High-Level Design of a Performance Improvement Campaign
Proper and efficient completion of a comprehensive and consistent Credit Assessment
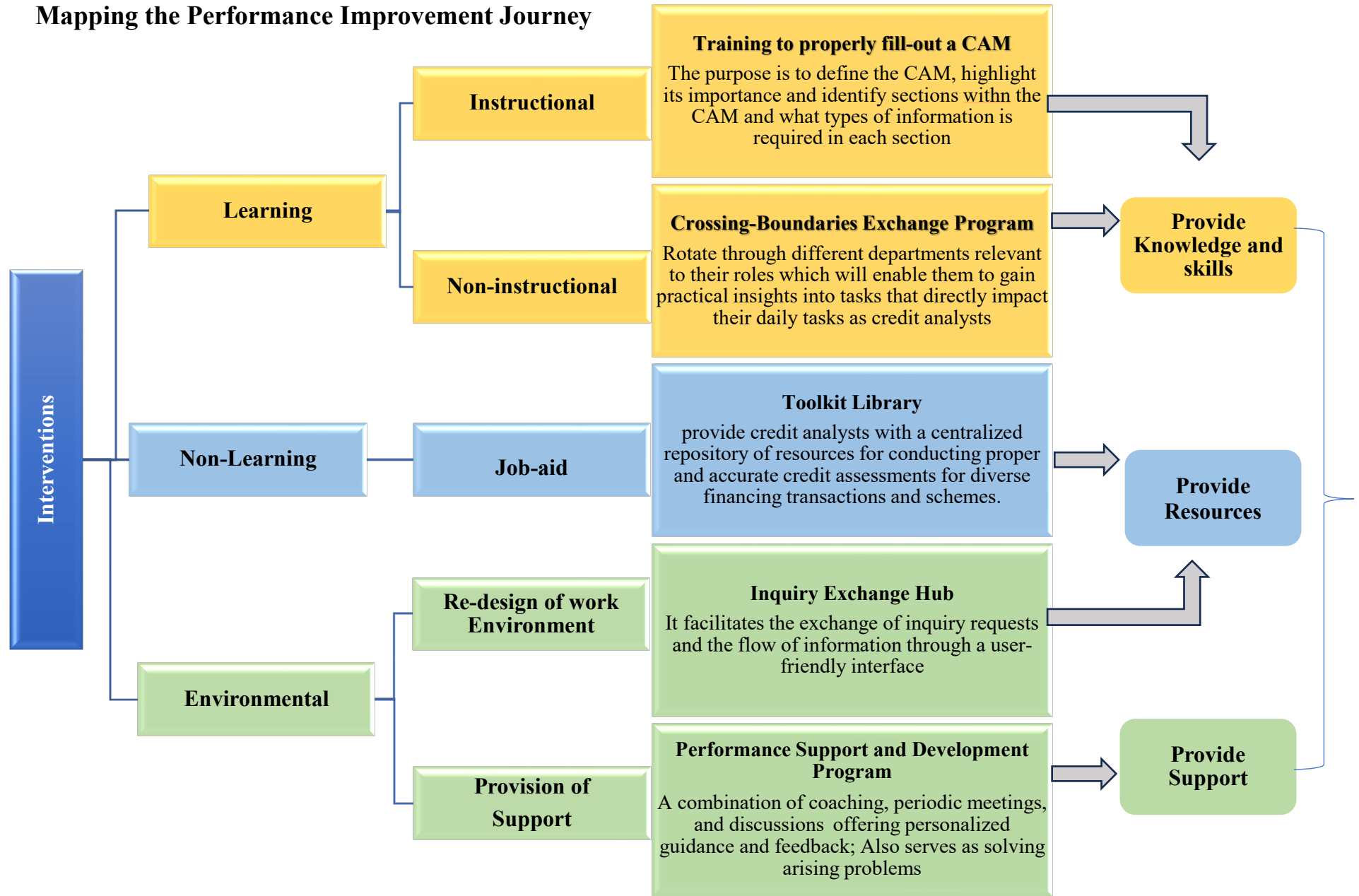**Memo (CAM)**

I.   Background

In response to challenges faced by the Heads of the Corporate Credit and Credit Risk

Departments at First Local Bank in making informed decisions on credit proposals due to

incomplete, irrelevant, and inconsistent data which resulted in increased non-performing loans

which subsequently resulted in incurring financial losses, the First Local Bank initiated a project

aimed at enhancing the performance of credit analysts. The primary purpose of this project is to

provide performers with the necessary skills, resources, and support to submit a complete and

comprehensive Credit Assessment Memo (CAM) that includes all necessary accurate data within

designated timeframes.

