

## Case Study – shared value for Jawun partners



Angela as CEO of Nhulunbuy Corporation; with her CBA team at the Garma Festival; advocating for customer understanding

### CBA Customer Advocacy: Understanding Indigenous perspectives to support Customers

#### Background

CBA became a partner of Jawun in 2011 and has since sent over 100 secondees to work in Indigenous organisations across the country. Thirty-three senior employees have been on Executive Visits. The partnership is one strand of CBA's Reconciliation Action Plan promoting greater financial and general wellbeing for Indigenous people, one that had been granted 'Elevate' status – the highest level of endorsement from Reconciliation Australia<sup>1</sup>.

In February 2014, CBA's Head of Customer Experience Angela MacMillan went on a Jawun secondment to Miwatj Health Aboriginal Corporation in North East Arnhem Land. She helped design a communications strategy to support regionalisation and expansion of the Corporation's Aboriginal-led health care in the region. As well as making a significant contribution to Miwatj, Angela and her CBA managers intended it to add value to her role in responding to the diverse needs of CBA's customers. Angela explained,

*"I applied for Jawun because I didn't feel I could do my job properly without understanding one of the most vulnerable sections of our community."*

Not long after her secondment Angela took a career break from CBA to continue working in North East Arnhem Land, and further her understanding of Indigenous Australia. She took on the role of CEO of the Nhulunbuy Corporation, spearheading a Town Vision initiative designed to promote town unity and Yolŋu participation (see [June 2017 case study](#)).

Two years later, Angela's previous manager at CBA Brendan French – who in the meantime had visited Nhulunbuy on a Jawun Executive Visit – contacted Angela to see if she was ready to return to the bank. Brendan had taken on the newly created role of Customer Advocate, and invited Angela to return as Head of Advocacy.

#### Approach

Brendan's approach to CBA's new Customer Advocate function involves ensuring his team have a strong understanding of customer perspectives, as the basis of good customer service and fair customer outcomes. In Angela's case, Jawun was a chance to appreciate Indigenous perspectives, and the start of a longer journey to expand this through a leadership role at the Nhulunbuy Corporation.

Other members of the team are also encouraged to go on Jawun secondments. This year Senior Manager Carla Ianni, one of Angela's direct reports, will go to North East Arnhem Land in Round 3. Of the experience to come, Carla says:

*"Jawun has been of interest to me since learning of the program on day one at CBA - I am incredibly*

<sup>1</sup> <https://www.commbank.com.au/content/dam/commbank/about-us/download-printed-forms/elevate-reconciliation-action-plan.pdf>

*excited to now have the opportunity to go to Arnhem Land in September this year. I expect to be challenged with responsibilities that will be very different to any of my previous experience. I also expect to come back to Sydney with a more informed view of our First Nations people, and what life, business, community and culture is like in a remote Australian community.”*

Back at CBA, Angela continues to work to give Indigenous customers a louder voice through community engagement and cross-cultural awareness:

*“While at the Nhulunbuy Corporation, my role was about making sure the Yolŋu voice was present; and it’s the same here, at CBA, bringing Indigenous voices or inputs into our business.”*

In 2016, Angela took her Customer Advocacy colleagues to the annual Garma Festival in Arnhem Land. This let them hear first-hand from community representatives, as well as Indigenous leaders from across the nation with visions for Indigenous-led reform. The team all found the experience valuable both personally and professionally. It led to a number of initiatives they are now implementing, including getting a greater understanding of their Indigenous customer base through data analytics, to make sure CBA products and services are meeting their needs. The team has also started reviewing correspondence sent to remote customers to ensure both messaging and means of communication is best suited to their context.

Several members of the Customer Advocacy team visited Palm Island in November 2017 as part of a consumer awareness campaign. This led to a review of all accounts held by customers on the island, and a subsequent waiver of some fees for those customers. The team is looking at other options to ensure Palm Island customers are not disadvantaged by living as remotely as they do, and is ensuring they are eligible for the priority Indigenous Customer Assistance Line.

Beginning in late 2016, CBA entered a partnership with the Indigenous Consumer Assistance Network ([ICAN](#)) to provide financial counselling scholarships, mentorship and training to Indigenous consumers across the nation. The Customer Advocacy team invited ICAN to sit on the Customer Advocate’s Community Council, made up of 25 peak advocacy and support group representatives from across Australia. The Council meets at least quarterly to provide feedback and insight into how CBA can be more responsive to the needs of its more vulnerable customers. In addition to ICAN, a number of Council members have a focus on Indigenous clients which ensures that issues affecting Aboriginal Australians are clearly represented and heard in each forum.

Finally, members of the Customer Advocacy team will be undertaking [Blackcard](#) training in early 2018 to enhance the team’s cross-cultural awareness.

## **Outcomes**

Investing in increased understanding and awareness, Brendan, Angela and colleagues team have found a range of ways to accommodate and support Indigenous customers and other marginalised customer groups. This is making CBA a more inclusive and customer-focused bank, while promoting greater financial wellbeing and making a practical contribution to Indigenous-led development and reconciliation.

The series of actions and initiatives demonstrates what Jawun calls a ‘ripple effect’, where single secondments or Executive Visits can create a series of changes in attitudes, behaviours and actions for both individuals and businesses.

## **Next Steps**

In 2018 the CBA Customer Advocacy team will be celebrating its first birthday by consolidating work into three key streams: find and fix customer issues, remove banking barriers, and provide a helping hand. Brendan and Angela are proud to have ensured that initiatives focused on Indigenous customers are present in each of the streams.

This year 21 CBA employees will go on Jawun secondments, to Indigenous organisations in Inner Sydney, Central Coast, North East Arnhem Land and NPY Lands. With Jawun now aligned within CBA to ‘Talent’ or staff development, these high performing employees can be expected to make a significant contribution through their secondment and also to bring positive change to the bank’s products and services. It is expected that, as with the Customer Advocacy team, the combination of employees going on secondments and their senior colleagues or managers going on Executive Visits can create powerful positive change for both business and community.