



**Financial Services  
Skills Commission**

# Future Skills Framework

November 2022

Supported by



# Introduction



**The Financial Services Skills Commission's expanded Future Skills Framework has been developed over the last year by our membership to include five new skills. This progression represents the sector's collective determination to address existing skills gaps and plan for the future to ensure we continue to attract and retain talent and remain competitive, innovative and productive. As a sector with a greater proportion of highly skilled roles compared to other sectors, over 60%, financial services needs a proficient workforce as well as a pipeline of new talent.**

The financial services sector employs over one million people across the UK's nations and regions, providing £173.6 billion of UK GDP (8.3%) and is a major contributor to the UK economy. Our industry recognises that its people are key to its success, so our members have created this framework to ensure we have the necessary talent and skills to progress in the future.

The new Future Skills – digital literacy, coaching, creative thinking, data analytics and insights, and software development – are essential to creating a dynamic, flexible, and innovative financial services sector which can meet the needs of its diverse global customers.

The framework is being actively used by six out of ten of our members to:

- Shape employee development, training, and recruitment policies
- Create a common understanding of the way future skills evolve
- Deliver consistent definitions which clarify the sector's future skills requirements
- Ensure that business, educators, and employees have increased knowledge of how the workforce must adapt to meet future skills needs

## The Framework Development

Five of the FSSC's member firms – NatWest, Direct Line Group, Zurich Insurance, Danske Bank, and Barclays – worked together to identify the five additional future skills which are critical to our industry's future success. Each skill was developed following in-depth investigation across multiple

working environments, with members setting out what each of the skills means in practice.

Then indicators were developed, clearly showing how the skills are utilised in people's working lives, on four or five ascending levels of proficiency.

The framework closely aligns with FSSC's other products including the Skills Gap Analysis Toolkit (<https://financialserviceskills.org/framework/skills-gap-toolkit/>) and research to help firms navigate and adapt to the increasing technological and digital transformation across the workplace.

If you work in a skills, training, or education role across financial services we would welcome your views on Framework. Contact us on: [info@financialserviceskills.org](mailto:info@financialserviceskills.org)







To view the framework online see: <https://financialserviceskills.org/framework/skills/>

# Contents

This document contains the thirteen skills identified by FSSC members as a priority for their businesses in the coming years.

## Technical

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-  Digital Literacy 
  -  Data Analytics and Insight 
  -  Software Development 
  -  User Experience
  -  Machine Learning / AI
  -  Agile
  -  Cyber Security
- 

## Behaviours

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-  Creative Thinking 
  -  Coaching 
  -  Empathy
  -  Adaptability
  -  Relationship Management
  -  Teamwork
- 

The framework sets out the skills in the following way:

**Definition:**

A broad overview of what the skill is.

**Things you'll find in this skill:**

The key elements that make up the skill.

**Proficiency levels:**

Four/five ascending detailed levels that demonstrate how a person has developed their capability in the skill over time.

Future Skills Framework

# Technical Skills



# Digital Literacy

New  
skill  
for  
2022



## Definition

**Digital Literacy** is the ability to consume and use digital tools and techniques to find, evaluate, create, and communicate information by everyone.

## Things you'll find in this skill

### 1. Digital Collaboration

- a) Communicating internally and externally, using digital tools and techniques
- b) Creating an environment of digital collaboration, creating ease for others, regardless of working location
- c) Awareness and consideration of everyone's needs, preferences and inclusion in regards to digital tools and techniques

### 2. Foundational Digital Skills

- a) Using digital tools to deliver own work and drive improvements
- b) Exploring the potential of other tools or improvements to current tools
- c) Ongoing personal development and building the skills to use digital tools
- d) Managing the cognitive jump when using different platforms

### 3. Social Media / public digital skills

- a) Representing Company brand – acting in a socially responsible manner online
- b) Developing a personal/professional brand online
- c) Active participation in online activities and social media

### 4. Digital First Thinking

- a) Exploring opportunities to move to digital approaches
- b) Horizon scanning for digital innovations and improvements
- c) Understanding the client and customer digital experience and they're expectations for the future



# Digital Literacy

New skill for 2022



## DEFINITION

Digital literacy is the ability to consume and use digital tools and techniques to find, evaluate, create, and communicate information by everyone.