The enhanced performance of the credit analysts contributes directly to streamlining

decision-making processes for credit approvals, ultimately reducing financial losses attributed to

non-performing loans (NPLs) and reinforcing the bank's financial stability and market

reputation. Performance interventions will alleviate skills and knowledge gaps among some

credit analysts through incorporating training programs job aids, support, and resource

interventions in addition to the redesign of the work environment to optimize credit risk

management and decision-making processes.

End Result:

Equip credit analysts with the necessary skills and support to prepare and submit a

complete and comprehensive credit assessment memo (CAM) within designated timeframes,

deploying the bank's resources effectively while fostering seamless communication with other

departments

Mapping the Performance Improvement Journey

Interventions

Learning

Instructional

Non-instructional

Non-Learning

Job-aid

Environmental

Re-design of work Environment

Provision of Support

Training to properly fill-out a CAM
The purpose is to define the CAM, highlight its importance and identify sections withn the CAM and what types of information is required in each section

Crossing-Boundaries Exchange Program
Rotate through different departments relevant to their roles which will enable them to gain practical insights into tasks that directly impact their daily tasks as credit analysts

Toolkit Library
provide credit analysts with a centralized repository of resources for conducting proper and accurate credit assessments for diverse financing transactions and schemes.

Inquiry Exchange Hub
It facilitates the exchange of inquiry requests and the flow of information through a user-friendly interface

Performance Support and Development Program
A combination of coaching, periodic meetings, and discussions offering personalized guidance and feedback; Also serves as solving arising problems

Provide Knowledge and skills

Provide Resources

Provide Support

II.   Interventions

Intervention 1 – Training on how to complete a comprehensive and consistent Credit Assessment Memo (CAM)

A. Description

The intervention is an instructional workshop training people on the proper fill-out of a complete

and consistent Credit Assessment Memo (CAM).

B. Competencies addressed

Submit a complete and consistent credit assessment memo (CAM); such incorporates:

1. Define and distinguish all sections within the CAM

2. Fill out each section with relevant information

3. Submit the assessment memorandum for final processing and approval

C. Type of intervention

The intervention primarily falls under the category of learning through instructional training.

D. Performers targeted

The training will be provided to all credit analysts focusing on novices who are at the beginning of

their professional journey.

E. Performance Phase

Performers are at the "Getting Started". As such, they will benefit most from a training program

that explains foundational concepts ensuring they acquire essential skills and knowledge to navigate

their roles while building confidence in their abilities.

F. Form (Genre)

The training is a live workshop with exercises and Q&A sessions.

i.   Rationale for choosing

This type provides an interactive learning experience that encourages engagement through

discussions and asking questions which enhance understanding. Moreover, immediate feedback

clarifies concepts and duly addresses misunderstandings.

ii.   Type of information expected by performers:

Performers expect to receive comprehensive guidance on how to effectively fill out a CAM, including an explanation of the purpose of the memo, the structure of the template including the major sections, and the essential information within each section including where from and how to get this information

iii.   Structure expected by performers

Performers expect a structured presentation that follows a logical sequence, starting with an introduction and covering key topics such as the importance of the CAM, components of the CAM, best practices for analysis, and tips for ensuring consistency and comprehensiveness. They also expect engaging hands-on activities and Q&A sessions.

iv.   Writing style expected by performers:

Performers expect clear and concise communication, with explanations provided in plain language that is easy to understand. Novices, specifically, expect avoidance of complex industry-related jargon or at least the definition of such technical terms.

v.   Other Expectations

Performers may expect access to additional resources or materials. Additionally, performers may expect the presenter to be knowledgeable and responsive to their needs and concerns.

