

Creative e-learning Minimising the Risk of Fraud @ Legal & General



Introduction

As a Financial Services provider, Legal & General is an obvious target for financial crime. They must minimise the risk of fraud by ensuring that their employees are aware of fraud trends, are able to recognise criminal behaviours, methods and activities and know how to report fraudulent activity.

In addition, a core objective of their industry regulator, the Financial Services Authority (FSA), is to minimise the extent to which the financial services industry can be used to facilitate financial crime. It states that the risks and issues of fraud must be addressed and highlighted to employees in the industry.

In 2008 Legal & General radically changed their approach to fraud awareness, moving from the classroom to a creative e-learning solution. In doing so they saved £1.1 million, redefined what effective e-learning was within the company, significantly raised awareness of fraud issues and reduced the risk to the business.

Winner of the bronze award in the '**Excellence in the Production of Learning Content – Private Sector**' category at the e-learning awards 2009, this case study explores how they did it, the reaction and the resulting business benefits.

Background & Business Need

The Group Fraud team were responsible for fraud awareness training, delivering 1-day workshops to all Legal & General Group employees. However, due to the large audience, lack of resource to run the workshops, staff turnover and the cost of delivery, they felt that this method was becoming a risk to Legal & General's compliance, protection and reputation. The team contacted the HR & Training Director who in turn referred them to the e-learning team.

Following a step-by-step process to clarify the business needs, aims and desired outcomes they identified the key business needs as:

- Deliver a consistent message to approximately 8,500 employees across various UK locations.
- Raise fraud awareness in a cost effective way.

- Produce a solution on a very limited budget.
- Track, record and report on completion and highlight areas of risk due to non-completion.
- Release the Group Fraud team from training responsibilities to focus on their business role.

What was the solution?

Although the e-learning team considered other methods, e-learning was the only solution that would meet all of the business needs:

- All employees would be given the same module, ensuring the message was consistent.
- It would be mandatory and accessible any time learners wanted to refresh their awareness.
- Their two e-learning developers and one Group Fraud Subject Matter Expert (SME) would build the module in-house, keeping cost to a minimum.
- Putting the module on their Learning Management System (The Learning Network) would allow them to report on completion and non-completion.
- The Group Fraud team would not need to support the training after launch other than providing content updates.

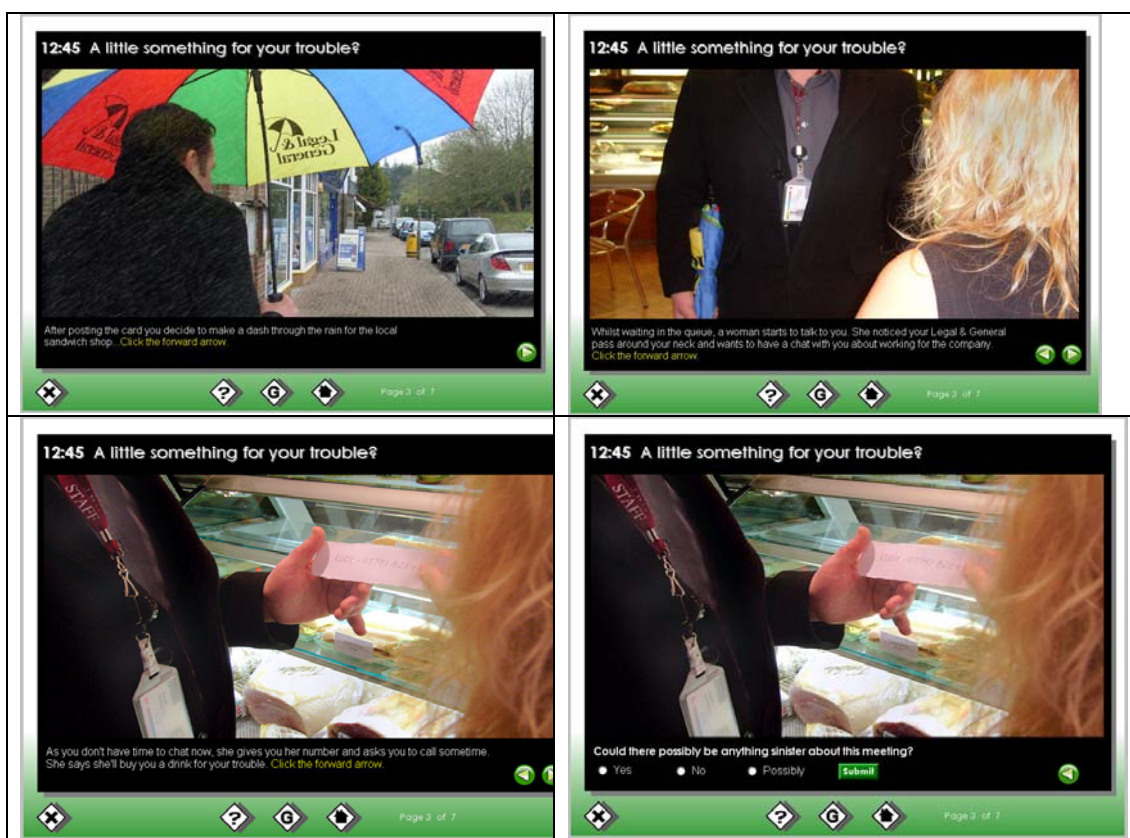
This was an exciting proposal. It was their first opportunity to build a module from scratch and to influence every stage of the project, breaking away from traditional templates with text heavy e-learning that Legal & General had been used to. This was their opportunity to produce e-learning that would engage learners, encourage the right attitude and behaviour change and benefit Legal & General from both compliance and business perspectives, without the need for a huge budget or external providers.

