

CASE STUDY

Merrill Lynch: Bullish on Mobile Learning

BY KRISTOFOR SWANSON

As with many financial firms, many employees at Merrill Lynch are working long hours outside of the office. Because of these circumstances, the company has turned to mobile modalities to deliver learning that's short, accessible and relevant.

Like many organizations, employees at Merrill Lynch struggle to find time for training. People are too busy doing their jobs to keep up with continuing development. While live, instructor-led training is highly valued, getting 60,000 people from three different business units in 38 countries in the classroom on a regular basis is difficult.

On the plus side, Merrill's catalog of online training is robust, and the learning management system is the second-most visited site on the corporate intranet.

DATA POINT

Merrill Lynch has more than 21,000 BlackBerry devices in use globally, with 500 new devices being added monthly. With a total firm-wide population of more than 60,000, the future potential of this technology is clear.

However, people often do not finish the online training they start due to the everyday distraction of e-mails, conference calls and impromptu meetings. As Managing Director Joe Casey, head of global markets, investment banking leadership and talent management, points

out, "We are in a highly competitive, fast-paced business with key employees constantly on the go with our clients. Our learning and development strategies must be closely aligned with our business and need to solve for the realities of our operating environment and how our people work — often remotely and when they're pressed for time."

In response to this growing need for remote business applications, the company started to explore the delivery of training over the BlackBerry. During the fall of 2006, Merrill Lynch developed the business case for this new delivery medium for training, and mobile learning at Merrill Lynch was born. At the time, there was a lot of hype and research about m-learning, and everyone was dipping a toe into the big pond of podcasting. Yet, everything available seemed to sacrifice some component of learning. Smaller device screens meant condensing content; limited and spotty bandwidth meant using text only; infinite types of phones meant support and development

headaches; podcasting audio meant low retention levels; SCORM and LMS integration meant complex technical development; and the list went on.

The firm wanted to:

- Enable learning outside the office during naturally occurring downtime, such as daily commuting, business trips, waiting rooms, etc.
- Leverage existing BlackBerry usage habits: For example, people typically access their mobile devices 30-plus times each day (every five minutes for some investment bankers) and use them to receive information and take action while out of the office.
- Allow people to complete learning in small bursts, at any desired time and place, with no need for network coverage.

Merrill Lynch has more than 21,000 BlackBerry devices in use globally, with 500 new devices being added monthly. With a total firm-wide population of more than 60,000, the future potential of this technology is clear. One of the principal advantages of using BlackBerries to deliver m-learning is that the devices are tightly integrated within the corporate network, namely through the BlackBerry Enterprise Server (BES), and many of the technical and security hurdles are already handled by existing application infrastructures, such as e-mail.

As most Merrill Lynch investment bankers are equipped with BlackBerry devices and are constantly on the road, the firm decided to conduct a pilot with that business group.

The Results

Merrill Lynch offered three compliance training courses via BlackBerry for a two-month period.



The organization analyzed the access, usage and effectiveness of learning delivered over the mobile devices and, in the process, established standards for future mobile courses. Sixty-one percent of the eligible population participated, and the results were remarkable. They delivered the training with no degradation to learning effectiveness. In addition, they: Achieved a 1.21 percent increase in average competency score to the control groups.

- Obtained a more timely completion of compliance training, including a 12 percent higher completion rate at the 45-day milestone.
- Demonstrated shorter time to completion of courses taken on mobile devices with no loss of comprehension, including an average of 45 percent less time in training, with some completing the training in 80 percent less time.

Jill Schildkraut-Katz, an investment banking managing director, said now there is no excuse not to take training, as “during a standard business day, there is no excess time to devote to learning when we

are focused on being responsive to our clients. This tool grants you the ability to complete the training whenever you have free time — at an airport waiting for a delayed plane, on the weekend, etc. I was a captive audience. It was easy to use and facilitated my ability to complete all of the required learning at a time that was convenient for me.”

Clearly, Merrill Lynch was onto something: development programs delivered in a way people wanted with results a learning department could showcase at an executive level.

Getting Started

The learning team started with a simple concept. Every BlackBerry owner has the brick-smashing game preloaded onto their devices. This game has earned a cult following among professionals obsessed with showing off their high scores. The game, called BrickBreaker:

1. Transfers knowledge of how to do something (destroy bricks using a paddle and a ball).
2. Allows users to practice “doing” in a safe, virtual environment (playing the game).

3. Gives real-time positive reinforcement when players do well (bricks break, upgrades).
4. Gives real-time remediation when players fail (lose a ball, game over).
5. Helps build mastery over time through increasingly challenging tasks (higher levels, faster play).
6. Posts results on a transcript (high-score board).

The company needed to emulate that same buzz with a learning twist. This transformation was not far away. They expanded the existing relationship with Intuition Publishing Ltd. to collaborate on the design and development the mobile learning solution. They backed up their core concept with three key guidelines:

1. **Simplistic usability:**

As Eren Rosenfeld, director of global markets and investment banking learning and development, explained, “Training via the BlackBerry succeeds or fails based on design. The technology can be revolutionary, yet if people can’t pick it up and use it with little to no explanation, then they won’t use it.”

