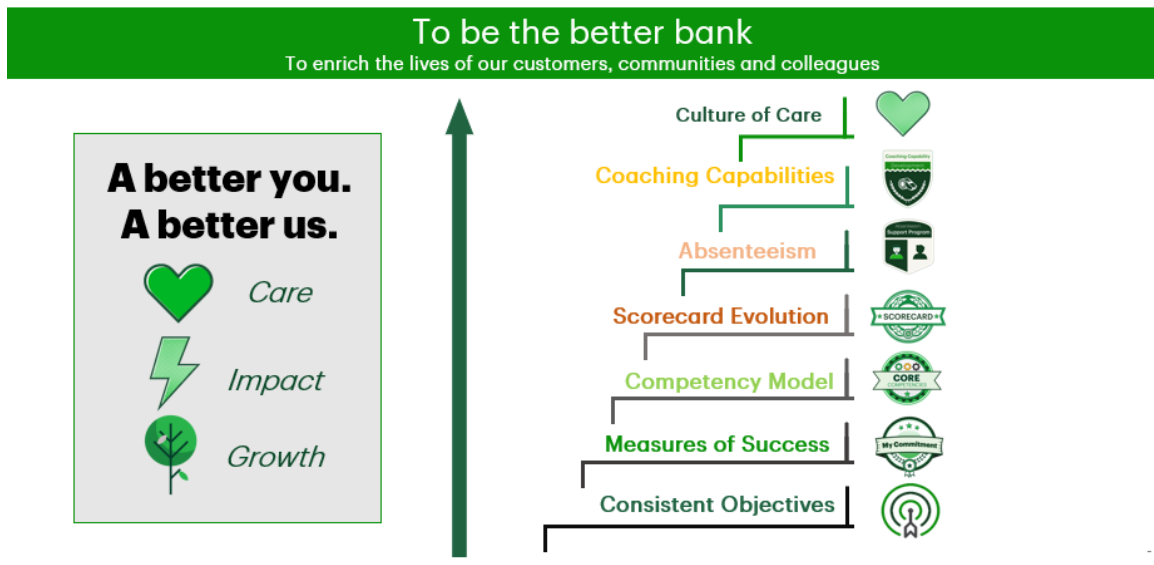
This meant evaluating current state and looking at what was broken. What didn't align to the research and best practices identified? The starting point was launching consistent objectives and transparent measure of success, a core competency model that included technical, business and leadership competencies, and finally evolving the scorecard and the way the success of leaders and colleagues would be measured. Finding the balance on what was being measured as well as how it was measured was critical.

We equipped Leaders with streamlined reporting and training assets for absenteeism to better support our leaders in making sense of absence patterns and to use this data to drive meaningful coaching conversations with our colleagues. We also invested in the development of coaching capabilities that would transition leaders from 'telling'

colleagues how to improve, to ‘asking’ them where they wanted to develop as well as to arm them with the confidence to have critical conversations that leverage data and facts, rather than feeling and emotion.

All of this was the foundation that needed to be in place to onboard and continuously develop people leaders and to ensure everyone within the business was united to a common set of goals and objectives as well as our desired culture.

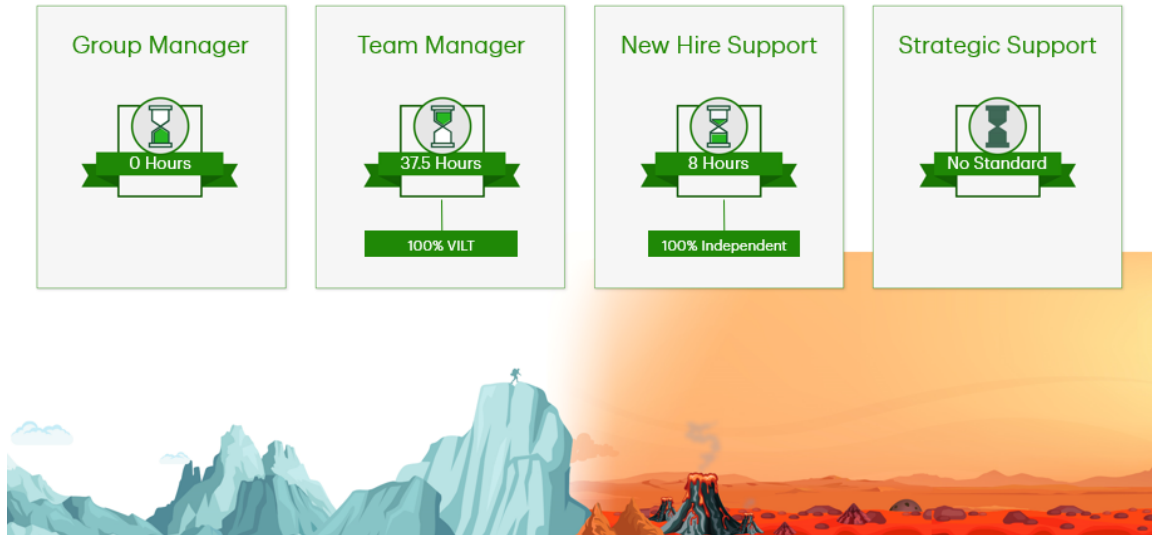
Laying the Foundation



The expectations of the next generation of leaders have changed and the learning and development programs needed to evolve to meet these expectations.

Our Starting Point:

Our Starting Point



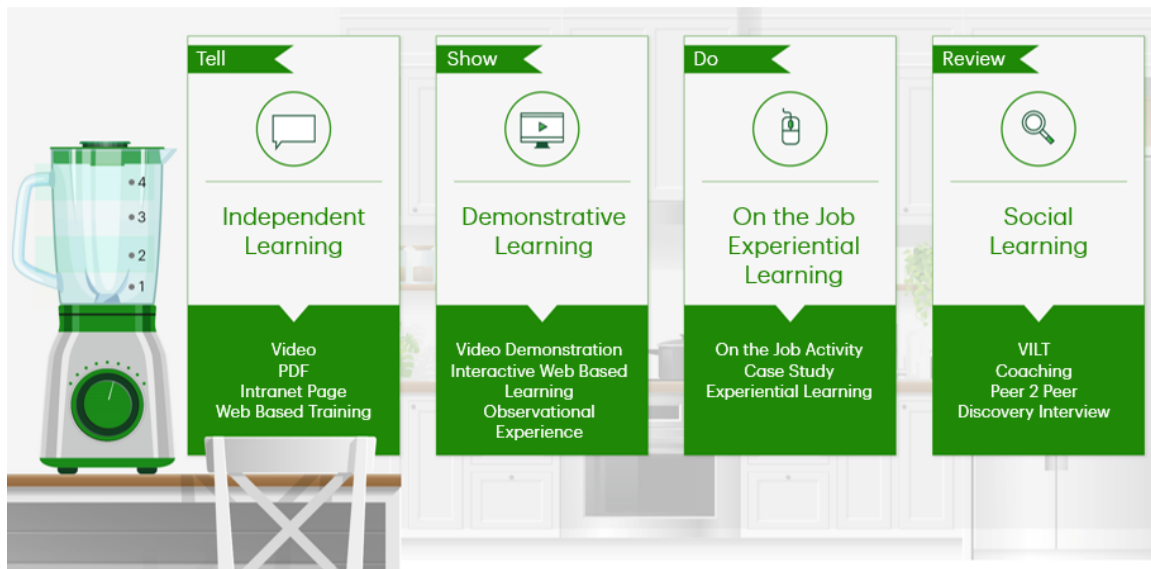
Group managers, who are the leaders of leaders received no formal training on their transition from leading individual contributors to leading leaders. Team Managers received 40 hours of virtual instructor-led training over 5 consecutive days, where they were expected to reach proficiency in over 80 topics and skills. The learning was entirely front-loaded with little support after delivery. New hire support roles who were accountable for the success of new-to-role colleagues received 8 hours of independent asynchronous learning. And finally, strategic support leaders only received the direction of their leader, so the variability was massive in what the experience looked like from colleague to colleague.

As you can imagine, this created a fragmented leadership team that was potentially disconnected on success measures. In terms of the existing learning, we identified opportunities where elements did not adhere to adult learning principles and were lacking the kind of impact needed for proper reinforcement and application. The program needed urgent enhancement to enable NACO’s leaders to not only survive but succeed in the rapidly changing world around them. The organization needed to flip the front-loaded, classroom-based learning on its head and change the way NACO was delivering this programming to maximize retention and speed to proficiency all in a manner that the next generation of leaders will want to learn and consume learning.

