

Cross Cutting Themes



DODDL
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ETHICS & SUSTAINABILITY

How does Doddl ensure that its financial advice is transparent and fair for customers?

Why is ethical behaviour especially important in the financial services sector?

ENTREPRENEURIAL THINKING

What feedback from customers led to changing the way Doddl did business?

What is the benefit to customers of using this digital platform versus other mortgage applications?

FINANCIAL LITERACY

What advantages did Martina gain from studying Commerce when running her own business?

What are potential advantages and disadvantages of taking on external investment for Doddl to fund development of their platform?

DIGITAL TRANSFORMATION

Identify one digital tool or innovation used by Doddl and explain how it improves customer experience.

What advantages does a “digital-first but human-led” approach give Doddl in the marketplace?

What possible challenges might Doddl face by relying heavily on digital platforms?

What lesson from Doddl’s story do you find most useful for your future career?

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Doddl – Suggested Teacher Solutions

<p>ETHICS & SUSTAINABILITY</p> <p>Q: How does Doddl ensure that its financial advice is transparent and fair for customers?</p> <ul style="list-style-type: none"> • Provides clear, jargon-free explanations so customers fully understand choices. • Prioritises responsible advice that puts customer needs before profit. • Keeps the process transparent so customers feel in control of their decisions. <p>Q: Why is ethical behaviour especially important in the financial services sector?</p> <ul style="list-style-type: none"> • Customers are making life-changing decisions (e.g., mortgages, loans). • Lack of transparency can cause long-term harm or financial hardship. • Trust and reputation are central to success in financial services. 	<p>ENTREPRENEURIAL THINKING</p> <p>Q: What feedback from customers led to changing the way Doddl did business?</p> <ul style="list-style-type: none"> • Customers wanted more clarity and simplicity in the process. • Feedback pushed them to streamline steps and improve communication. • Demonstrated the value of listening and adapting to user needs. <p>Q: What is the benefit to customers of using this digital platform versus other mortgage applications?</p> <ul style="list-style-type: none"> • Simpler, faster, and more transparent process than traditional banks. • Customers can compare options online before talking to an advisor. • Saves time and reduces stress with a clear, guided digital journey.
<p>FINANCIAL LITERACY</p> <p>Q: What advantages did Martina gain from studying Commerce when running her own business?</p> <ul style="list-style-type: none"> • Strong knowledge of financial management, marketing, and strategy. • Confidence in understanding profitability and cash flow. • Helped her apply theory to real-world decisions as an entrepreneur. <p>Q: What are potential advantages and disadvantages of taking on external investment for Doddl to fund development of their platform?</p> <ul style="list-style-type: none"> • Advantages: access to funds for scaling quickly and developing technology. • Advantages: external investors can bring expertise and networks. • Disadvantages: loss of some control and pressure to deliver higher returns. 	<p>DIGITAL TRANSFORMATION</p> <p>Q: Identify one digital tool or innovation used by Doddl and explain how it improves customer experience.</p> <ul style="list-style-type: none"> • End-to-end online mortgage application platform simplifies the process. • AI tools in development will support advisors and improve service speed. <p>Q: What advantages does a “digital-first but human-led” approach give Doddl in the marketplace?</p> <ul style="list-style-type: none"> • Combines convenience of digital with personal reassurance from advisors. • Differentiates them from fully digital or fully traditional competitors. <p>Q: What possible challenges might Doddl face by relying heavily on digital platforms?</p> <ul style="list-style-type: none"> • Risk of tech failures or cyber-attacks disruption. • High costs of developing/maintaining systems. • Potential exclusion of customers less comfortable with technology.

Q: What lesson from Doddl’s story do you find most useful for your future career?

- Balance technology with the human touch for stronger relationships.
- Be transparent and fair to build trust with customers or colleagues.
- Ongoing learning and adapting to new tech is key to career success.