## PROFICIENCY LEVELS

### Level 1

Has an awareness of digital tools to deliver work and collaborate with customers and colleagues, learning about new technology trends and develops own digital skills.

- Uses digital tools and technology to support the delivery of their work
- Reads online and social media content related to trends in financial services and own organisation
- Uses simple digital collaboration tools to meet, share and collaborate with customers and colleagues
- Stays up to date with developments of existing digital tools and technologies – and the benefits and risks these may bring
- Take part in learning opportunities to develop own digital skills
- Takes time to understand customers needs and appetite to use digital tools
- Respects and values that people will have individual needs and preferences to the use of digital tools

### Level 2

Applies a wide range of digital tools and technology to deliver work and collaborate with multiple groups of customers and colleagues. Understands how digital tools could improve their work and identifying opportunities to further develop own digital skills.

- Uses a wide range of digital tools and technology to support the delivery of their work
- Engages and critically reviews online and social media content related to trends in financial services and own organisation
- Uses more advanced digital tools to collaborate with multiple groups of customers and colleagues
- Identifies ways in which digital tools and technologies could improve their job, and encourages others to do the same, considering the benefits and risks
- Identifies learning opportunities to developing own digital skills
- Explores how customers needs and appetite to use digital tools may change over time.
- Adjusts the use of digital tools to meet individual needs and preferences of customers and colleagues

### Level 3

Identifies and supports others to use and get value out of digital tools and technology to create efficiency in the delivery of the work. Identifies emerging technology and promoting learning and development of digital skills.

- Supports others to get the most out of existing digital tools and technology – creating efficiencies in the delivery of their work
- Engages and critically reviews online and social media content, considers the context and potential risks that surround it
- Breaks down barriers to using digital collaboration tools to meet, share and collaborate with customers and colleagues
- Identifies emerging digital tools and technologies considers their benefits and risks, and promotes the use of these for delivery and experimentation to enhance performance
- Promotes learning opportunities to develop digital skills for self and others
- Reviews internal and external sources to understand how customers needs and appetite to use digital tools are changing
- Supports other to adjust the use of digital tools to meet individual needs and preferences of customers and colleagues

### Level 4

Supports others through their expert knowledge about digital tools and technology. Helping others understand how they get most value out of them.

- Has in-depth knowledge of digital tools and technology that supports the delivery of work for financial services industry
- Promotes awareness of the importance of critically evaluating your own and others engagement with online content
- Champions proactive and purposeful use of digital collaboration tools
- Identifies emerging digital tools and technologies understands their benefits and risks, and promotes the use of these for delivery and experimentation, to drive performance and customer experience
- Teaches others how to get the best from new and existing digital tools and technologies.
- Critically reviews industry wide and market trends, to develop understand customer and regulatory appetite to use digital tools now and in the future
- Celebrates actions that demonstrate the inclusion of individual needs and preferences when using digital tools

### Level 5

Creates and maintains an environment which promotes the development and use of digital tools and technology to collaborate and communicate both internally and externally and provides opportunities for others to develop digital skills.

- Promotes the development and integration of best practices of digital tools and technology across the industry
- Encourages and rewards the critically evaluating and active in participation in online and social media content
- Maintains a culture of using digital collaboration tools to communicate both internally and externally within the financial services and other relevant industries
- Commits resources to rapid testing and experimenting with digital tools and technologies to drive improvements in their work and balances the benefits and risks they bring
- Provides development opportunities to build digital skills to people both in and outside of their organisation
- Sets challenging goals around the use of the latest digital tools and technology to offer the best to customer across the industry
- Creates an environment where colleague, customer and stakeholders individual needs are considered and valued



# Data Analytics and Insights

New  
skill  
for  
2022



## Definition

**Data Analytics & Insights** is enabling individuals to effectively, ethically and efficiently analyse data, report on this and draw conclusions to make informed decisions.