Overview

The L&D Team, along with the NACO business leads worked in close partnership and determined that to build a modern and relevant world-class leader development program, we would need to implement a blended modality model that would include a combination of synchronous and asynchronous learning.

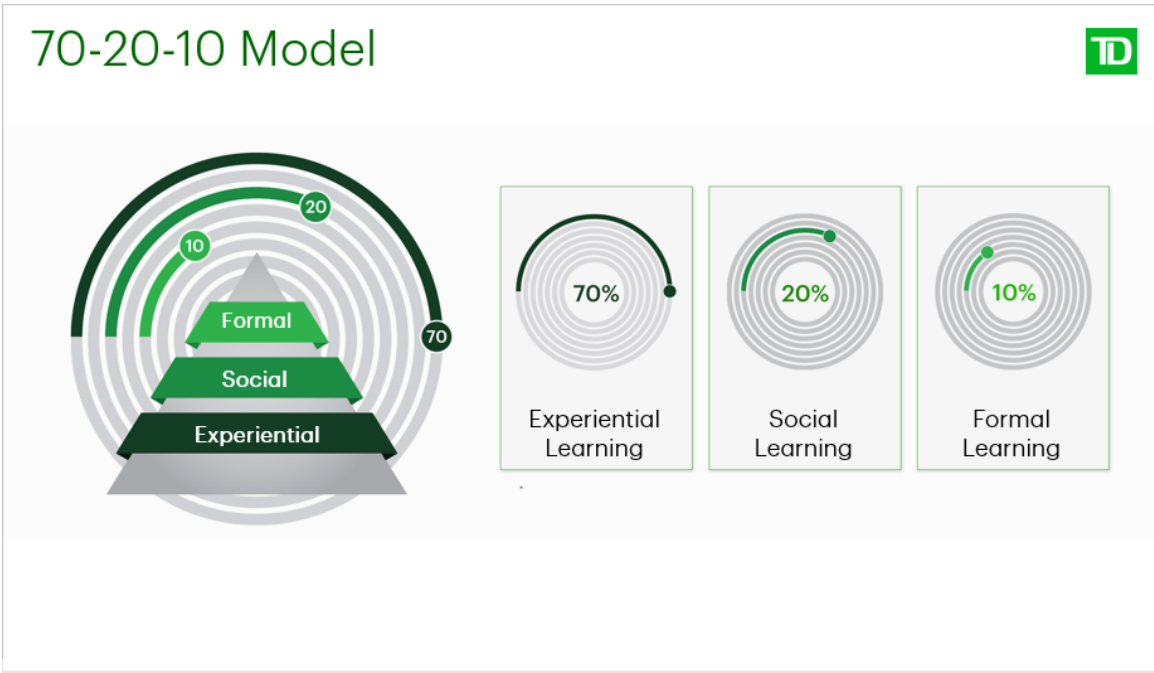
Blended Learning



The program was developed using the following core components:

- **TELL:** Theory and foundational information delivered as digital and self-directed.
- **SHOW:** What success looks like/accountabilities/expectations through demonstrative learning
- **DO:** Putting new knowledge into practice through on-the-job, productive experiential learning
- **REVIEW:** Reflecting with peers or people leader and your peers on what went well and what could be done differently

In designing it this way, the team also successfully align to 70-20-10 model of learning.



The 70-20-10 model provided us with a foundational anchor in program development is a guideline for the type of learning distribution that will ensure the most successful outcome. Our adaption of the model aligned closely to industry standards:

- 70% of learning occurs on-the-job through productive experiences aligned to job accountabilities and expectations
- 20% of learning occurs through social interaction such as integrated coaching, focused coaching and workshops that spark discussion and reflection.
- 10% of learning is formal structured delivery such as video, eLearning, Instructor Led.

The intersection of our approach in adhering to the 70-20-10 model along with the tell/show/do/review foundation outlined above allowed us to successfully achieve or strategic program objectives and included modern modalities including burst-based and microlearning aligned to the way modern learners consume and retain learning.

We also identified with specificity, the core skills, knowledge, and abilities our leaders of NACO required to be successful in their roles as anchors in the development of learning objectives. These success measures were analyzed across the organization at an enterprise level, business level and role level. We then developed a classification system of these capabilities and linked them back our high-level shared commitments and once again use this analysis to drive learning outcomes with purpose.

Ultimately this led to the development over 80 ‘unique lessons’ aligned to our identified capabilities and success measures making for a vast improvement over existing learning.

Diagnosing the Need



Diagnosing the Need



In defining and diagnosing core leader capabilities we established a classification system that aligned skills, topics, and accountabilities to TD's shared commitments. We also assessed the degree of proficiency required for each level of leader and connected back to our behavioral anchors within the competency model. All this extensive and specific modeling finally was able to inform the core learning objectives, modalities and journey that included:

- 9 Different Business Functions
- 6 Primary Audiences
- 3 Secondary Audiences
- 5 Shared Commitments
- 11 Core competencies
- 80 unique lessons,
- 500+ moments of learning,
- 17 modalities,
- 80+ hours of structured learning,
- 60+ on-the-job assignments,
- spread over 180 days to progressively build skill

The next step was to look at how to sequence the learning purposefully and intentionally for each unique target audience subset in a way that would build proficiency in a measurable and meaningful way. The team needed to be strategic in the approach to consider ongoing maintenance, scalability, and applicability across the many different target audiences.

Design and Delivery of the Program

The learning was categorized into the classification system through reverse engineering.

The team looked at the unique topics, skills and accountabilities and determined the learner outcomes. This was then aligned to key success measures to quantifiably assess and validate all programming supported the behaviors our NACO leaders would be evaluated against. It was determined what they needed to know (TELL), what success looked like (SHOW), opportunity to practice (DO) and social opportunities to make meaning (REVIEW).

If you look at one of the topics, quarterly check-ins, you will see that it starts with the **TELL**. Independent learning that provides the foundational theory needed to understand. This is awareness content. Content that is repurposed as on-demand performance support.

SHOW what success looks like, the program leveraged technology-based solutions including videos and eLearning. For some topics, observational learning was leveraged where the leader would shadow or observe a peer.

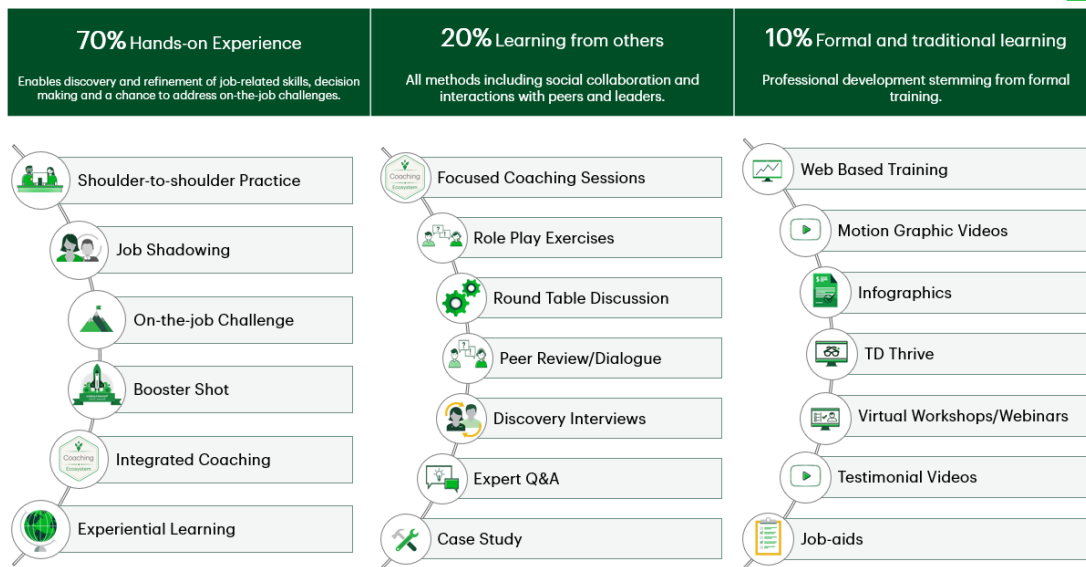
DO was defined as practical learning, on-the-job and mirroring tasks the leaders are expected to be proficient in. For this module, this meant completing the rating tool for each of the leader's direct report colleagues and completing the distribution tools.

REVIEW is all about human, social interaction. This is done through round table discussions, check-ins, and workshops that would have traditionally been called VILTs. ‘Talking heads’ were purposefully removed from the curriculum and we rebranded any human interaction as social; meaning an interaction where everyone is expected to participate and engage.