Most mobile devices have user-accepted interaction protocols and preferences. In the case of BlackBerry, you roll the trackwheel down to read through an e-mail, click the trackwheel to open a highlighted item or e-mail or view the menu or set preferred text size and font, etc. The firm built its design methodology around these behaviours, knowing that if navigation or interaction with the learning deviated from device-usage habits, the learner would cease focusing on the learning and start focusing on trying to figure out how to get the device to work.

To leverage these habitual interactions, they established an initial set of mobile learning design principles:

- Replace video and audio segments with photos or photo series and transcripts.
- Revise the page flow of content so all material is presented in linear fashion from front to back as well as top to bottom.
- Decompose content included in pop-ups and animations to achieve same messaging and learning within the linear and top-to-bottom paradigm.
- Increase use of colour and font variances (bold, italics, capitalization) to differentiate content and boost effectiveness, and prevent the loss of tone, emphasis and characterization.

2. **Ubiquitous availability:**

The second principle addressed the potential hurdles associated with the user experience in accessing the training and getting the progress information back to the central learning management system. If this experience is laborious, troublesome or taxing, the learner would rapidly lose interest. After all, the purpose of the initiative is to make learning easier. The application was wirelessly “pushed out” from the BES with no user action required. The courses also were pushed out and progress uploaded automatically. They created an “untethered” solution to deliver learning anytime and anywhere with superior performance levels to “streaming” via wireless connections. Unless the device battery is dead, the learning is ready and waiting. All someone has to do is launch and learn.

With GoLearn’s success, Merrill Lynch now is strategically positioned with the mobile enablement of learning and other HR processes and systems. GoLearn is on track to be the first custom, firm-wide mobile application since e-mail.

3. **Change little:**

Balancing the demand for mobile training with the need to maintain existing industry standards, such as SCORM, helped guide the methodology for the technology design. In order to gain maximum learning effectiveness with minimum enterprise technology intervention, the firm:

- Leveraged existing BlackBerry and LMS configurations involving infrastructure, communications, tracking, hardware, systems and compliance.

- Created a Merrill Lynch LMS “player” on the BlackBerry, specifically designed to allow the learner to take courses on the BlackBerry and to communicate back and forth with the internal LMS.

- Constructed administrator tools for reporting; troubleshooting, course and learner-level permission structures and both push and pull course access.

It is important to note that although Merrill Lynch uses BlackBerry devices for mobile communications, they wanted to create a design that would be transferable to future devices as much as possible to prevent future rework. They wouldn't differentiate the content or message from online learning. If they could simplify anything for mobile, they should do it for online as well. They decided to develop all of the mobile courses using the e-learning SCORM standard and separate the “course” from the “player.” This is key in several respects because it allows them to:

1. Play the courses on other SCORM-standard players.
2. Work with existing course providers and in-house authors to easily create and adapt courses to run on mobile devices.
3. Adapt the application to run on other mobile devices (Nokia, Palm, Windows Mobile, etc.), so the courses wouldn't require any further modification.

Most importantly, the team worked with Merrill Lynch's internal council, information security and privacy group and technology infrastructure and operations teams to ensure the mobile learning would work seamlessly without any significant change to policy or technology configuration while managing risk for privacy and other issues. They knew the moment they tried to change existing nonlearning functions, they had strayed from their core competency of learning and were putting the effort at risk.

Going MoBull

To foster adoption of this new training medium, the company branded the mobile learning as “GoLearn: A new way to take your training with you.” In addition, they created a Kirkpatrick Level 1 survey that learners are invited to complete directly on their BlackBerries.

This survey focused on where the learners took the training: Did the learners find the balance of text, imagery and interactions supportive of their learning? Did people like the training? Would people take more training if it was offered via their mobile device?

Results showed that:

- 99 percent felt the format and presentation supported the learning objectives.
- 100 percent would complete more training in this format.
- More than 75 percent praised the “convenience,” “time management” and “training with no distractions” benefits.
- 32 percent completed the learning during business travel, 24 percent while commuting to work, 26 percent at home and 18 percent in the office or elsewhere.
- 50 percent of the active users are located in the Americas; 37 percent in Europe, the Middle East and Africa (EMEA); and 13 percent in the Pacific Rim of Asia.
- More than 56 percent of active users are at the executive level.

With GoLearn's success, Merrill Lynch now is strategically positioned with the mobile enablement of learning and other HR processes and systems. They have developed an additional three mobile courses, with 11 more on the way. GoLearn is on track to be the first custom, firm-wide mobile application since e-mail in the financial services industry.

“In a highly transactional and ever-changing environment, our employees are challenged to find consistent, uninterrupted time at their desks,” said Ann White, first vice president and head of global markets and investment banking learning and development. “Offering our training over the Blackberry allows them to use time away from their desk, often while travelling, to complete their training. It is truly a win-win.”

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