OCBC Campus

CASE STUDY

Transformation to Depth:

Learning and System Change

Table of Contents

OCBC Campus

Transformation to Depth: Learning and System Change

As she climbed the stairs back to her office at the company's learning campus, Sharon reflected on 'another of those moments.' She had gone wandering about the campus to see the manifestations of the team's work. She found these walks energising and well worth the precious time that they absorbed. In fact, the ability to see and feel the impact of her long workdays inspired her commitment and always taught her something new about her craft. She liked learning ... in a learning community. She believed this feeling was, or should be, contagious.

On this day's walk, Sharon had unexpectedly bumped into Wee Kwong. She first met him years ago when they were both in their early days as company trainees. He was a number cruncher, and she had studied psychology, but they hit it off then, as now. He eventually shifted from a risk and compliance role to general management when the company moved him to China to expand operations there.

She could see in his eyes how much he had loved the journey, both physical and mental ... and the growth he had achieved. He was excited to be back in Singapore and at one of her team's programmes, building new skills and company contacts in pursuit of his new fascination – the role of AI in crafting a more superior customer experience.

Individual stories like Wee Kwong's gave Sharon a sense of meaning. They helped her work through the challenges of each day's unexpected turns and her wider and seemingly endless ruminations about the greater, but quite amorphous, goals that she and her team were seeking. Growth journeys like Wee Kwong's were signs of the deeper transformations they sought at one of Singapore's largest and most successful banks – OCBC.

Background

Oversea-Chinese Banking Corporation (OCBC)

OCBC was founded in Singapore in 1932 through the consolidation of three banks: Chinese Commercial Bank Limited (established in 1912), Ho Hong Bank Limited (established in 1917), and Oversea-Chinese Bank Limited (established in 1919). The founders were innovative and aimed, through the merger, to create a stronger financial institution capable of withstanding the economic challenges of the time, particularly the Great Depression.

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Over the years, OCBC has expanded its presence and established Singapore, Malaysia, Indonesia, and Greater China as its key markets. The Group offers a broad array of commercial banking, specialist financial and wealth management services, ranging from consumer, corporate, investment, private and transaction banking to treasury, insurance, asset management and stockbroking services.

Today, OCBC is the second largest financial services group in Southeast Asia by assets. It has more than 33,000 employees and a network of over 400 branches and representative offices in 19 countries and regions. In 2024, OCBC Group's total income was over $14 billion, resulting in a laudable 13.7% return on equity. It is also one of the world's most highly rated banks, with an Aa1 rating from Moody's and AA- ratings from both Fitch and S&P, and is a frequent winner of banking awards.

The sustained success has been underpinned by a culture of strategic innovation. As OCBC Group CEO Helen Wong shared in a press release,

> *Collaboration and innovation are critical to the success of a company and the community at large. These traits have anchored OCBC's 92-year journey. I am confident our partnerships will chart new frontiers and create long-term value for everyone – for now and beyond.*

Over its 92 years of existence, OCBC has proven to be highly adaptive – a trait it seems likely to need as it moves into its next century. The company, like most banks, faces a gamut of challenges in the coming years.

Emerging Challenges for OCBC

A shortlist of challenges facing OCBC includes:

1. *Regulations and Compliance.* OCBC operates in a heavily regulated environment. Adapting to new financial regulations, particularly regarding anti-money laundering (AML), counter-terrorism financing (CTF), and data privacy laws across multiple jurisdictions adds complexity to its operations. Changes in global banking standards, such as the Basel III requirements, increase the need for more capital reserves and prudent risk management.

2. *Economic Uncertainty and Deglobalisation.* With its presence in multiple countries, OCBC is exposed to interest rate fluctuations and geopolitical tensions affecting trade levels and capital flows.

3. *Digital Disruption and Fintech Competition.* The rapid pace of technological change and the rise of fintech start-ups pose challenges. The challenges are multiplied by the explosion of artificial intelligence (AI) models that can vastly increase efficiencies but present numerous compliance and operational risks. Leveraging AI, fintech companies often offer more agile and innovative services. Customers today demand personalised and real-time banking experiences. OCBC must keep up with these changing preferences by offering innovative and customer-friendly digital solutions. Yet, as digital banking grows, so do concerns around cybersecurity and privacy.

4. *Talent Retention and Workforce Transformation.* As banking becomes more digital, OCBC faces the challenge of upskilling its workforce. Recruiting and retaining talent with skills in data science, AI, and digital product development is essential to stay competitive. Workers in the new milieu will also need critical thinking, creativity, learning, and leadership skills. Maintaining a balance between human-driven services and automation can be challenging as the bank evolves.

