

## CONSUMER DUTY INSIGHT: REGULATORY BENEFITS MAPPING

Created in collaboration with industry experts, Consumer Duty Insight (CDi) continually diagnoses, embeds, and benchmarks an organisation’s end-to-end Consumer Duty culture and competence programme.

CDi Feature	How it Works	Strategic Benefit
<b>Daily Assessment</b>	Employees receive one CDi question per day via email, Teams, Slack or mobile app, assessing individual competence or organisational culture in relation to the Duty.	Delivers continuous and objective assessment firm-wide.
<b>Personalised &amp; Bespoke Content</b>	CDi’s personalised approach ensures employees only receive questions most relevant to their business area. Bespoke, firm and industry-specific questions can be incorporated.	Drives competency and performance improvements by identifying specific training needs and opportunities.
<b>Expert Question Bank</b>	Provides a comprehensive bank of out-of-the-box, expertly written questions addressing all outcomes and seven associated dimensions relating to the Duty: Distribution, Complaints, MI, Outcome Testing, Risk, Voice of Customer and Vulnerability.*	Quantifies culture and individual employee competence in relation to the Duty.
<b>Management Dashboard</b>	Key stakeholders can monitor question performance directly through the Management Dashboard, which provides a high-level view of the overall Culture and Competence score alongside results for each of the four outcomes. By drilling down into the seven supporting dimensions, firms can pinpoint specific competence gaps and deploy targeted training and support more effectively.*	Provides firms with a unique insight into their cultural and competency health against all four outcomes of the Duty and the seven supporting dimensions.*
<b>Industry Benchmarking Report</b>	Prior to the annual Consumer Duty self-assessment, organisations receive an anonymised industry benchmarking report comparing progress to industry peers.	Plugs a critical gap in the Consumer Duty Board Report relating to culture and competence with independent industry benchmarking.

\*In order to drill down further to evidence understanding or identify problem areas, Elephants Don’t Forget has identified seven recurring themes, which we have called “dimensions.”