## Things you'll find in this skill

### 1. Data-Driven Decision Making

- a) Identifies trends and patterns in data to inform decision making
- b) Uses tools to analyse and interpret data

### 2. Critical Thinking Around Data

- a) Evaluates the source of information to understand limitations
- b) Analyses, evaluates and draws conclusions from information and data

### 3. Story-telling with Data

- a) Interprets and translates data to tell a compelling story
- b) Uses tools and methods to visualise data

### 4. Responsible Data Management

- a) Ethically and responsibly analyses and interprets data
- b) Adheres to regulations around data, including GDPR





# Data Analytics and Insights

New skill for 2022



## DEFINITION

Data Analytics & Insights is enabling individuals to effectively, ethically and efficiently analyse data, report on this and draw conclusions to make informed decisions

## PROFICIENCY LEVELS

### Level 1

Is aware of data tools and insights to inform decisions. Ethically and responsibly uses and manages data.

- Interprets qualitative and quantitative information and data
- Considers the source of data and takes this into account when drawing conclusions
- Understands how to utilise simple data in its raw format and draw conclusions from this
- Is aware of, and learns about, simple data analysis and dashboard tools/applications
- Learns about methods or tools to summarise and present data
- Analyses and utilises data responsibly and with integrity
- Understands the importance of and follows relevant data privacy legislation for storage and management of data

### Level 2

Recognises trends and patterns in data, evaluating this when making decisions. Uses tools to analyse and present data, consistently adhering to ethical and responsible practices.

- Identifies trends in qualitative and quantitative information and data
- Considers the source of data when drawing conclusions and starts to explore limitations and risks
- Understands how to clean, aggregate, manipulate and draw conclusions from simple data
- Has a foundational understanding of a range of data analysis and dashboard tools
- Utilises simple methods or tools to summarise and present data
- Analyses and utilises data responsibly and with integrity
- Understands the importance of and follows relevant data privacy legislation for storage and management of data

### Level 3

Identifies and uses a range of tools to achieve outcomes and visualises data in an effective way. Ethically analyses and interprets data to draw conclusions and drive the right decisions.

- Draws detailed insight, patterns and trends from different types of information and data
- Conducts a detailed exploration of the data sources to understand limitations and risks
- Manipulates, aggregates and cleans a range of simple and complex data sources to draw valid conclusions
- Proficient in utilising a range of data tools for analysis and dashboard creation
- Utilises multiple methods and tools to visualise data and tell a simple story
- Analyses and utilises data responsibly and with integrity, adhering to data processes and controls
- Understands the importance of and follows relevant data privacy legislation for storage and management of data

### Level 4

Confidently uses advanced tools to achieve outcomes and visualise data. Critically evaluates information, using it ethically and responsibly to drive decisions, and supporting others to draw insights and conclusions from it.

- Encourages and supports others to draw insight, patterns and trends from different types of data
- Thinks critically about data, identifying the full range of possible limitations and risks
- Supports others to effectively analyse data and draw valid conclusions from this.
- Expert in data and dashboard tool selection and utilisation, including the use of advanced tools, and proactively shares knowledge with others
- Utilises advanced methods and tools to visualise data, telling a compelling story
- Analyses and utilises data responsibly and with integrity, ensuring this is adhered to by creating data processes and controls
- Understands the importance of, follows and encourages others to follow relevant data privacy legislation for storage and management of data.

### Level 5

Maintains a culture that values data-driven insights, embedding the responsible use of data in decision making. Enables the use of a range of analytical tools to support the critical evaluation and effective reporting of data.