To achieve their goals they:

- Brainstormed “fraud” and created mood boards. This developed into a ‘day in the life’ theme showing key times when learners could be a target for fraud. To illustrate this they used “photo story” style scenarios, with work examples including real fraud attempts on Legal & General, demonstrating that this is a real threat. The out of work scenarios, such as identity fraud were used to encourage learners to be more aware overall and develop good habits to take into their everyday lives.
- Designed a simple 4-step structure:
 1. Identify real life situations where there is a risk of fraud.
 2. Test current level of risk awareness.
 3. Explain how the fraud works and show the correct course of action.
 4. Re-cap the risks and action plan to deal with future risks.
- Developed the SME’s script by reducing word count and sentence length, using plain English, removing jargon and technical speak, writing creatively to build learner interest and using active language to encourage the learner to be responsible for their actions.

- Produced and edited photography so that visually the module represented real life. They directed each image to show actual events or recreate typical fraud situations.
- Incorporated Flash, website links and mailboxes, video and audio, including real calls recorded by Legal & General of criminals attempting to defraud employees.
- Included questions throughout the module to embed learning rather than employ formal testing.
- Managed the project, including timescales and stakeholder expectations.
- Advised on and assisted in the module launch, including piloting and testing.

Below is an example of one of the scenarios used in the module:



Could there possibly be anything sinister about this meeting? That's the question being posed here.

When Legal & General launched its Fraud Awareness e-learning module they gave their employees sufficient time to complete the learning by incorporating it into their work schedules. The module is delivered automatically to all new employees who have 30 days to complete it.

Feedback from learners

Here are comments from some of their learners, (some of whom refer to e-learning in Legal & General as CBT):

<p><i>"I thought I would 'get this one out of the way' so went through it this afternoon. What an eye-opener. I didn't think there would be much here to shock or surprise me but there was scam after scam that I had not heard of. Not only is this important in our working environment but there is so much that is relevant to our personal lives - Excellent!"</i></p> <p>Pete Reynolds, Underwriting</p>	<p><i>"... to say how useful I found the Fraud CBT, probably the best example of one of these training pieces I've ever done at L&G so I thought I should say so! It was useful from a personal perspective as well as a work one. Whether we are supposed to find such things enjoyable, I am not sure (!) but I certainly did."</i></p> <p>Mike Smith, Commercial Director, Bank & Building Society Distribution</p>
<p><i>"... I would just like to let you know I thought it was excellent. Very informative and the style and format kept the interest so there was no skim reading just to get through the course, as I am sure some people do at some time."</i></p> <p>Dave Pennington, Group Insurances Manager, L&G Group</p>	<p><i>"I did the CBT last night and it is really superb. Not only is it interesting and useful for life outside L&G as well as covering the business requirements, but I learned new stuff in an interesting way. I didn't notice the time it took. So much so that I did it again with my 18yr old son last night and he found it very useful too. Well done, a great result."</i></p> <p>John Baker, Learning, Development and HR Operations Director</p>
<p><i>"It is fab... it's the best one we have had... loads of people have commented on how good they think it is."</i></p> <p>Pauline Simpson, Business Standards Officer, Corporate</p>	<p><i>"... to let you know I have just completed the fraud CBT and found it very informative and I would even go as far as to say that I enjoyed it."</i></p> <p>Sarah L Phillips, Business Standards Consultant, Retail Marketing</p>

Feedback from Stakeholders:

Here are a couple of comments:

<p><i>"It is often difficult to persuade staff to complete CBTs without the threat of sanction and therefore when staff are encouraging others to complete the CBT because it is interesting"</i></p>	<p><i>"I will start with a negative. I can't add that the CBT has prevented any fraudulent attacks... YET. However, now the positives... The team and I genuinely enjoyed completing the CBT and that is a first. I hate CBTs as a rule because they don't suit my learning style and don't create interest."</i></p>
---	---

<p><i>and relevant this demonstrates that the CBT was well designed and produced. Our completion rates are considered to be very good and this is in no small part due to the design and usability of the CBT. It makes my team's job easier as people associate us with a good, memorable product."</i></p> <p>Rob Cutler, Director of Financial Crime</p>	<p><i>This one was different. CBTs are generally a chore and success is a tick in the "completed" box. This one was like a good novel, held the reader's interest and left you wanting more. There is a serious point here in that the CBT has generated interest, which has heightened awareness of fraud in both our working and in our private lives meaning that we stand a better chance of spotting the unusual and reporting it. I genuinely believe in the merits of the CBT and commend it."</i></p> <p>Mike Newman, Annuities Technical Manager, Corporate Protection & Annuities</p>
---	---