The four challenge-sets highlighted above can be separated into two groups. The first grouping (numbers 1 and 2) involves areas largely outside the bank's control. They are changes in context. Addressing the shifting landscapes of the first two sets of contextual challenges will require internal transformational progress in the second group (numbers 3 and 4). In other words, to sustain its track record of success, OCBC will need to continue to innovate in terms of ongoing technological/digital and workforce transformations. The two adaptive needs are intertwined.

Adaptive Needs
Technological (IT) Transformation

A comment by CEO Helen Wong in the OCBC Annual Report 2023 highlights the importance and speed of the bank's digital transformation:

> *In 2022, we announced that we had completed Phase One of a seven-year digital core roadmap. That included a $250 million investment to accelerate digital transformation. Phase 2 is well under way, with another investment of $300 million over the period of 2023 to 2025. We are strengthening our AI architecture too, which is important given our ambitions in this space. More than 4 million decisions are made by AI daily and I expect these volumes to more than double in the next 12 to 24 months.*

In the realm of digital innovation, banks need to navigate between the drive to create new products and processes, and the requirements of strict compliance demands. This tension is particularly evident in the realm of information technologies. While money is their lifeblood,

banks are in many ways information processing entities. The funds they hold and transfer are digital in nature. Their clients' activities and needs are reflected in data trails of great depth and worth. New digital advances provide potential for innovation in these areas and others. Yet, increased informational fluidity also yields risks such as money laundering and cybercrime. Customer data requires special care as a core feature of banking is the maintenance of trust, and governments are demanding increasing data segmentation and privacy assurances. Finally, advances in information technologies will be for naught if they are not matched by skills upgrading and overall care for the human dimensions of banking's many processes.

Human Centricity

Importantly, the tensions found at the nexus of the compliance and technological transformation will likely only be effectively managed through strategies that include careful attention to the human dimensions of business. Workforce transformation is the sine qua non of effective technical adaptation and successful competitive evolution. There are at least three bases for this assertion:

1] the greatest risks in compliance and security matters usually involve people,

2] the challenge that derails most technological transformations involves the cultural and human process changes they require, and

3] it is difficult to achieve competitive advantage through strictly technology-based strategies as the technologies at play can also be purchased by competitors. Effective and systemic human resource capabilities are built, not purchased.

The three points highlight the persistence of the need for human-centred strategies – even in a time of technological and contextual tumult. People drive company success.

CEO Helen Wong affirms this point when she told her employees:

> People are our most important asset and here at OCBC, you will have every opportunity to learn, progress, and succeed.

Empowering the potential for OCBC's people to 'learn, progress, and succeed' is the ambit of the bank's Learning and Transformation (L&T) team.

A core tenet motivates the L&T team. They believe:

> 'The only sustainable competitive advantage is the organisation's ability to learn faster and translate that to performance faster than its competition.' Further, the team believes the learning and translation capacities of the organisation are driven by individual employees – each on their own journey.

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Lee Hwee Boon, Head of OCBC Group Human Resources (HR), frames the vision in writing:

> *We will continue to invest significantly in developing their skills and instilling a mindset of lifelong learning. Our learning culture enables us to open-up opportunities and shape diverse paths for our people's professional growth. In so doing, we hope to make OCBC a place where the best want to work at and our people enjoy coming to every day.*

The L&T Team Niche

The 28 members of the Learning and Transformation team are part of OCBC's HR department. Sharon and her colleagues are responsible for working with partners in the design and delivery of OCBC's extensive portfolio of training activities. In 2024, OCBC carried out over 27,000 learning programmes (up from 14,000 in 2021), yielding over 1 million 'programme completions.' Programme content ranges from safety and compliance certifications, to leadership and holistic programmes building internal coaching and mentoring capabilities. Yet, while the sheer scale and scope are impressive, they do not fully capture the essence of the L&T team's work.

The combination of the terms 'learning' and 'transformation' in the team's designation is not by chance. It reflects the belief that no learning takes place without some form of transformation at an intrapersonal level, and that the growth of a learning organisation likewise requires a transformational shift in business culture.

The pursuit of the larger transformative goal was a long time coming, with each L&D team building on the successes of earlier teams. The change in the team's name in 2023 reflected a pivotal moment where opportunity coincided with the team's vision for dedicated efforts to transform the organisation and its people. An impetus for the renewal of the bank's learning processes came from a three-year project to renovate OCBC's dedicated 10-story training complex in downtown Singapore. Working through how the space might be reconfigured led the L&T team to think more widely about learning at OCBC and the L&T team's corporate niche and work.

To create effective change across the organisation, the L&T team would also need to change. The rethinking process was launched with a series of internal team debates, discussions with stakeholders, and benchmarking to competitors (and even firms in other sectors).