G. Communication Medium

   A classroom

i.   Rationale for choosing

This medium provides a dynamic learning environment as it facilitates interactive engagement between the attendees and the presenter. Additionally, live presentations promote networking and collaboration among analysts and encourage knowledge sharing within the credit department

Advantages	*Limitations*
• Inexpensive and relatively easier to develop • Networking and Collaboration • Use of visual aids: such as slides, diagrams, and props, to demonstrate concepts effectively	• Logistical & Time Constraints • Distractions caused by interruptions • The time limit of the presentation may affect the in-depth of content

Intervention 2 – Crossing-Boundaries Exchange Program (Natural Experience)

A. Description

Engaging in a rotation will enable credit analysts to gain practical insights into tasks that directly impact their daily tasks which further clarifies processes and challenges involved in their work.

B. Competencies addressed

1. Obtain accurate borrower information from resources allowing them to identify the nuances of collecting accurate and complete information.

2. Validate legal and regulatory compliance through gaining insights about the requirements for such validation

3. Collaboration with other personnel in relevant departments

C. Type of intervention

This program is a non-instructional learning intervention

D. Performers targeted

This intervention is mandatory for credit analysts who are at the beginning of their career namely the novices and intermediate officers. But the category of interest is the intermediate level..

E. Performance Phase

Credit analysts are now at their "Feeling Arrogant" phase whereby they hold foundational knowledge and they recently started applying their newly acquired skills. This program will strengthen their credit analysis proficiency by allowing them to explore areas within the

organization that help refine their skills and clarify misconceptions about the significance of the information provided by those departments and essential to their work.

F. Form (Genre)

The genre for this intervention is an "on-the-job" rotation program.

i.   Rationale for choosing

The "Crossing-Boundaries Exchange Program" aims to provide credit analysts with submerging experiences to enhance their familiarity with tasks other than theirs but related to their jobs whereby they will not only be observing the flow of work but rather participate in everyday tasks and face their challenges when provided with incomplete or contradictory information.

Moreover, this program will provide performers with the opportunity to develop a network of connections and nurture collaboration across departments

ii.   Type of information expected by performers:

During their rotation, performers expect to be provided with hands-on experience, practical knowledge, and insights into various facets closely and directly related to their job.

iii.   Structure expected by performers

Participants expect a rotation schedule outlining objectives, duration, sequence of departments, areas of focus, and guidance and feedback from managers and the human resource department.

iv.   Other Expectations

Being a hands-on experience, Performers may expect access to resources and support services.

Thus IT department should provide them with access to certain applications within those departments.

G. Communication Medium

This is a face-to-face inter-departmental medium.

i.   **Rationale for choosing**

The face-to-face inter-departmental communication facilitates interaction and knowledge sharing

between credit analysts and other departments involved in the rotation program allowing the

exchange of insights, best practices, and experiences.

Advantages	*Limitations*
. Enhanced Collaboration among different departments	• Overwhelming volume of information that impedes the integration of relevant insights
• Gaining a holistic perspective of the credit process	• Logistical challenges in the form of time of program implementation, conflicting priorities, and objectives of different departments
• Fostering a shared understanding and collective effort towards common goals	

Intervention 3 – Toolkit Library for Credit Analysts (Job aid)

A. Description

This support intervention aims to provide credit analysts with a centralized repository of resources

for conducting proper and accurate credit assessments for diverse financing schemes. The Toolkit

Library will supply the credit analysts with, templates, spreadsheets, checklists, links, and other

support material that will guide them through the CAM preparation process.

B. Competencies addressed

The intervention primarily addresses:

1. Obtain accurate borrower information by using checklists available highlighting essential

     information and relevant documentation required for each type and purpose of financing

2. Analyze financial and risk factors through available spreadsheets and risk assessment models

C. Type of intervention

The intervention is a non-instructional resource that provides credit analysts with necessary

guidance and support.