- Puts in place systems and processes that enables insights and trends to be drawn from different types of data
- Empowers and supports others to think critically about the data sources to identify limitations and risks
- Creates a culture that values data, enabling the use of analytical methods to draw robust conclusions
- Creates a strategy for data analytics, enabling the use and uptake of effective tools to achieve this
- Sets the standards and tone for how data is communicated within the organisation
- Analyses and utilises data ethically, empowering others to deliver against clear ethical standards
- Champions and encourages the adherence to relevant data privacy legislation for the storage and management of data.





# Software Development

New  
skill  
for  
2022



## Definition

**Software Development** is the discipline of computer science focussed on the understanding, design, build, deployment, testing and enduring support of software.

Our framework for Software Development is aligned to the SFIA framework (Skills Framework for the Information Age) which is a recognised competency framework across Technology organisations. It is designed to measure applied ability of key skills against 7 levels. We have mapped these levels against our framework. Further information on SFIA is available online at <https://sfia-online.org/en/sfia-8>

The Software Development framework is agnostic of programming language and so users may find themselves benchmarking at different levels of the framework when considering competency against specific programming languages.

## Things you'll find in this skill

### 1. Software Development Disciplines

- Understanding of core disciplines undertaken by infrastructure engineers, programmers, data engineers, software engineers, software developers and service management
- Understanding how these disciplines interact, overlap and collaborate in the production of software in a development ecosystem
- Consultative and collaborative behaviours with a broad range of stakeholders (including vendors) to enable software development

### 2. Software Development Mastery

- Knowledge of the fundamental types of software: systems, programs, applications, venues and platforms
- Expertise in programming languages and tools required to write software and build systems/platforms
- Personal development and innovation in software development: including 'T-shaped' development, behavioural design, use of cloud and automation

### 3. Product Management and Software Development Methodologies

- Ability to identify user needs and requirements
- The application of the software development lifecycles in planning (including modelling), analysis, design, testing, implementation/ deployment (including testing and security) and maintenance
- The methodologies for creating the framework for the roadmap/plan that delivers against user/customer requirements



# Software Development

New skill for 2022



## DEFINITION

Software development is the process of conceiving, specifying, designing, programming, documenting, testing, and bug fixing involved in creating and maintaining applications, frameworks, or other software components. Software development involves writing and maintaining the source code, but in a broader sense, it includes all processes from the conception of the desired software through to the final manifestation of the software, typically in a planned and structured process. Software development also includes research, new development, prototyping, modification, reuse, re-engineering, maintenance, or any other activities that result in software products.

## PROFICIENCY LEVELS

### Level 1

At the start of their software development career and working on well-defined tasks and are supported with their activity by more senior members of the team.

- Designs, codes, verifies, tests, documents, amends and refactors simple programs/scripts.
- Applies agreed standards and tools to achieve a well-engineered result.
- Reviews own work.

### SFIA – Level 2

### Level 2

Able to work more independently and as part of a development team. Building a strong foundation to be an individual contributor.

- Designs, codes, verifies, tests, documents, amends and refactors moderately complex programs/scripts.
- Applies agreed standards and tools to achieve a well-engineered result.
- Monitors and reports on progress. Identifies issues related to software development activities. Proposes practical solutions to resolve issues.
- Collaborates in reviews of work with others as appropriate.

### SFIA – Level 3

### Level 3

Independently capable, and can lead on the design and implementation of a feature or project. Owning, implementing and delivering medium sized features or projects within team.

- Designs, codes, verifies, tests, documents, amends and refactors complex programs/scripts and integration software services.
- Contributes to the selection of the software development methods, tools and techniques.
- Applies agreed standards and tools to achieve well-engineered outcomes.
- Participates in reviews of own work and leads reviews of colleagues' work.

### SFIA – Level 4

### Level 4

An experienced contributor who leads in either team or domain area.

- Takes technical responsibility across all stages and iterations of software development.
- Plans and drives software construction activities. Adopts and adapts appropriate software development methods, tools and techniques.
- Measures and monitors applications of project/team standards for software construction, including software security.
- Contributes to the development of organisational policies, standards, and guidelines for software development.

### SFIA – Level 5



# User Experience

## Definition

**User experience** is a human centred design process that looks at the needs of the customer and fully understands their position, then tests and enhances the usability of applications based on these needs.