An outcome of the exploratory conversations was a realisation that OCBC could tap an organisational idea that has stood the test of time in order to address the manifold challenges of tomorrow. OCBC needed to be a 'learning organisation.' As the team puts it:

Thirty years after Peter Senge popularised the notion of a learning organisation, the Learning & Transformation team at OCBC Campus took it upon ourselves to reimagine how a learning organisation might be conceived in the context of a rapidly shifting landscape brought on by Industry 4.0.

In place of linearity, we now experience exponentiality; in place of certainty, we now expect fluidity; and in place of hierarchy, we now value collaboration. We found ourselves in the somewhat ironic position of structuring for creativity, seeking some clear definition of that complex, self-organising, adaptive and continually evolving system called a learning organisation.

The paradoxes shaping today and tomorrow need new business approaches and new ways of thinking – they need continuous organisational learning. In his 1990 book The Fifth Discipline, Senge argued that one path to creating a learning organisation was to see the company as a system. He suggested this system could usefully be seen as an iceberg (see the Systems Thinking Iceberg below). The top of the iceberg represents the events that occur in everyday business operations (and occupy much of Sharon's time). These events (good or bad) tend to occur in patterns. The patterns are in turn influenced by underlying structures (such as SOPs or interpersonal relations). The base of the iceberg represents the mental models about 'the way things work around here.' Affecting transformation requires work deep below the waterline.
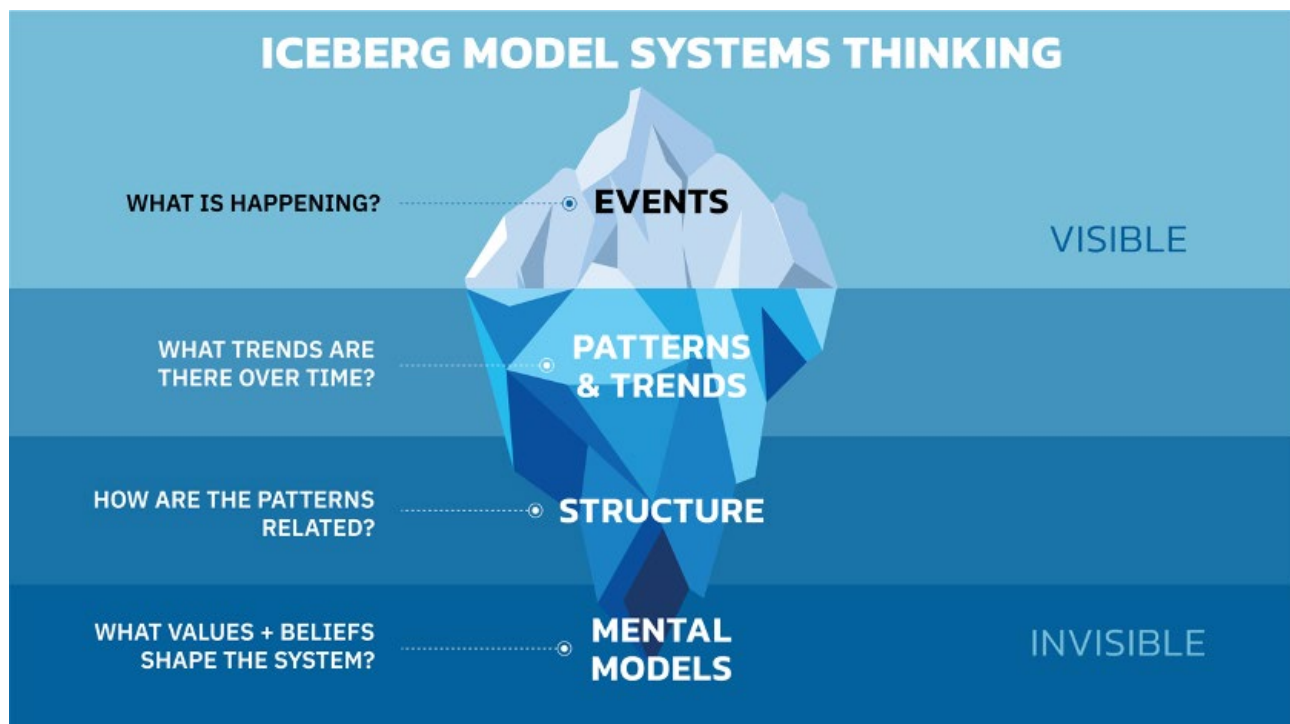

Figure 1: Systems Thinking Iceberg

The L&T team came to believe that shifting the mental models that lie at the base of the iceberg required culture change – which is about learning. As this is true for the wider organisation, so too is it true for the L&T team. They set about reframing how they thought about their work as a prelude to building new structures.

