Transforming Investment Advisory Excellence at Large Canadian Bank

In a rapidly evolving investment landscape where technical knowledge alone no longer equips advisors to deliver exceptional client experiences, a major Canadian bank partnered with Innovatia to reimagine advisor enablement—transforming capability across 1,300 advisors at scale while generating $1.17M in first-year savings.

Executive Summary

When a large, national banking client needed to prepare its licensed advisors for a rapidly evolving investment landscape, it partnered with Innovatia to reimagine its learning approach. We delivered a comprehensive Needs Assessment and Learning Blueprint, followed by a complete blended learning program that **reduced training time by 24%** while accelerating proficiency by 15-20%.

The initiative **generated $1.17M in first-year savings across 1,300 advisors** and achieved full ROI in just four months. Beyond cost efficiency, the program drove measurable improvements in tool adoption and client satisfaction scores, positioning our client's advisors to deliver exceptional investment experiences that drive client acquisition, growth, and retention.

The Challenge

Our client faced a critical inflection point: their licensed advisors needed to evolve alongside a rapidly shifting investment landscape. The organization sought to equip these professionals with the capabilities to deliver seamless, end-to-end client investment conversations—conversations that would drive client acquisition, asset growth, and long-term retention.

In this environment, technical investment knowledge alone was no longer sufficient. Advisors were expected to synthesize complex market information, regulatory requirements, and proprietary tools into clear, confident client conversations—often under time pressure and heightened client expectations. Variability in advisor confidence and capability created inconsistent client experiences, directly affecting asset growth and retention.

At the same time, our client needed to balance performance improvement with operational efficiency. Extended time away from clients for training was costly, and traditional learning approaches risked slowing advisor productivity during a period when speed to proficiency was critical. The challenge was not simply to train advisors, but to enable behavior change at scale—quickly, measurably, and sustainably.

Our client required a learning strategy that would accelerate advisor readiness without increasing training burden, while also providing leadership with clear visibility into learning effectiveness and business impact.

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Our Approach

We began with discovery. Through a comprehensive multi-role Needs Assessment and Learning Blueprint, we mapped our client's strategic terrain: their investment goals, audience profiles, learning ecosystem, and the critical gap between advisors' current capabilities and future performance requirements.

Our Needs Assessment went beyond traditional training analysis. We examined advisor workflows, client interaction patterns, performance expectations, and existing enablement tools to understand where friction occurred in real investment conversations. This allowed us to distinguish between true capability gaps and issues caused by process complexity, tool adoption challenges, or inconsistent coaching practices.

The resulting Learning Blueprint served as a strategic alignment tool, connecting learning interventions directly to business outcomes. Rather than treating learning as a standalone initiative, we designed it as an integrated performance system—one that aligned advisor development with our clients' investment growth strategy and client experience objectives.

A blended learning architecture was intentionally selected to balance efficiency with effectiveness. Self-directed digital components reduced time away from clients, while facilitated and coached elements reinforced judgment, confidence, and application in real-world scenarios. This approach ensured that advisors were not only knowledgeable but also able to apply their learning consistently in high-stakes client interactions.

Crucially, the Blueprint established clear success measures from the outset, enabling our client to track progress across learning, behavior, and business results—an essential requirement for sustaining executive confidence and long-term investment.

The Learning Blueprint that emerged didn't just identify gaps—it charted the path forward. We recommended a blended learning architecture combining web-based experiences with structured coaching, designed around two core strategic objectives:

- Enabling licensed advisors to navigate the evolving investment landscape with confidence and deliver consistent, high-quality client experiences that accelerate client and asset growth

- Accelerating time to proficiency while maximizing learning impact

Our Solution

Ultimately, the solution functioned as a cohesive learning ecosystem rather than a linear program. Each component was deliberately designed to reinforce the others—building knowledge, supporting application, and sustaining performance over time. Digital learning established a foundational understanding, facilitated sessions that deepened judgment and confidence, and embedded performance support ensured that learning translated into daily advisor behavior.

By integrating evaluation and performance metrics directly into the design, the program enabled continuous insight into what was working and where refinement was needed—ensuring the solution remained responsive as business needs evolved.

We designed and developed a complete learning ecosystem:

- **10 hours** of interactive eLearning with gamification elements
- **3 hours** of practical, on-the-job self-study activities
- **10 hours** of facilitated eClass sessions
- **4-6 hours** of embedded performance support through job shadowing, structured coaching, peer collaboration, and social learning
- **Post-assessment** to validate learning outcomes

By defining success metrics early, the Blueprint also established a foundation for ongoing measurement and executive confidence.

To ensure sustainable impact, we built an Evaluation Program framework enabling our client to measure program effectiveness across satisfaction, learning outcomes, behavioral change, and business results.

Working collaboratively, we identified relevant Key Performance Indicators. From our recommended metrics—including:

Improved time-to-proficiency	**Enhanced tool adoption**
Reduced cost per learner	**Increased coaching engagement**
Decreased compliance flags	**Stronger Likelihood to Recommend scores**

Our client selected four priority KPIs aligned to their strategic goal.

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Results & Impact

The results validated the approach:

- Reducing time-to-proficiency by 15-20%
- $900 savings per employee per program offering
- First-year impact, $1.17M savings with 1,300 advisors trained
- ROI achieved in just 4 months (based on salary metric analysis)

Beyond the quantitative measures, our client reported significant qualitative gains: adoption of a proprietary investment tool increased substantially, while Likelihood to Recommend scores improved 10-30% across regions.

This wasn't just a training program—it was a strategic capability transformation that continues to deliver measurable business value year over year.

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