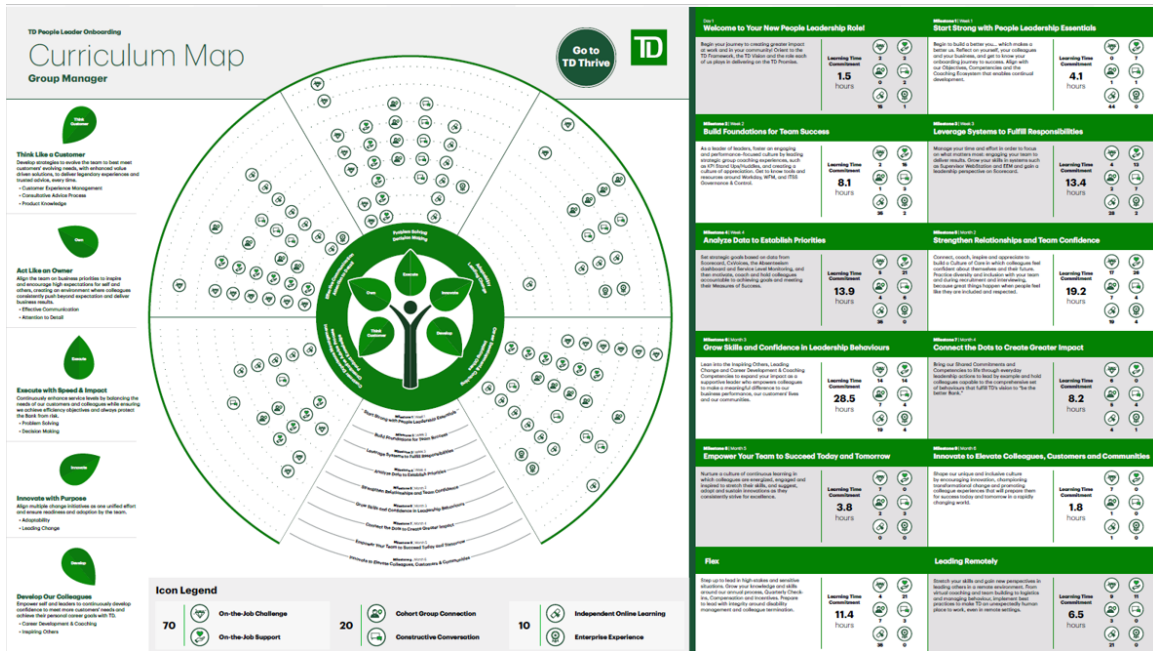
Another example: is the Total Compensation and Incentive process, something that only happens once a year. An infrequent task that leaders need to be proficient in. In this situation, the focus was to ensure the learning could be repurposed for the tenured leaders as well.

The same methodology was followed with consistent approach across the organization. As the project team worked through this reverse engineering process, they established a library of approaches that would ultimately form a set of standardized methodologies that could be re-purposed for other programs at scale.

People Leader Continuous Learning: Modalities Data



This became the lexicon of modalities. Ensuring the design was creating consistency and variety in the program. Creating guiding principles for the future as the learning evolution was scaled more broadly across other programs. In doing so, it helped organize the curriculum map for each role, ensuring that the business was provided the right training, for the right colleagues, in the right way and at the right time in their proficiency journey.



Part of the program’s success was that it moved the organization away from a ‘one size fits all approach to learning’. Each leadership role now had its own unique curriculum map tailored to the specific capabilities of the scope and accountability of their level.

Capability coaches and new team managers received foundational leadership learning to be successful coaches while group managers and capability managers received additional learning on leading leaders. Each onboarding experience was guided by a curriculum map that clearly outlined critical connections to the shared commitments, competencies and the activities and time allocation for each milestone. Milestones were strategically designed to follow the ‘Tell-Show-Do-Review’ approach to learning to progressively develop skills and confidence over time. Early milestones are heavily weighted in foundational knowledge and theory-based learning and provide learners with the foundational knowledge they require to navigate their new world. Whereas later milestones may have a higher investment of time to practice new skills and share in social learning experiences with peers, mentors, and leaders. All programming has been purposefully developed to be consumed at the learner’s cadence. The program becomes a structured guide or map for them to follow individually with guided support from their leader. What is more impactful is that it is fully designed to go at each learner’s pace. This is a guide. A map for learners to follow individually while supported by their leader.

There is in fact only about 12 hours of synchronous classroom learning throughout the entire program. We assessed those critical experiences that would benefit from the classroom modality while modularizing other self-directed pieces. This then enabled us to program learning journeys with far more flexibility. No longer would each cohort need

to be scheduled with a fixed cadence, supporting a more immediate experience for the learner, while offloading significant monthly program support and coordination.

All the learning experiences are organized in TD's enterprise learning platform - TD Thrive (powered by Degree) and colleagues and leaders are enabled to access and consume content with ease. The tool does not host any content, but rather curates materials in a purposeful way that makes navigating the program seamless while significantly improving the speed in which we can build, distribute and maintain learning materials.

Within TD Thrive, the materials are curated from the LMS, our internal intranet, public sites, social communities, and our video hosting platform 'TD Tube'. Learners are given a program path that is non-linear. They may consume content within the path in the order they wish with a wide variety learning modalities to support individual learning preferences i.e. Videos, articles, thought leadership, eLearning, etc.

The learning journey can also be monitored and tracked for participation and completion and quarterly and annual ratings can leverage this data to quantitatively measure the effort and ownership around completion of the program. In this way we have provided learners with choice in how they consume and approach their learning journey while also measuring completion and using participation metrics as a measure in yearly performance. Our aim was to foster a continuous learning culture and a culture in which our leaders invest in their growth through learning.

Adoption of the Program

Optimizing the Program



VILT's are 60-90-minutes training session that provide colleagues with an opportunity to enhance their **leadership competencies**, collaborate & share best practices with their peers, and learn new skills that will inspire and motivate their teams!

Opportunity to drive a **behavioral change** across learners in the PLCL Program & beyond in order to ensure that VILT learning sessions are optimized.

VILT NO SHOWS

Any learner who fails to attend a VILT session that they have registered for, or any learner who cancels their registration less than 48 hours before their scheduled session.

Current VILT Challenges

Learners Journey

152

VILT No Shows to date *

29%

of all PLCL learners have had at least 1 VILT no show

37%

of all No Shows are repeat offenders (2+ absences)

MAY RESULTS

Lowest amount of monthly No-Show since program launch

-45% reduction in No-show's MoM

Profits generated from charge backs to be reinvested in program

* Note: VILT No Shows may not be exclusive to People Leader Continuous Learning due to shared learning elements with other programs.

Program structure begins with a series of seven 60-minute vILTs and four 90-minute Expert Q&A/Case Studies. These social workshops are strategically placed at the appropriate points along the learning journey once learners have completed the 'TELL, SHOW, DO' for specific topics. Learners then come into the workshop to socially engage in meaningful conversation around what worked and what didn't. These are strategic opportunities for learners to connect with colleagues across the contact centers who are also along their individual learning journey.

These social interactions points are critical to the 70-20-10 model of development and allowed for learners to reflect on their learning and practice and to discuss what they have learned so far through experiences such as a vILT facilitated workshops, coaching and discovery interviews.

To operationalize these opportunities the business worked closely with partners in Learning and Development to ensure there were adequate offerings and diverse variety in options available to learners for registration and participation.

Although the team automated much of the registration process and created a process for unenrollment, we quickly identified that we had had a synchronous learning 'no-show' opportunity. Within the first 2 months of the program 152 colleagues 'no-showed' for synchronous learning. 29% of learners had at least one no-show. And 37% had multiple no-shows. The data made clear that we had an accountability opportunity to be solved.