The goal was to shift the L&T team's source of value-addition for the company away from being the host and organiser of training activities and towards becoming workforce architects (see Figure 2).
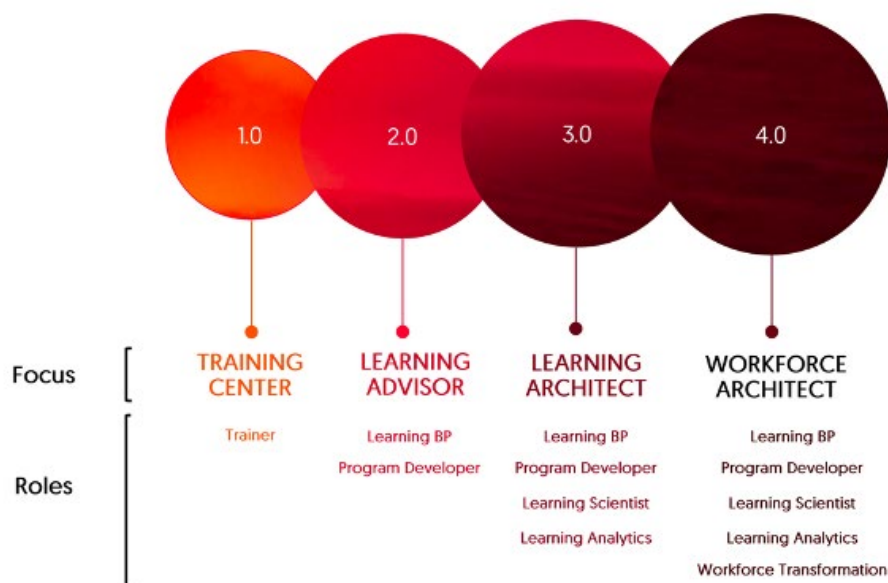

Figure 2: L&T Team's Journey – From Content to Culture

The core motivation for the changes in the team's activities was the goal of achieving ongoing transformation at the bank. To achieve this outcome, the L&T team felt it needed to move away from the delivery of content to the individual learner to a more systematic concern with the context within which learning naturally flourishes. They captured this vision in an adage: 'Look at the Water, Not Just the Fish.'

Into the Depths: Shaping Learning Processes

Setting Initial Conditions for Progress: Design Decisions

While banks are highly organised and rules-based, they also exhibit the traits of 'complex systems' (composed of multiple interconnected agents with diverse agendas). Unlike the formal rigid hierarchies found in organisation charts and command-and-control structures, complex

systems evolve in often surprising ways and resist 'control.' The nexus of these two social processes is at the heart of day-to-day operations.

A core of the L&T team's challenges lies in how to unleash the adaptive capacities of complex systems while also managing the overall evolution towards desired business outcomes within a compliance and hierarchically focused company. The team came to see that achieving this goal required special attention to they call 'the initial conditions.' This meant taking the time to create a well-designed context within which the desired changes could emerge (and then closely tracking developments as the system evolved). The transformation may necessarily be slow at first and then accelerate.

In the L&T case, the initial conditions involved clarity around parameters and values. The first stage of the redesign involved careful thinking about the approaches that would guide the wider project. Three foundational decisions were made in the early stages of the process. These were:

> 1. The L&T team came to believe that effecting a learning organisation had to be more than a top-down process. The team could build the conditions for collective learning, but the growth of a learning organisation would rest upon the delicate balance of meeting both individual and corporate needs. The impetus to learn would be powered by individual learners and their personal growth, but had to yield positive business results for a learning organisation to truly flourish.

> 2. As an offshoot of the bottom-up approach, the team came to be guided by a '30/70' framework that had been introduced to them by an architect working on the redesign of their learning campus. The idea was that design is responsible for 30%, but that the people occupying the space generate 70% of what the space becomes. Extrapolating this view, the L&T team sought to focus on the 30% of design and to unleash the 70% through participant vigor and insights.

> 3. In what is perhaps an ironic twist, the L&T team came to realise that the work of freeing up space for leaners required even more rigor on their part. They needed to be crystal clear about the 30% to concretise this clarity. The group decided to create a Learning Blueprint that outlined clearly what the 30% would look like, what it aimed to achieve, and how it would connect to each learner.

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Structure: The Learning Blueprint

With the foundational decisions in place, the next step came in sketching out 'how' the vision might be realised in operational terms. An extensive Learning Blueprint was built to provide an overall framework for learning processes at OCBC. The Learning Blueprint was seen as '*a step forward to guide and support the consistent renewal and design of OCBC Group's learning ecosystem.*'

Two aspects of this purpose statement stand out. The first is the emphasis on consistent renewal. In order to support the growth of a learning organisation, the L&T team would also need to be open to new learning and potential resultant changes in the blueprint. The group accepted this and felt that '*the OCBC Learning Blueprint is intended to be a living artefact that is continually revisited.*'

The second aspect is the intentional use of the term 'learning ecosystem.' The L&T team came to see its role as that of an *ecosystem steward*. As complex systems, ecosystems are less hierarchical than traditional business structures. The role of the steward is to act as a 'keystone species.' In organisational ecosystems, the keystone species holds the system together and nurtures its evolution – but does not control the elements. As such, ecosystems can unlock innovation and empower constituent elements. However, they can also result in less 'efficiency' and oversight. In order for ecosystems to achieve alignment and specific business goals, it is especially important that there is clarity around the values that guide actions and the outcomes the system hopes to achieve. The values reflect and affect the mental models of the iceberg.