## Things you'll find in this skill

### 1. Research

- a) User needs analysis (needs and experience) – journey mapping / pain points.
- b) Business knowledge (innovation in a business context).
- c) Information architecture.
- d) Keeping up to date on thought leadership / external research.

### 2. Design

- a) Technical skills (coding, knowledge of functionality of systems).
- b) Visualisation (journey mapping).
- c) Creating prototypes.
- d) Technical writing.
- e) Negotiation skills.

### 3. Testing

- a) Research skills.
- b) Analytical skills.

### 4. Selling

- a) Storytelling and presentation.
- b) Visual communication.





# User Experience

## DEFINITION

User experience is a human centred design process that looks at the needs of the customer and fully understands their position, then tests and enhances the usability of applications based on these needs.

## PROFICIENCY LEVELS

### Level 1

Supports with data gathering, ideation and development and tests prototypes against set criteria. Assists in presentations and can answer questions on their own work.

- Supports others with quantitative and qualitative data gathering methods such as user needs interviews and observations.
- Uses research from a variety of sources to understand the key themes.
- Maintains accurate records and organises and records information in simple and understandable language.
- Demonstrates a high level understanding of the end to end user journey.
- Supports the ideation and development of prototypes through basic design skills, tools and principles.
- Administers the testing of the new design against set criteria.
- Supports presentations to stakeholders and answers questions on the details of own areas of the design.

### Level 2

Leads on data gathering and ideation and evaluates own and others' designs. Sets testing criteria of prototypes and presents work to stakeholders, highlighting progress and benefits of the design.

- Takes a lead role in quantitative and qualitative research methods such as user needs interviews and observations.
- Analyses data from different research tools and uses understanding to propose new areas of investigation.
- Quality checks project records and documents the design from the user's perspective.
- Can articulate specific end to end user journeys.
- Has strong ideation and design skills in a limited number of technologies, demonstrates an understanding of the strengths and limitations of each.
- Identifies testing criteria, including sourcing potential users.
- Leads sections of presentations, showing how the user experience is improved and highlighting benefits of the design.
- Can give feedback to colleagues on simple designs.

### Level 3

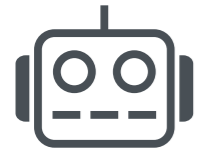
Designs research methods and approaches, triangulating multiple data points to influence direction. Leads on the development and presentation of prototypes and coaches others on design standards expected.

- Designs and delivers quantitative and qualitative research methods such as user needs interviews and recording framework for user observations.
- Defines the approach for research and analysis projects, triangulates various data points and directs future research.
- Sets and maintains record management standards, defining what documentation is required, such as user guides, FAQs and in product help text.
- Keeps up to date with the strategic goals of the business, managing expectations of how the final design will deliver against these.
- Leads the development of prototypes, clearly articulating the design to stakeholders.
- Builds the narrative for the presentations and pitches, drawing out the key features and benefits.
- Coaches the team on the set design standards, bringing in the right resources when needed and maximising their input.
- Sets and monitors the cost / benefit analysis for the design.

### Level 4

Uses knowledge of organisation strategy and goals to set the success criteria for the project, including research, design and delivery of prototypes. Represents user experience agenda at every opportunity, with a focus on future aspirations.

- Designs and delivers quantitative and qualitative research methods such as user needs interviews and recording framework for user observations.
- Designs and implements research strategies set around users' needs.
- Sets and maintains record management standards, defining what documentation is required, such as user guides, FAQs and in product help text.
- Keeps up to date with the strategic goals of the business, managing expectations of how the final design will deliver against these.
- Sets and articulates the success criteria for the project, defining the minimum standards and the minimum viable product.
- Balances the needs of the individual and the organisation in assessing the design.
- Uses knowledge of organisational strategy to set design principles for the project, including tone and standards for any documentation.
- Represents the user experience agenda in the organisation's strategy and goals, with a focus on future aspirations.



