

Case Study

Financial
Services

Increase Employee Performance

Bread Financial is a tech-forward financial services company offering simple, personalized payment, lending, and saving solutions. Guided by a digital-first approach, data-driven insights, and white-label technology, Bread Financial delivers growth for some of the world's most recognized brands through a comprehensive product suite.

HQ: Columbus, OH
Employees: 7500+
Time to results: 6 months

22%

Improved
Productivity

15%

Increase in Customer
Advocacy Score



Bread Financial's Goals

- **Ownership:** Allow associates to drive their own performance and development goals.
- **Empowerment:** Enable associates to be successful and know that their organization is committed to their career growth.
- **Engagement:** Motivate associates through friendly competition and performance visibility, while improving individual/team accountability with performance leaderboards.
- **Discretionary Effort:** Drive associates to do more and excel outside their normal daily duties by completing challenges and missions.
- **Retention:** Reduce associate turnover.

" We partnered with Central to drive associate experience, customer experience, and to elevate our KPIs. We know that the associate experience leads to a great customer experience."

- Scott Dishon

Customer Care Operations Manager, Bread Financial

Improve Engagement

Bread Financial knows the value of retaining top talent and reducing turnover. Experienced associates deliver better business results. Associates must feel they can be successful and know that their organization is committed to their career growth.



Motivate

- Daily missions and challenges
- Visibility into real time KPI data
- Contributions and best practice sharing



Compete

- Peer to peer competitions
- Team leaderboards
- Individual races



Reward

- Badges
- Coaching
- Kudos

Reduce Turnover

Bread Financial wanted a tool that allows associates to drive their own performance and development goals. Today's workforce expects that learning is self-paced, interactive and fun. These components are critical to retaining associates.

Since going live, Bread Financial reported that associates have sent over 6,400 kudos and earned over 29,000 badges, demonstrating high engagement and performance.

"What I love about Central the most is that it is a one stop shop. Central takes all the information from the multiple places we go to for rewards, performance metrics and career development and puts it into the hands of our leaders and associates in one singular platform."

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Associates who are logging in and playing the game are already outperforming those who are not. When you talk about the engagement we've had with Central, the results are promising.

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Scott Dishon
Customer Care Operations
Manager, Bread Financial