Mental Models: Framing Learning

The values that the L&T team hopes will frame and drive the OCBC learning ecosystem are found in the sinews of beliefs and approaches that inform learning design. They are made explicit in the official OCBC 'Learning Philosophy.' The philosophy is composed of three main elements (with subthemes in each). The L&T team holds that '*these elements reflect timeless and universal learning values, principles, and human motivation drivers, and form a framework with flexibility for interpretation and use across the OCBC Group.*'

The three elements are *Autonomy, Relatedness*, and *Better Me/Us*. Each of the three is discussed to some detail in the Learning Blueprint (which is paraphrased below).

a) *Autonomy* describes a shift in the 'ownership' of learning from prescriptive training to independent lifelong learning and experimentation. As a result, it confers an ability to choose a learning pathway and, therefore, to take

responsibility for one's own decisions and outcomes. The L&T team believes this approach generates the energy and passion needed to engage in truly transformative learning (as Wee Kwong had found). Around 50 percent of the OCBC workforce in Singapore are on individual learning roadmaps, and uptake by employees across other countries is on a gradual increase as well.

It is important to note that the personal ownership of learning is not only about individual betterment. The potential individualist bias is tempered by an emphasis on 'guidance' through mentorship and 'inclusive diversity' that aims to reduce barriers in order to increase opportunities for all, regardless of job role or rank. Indeed, the L&T team has come to see that an outcome of attention to autonomy is the acceptance and celebration of the diversity of learners in the learning community as a whole. Community building is also supported by the second element – *Relatedness.*

b)   The power of *Relatedness* in the OCBC learning ecosystem is found in how it unlocks effective individual learning by providing a sense of importance, safety, and connection with other learners. The L&T team feels this '*addresses the individual's needs for belonging, care, and being a part of a larger cause.*'

Relatedness describes the importance of working and learning together in shared unfamiliar experiences, which builds rapport through feelings of companionship and support. The tenet of relatedness is also manifest in the importance of making learning highly visible (and celebrated) and maximising the moments for people to connect informally (as Sharon and Wee Kwong did). The combination of Autonomy and Relatedness yields the third key element – *Better Me/Us.*

c)   The *Better Me/Us* element of OCBC's learning philosophy emphasises the symbiosis between an individual learner's development and a bigger purpose. It advocates a holistic approach to individual growth and focuses on creating value and giving back to the larger community. This is achieved through supporting efforts to develop competency, attain mastery, and ultimately realise an overall betterment for both the individual and the organisation.

The *Better Me/Us* element is the zone of the most direct organisational impact. It unleashes the power of a learning ecosystem to discover new possibilities,

and demonstrate progress. The latter feature is especially important in ecosystem stewardship – the system must see that there is progress.

The importance of demonstrated progress brings forward the question of how progress might be measured. Measuring success is frequently a challenge for learning and development teams. They can cite satisfaction numbers or document some behavioural shifts, but direct links to organisational learning are often more difficult to draw out.

Fishing for Results

Inspiring Motivations

Identifying change required a baseline to reference. Given that the number of learning programmes availed to employees has always been at least on par with organisations of similar scale (through comparisons of the releases in annual reports of multinational organisations with at least 30,000 headcount), the team hypothesised that inspiring motivation to learn would be of more importance for the team in designing and spearheading a learning organisation culture. In 2021, the L&T team took on the challenge of analysing learner motivation and identified Autonomous Learning Ratio (ALR) as a close proxy to actual motivation to learn. ALR is measured by the percentage of an individual's learning completions which are autonomous and not mandated by the bank or regulatory requirements.