D. Performers targeted

This intervention is available to all credit analysts but serves best novices.

E. Performance Phase

This job aid will be available for all credit analysts as it provides support at different levels of

complexity and sophistication. However, for the credit analysts at the "getting started" phase the

toolkit library will cater to more practical tools and templates such as checklists for probing clients

according to specific types of financing and sample templates for credit assessment memoranda

(CAMs) relevant to various industries.

F. Form (Genre)

This is a job aid that includes a variety of checklists, templates, and other supporting resources.

> **i. Rationale for choosing**

The rationale for this intervention is its ability to supply credit analysts with access to a wide range

of resources, tools, and templates necessary for performing their tasks at their convenience ensuring

easy accessibility, scalability, and the ability to update content efficiently over time.

> **ii. Type of information expected by performers**:

Credit analysts expect the toolkit library to include a variety of documents, templates, and resources

relevant to their role. They anticipate finding documents such as checklists, templates for credit

assessment memoranda, credit policy and procedure, industry reports, and updated legal and

regulatory circulars, in addition to financial and risk analysis tools.

> **iii. Structure expected by performers**

Performers expect the toolkit library to be organized clearly and intuitively, with categories or

sections for different types of documents. They also expect easy navigation features and search

functionalities so as to swiftly find the specific resources they need to complete their tasks.

> **iv. Writing style expected by performers:**

Performers expect the writing style of documents within the toolkit library to be clear, concise, and

easy to understand. They anticipate simple language that provides clear and direct instructions,

explanations, and examples to guide them in their tasks.

v.   Other Expectations

Performers may also expect the toolkit library to be regularly updated with the latest resources and

information relevant to the industry. They may welcome additional enhanced features such as

interactive tools, multimedia content, and links to external various industry-related resources.

G. Communication *Medium*

The medium of the toolkit library would ideally be digital, accessed online or through an intranet

portal. This allows credit analysts to easily navigate and access the resources from their computers

or mobile devices. The medium could be a digital document management system or a specialized

application designed for knowledge management and resource sharing.

i.   Rationale for choosing

Advantages:	Limitations:
• Provides flexibility and convenience in retrieving resources • Extend search functionalities by quickly locating requested documents thus saving time and effort • May be customized to the specific needs and preferences of credit analysts • Can track document versions and revisions,	• May be subject to various technical issues such as system downtime • Adoption by credit analysts may vary, depending on aspects like technological literacy, resistance to change, or other variable preferences. • May raise security concerns

Intervention 4 – "InquiryExchange Hub" (Re-design of the work environment)

A. Description

This intervention is a centralized platform designed to optimize communication and collaboration

between credit analysts and various related departments. It facilitates the exchange of inquiry

requests and the flow of information through a user-friendly interface; thus, eliminating the need for

individual emails that might be unintentionally overlooked, and promoting efficiency. Moreover,

this intervention proposes mandatory query templates to ensure consistency and completeness of

requests. On the other hand, a file-sharing feature enables secure transmission of documents.

B. Competencies addressed

This intervention addresses the following competencies:

1. Obtaining accurate Borrower Information from various departments without the risk of emails being overlooked or delay in receiving responses due to incomplete provided data

2. Validating legal and regulatory compliance by providing a centralized platform for communication and inquiry exchange.

C. Type of intervention

The "Redesign of work environment" is an environmental non-instructional resource that attempts to breakdown barriers between departments and introduce a better communication system as well as ensure submission of complete requests to avoid delay in responses.

D. Performers targeted

All credit analysts.

E. Performance Phase

This will address all performers at all stages as this will replace the classic communication by emails which might be overlooked or erroneously sent to unconcerned recipients thus causing delay in the process. Reactions by credit analysts may vary whereby the "Feeling Arrogant" category may deem the intervention as unnecessary especially if they are used to existing communication techniques. Yet, as they engage with the hub and experience its benefits, they may recognize its value in fostering efficiency in exchanging information and collaboration across departments.