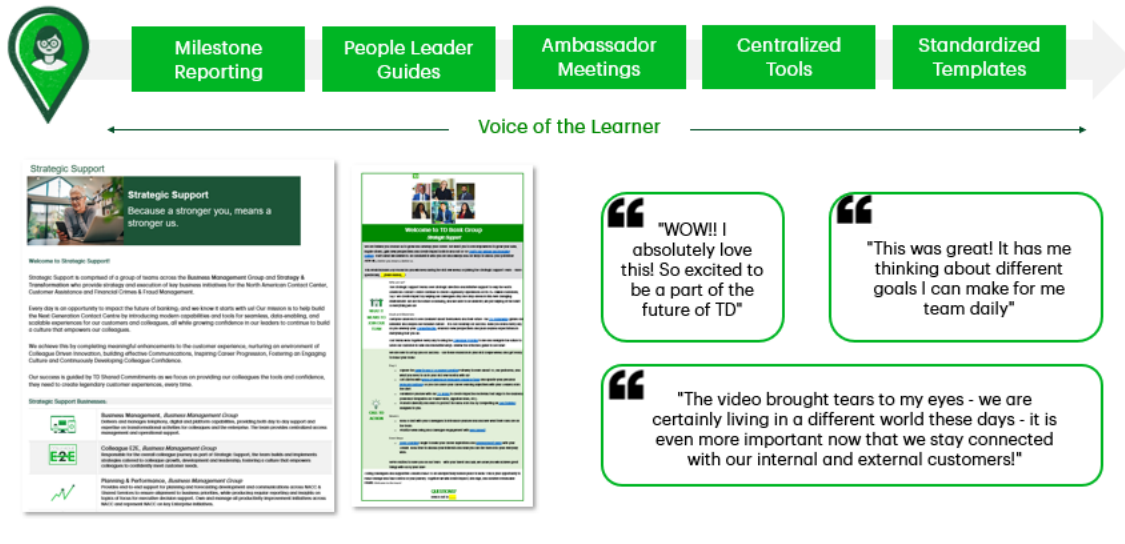
The business introduced a vILT optimization strategy that included program enhancements such as iCal reminders, five & two-day reminder notifications, ongoing reporting & adding the vILT accountabilities directly in TD Thrive for colleagues to attest to.

The leaders and sponsors approved the program to take it a step further & introduced a no-show policy whereby any learner who missed more than 1 vILT, their respective business would be charged a \$250 no-show fee for each occurrence.

We knew and understood that it would take time to drive this behavioral change but our first month of implementation saw our highest levels of program engagement with 'no-show' numbers down almost 40% compared to the month prior.

In addition, the project team held a series of focus groups with learners, leaders, and stakeholders to understand and leverage program feedback as one part of a broader post implementation review. This structured review process allowed us to implement program changes in real time and to gain a sense of this transformation change in the way we approach leader development in NACO. The following outlines what was gleaned and implemented through review:

The Legacy & The Impact



Milestone reporting, which was intended to support, ultimately felt like overreach. The learners were feeling undue pressure to balance the learning with their day-to-day BAU tasks and activities. We took the learnings and adapted new program language that shifted away from completion reporting to a focus on program progress. We also were able to understand opportunities in awareness and effective use of the newly developed ‘People Leader Guide’. We leveraged ambassador meetings to market and promote the guide and to reinforce the role the People Leader plays in the success of their new-to-role leader. In addition, they learned that although a good chunk of the program was automated, there was an opportunity to create more centralization in the support tools and resources.

An internal onboarding intranet landing page was developed to act as a central repository. Early feedback has indicated that learners have viewed this new approach to leader development favorably and largely due to the increased program flexibility and diverse mix of learning modalities and experiences. The structure placed around informal collaboration and peer team building supported their ability to learn from their peers and gain new skills and perspectives.

Other early feedback through rapid post-implementation approaches provided us with key insights that the program could now be scaled and be of value to not only developing leaders but also to those with tenure, further expanding the reach and impact of our programming and measurably impacting our leaders’ skills and capabilities.

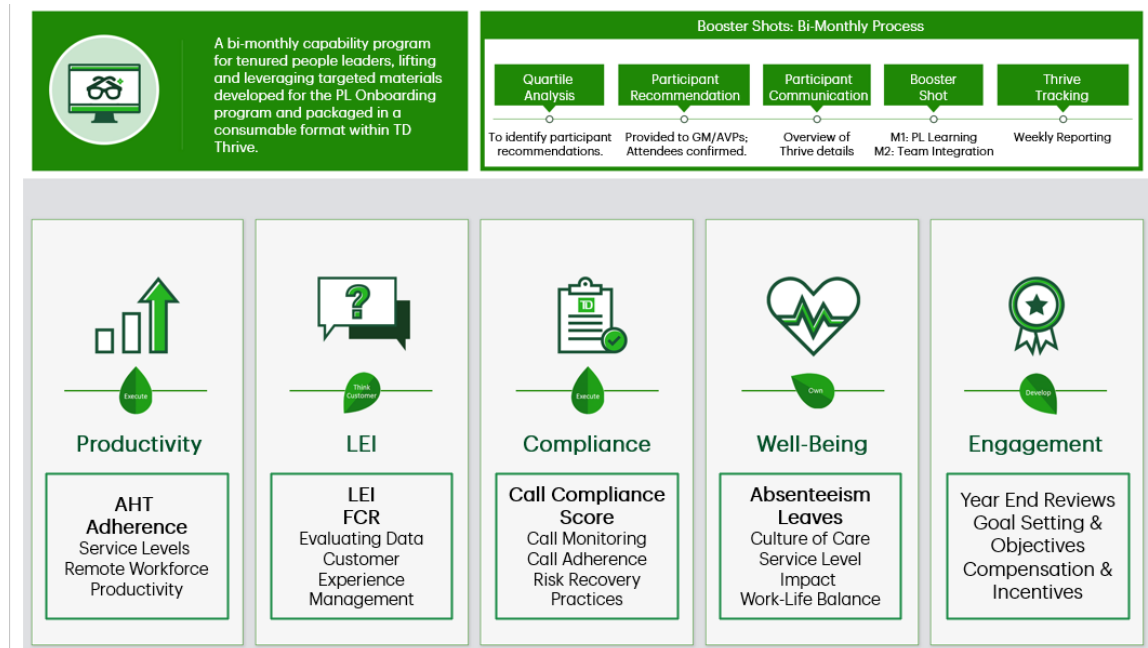
The program offers a full suite of learning readily available to the leaders to support their career development plans while also meeting strategic business need by curating learning that supports identified KPIs. We referred to these as ‘Tenured Leader Booster Shot’s.

Booster shots are a bi-monthly capability program that lifts and leverages the learning from the People Leader Continuous Learning and puts it into a curated pathway for the leaders who will benefit most, again based on their KPI performance of targeted metrics.

Participants were selected through quartile analysis of performance and recommend appropriate cohorts of leaders to participate, all to reduce performance variability. Once identified, the audience was vetted through the senior leadership team. With data only being one part of the story, the leadership team had the opportunity to add or remove participants at their discretion.

The program is then communicated as a continuous development opportunity as well as an opportunity to refresh skills and gain new perspectives. It follows the same method of ‘Tell, Show, Do, Review’ that also adds on a component of “Coach”.

The leaders take a condensed targeted learning program focused on specific skills.



Tenured People Leader Booster Shots

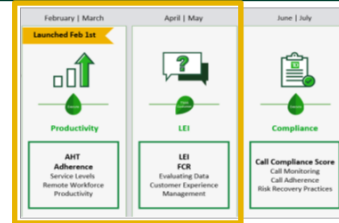


Introduction

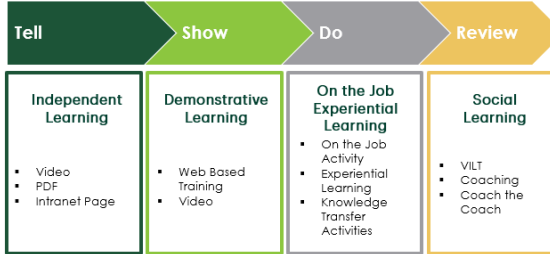


A bi-monthly capability program for tenured people leaders, lifting and leveraging targeted materials developed for the PL Onboarding program and packaged in a consumable format within TD Thrive.

The **Coaching Ecosystem** program adoption is a pre-requisite for the Tenured People Leader Booster Shot program.



2 Month Blended Learning Program



Learner Identification & Methodology

Potential candidates for Booster Shot 1 & 2 were identified using a Composite Score ranking, determined by 3 months' performance in two key areas:



Final learner list management was approved at the business-level, allowing additions or removals from the recommended learners, based on the needs of the business and identified opportunities.

For example, in productivity, the learners are selected based on their AHT & Adherence metrics. The learners complete a curated learning path related to what service levels are, why they are important, how to monitor them and how to optimize productivity. The pathway is a blend of tell (theory and information) show (observation activities), do (practical application of theory and observation learning) and Review (workshops with peers to gain new perspectives and reflect along with People Leader connections).

In month two, the Learner becomes the teacher and applies what they have learned with their direct report colleagues through the integrated and focused coaching (3 program) that was put in place as a foundational element to this evolution.