# Machine Learning / AI

## Definition

**Machine learning (ML)** is developing machines and systems capable of thinking autonomously, adapting to new data and performing tasks without human intervention.

**Artificial intelligence (AI)** refers to the ability of a digital computer or computer-controlled robot to perform tasks commonly associated with intelligent beings by thinking like humans and mimicking their actions.

## Things you'll find in this skill

### 1. Computer science fundamentals and programming

- a) Coding languages – SQL, Python, VBA.
- b) Software engineering and DevOps.

### 2. Probability and statistics

- a) Modelling and simulations.
- b) Algorithm building and visualisation.

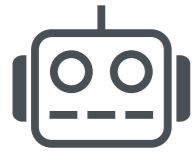
### 3. Data Science

- a) Data analytics – diagnosing and interpreting.
- b) Engineering and mining data.
- c) Visualising, presenting and reporting on data.
- d) Business analysis and requirements gathering.

### 4. System Design

- a) Predictive analytics.
- b) Software engineering.
- c) Dashboard building.
- d) User acceptance testing (UAT) and business software testing.
- e) Agile deployment.





# Machine Learning / AI

## DEFINITION

**Machine learning (ML)** is developing machines and systems capable of thinking autonomously, adapting to new data and performing tasks without human intervention.

**Artificial intelligence (AI)** refers to the ability of a digital computer or computer-controlled robot to perform tasks commonly associated with intelligent beings by thinking like humans and mimicking their actions.

## PROFICIENCY LEVELS

### Level 1

Understands fundamental concepts in machine learning to assist in deploying ML models and develop a basic AI / analytics application.

- Demonstrates an understanding of concepts covering both SQL and NoSQL data bases.
- Demonstrates an understanding of descriptive statistics, measures of central tendency, algorithms and mathematical models.
- Extracts, cleans and manipulates basic data for data analysis.
- Contributes to designing strategies to overcome system errors.
- Assists in deploying machine learning and AI models to production.

### Level 2

Identifies and utilises appropriate ML and statistical algorithms to test hypothesis and derive patterns and solutions. Supports in deploying AI models for different business areas.

- Manipulates and processes datasets.
- Identifies differences in data distribution to ensure performance of machine learning and AI models.
- Deploys and analyses machine learning and AI models through programming algorithms.
- Verifies data quality, and / or ensuring it via data cleaning.
- Analyses and evaluates performance results from machine learning and AI model execution.

### Level 3

Develops and utilises new algorithms and ML models and deploying it to production. Identifies business best practice and deploys AI solutions to address the used cases.

- Utilises and applies a range of data models.
- Trains data for the computer to improve the algorithm and find generalised predictive patterns.
- Builds general machine learning and AI model that produces sufficiently accurate predictions in new cases.
- Analyses responses of AI in order to judge scope for improvement and creates a product strategy.
- Implements prototypes machine learning algorithms and AI models in required cases to support business in real time.

### Level 4

Designs advanced statistical and computation models, and spearhead the application of deep learning models and comparing performance of different algorithms. Deploys advanced AI solutions using computer vision, neural network, robotics and deep learning.

- Utilises advanced signal processing and mathematical optimisation delivery methods.
- Demonstrates expertise in neural networks, computer vision and big data systems to build intelligent systems.
- Analyses complex errors of the model and designs strategies to create new machine learning techniques to address business needs.
- Conducts perception analysis.
- Supervises the deployment of machine learning algorithms and AI models to production.

### Level 5

Models complex business problems across multiple domains and identifies strategic opportunities across the organisation. Manages and enhances organisational AI capability by building upon financial and other business performance criteria and design data studies.

- Demonstrates expertise in cognitive science and latest developments in the technology industry.
- Discovers strategic business insights and identifies opportunities through the use of statistical, algorithmic, mining and visualisation techniques.
- Models complex business problems with the ability to extract substantial business insights from data and identify the stories behind the patterns.
- Guides the development of new models and algorithms of machine learning and AI to overcome errors.
- Solves organisational level problems and minimises business loss by using AI and machine learning.