Using benchmarks from research institutions on adult learning, the team then categorised learners across four categories: Under-served, Better-served, Well-served, and Best-served. (see Figure 3, below).
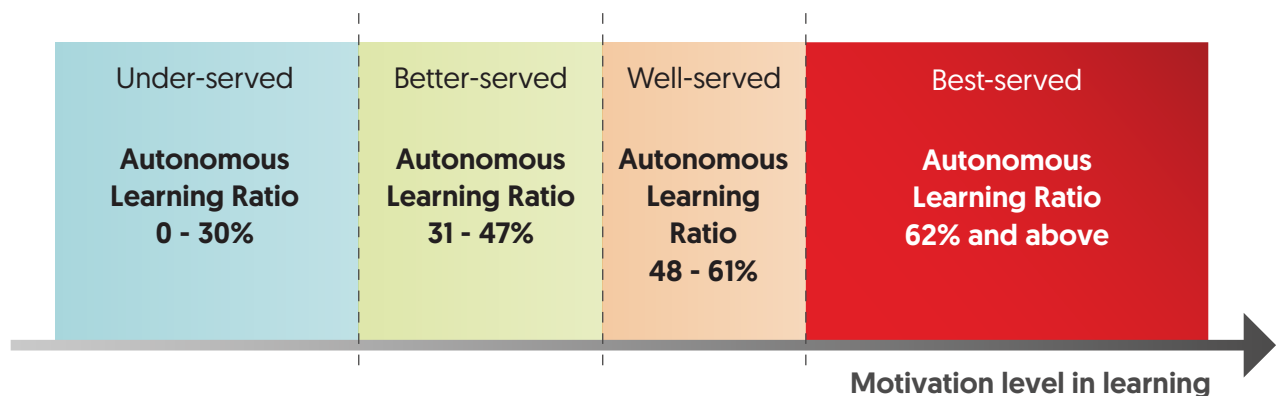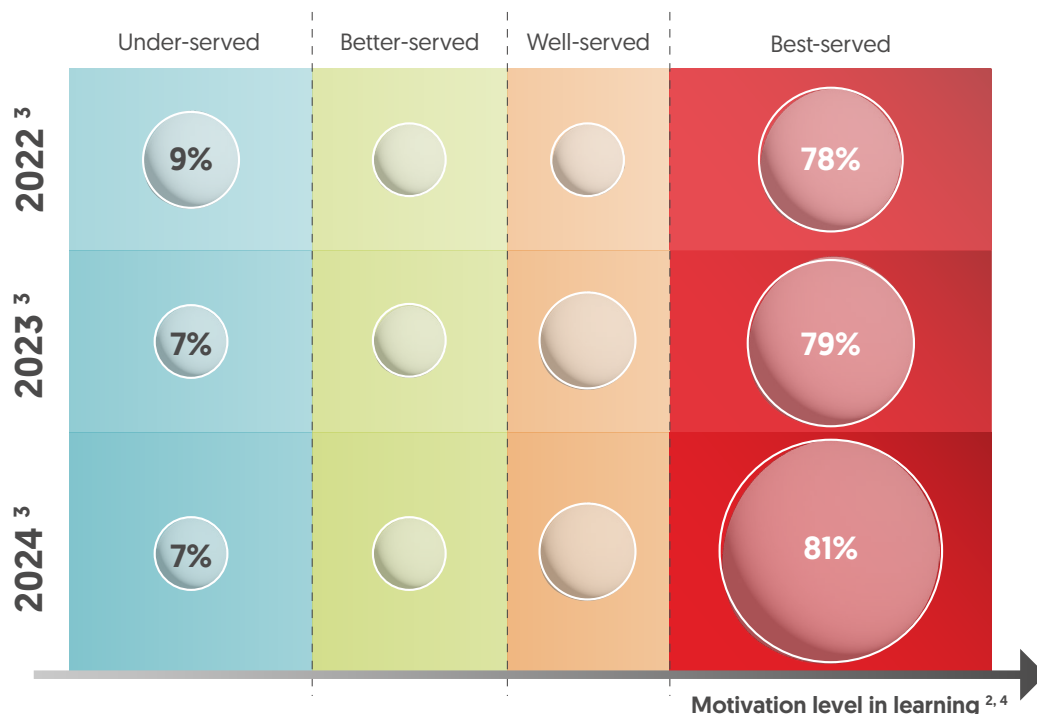
Under-served	Better-served	Well-served	Best-served
Autonomous Learning Ratio 0 - 30%	**Autonomous Learning Ratio 31 - 47%**	**Autonomous Learning Ratio 48 - 61%**	**Autonomous Learning Ratio 62% and above**

Motivation level in learning

Figure 3: Learner categories by motivation levels that surfaced through the L&T team's analysis

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The categorisation allowed the team to think how best to serve each subgrouping. For example, the annual Grow Your Way festival was brought to the office areas in the form of pop-ups for "Under-served" employees who may not readily leave their desks for learning due to deadlines and other time pressures in their jobs (e.g. Operations and Technology support desks). Another example was identifying that the "best-served" employees demonstrated a keenness in giving back to the learning organisation and enlisting them in actively contributing to the growth of a learning organisation through initiatives like Mentor Me, Coaching for Growth or Campus Stars.'1 The overall goal was to shift the organisational centre of gravity to the right (increased motivation).

Through a trend analysis over the years (see Figure 4, below), OCBC saw encouraging results in terms of continual increase in the "Best-Served" segment and a drop in the "Under-served", suggesting that the team was making good progress in driving intrinsic motivation to learn and grow. Yet it also revealed some nuances that raised questions for the L&T team.