What is important to highlight is that those who were high adopters of the program, saw an average of a 13 second AHT decrease. This equates to millions of dollars in productivity benefit; additional benefit not originally forecasted with the original investment.

Measurable Benefits

Background:

The People Leader Continuous Learning (PLCL) program business case states that learners going through the program would have a progressive ramp-up of benefits, ultimately leading to an overall external attrition reduction of $\Delta 5\%$ and an absenteeism reduction of $\Delta 1\%$.

Introduction:

Cohort 1 Team Managers (learners starting the PLCL program in Jan. and Feb. 2021) were chosen for measurement on program completion, absenteeism, and attrition results.

Of those, 44% completed the program with High adoption of course content, completing over 66% of assigned learning.

Canadian Banking Contact Center (CBCC), US Contact Center (USCC), and TD Insurance Client Advice Center (TDI CAC) were chosen for measurement due to their learner population size, population distribution between High and Low-Med Adoption.

High and Low-Med adopters were measured against Pillar-level results over the course of 12 months, from January to December 2021.

Findings:

High adopters were found to have advantage over Low-Med adopters in external attrition and absenteeism reduction vs Pillar results in almost all instances.

The number of learners going through the program, including the distribution of learners between High and Low-Med adoption, had direct influence results.

The greater the % of the population having gone through the program, the greater the results.

The greater the % of High adopters, the greater the results.

Business case targets may not be achievable without a sufficient % of the population going through the program or being High adopters of the program.

44% of First Cohort Learners Completed the PLCL Program with High Adoption



Introduction

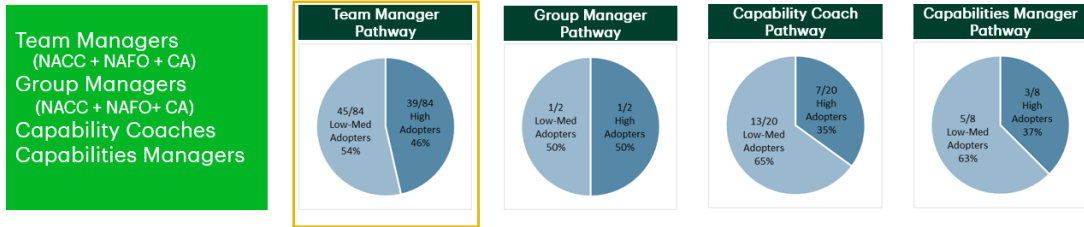
114 From the first cohort, 114 learners have reached the PLCL six-month milestone.

44% of learners are considered "High Adopters" – completing over 66% of assigned content.

56% of learners are considered "Low" or "Medium" adopters – completing less than 66% of content.

- Team Managers, 84
- Group Managers, 2
- Capability Coach, 20
- Capabilities Manager, 8

Learner Type Program Completion Results



High Adopters: Learners completing over 66% of assigned content. Medium Adopters: Learners completing between 33-66% of assigned content. Low Adopters: Completion of less than 33% of content.

Isolating Team Manager PLCL Adoption in the First Cohort

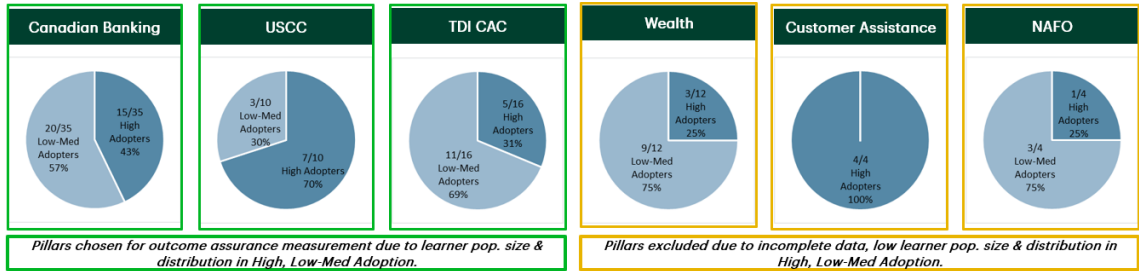


Introduction

For the purposes of tracking the People Leader Continuous Learning program's success, Team Managers within the program have been measured in program completion, absenteeism, and attrition throughout their onboarding as new People Leaders.

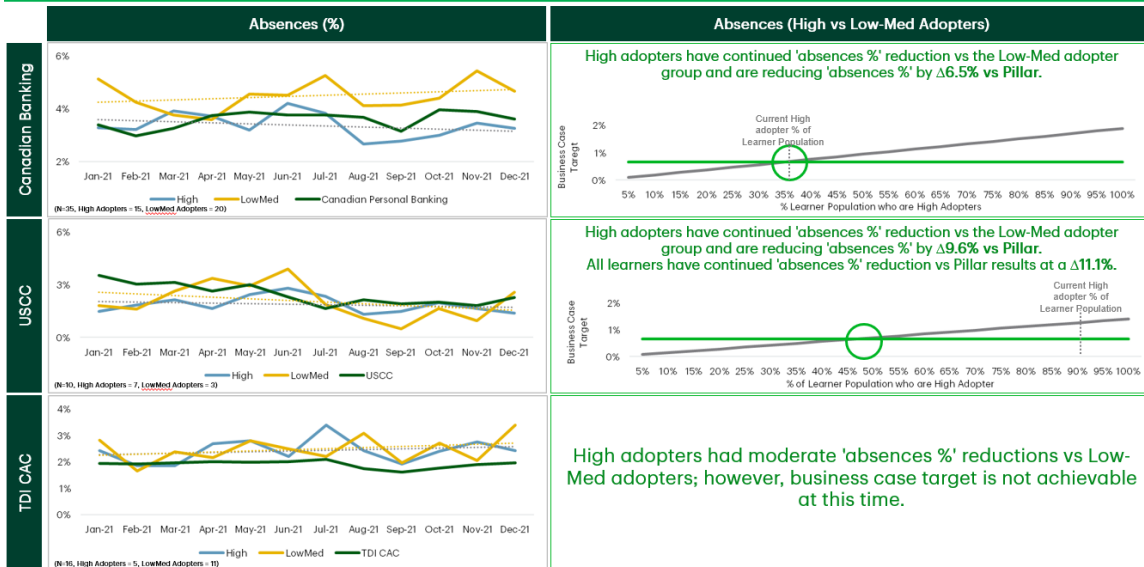
As stated in the business case, there is a progressive ramp up of benefits in External Attrition reduction of Δ5%, and Absences % reduction of Δ1%.

Pillar-level Program Completion Results

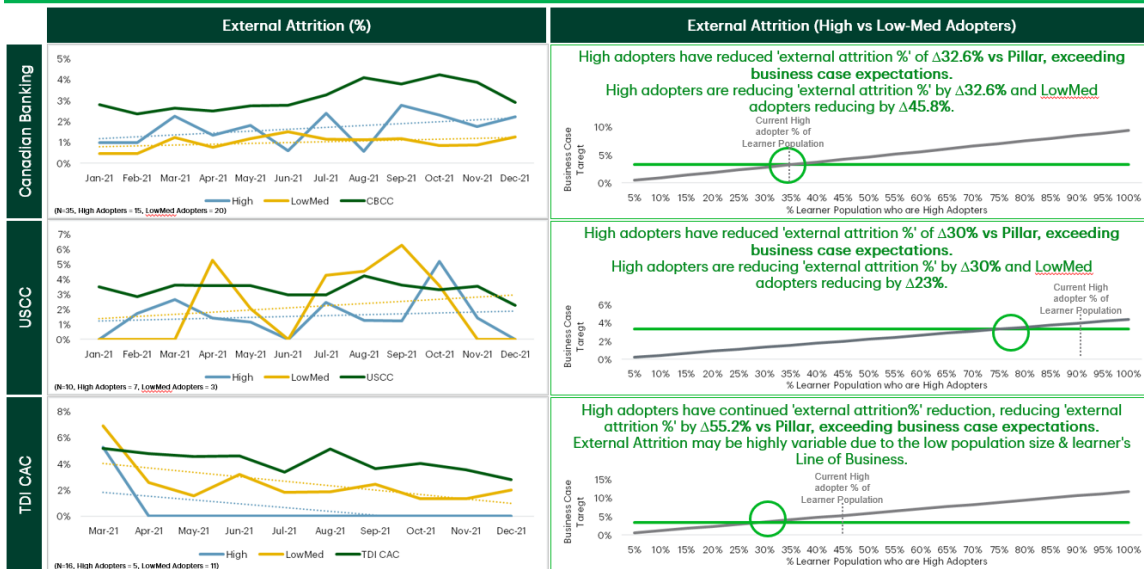


High Adopters: Learners completing over 66% of assigned content. Medium Adopters: Learners completing between 33-66% of assigned content. Low Adopters: Completion of less than 33% of content.