F. Form (Genre)

The genre of this intervention is a workplace communication and collaboration platform.

i.   Rationale for choosing

The intervention addresses challenges related to inefficient communication and collaboration by providing a centralized platform to streamline inquiry exchange across departments resulting from overlooked emails or delayed inquiry requests due to incompleteness.

ii.   Type of information expected by performers:

Performers expect the hub to facilitate the exchange of inquiry requests and flow information between departments efficiently. They anticipate access to standardized templates and tools for inquiry submission, ensuring completeness and consistency in communication. Additionally, performers expect the hub to support file sharing for document exchange and collaboration.

iii.   Structure expected by performers

Credit analysts expect the hub to have a user-friendly interface and navigation tools. The hub should include pages for clear categorization of inquiries. It should indicate the status of the inquiry as: "received", "seen", "in-process" or "complete". Standardized templates corresponding to each type of query should be available and detailed to include prompts with all necessary legal and regulatory information before submission.

iv.   Writing style expected by performers:

Credit analysts expect communication within the hub to be clear, concise, and professional. Additionally, they may expect that certain fields be filled through a dropdown list to ensure the use of consistent terminology.

v.   Other Expectations

Credit analysts may expect training to get familiar with the hub's features and functionalities.

G. Communication Medium

The medium is a digital online platform designed to facilitate communication, file sharing, and collaboration among users. This includes intranet platforms customized for the organization's needs.

i.   Rationale for choosing

The purpose of this medium is to overcome the limitations of traditional communication channels, such as email or paper-based inquiries.

Advantages	Limitations
• Provides convenient access from any location with internet connectivity • Provide an audit trail of communications and interactions, promoting transparency and accountability • Support file sharing and document management • Allows for faster inquiry processing and response times	• Users may require training to familiarize themselves with the features and functionalities • Without proper management, the digital platform may lead to an overload of information, • May encounter technical issues, which disrupt communication and workflow.

Intervention 5 – Performance Support and Development Program (Coaching, Periodic Meetings and Discussions)

A. Description

This program incorporates a combination of coaching, periodic meetings, and discussions.

Coaching will offer personalized guidance and feedback to help analysts build the necessary skills

to perform their jobs or solve complicated cases while staying resilient.

Periodic meetings and discussions serve as settings to solve arising problems, set periodic goals,

means to achieve them, and monitor their progress. This gives credit analysts at all levels the

opportunity the share their concerns and support from both their managers and their peers.

B. Competencies addressed

With close follow-up that gradually decreases to full independence, credit analysts will:

1. Obtain accurate borrower information

2. Validating legal and regulatory compliance

3. Fill out each section of the CAM with relevant and accurate information

4. Submit the assessment memorandum for final processing and approval

C. Type of intervention

This is an environmental non-instructional resource with a motivating element.

D. Performers targeted

All credit analysts will be part of this program with a focus on novices and intermediate analysts.

E. Performance phase

This intervention ensures that analysts at the "Getting Started" and "Feeling Arrogant" phases receive the fundamental knowledge needed for their roles, with continuous monitoring and feedback to support their development. Coaching provides the "getting started" with guidance almost every step of the way. Meetings and discussions provide solutions for the overconfident, fostering humility and growth.

F. Form (Genre)

The genre of this intervention is Meetings

i. Rationale for choosing

This is a multifaceted initiative that aims to assist credit analysts struggling or facing complicated challenges within their roles to address their challenges and enhance their performance. It facilitates the transfer of knowledge in a personalized manner and encourages leveraging the expertise of further experienced employees (at their humble phase) to mentor novices and junior officers.

ii. Type of information expected by performers:

Credit analysts expect to receive guidance in terms of direct instructions (to some extent), suggestions, and insights into best practices that help them accurately complete their assignments within designated time frames. They also expect to acquire more information about the organizational culture and processes; in short how things are done "here".

iii. Structure expected by performers

Structure varies depending on the component of the intervention, whether coaching or a meeting, and the level of expertise of the credit analysts. While novices expect that coaching at the very early stages involve a step-by-step follow-up that will gradually decrease, intermediate-level analysts expect meetings to have objectives or to discuss emerging issues

iv. Other Expectations

Credit analysts at all levels would appreciate recognition of their progress and achievements.