[1] Campus Stars refer to internal trainers who have been recognised for their continued great delivery and impact in training other colleagues.

	Under-served	Better-served	Well-served	Best-served
2022 [3]	9%			78%
2023 [3]	7%			79%
2024 [3]	7%			81%

Motivation level in learning [2,4]

[Note: 1 Size of bubbles denotes the no. of learners in that category; 2 Motivation is defined by autonomous learning ratio ; 3 Data is consolidated for entities on Campus on Cloud only, as of 31 Dec 2024; 4 Proxies for Motivation quartiles referenced from Mindtools benchmarks of 62%, 48% and 30% for each quartile]

Surfacing Questions

The number of learning programmes that OCBC avails has increased by 50% from 14,000 in 2021 to over 22,000 in 2024 but, while there was a general movement of the population numbers to the right, this shift was not proportionate to the increase in learning programmes made available. This raises the matter of expectations. Setting up learning as an organisational goal and empowering people to find their own paths make it hard to keep everyone happy (e.g., finding the right programme). Higher motivation likely means higher expectations, attention, and selectiveness in regards to what is available and how it is availed. While employees' perceived needs could well be excellent indicators of organisational needs and trends, there is a chance that individual goals might not fully align with the organisation's strategic outcomes.

The delicate triangle of learner motivations, system capabilities, and strategic outcomes provides the geometries of the L&T team's work. It requires deeper understanding of motivations, the development of new delivery modalities (including external learning), and consistent messaging on the strategic role of individual learning for the collective good.

> ### Discussion Prompt
> *Can, or should, most individual learning expectations be met as a default setting? Why? Or why not? How might it be possible to achieve both customised learning and scale?*

Business Partner Buy-In

The movement of inspiring higher levels of motivation is also affected by how participants may be limited in opportunities due to the ability to gain release time. It could be that the L&T group's belief in the '*opening of opportunities to all employees regardless of role or rank*' might undercut the authority of supervisors as traditional gateways for access to learning activities. It can be a challenge for direct supervisors (who are evaluated on output metrics) to release staff to wider learning processes. As one learner put it, '*I want to learn, but I also hesitate because I have to justify it to my manager.*' The challenge of balancing time for learning and immediate team deliverables might also grow as the amount of time they take up increases. At OCBC, average yearly 'learning hours' per employee rose from 45 in 2021, to 57 in 2023 (an increase of 25%).

> *As she pondered this dilemma, she was struck be something Wee Kwong had said about how he felt about the impacts to his personal learning journey on others at the bank. He had noted: 'When someone goes for training, the bank as a whole is*

gaining, but someone in the bank needs to lose something in order for another to gain something – someone else has to cover the work.'

> ***Discussion Prompt***
>
> *How might team or BU leaders and coworkers be further influenced to see the benefits of release time for learning activities?*

Motivations

While the movement of motivation levels in the learners at OCBC is generally in the right direction, there is continuously a portion of employees in the "Under-served" category. For some, it may be that they see their job as very specific (for example, auditing) or based on unique innate or experience-based skills they feel they already have in place. For this group, training outside of mandatory requirements may be a distraction from what they perceive as 'real work.' As a result, it may also reflect the potential imprecise 'fit' between offerings and felt needs referenced above.

> ***Discussion Prompt***
>
> *Will some employees always be in the low motivation zone? How much of L&T's limited time and effort should be directed to the unmotivated group?*

Metrics

At OCBC, the baseline training data the L&T team uses are moving in the right direction. There are increasing numbers who volunteer to be learning champions (internal trainers and facilitators) and the mentoring programme is now rapidly growing. Enrolment and learning hours are also up. Yet, the time these activities absorb can also be seen as an organisational cost. While costs are easily quantified, the benefits are more challenging to capture in numbers.

> *Shifting her eyes away from the data sheet, Nora lamented on the gap between what she experienced during her campus walks and interactions with participants and the crude data in front of her. She frequently wondered how to measure impacts below the system's waterline. In some ways, perhaps, the deep was just too murky – despite its importance.*

She did have her 'go-to' thoughts on the matter. She knew that the true impact of learning occur after the fact. She firmly believed that the learning process plants seeds that are activated later in situ. The growth was long term. She also comforted herself with the axiom: 'Not everything that counts can be counted, and not everything that can be counted counts.' Despite these truisms, she longed for clear data on impacts that had the same clarity as the budget figures.