Absences Benefit: High Adopters Driving Benefits to the Business



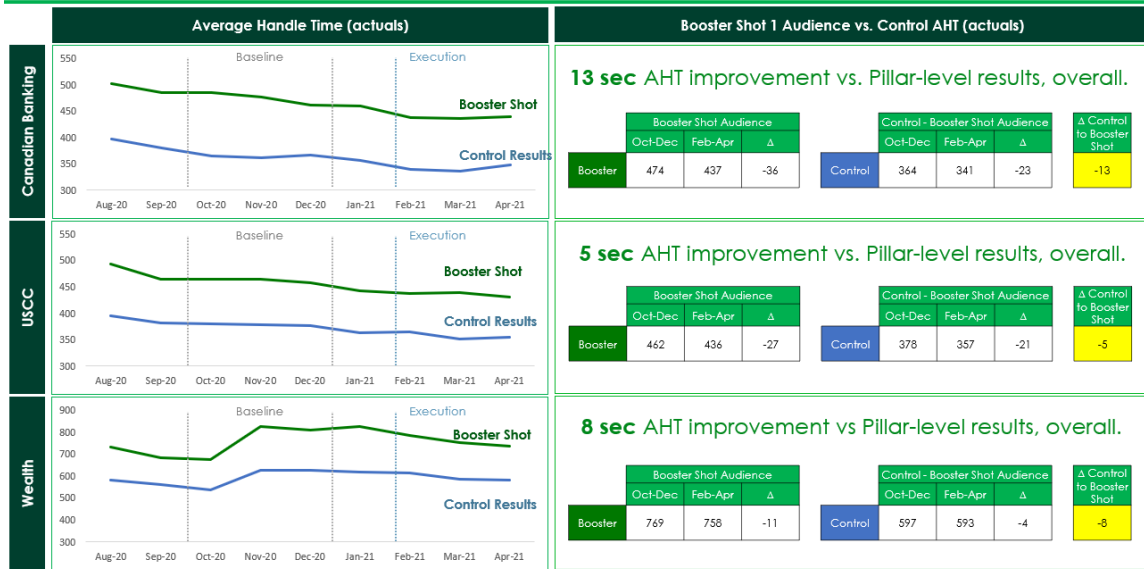
External Attrition Benefit: 3 of 3 Pillars Achieving Business Case Target



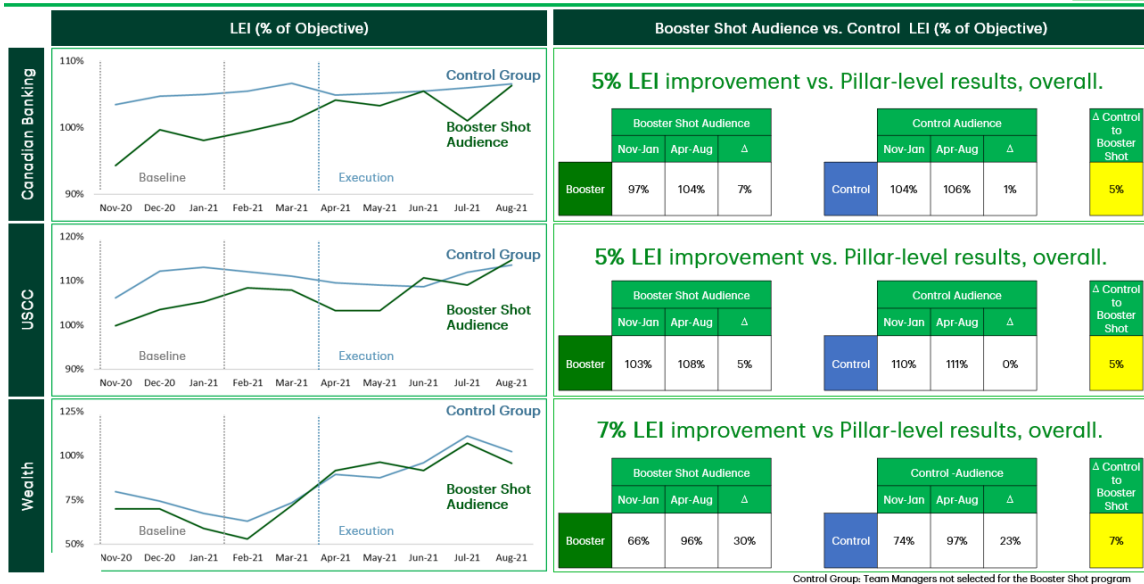
Note: CBCC & USCC analysis completed for January - December 2021. TDI CAC completed for March - December 2021 due to data limitations.

In addition, incremental benefits were achieved with the tenured colleagues as noted above. By introducing tenured leader booster shots, additional business benefits were obtained in the areas of productivity (Average Handle Time or AHT and Adherence), customer experience (Legendary Experience Index or LEI) and compliance.

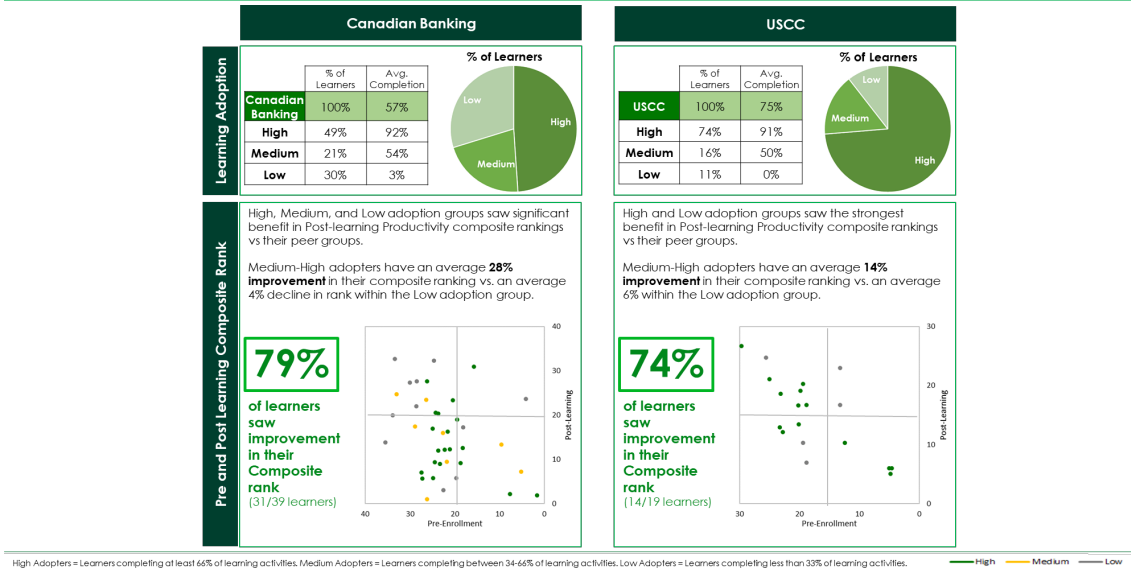
Tenured People Leader Booster Shot 1 – Booster vs. Control Group Results



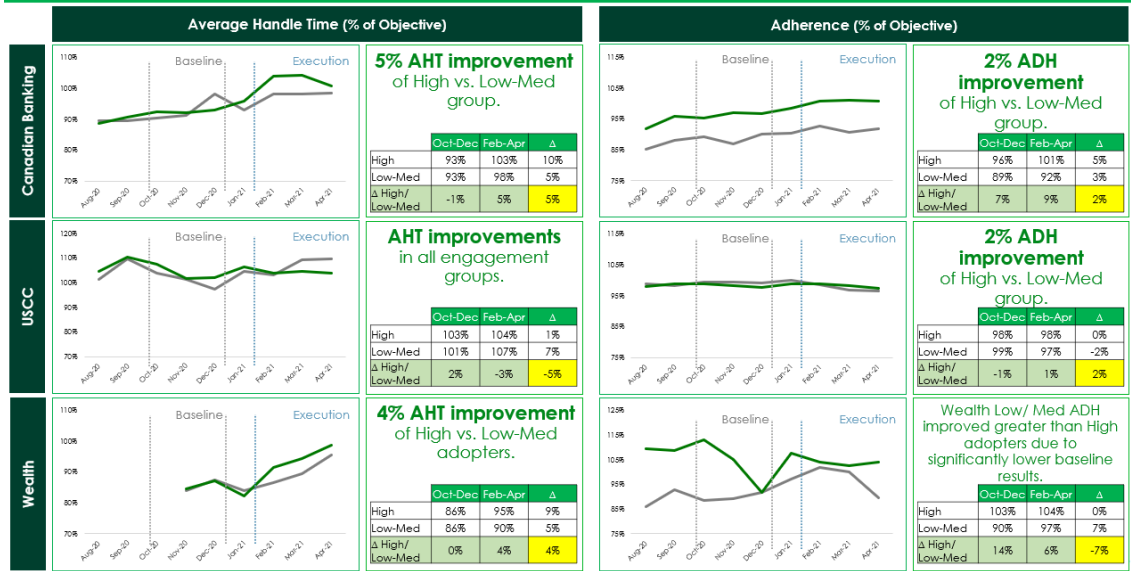
Tenured People Leader Booster Shot 2 – Booster vs. Control Group Results



