



## Exploring the reasons behind the rules in early careers programmes

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### Exploring the reasons behind the rules in early careers programmes

Understanding why rules exist helps people follow them with confidence and purpose. When early careers people join an organisation, they step into an environment shaped by history, regulation, customer expectation and organisational learning. Every policy and control has a reason behind it, and when that reasoning is

clear, people respond with good judgement rather than passive compliance.

In many organisations, early careers people learn rules quickly. What they often lack is the context behind those rules. Without context, policies can feel abstract. With context, they become meaningful anchors for responsible decision making.

Research from the Chartered Institute of Personnel and Development shows that clarity around organisational purpose and governance significantly increases engagement among early careers cohorts (CIPD, 2023). Studies in behavioural science repeatedly confirm that people are more committed to rules when they understand the rationale that shaped them (Van den Bos, 2015\*). In professional settings where customer confidence and effective risk management matter, this understanding becomes a foundation for long term performance.

This blog explores how early careers programmes can teach the “why” behind rules across multiple facets of an organisation, from the smallest actions to manage operational risk, to the most expansive decisions around commerciality. It shows how simulations and experiential learning deepen understanding and help people navigate complexity responsibly.

## Why rules matter: the purpose behind organisational boundaries

Rules are designed for many reasons, for example: To protect customers, maintain operational stability, build trust. In regulated environments they also uphold legal requirements and supervisory responsibilities. Many early careers people arrive with a natural desire to act responsibly but, understandably, limited exposure to the structural or historical reasons behind certain controls.

## Where rules shape early careers learning across the organisation

There are behaviours and desired outcomes that any business is likely to want to encourage regardless of its organisational verticals, these being:

### 1. Customer outcomes

Rules exist to ensure that customers receive outcomes that reflect organisational

commitments. When early careers people understand how policies protect customers, they see compliance as part of the service model rather than a procedural requirement. Evidence from the Financial Conduct Authority shows that clear links between customer duty and internal rules create stronger decision making across all levels of experience (FCA, 2023).

## 2. Conduct and behavioural expectations

Codes of conduct reflect deeply held organisational values. These codes have often developed through learning, observation and industry changes over time. When early careers people hear how these standards evolved, they appreciate that conduct expectations support trust rather impose restriction.

## 3. Operational risk and internal controls

Processes exist because organisations have learnt from experience. Low data quality, errors in workflow, incorrect documentation or lapses in monitoring can create significant operational risks. When people understand the chain of events that controls are designed to prevent, the everyday checks may still feel repetitive, but at least they are purposeful.

## 4. Financial prudence and commercial acumen

Rules around, for example, authorisation, pricing, cost management and limit control support sustainable performance. Explaining the “why” builds confidence in making commercially sound decisions. Research on early careers cohorts in financial services highlights that people develop stronger commercial acumen when they understand the protective purpose of financial controls (Banking Standards Board, 2022\*).

## 5. Responsible innovation within boundaries

Organisations evolve. New products, technology and customer expectations prompt new ways of working. Rules help ensure this innovation benefits customers and supports long term value. Rather than seeing boundaries as limitations, early careers people learn that these boundaries create safety, clarity and responsible

experimentation.

## How early careers people respond to explanation and experience

Early careers people bring energy, ambition and curiosity. They want to understand how their work connects to the bigger picture. Explanation provides knowledge. Experience creates insight. When these two elements work together, early careers people gain a clear sense of how their actions influence customers, colleagues and organisational outcomes.

### Behavioural evidence: clarity enhances judgement

Behavioural science demonstrates that people make stronger decisions when they can see the effect of their choices, especially in complex environments (Kahneman and Klein, 2009\*). Concepts such as bounded rationality, perceived fairness and contextual judgement all point to the same conclusion: People need clarity to make good decisions.