### Definition

**Agile** enables organisations to employ an iterative project management, using a faster “test and learn” approach to deliver efficient outcomes while putting customers’ needs at the centre.

### Things you’ll find in this skill

#### 1. Agile methodologies

a) Being able to successfully apply and use agile tools, including Scrum and Six Sigma.

#### 2. Working at pace

- a) Employ an iterative and incremental project management framework.
- b) Managing conflicts.

#### 3. Continuous improvement

- a) Enables regular and continuous product and service improvements for customers and clients.
- b) Create ideas – testing and learning as you go.
- c) Monitoring and evaluation of improvements.

#### 4. Project management

- a) Resource management.
- b) Risk management.
- c) Time management.
- d) Stakeholder management.

## DEFINITION

Agile enables organisations to employ an iterative project management, using a faster “test and learn” approach to deliver efficient outcomes while putting customers’ needs at the centre.

## PROFICIENCY LEVELS

### Level 1

Uses Agile tools and ceremonies to deliver work to a high standard. Communicates with stakeholders, highlighting potential risks and suggesting improvements where appropriate.

- Describes Agile tools and the benefits of each in delivering outcomes.
- Takes part in and contributes to Agile ceremonies.
- Delivers to agreed timescales, maintaining a high standard of work.
- Highlights potential delivery conflicts, risks or issues to relevant stakeholders (e.g. Scrum Master).
- Suggests new or better ways to simplify processes or deliver a better outcome for customers.
- Constructively points out what’s working and what’s not within the Agile sprint.
- Maintains contact with stakeholders, reporting on progress as necessary.

### Level 2

Leads on the use of Agile tools and ceremonies, and is able to flex resources to deliver work to a high standard. Regularly updates stakeholders on progress, suggesting and evaluating new ideas to resolve problems.

- Identifies which Agile tools to use and when they are best applied.
- Leads on individual ceremonies, such as Scrums.
- Identifies where own resource needs to flex to respond to changing timescales and priorities.
- Highlights and logs project risks. Identifies and implements mitigating actions.
- Analyses ideas, constructively pointing out what might or might not work.
- Identifies barriers to change and puts forward multiple new ideas for improvement.
- Ensures projects are delivering on stakeholder requirements and that they are updated on progress.
- Makes best use of the time and energy of self and others to deliver high quality work at pace.

### Level 3

Sets up projects using Agile methodologies, facilitating ceremonies and upskilling others where needed. Monitors resource levels, progress and risks and resolves complex issues that arise.

- Identifies which Agile tools to use and when they are best applied.
- Sets up new Agile projects in entirety, allocating roles, confirming the problem statement and agreeing the timescales.
- Monitors and adjusts project resource levels in response to changing requirements.
- Resolves complex issues and identifies potential conflicts before they arise.
- Analyses ideas, constructively pointing out what might or might not work.
- Facilitates creative sessions, bringing in a breadth of data and identifying new ideas.
- Regularly updates stakeholders, highlighting connections and potential for future work.
- Maintains momentum within the project, setting or accelerating the pace where needed.
- Closely monitors the risks and issues for the project, addressing and escalating as appropriate.
- Upskills others in the Agile tools and methodology.

### Level 4

Identifies and plans the work to be delivered using Agile methodologies, ensuring it is achieved in a timely manner. Acts as an escalation point for resource levels, progress and risks and encourages individuals to call out issues as they arise.

- Sets the deadlines and standard of work across multiple Agile projects, ensuring milestones are delivered in a timely manner.
- Plans out the change roadmap, managing the priority list and resource pool for most effective and efficient delivery.
- Acts as the escalation point for complex issues or conflicting deadlines, encourages and rewards individuals for raising risks.
- Analyses ideas, constructively pointing out what might or might not work.
- Rewards and recognises the improvements made to the customer experience and continues to monitor benefits beyond the life of the project.
- Proactively maintains ongoing relationship with stakeholders, drawing on the network to benefit future Agile projects.
- Maintains momentum within the project, setting or accelerating the pace where needed.
- Upskills others in the Agile tools and methodology.
- Identifies the business problems or customer issues that would be best addressed by an Agile approach.