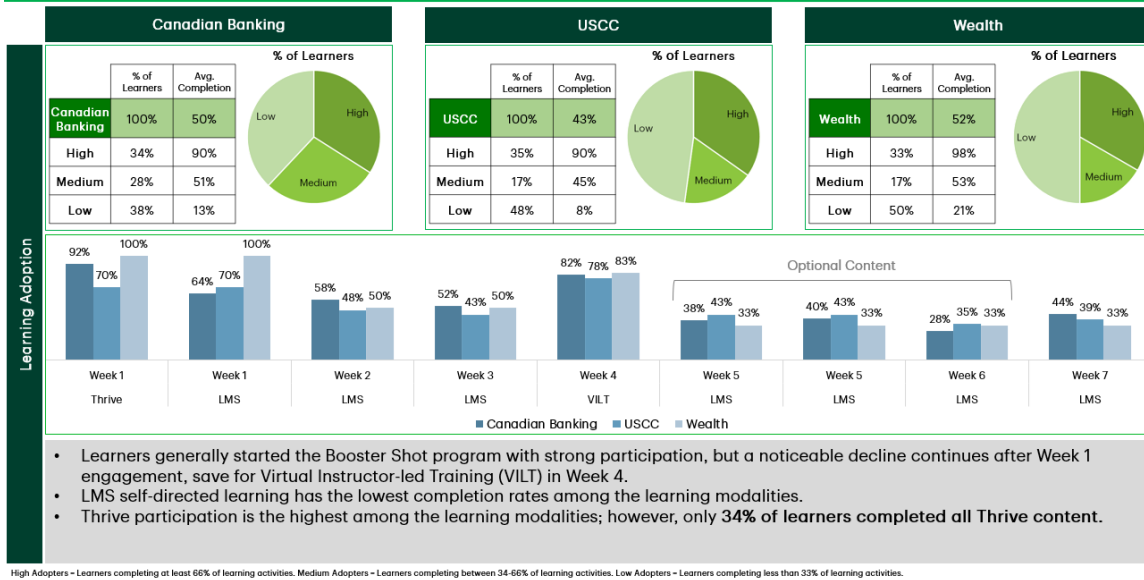
Tenured People Leader Booster Shot 1 – Adoption & Composite Rank



Tenured People Leader Booster Shot 1 – Outcome Assurance



Tenured People Leader Booster Shot 2 – Adoption & Completion



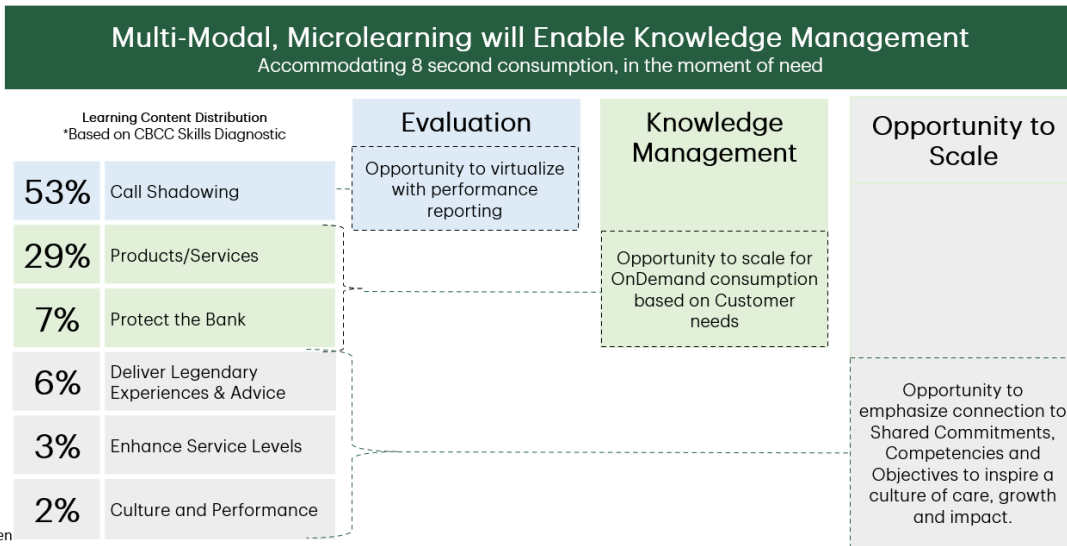
Overall

NACO started this journey pre-covid in a world where instructor-led training was the standard. The organization was engaging in a cultural change that would fundamentally change the way leaders were trained within the organization. The project was faced with resistance and had to truly influence executives to make a meaningful investment in a vision that they did not fully understand. With funding approved in March of 2020 and the program scheduled to launch January 2021, the team had to overcome significant challenges as they entered an ever-changing world with COVID taking over and shifting priorities. They had to get it done or risk losing the investment. The beauty of it all, they were ahead of the game. The strategy was anchored in just-in-time learning. It was designed to be consumed anywhere, not just in a classroom. The pandemic proved the strategy was the right thing to do. The People Leader Continuous Learning Journey made an immediate and meaningful impact on TDs culture of care, growth, and impact in a world where nothing was predictable. It allowed the business to be ready for the next 24 months of remote working. It laid the foundation for what would be the standard of learning going forward and informed future investments.

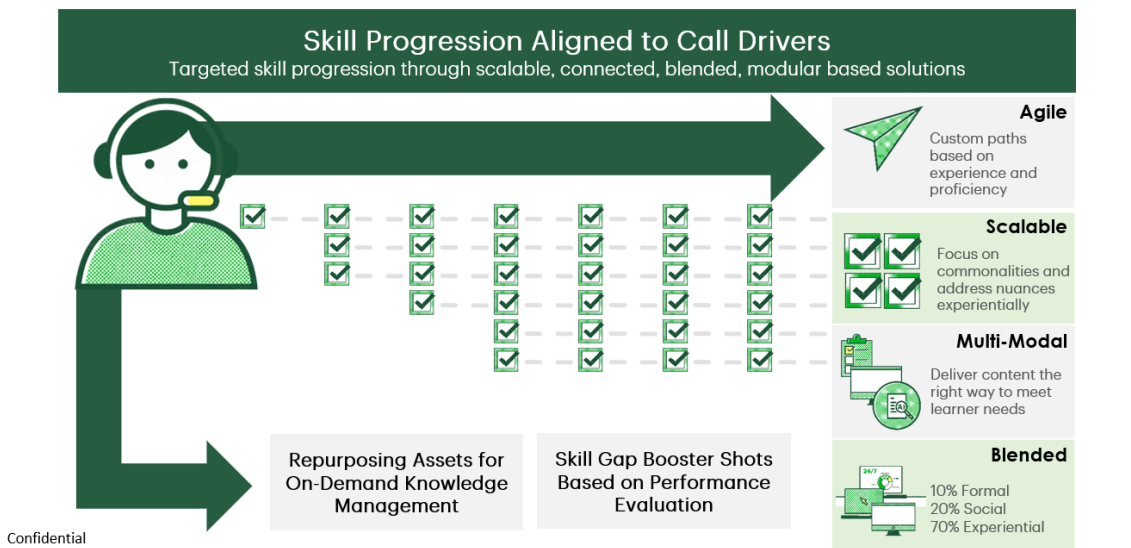
The organization leveraged the learning created within NACO across the organization. Creating scale and adding incremental adoption and benefit of the resources developed. The design methodology that was applied has made it exceptionally simple to update the learning paths with agility and speed to swap out or update resources and materials without significant investments or time, ensuring the leaders are always accessing the most up-to-date and relevant information.