Feedback from Learning Specialists:

Interestingly the e-learning team have actively sought feedback from external sources. As their provider of Lectora training, Neil Lasher from Trainer1 commented:

"Attractively presented, visually very engaging, great pace and the frames within frames for case study stories work well. The really great thing though is the audio telephone conversations as they are so convincing. The whole structure of the course also works really well with the time theme - protect yourself night and day and then the logic of how this is worked through is strong - things that could go wrong at each stage of the day and how to combat it. The menu system with the arch following the clock and the not started / started / completed visuals also blend well into the design, give you a great sense of where you are and what you have done without wasting valuable screen space and user time. And the follow through of introduction, course material and summaries to reinforce are sound. Good navigation orientation for the user, I wish more developers would use this type of style as it is very attractive to the end user and far exceeds any good practice of tree-based navigation."

They also approached BUPA as professional peers. Alison Williams, Group eLearning Business Consultant, BUPA Group Organisation Development Consulting, identified the following features, which she believes illustrate the creativity of the courseware and how it extends beyond the boundaries of good practice:

- *The instruction is made personally relevant to the learner by drawing on everyday scenarios such as using an ATM or taking the rubbish out. This approach ensures deeper retention of the learning as the content is always relevant and can be contextualised by individuals.*
- *There are a series of questions throughout the course, which tests and refines the learner's understanding of the core concepts presented. The learner is able to dig deeper into the content if they want to find out more or keep with the high level content. This means that the course can*

accommodate for a variety of levels of interest and understanding while still putting across quite succinctly its key messages.

- *The course utilises a variety of multimedia to engage the learner such as audio, video and interactive images. Control is placed with the user over how they wish the media to be displayed (i.e. either as audio clip or via reading a transcript). This approach accommodates for a variety of learning styles and further enhances the learner-centric nature of this piece of training.*
- *A very important aspect of the courseware (which is often forgotten in online development) is that the media is used carefully so it isn't too bandwidth intensive and the learner can play or skip certain elements of it.*

I find this course extremely engaging and highly relevant to corporations and individuals and it utilises creative learning design while, at the same time, adhering to principles of good web design.”

Evidence for Change – Measuring Success

The original business case stated - *“Success of the project will largely be measured by a reduction in costs, the levels of fraud referrals made by the business and feedback from individuals and business representatives. This module forms part of a strategy to make staff fraud aware and to reduce fraud losses. As losses can vary greatly due to the fluid nature of fraud, it will be difficult to measure.”*

The biggest success has been the significant reduction in training costs. Just comparing the learner “downtime” of the two interventions has shown a saving of £1.1 million, reducing classroom costs of £1.156 million to £55,250 by using e-learning.

But there were other significant successes as well:

- The module provides a guaranteed consistent message to all employees.
- There is now a central record of completion on The Learning Network (LMS)
- The Group Fraud team are now able to focus on their business role.
- Content can be updated very quickly with no additional cost and better version control.

In addition, Legal & General’s Investment Management (LGIM) had different business needs and requested not to be included in the original launch. The e-learning team were quickly able to establish their different needs and amend the content to publish an LGIM version when it suited them, at no extra cost.

To date, 95.2 % of employees have completed the module, the highest of any of their e-learning modules. But completion figures were not the only measure to be applied.

Although statistical evidence has been hard to attain, they have been able to gauge success by feedback as shown earlier. Initially the idea of feedback as a measure raised concern, as historically staff only felt compelled to comment negatively on e-learning. As many saw it as a distraction from normal work, getting no response from learners was regarded as good feedback. But this module was different. Before they

had a chance to request feedback, emails started to arrive. This was unprecedented; they had never experienced such praise for mandatory, compliance-based learning. The feedback was instant, impromptu, positive and coming from all levels of staff across the business.

This highlighted another business benefit. The feedback was evidence that the module had started a positive shift in Legal & General's learning culture and had triggered a change in the general perception of e-learning. In particular the out of work examples were praised, as they were perceived as more than just 'training for work'.

The experience has been positive and productive for the e-learning team as providers, Group Fraud (and then the FCIP team) as key stakeholders, the employees as learners and Legal & General as a business.

Top tips for creating engaging compliance training

1. Have a clear vision by establishing and agreeing the objectives early on.
2. Putting yourself in the learner's shoes.
3. Never compromise the learning experience for style.
4. Take a leap of faith to break away from overused "safety net" styles and templates.
5. Break out of text based thinking by brainstorming a storyboard for 'a day in the life of'
6. Use photography to reflect real life
7. Build a good relationship with the SME, being able to openly discuss and challenge content.
8. Work in plain English!
9. Get feedback – from learners, peers and even those outside of your business.
10. Play to your strengths – individually each team member had graphics, script writing and instructional design skills but by collaborating they developed good ideas into great ones.