G. Communication Medium

Involves a blend of face-to-face meetings, online meetings, and written communication as well.

i.   Rationale for choosing

The rationale for having a combination of in-person meetings, online meetings, and written

communication is to provide maximum flexibility to the support the credit analysts are accessible to

which will consequently improve their performance.

Advantages	Limitations
• This program tailors for the coaching needs of credit analysts. Personalization as novices need more close attention and follow-up unlike intermediate and proficient analysts where periodic meetings and occasional discussions serve them better • Written communication fills the gap where in-person and online meetings are not attainable • Flexibility that accommodates different schedules	• Periodic discussions comprising multiple participants with different expertise levels and accordingly diverse may face challenges like managing such diverse group dynamics who hold different perspectives and opinions • Scheduling meetings may be challenging, especially for senior positions who have other priorities and whose schedules are busy and with busy schedules.

IV.   Consistency

Types	Importance	How it might be achieved
Visual consistency	All documents, templates, and applications need to be consistent as this provides familiarity, clarity, and professionalism	By ensuring that all graphical components, such as images, graphics, fonts, and layout structures, maintain a uniform style throughout all material
Layout	A well-designed layout enhances the readability of screens and templates deployed by analysts, guides them through the content, and communicates information effectively.	This can be achieved by adhering to standardized layout templates.

Navigation	Provides analysts with clear and intuitive pathways to locate information and complete tasks within the digital applications namely the Toolkit Library and the InquiryExchange Hub.	Achieved by arranging content in logical hierarchal structures, and incorporating user-friendly features that support usability and accessibility. This also stimulates credit analysts' engagement with the digital interface.
Headings	All headings within templates, checklists, CAMs, and application interfaces serve as signposts that guide analysts through the structure of the text/screens to provide visual cues about content and sub-content topics.	Achieved by using consistent heading styles, hierarchy, and formatting across all content sections.
Lists	Needed for presenting information in a concise clear structure	Achieved by utilizing consistent list styles, formatting, and organization throughout all content sections.
Terminology	Essential for communication. The use of standardized language promotes accuracy and evades potential ambiguities.	Achieved by establishing and adhering to a standardized set of terms and definitions for relevant concepts through the glossary available within the ToolKit Library
Concepts	The consistency in concepts ensures the coherence and alignment across all components of proposed interventions	Achieved through ensuring alignment of all provided material including templates, checklists, terminology, and other remaining elements with the bank's credit policy and procedures which in turn adheres to regulatory standards.

Appendix A: Design Statement

1) When thinking about interventions that would enhance the performance of the credit

 analysts within my project, consulting readings provided to us on Moodle specifically

 chapter 8 of "Training Ain't Performance by Stolovitch and Keeps was tremendously

 helpful. Skills and knowledge were not the only performance problems in my projects. My

 performers had communication issues such as the failure to obtain essential information

 from other relevant departments partly due to a deficiency in their communication skills and

 partly as a result of an inefficient workflow. The material was provided in a categorized

 manner such as: learning, non-learning, individual, environmental, and many others). As

 such I was able to go through every one of the defined interventions, the purpose of each

 one, and how it can applied to construct a network that addresses the shortcomings of both

 my performers and the work environment elements affecting their performance.

2) Going through "Choices and Challenges: Considerations for Designing Electronic

 Performance Support Systems" by Carliner not only broadened my understanding of

 performers' expectations from a communication product but also inspired me to apply the

 same concept to other interventions where applicable. Additionally, the same reading

 introduced the performers in their four phases which helped relate certain interventions to

 specific types of performers. It was also during one class when we were told that an

 intervention works best when it focuses on a specific type of performer rather than all at the

 same time as each category has its unique attributes accordingly it should be addressed

 differently; "when you try to satisfy all, you will end satisfying none".

3) Another important issue that is not really related to this high-level design specifically but

 which I will keep in mind for my future projects, if any, is to prioritize interventions based

on the client's preferences, with performer preferences being considered secondary but still important. It's crucial to remember that ultimately, the client's needs and objectives should guide intervention decisions.