The program was so well adopted and now understood that the business is now applying the lessons learned to transform 27+ frontline onboarding programs into the same methodology to create greater flexibility and versatility for the frontline colleagues. The capability team has taken the classification system and are now diving into the frontline diagnostic to create an agile library of learning assets that can be curated based on whatever the future of NACO might be.

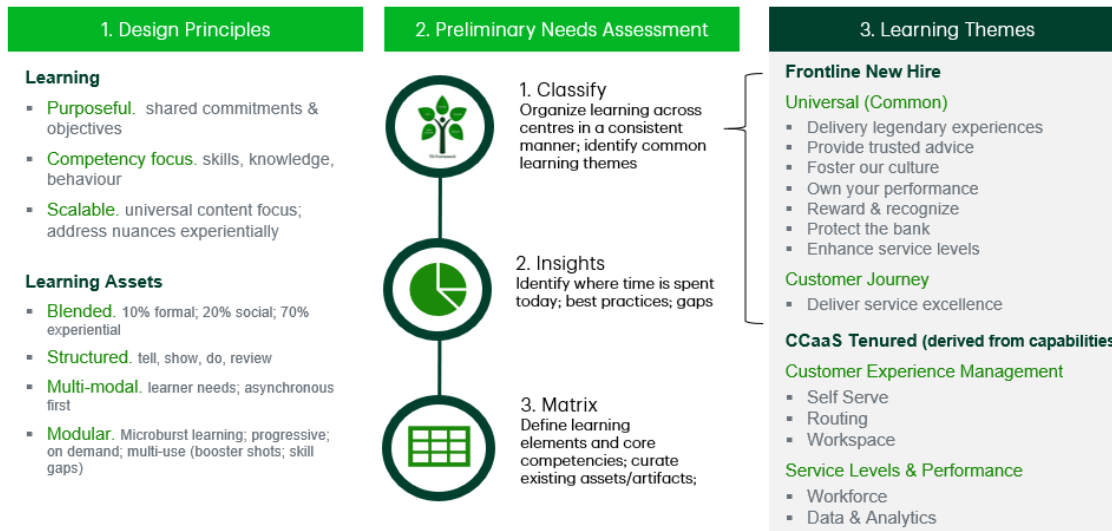
The Future of Learning | The Opportunity



The Future of Learning | The Methodology



The Future of Learning | Program Learning Themes

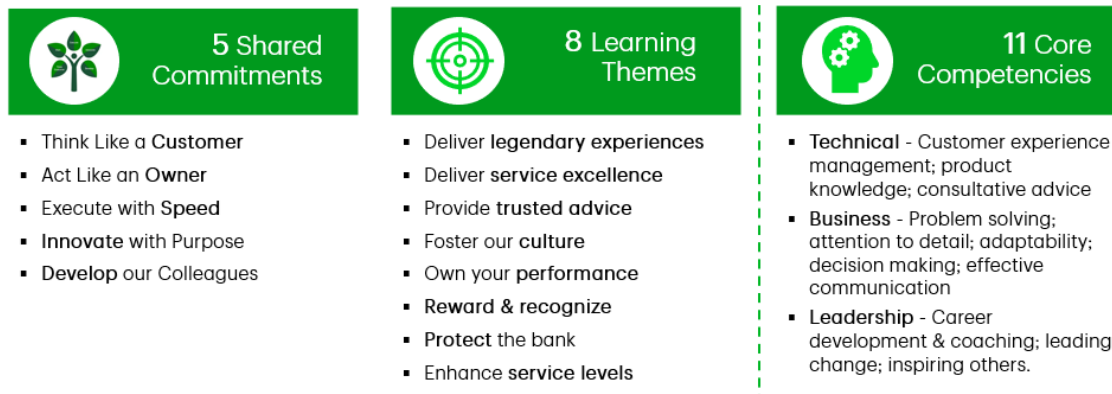


In addition, the classification system ensures connection to the leadership program. Drawing connections to ensure the frontline colleagues and leaders are connected to common goals and purposes. Aligned on their measures of success are and what delivering predictable, consistent, legendary experiences really means in practice. Taking the approach of not just training the “what” but also the “why” and “how”.

The Future of Learning | Method for Classification



Anchor all learning program objectives and elements to our shared commitments, NACC objectives, and core competencies to create consistency and establish clear alignment to purpose and make meaning.

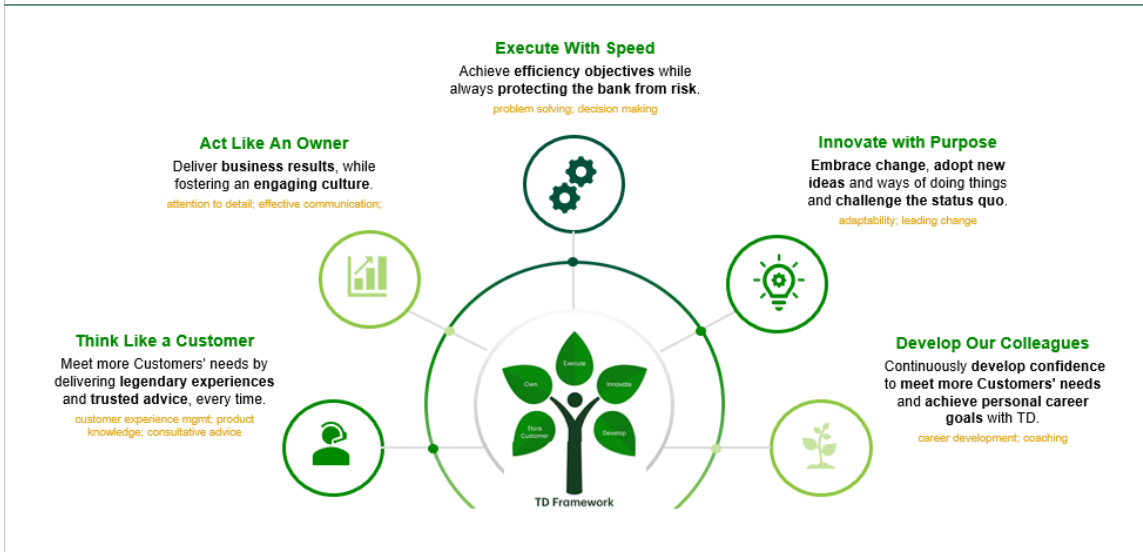


The Future of Learning | Method for Classification Themes view



Think Like a Customer	Act Like An Owner	Execute With Speed & Protect
<p>DELIVER LEGENDARY EXPERIENCE</p> <ul style="list-style-type: none"> Make it Personal/CEM Customer Problem Resolution/HEAT Consultative Advice 	<p>FOSTER OUR CULTURE</p> <ul style="list-style-type: none"> TD Commitment/Promise TD/NACC Framework TD Pulse 	<p>PROTECT THE BANK</p> <ul style="list-style-type: none"> Risk/Compliance Enterprise training; NACC compliance Authentication <ul style="list-style-type: none"> CTI (56%) Manual (22%) Omni (9%) Voiceprint
<p>DELIVER SERVICE EXCELLENCE (Product/Process – Product specific) <small>*Sample from 'Day to Day'</small></p> <ul style="list-style-type: none"> Enquire, transact, maintain (-60% volume*) Account fees; Fraud/Disputes; Complaints. Bill pay; Transfer; CBB; Foreign exchange; Cheques; Statements. Enable/support self serve (-30% volume*) Access card; ATM/POS; EasyLine; EasyWeb; Mobile; eStatement; Remote deposit; Flash; CBB link; Deepen relationship (convenience focus). Deposit account right plan; ODP right plan; Direct deposit; SSV/PTS; Pre-authorized debit/transfer; New relationship. Chequing; Savings; TFSA 	<p>OWN YOUR PERFORMANCE</p> <ul style="list-style-type: none"> My Performance (What). Scorecard My Commitment (How). Behaviours & core competencies (business, technical, leadership) My Incentives (Why). NACC Incentive plan Coaching 	<p>ENHANCE SERVICE LEVELS</p> <ul style="list-style-type: none"> Scheduling & Vacations Attendance & iTime Availability & adherence Call management (incl. authentication; systems)
	<p>RECOGNIZE & REWARD</p> <ul style="list-style-type: none"> TD Appreciates 	

Appendix: NH Learning Frontline Colleague Objectives & Core Competencies



About Brandon Hall Group

With more than 10,000 clients globally and 30 years of delivering world-class research and advisory services, Brandon Hall Group is focused on developing research that drives performance in emerging and large organizations, and provides strategic insights for executives and practitioners responsible for growth and business results.



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