### Organisational evidence: purpose strengthens engagement

Early careers surveys show that people feel more motivated when they understand how policies support organisational purpose. When rules are simply delivered like an edict they may be adhered to, but we may have missed an opportunity to deepen engagement. Purpose-driven explanation increases both performance and commitment.

### Training evidence: experiential learning improves application

Industry research shows that experiential learning helps people develop reasoning and judgement more reliably than knowledge transfer alone (Association for Talent Development, 2021\*). When people practise decisions rather than hear about them, they remember the learning and apply it more readily.

Combining these strands gives early careers people what they need most: Clarity, context and experience.

## Bringing the “why” to life through business simulations

A business simulation gives early careers people an opportunity to experience the consequences of decisions. It creates a space where choices influence outcomes, not through instruction but through action. Simulations develop judgement around controls, customer outcomes, operational risk, communication, and commercial decision making.

### How simulations reinforce the “why”, across organisational verticals

#### Customer outcomes:

Participants experience how small decisions influence trust, fairness and satisfaction. A missed step or unclear communication becomes visible in the final customer outcome, reinforcing why customer duty matters.

#### Conduct and behaviour:

Simulations reveal how behaviour affects colleagues and culture. Early careers people see how positive behaviours strengthen collaboration and how unclear behaviour can create risk.

#### Operational risk:

A simulation shows how an overlooked check or rushed task leads to re-work, delayed customer service or additional operational cost. People understand why controls exist because they see what happens when controls are not applied.

#### Financial and commercial outcomes:

Simulated scenarios demonstrate how pricing decisions, cost awareness or missed authorisation requests affect financial results. This helps early careers people recognise the organisational importance of responsible commercial judgement.

#### Responsible innovation:

Decision-making activities within simulations show how creativity and boundaries coexist. Early careers people learn that innovative solutions thrive when framed by

clear standards.

Across all these areas the simulation acts as a bridge. It connects reasoning with action. It turns abstract rules into meaningful experience.

## What good judgement looks like in early careers cohorts

Good judgement develops through clarity, context and structured experience. When early careers people understand why rules exist, they begin to recognise patterns and make confident, responsible decisions. This judgement eventually feels like instinct, but as any top athlete can tell you – instinct is the result of intensive practice over time.

## Characteristics of good judgement supported by the “why”

- Awareness of how decisions affect customers and the organisation
- Confidence to ask for clarity or escalate when something is uncertain
- Appreciation of boundaries as support for responsible action
- Understanding that policies reinforce organisational purpose
- Ability to balance speed, accuracy and service within established guidelines
- Respect for controls that protect financial and operational stability

When people develop judgement in this way, they support a healthy risk culture. They make choices that reflect organisational values. They collaborate with colleagues confidently. And, they respond to complexity with a sense of shared responsibility.

## Practical design elements for building the “why” into early careers programmes

Start with stories.

Explain where key policies came from and how they protect customers and colleagues.

Introduce the customer perspective.

Show how decisions influence the customer experience and trust.

Bring policies to life with relatable scenarios.

Focus on typical moments of judgement that early careers people will encounter.

Use simulations to anchor experience.

Let people see the effect of their actions on outcomes across multiple verticals.

Create structured reflection.

Encourage people to discuss what happened, what changed outcomes and what supported good judgement.

Reinforce purpose at every stage.

Link rules to organisational values, fairness, customer wellbeing and long-term performance.

When early careers programmes combine explanation, experience and purpose, they help people understand more than just the mechanics of the organisation. They build confidence in navigating policies. They encourage thoughtful judgement. And they strengthen risk culture from the first day of employment.

What's next?

Exploring the “why” behind rules in early careers programmes creates clarity, confidence and responsible decision making. It helps early careers people understand how policies protect customers, support organisational stability and reflect strongly held values. Simulations and experiential activities deepen this understanding by making the impact of choices visible. This combination fosters good judgement within boundaries, and builds capability for long term performance.

If you want to design an experiential early careers programme that brings policies, controls and risk culture to life, MDA Training can help.

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