Nomination: 6136

AIB's outstanding nCino systems training transforms credit lending for employees and customers

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Page: General Information

Provide information about the company to be considered for the award. If you will be nominating an individual, specify the nominee's employer.

Name of Organization/Company

AIB (Allied Irish Banks)

Additional Contacts

I do not wish to list additional contacts

Page: Entry Information

Entry Title

AIB's outstanding nCino systems training transforms credit lending for employees and customers

Category

F01 - F70 Solutions, Implementations, and Training Programs or Media > F50 - F68 Training Programs or Media > F66 - Systems Training

Training Programs or Media Submission Format

Written Answers

a. If this is a brand-new product, state the date on which it was released. If this is a new version of an existing product, state the date on which the update was released. Required

nCino was Released in Q1 2021

b. Describe the features, functions, and benefits of the nominated program or media (up to 350 words). Required

iLearn, AIB's L&D team were set a target to get all 750+ users up and running on the nCino backend system for the customer lending journey in 2021. Objectives were agreed that would measure the impact on:

Employees (users): Improve visibility of processes and workflow functionality, streamline operations.

Customers: Provide an enhanced digital customer experience, build trust and transparency in line with our purpose and brand values.

Business: Achieve business efficiencies; keep AIB at the forefront of innovation in banking.

This was supported right from the top down, as key stakeholder Peter Swan, Head of Credit Transformation at AIB explains in our supporting documents.

Why nCino stands out:

Market-leading technology: Built on a cloud-based solution, the front end is designed end around users and customers, simplifying the experience and making it unique to AIB.

Creative learning solution: nCino is a critical part of our transformation from traditional banking processes to slicker, more efficient, innovative banking approach.

Learning aims were simple: To make the platform as easy to understand and seamless as possible for all users so that the benefits could be felt by customers, fast.

Agility in the face of challenges: Against Covid-19 we had to adapt rapidly to the challenges of home working. Moving from face-to-face sessions to delivering training via VILT. Self-directed learning (anytime, anywhere) using real world scenarios was used alongside VILT sessions.

Continuous improvement: nCino is an ever-evolving, agile solution. In the first 12 months, 12 releases including 100+ enhancements were made to the platform, while working remotely.

Future innovation: nCino has been rolled out so successfully internally, that it is now planned to be released to the AIB 'dealer portal' where, for example, if a buyer goes into a garage looking to buy a van, the dealer can access nCino and help the buyer directly apply for finance.

Content: Training was delivered using a combination of self-directed learning, followed by instructor-led sessions. Real life case studies were applied to specific situations each of the cohorts would find themselves in. Netflix-style resources included bite-sized video resources and a 132-page online user manual.

c. Outline the market performance, critical reception, and customer satisfaction with the product or service to date. State monetary or unit sales figures to date, if possible, and how they compare to expectations or past performance. Provide links to laudatory product or service reviews. Include some customer testimonials, if applicable. (up to 350 words). Required

This was such a critical business need, that despite Covid-19 challenges, the roll out proceeded. However, training delivery was shifted from classroom instructor delivery to virtual instructor-led training and content was redesigned into bite-sized videos, to adapt to time commitments for remote workers.

Speed was crucial. Cohorts of 80 were trained each week, meaning if a user started training on the Monday, by the following Monday they were live on the new system. By the end of the implementation, all 756 learners could:

Explain the background and benefits of nCino

Create a new application in nCino

Complete the Compliance checklist (a business-critical element with damaging consequences for the business if not accurately completed).

The results of our achievements speak for themselves evaluating our success against the aims and measures set out at the start:

Users: All 756 employees have been trained and are using the new system:

78% adoption rates

Greater visibility of processes and much reduced paperwork.

The old system is monitored to make sure everything goes via the new system. There have been no red flags - meaning no one has even tried.

The results snapshot in our supporting materials demonstrates the impact of the training and the solution on AIB, our employees and our customers.

Business: The impact is being felt across AIB:

Now there is full granular visibility of the lending process across the business.

The average ticket size has increased 54% from €26,161 in 2020 to €40,242 2021

Operational efficiencies: Reduced FTE with expertise diverted to other business areas

Customers: More loans than ever are being approved: 22% more loans approved month-on-month

Application approval reduced from 1 week+ to 1 day

Above all, these improvements have had a real impact on real lives, reducing stress on applicants, enabling them to achieve their goal, whether a new car or home improvements. Customers can now select to be notified by sms or email upon application approval, and they are getting their credit applications faster and more seamlessly than ever, with a direct link to our purpose to "back customers to achieve their dreams and ambitions."

d. Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words). Optional

1. E-mail showing results of nCino.

2. Testimonial Peter Swan confirming top management buy into the project.

3. Example Case Study nCino

4. Example Video Learning nCino

Webpage Link

Would you like to add an additional webpage link?

No

Supporting Document

Download File (https://stevies-sage.secure-platform.com/file/14921/eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJtZWRpYUlkIjoxNDkyMSwiYWxsb3dOb3RaWduZWRVcmwiOiJGYWxzZSIsImlnbm99
nCino%20Results.pptx)

Would you like to add an additional supporting document?

Yes

Supporting Document 2

Download File (https://stevies-sage.secure-platform.com/file/14922/eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJtZWRpYUlkIjoxNDkyMiwiYWxsb3dOb3RaWduZWRVcmwiOiJGYWxzZSIsImlnbm99
zOHVp75bpmNn8Y?Example%20Case%20Study%20nCino%20VILT1.pdf)

Would you like to add an additional supporting document?

Yes

Supporting Document 3

Download File (https://stevies-sage.secure-platform.com/file/14920/eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJtZWRpYUlkIjoxNDkyMCwiYWxsb3dQcmVTaWduZWRVcmwiOiGYWxzZSIsImlnbm9y...FQhE?Testimonial%20Peter%20Swan.pptx)

Would you like to add an additional supporting document?

Yes

Supporting Document 4

Download File (https://stevies-sage.secure-platform.com/file/14923/eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJtZWRpYUlkIjoxNDkyMywiYWxsb3dQcmVTaWduZWRVcmwiOiGYWxzZSIsImlnbm9y...Example%20Video%20elearning%20nCino.mp4)

Would you like to add an additional supporting document?

No

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