> **Discussion Prompt**
> *What indicators would you prioritise to track progress in individual and organisational transformation?*

Ecosystem Complexity and Alignment

The L&T team is seeking to build a learning ecosystem. As noted above, in order for an ecosystem to thrive, it needs a clear set of values, alignment around purpose, and evidence of progress. The OCBC learning ecosystem is composed of a multitude of agents. They have diverse capabilities and goals. The subgroups include:

1) The learners
2) Business process leaders
3) A growing number of learning champions and facilitators
4) Internal mentors and coaches
5) External service providers/vendors
6) Shareholders
7) Bank Customers

Each element of the ecosystem has its own niche and can serve to support the needed amplification of the L&T group's efforts and impacts. Yet, it is also a disparate lot. It is a challenge to develop a linking set of values, purpose, and metrics that could serve to weave the wide array of ecosystem members together.

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Continual Transformation

Back at her office, Nora's thoughts turned away from the recollection of the smile on Wee Kwong's face. They drifted to the big picture, and she once again mulled over the emergence of OCBC's learning community. She felt comfort in the progress but also wondered where it was all leading. She confronted the awareness that ongoing transformation was a process that would not necessarily reach a conclusion. There would be no end point when the goal was achieved. This realisation made the effort of increasing overall transformative capacity even more daunting ... and at times tiring. Yet, it also meant she would continually learn. That was her North Star. But was it everyone else's or, indeed, the bank's?

Learning as Outcome

There is real beauty in the emergent learning ecosystem being developed at OCBC. It is a testament to the energy and vision of the whole L&T team. Yet there is also the possibility that the beauty is in the eyes of the beholders. They love the role of learning in furthering the community-focused and adaptative DNA of OCBC. The logic and design are impeccable – but is this really what the bank needs?

Facilitator Guide

General Questions to Launch Discussion
(To be selected by facilitator)

What is going on here – what is the L&T team trying to do? Why, and how? Do you see similar elements at your firm? How might the approach vary by company?

Is your work mostly about the 'water' or the 'fish'? What do you think about this?

Did anything surprise or give you pause? When you read the case – what question came to your mind?

Do you agree that '*the only sustainable competitive advantage is the organisation's ability to learn faster and translate that to performance faster than its competition*'?

Did the L&T team need to undergo its own transformation before instigating a company-wide process? Did it fully examine its own mental models?

Do you see any blind spots or other biases in the mental models the L&T team is employing to guide its work?

Do you think there are some underlying 'mental models' in your organisation that might need to shift in order to address problematic patterns?

How do you dig into learning to gauge results? Do you have any suggestions for OCBC's L&T team?

Are the team's agenda and goals just too expansive? What might be the up and down sides of such an approach?

Specific Topics to Dig Deeper
It is suggested to let participants speak to the prompts they feel are most important. (Could do self-selected breakout groups.) Assure they draw out examples from their work environments.

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Motivation: *Will some employees always be in the low motivation zone? How much of the limited resources of time and effort should be directed to the unmotivated group?*

Metrics: *What indicators would you prioritise to track progress in individual and organisational transformation?*

Ecosystem Complexity and Alignment: *What might be binding values or purpose for the ecosystem? What holds the ecosystem together? And how might this be better leveraged as the L&T team presents its case? Are there training outcomes all elements can value?*

Continual Transformation: *How might the potential for staff fatigue that comes with continual transformation and the absence of 'points of arrival' be addressed?*

Learning as Outcome: *The learning organisation idea lies at the heart of the L&T group's work. Is such an outcome needed today? Does your organisation need to move in such a direction?*

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Further Background Information

Learning Pillars

Top 3 priorities of business leader

Impact of L&T

1 Business transformation and growth — 83%

2 Increase attractiveness of company as a great place to work — 67%

3 Provide faster response to changing business conditions — 75%
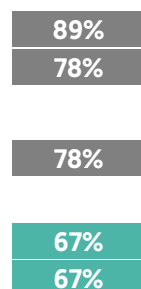
What our customers say...

About L&D

- L&D team activity is fully aligned with the strategic goals of the organisation — **100%**
- L&D regularly review their programmes and check that they support and enhance organisational goals — **89%**
- L&D report to senior managers against the targets agreed for learning — **89%**
- L&D draw on wider business expertise to support learning (e.g. marketing, technologists, data analytic experts) — **89%**
- L&D have the right skills to exploit learning technologies for business advantage — **89%**
- L&D identify and train local champions to act as agents for change — **78%**
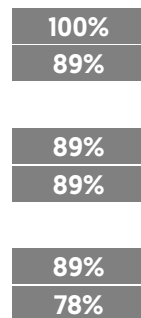
About our partnership with them

- We have a strategy for learning that allows for changing business priorities — **89%**
- We partner our L&D department to identify specific business metrics/KPIs that we can improve through learning — **78%**
- Our L&D department equip line managers with resources, so their teams get the most out of learning — **78%**
- We jointly allocate learning resources to address business priorities — **67%** ⎤ *Continued*
- Our L&D department request feedback and regularly communicate performance impact to line managers — **67%** ⎦ *areas of focus*