# Cyber Security

## Definition

**Cyber security** is assessing, preventing and protecting internet-connected systems from unauthorised access or attacks that are threats to an organisation.

## Things you'll find in this skill

### 1. Risk judgement

- a) Threat intelligence.
- b) Understand, develop and apply cyber security policies and procedures.

### 2. Threat management

- a) Engineering projects.
- b) Crisis management.

### 3. Communication

- a) Internal communication.
- b) External communication.
- c) Security culture.

### 4. Security management

- a) Legal requirements.



# Cyber Security

## DEFINITION

Cyber security is assessing, preventing and protecting internet-connected systems from unauthorised access or attacks that are threats to an organisation.

## PROFICIENCY LEVELS

### Level 1

Understands the types of system exploits, cyber security protocols and frameworks.

- Demonstrates an understanding of the standards of cyber security including protocols and framework.
- Detects and reports system breaches according to policies and procedures in place.
- Assists in conducting vulnerability scans and penetration tests.
- Outlines the system security boundary and pinpoints system interconnections.
- Documents and communicates about critical risk assessment and management decision in the system security plan.
- Follows security protocols and guidelines to communicate with external stakeholders.
- Keeps up to date with awareness training and legal requirements including DPA and GDPR training.

### Level 2

Executes vulnerability scans and conducts research on exploitation of system vulnerabilities; interprets findings to identify security lapses.

- Predicts cyber security risks, threats, and vulnerabilities.
- Executes vulnerability scans on smaller systems using basic vulnerability assessment tools and tests.
- Performs technical coordination of vulnerability assessments and penetration testing according to test plan templates.
- Records evidence of controls which are inadequate or not duly enforced.
- Proactively looks for up to date information on cyber security and personal data regulations.

### Level 3

Conducts authorised penetration testing of systems and to expose threats, vulnerabilities, and potential attack vector system.

- Responds to cyber-attacks threats and system breaches.
- Assesses current security practices and controls against expected performance parameters or guidelines.
- Associates potential cyber security risks and threats with a given area of the work.
- Identifies vulnerability exploitations and potential attack vectors into a system and carries out threat modelling and secured source code review.
- Communicates key and important technical briefs to a wider audience.
- Creates training content to create general awareness of key cyber security principals for internal purpose and colleagues.

### Level 4

Designs security testing plan, and performs advanced, authorised penetration testing as well as intelligence analysis on cyberattack incidents.

- Designs security testing plan and evaluation criteria for vulnerability assessments and penetration testing activities.
- Refines test plan templates to model after new and advanced hacking actions.
- Manages the implementation of vulnerability assessments and penetration testing.
- Implements advanced threat modelling and source code review techniques.
- Consults with staff, managers, and executives about security best practices and provides technical advice.
- Ensures that cyber security policies and procedures are continuously improved and updated according to the industry standards.

### Level 5

Authorises and establishes organisation guidelines and strategies for security testing, and determine the future-readiness of the organisation's security posture.

- Manages various analysis undertaken to identify suspicious activities / threats.
- Measures impact of changes on system security posture, executing effective configuration management, performing periodic control reassessment.
- Publishes the plan of action and milestones, the risk assessment and recommendation.
- Leads and establishes the organisation's policies and procedures to protect the confidentiality and integrity of information.

Future Skills Framework

# Behaviours



# Creative Thinking

New  
skill  
for  
2022



## Definition

**Creative thinking** is the skill to incorporate creative and innovative practices into tasks, activities and interactions, bringing new perspectives into the workplace.

## Things you'll find in this skill

### 1. Open Mindedness

- a) Demonstrates curiosity and embraces new ideas
- b) Promotes and champions diverse thinking and perspectives

### 2. Identifying Opportunities and Solving Problems

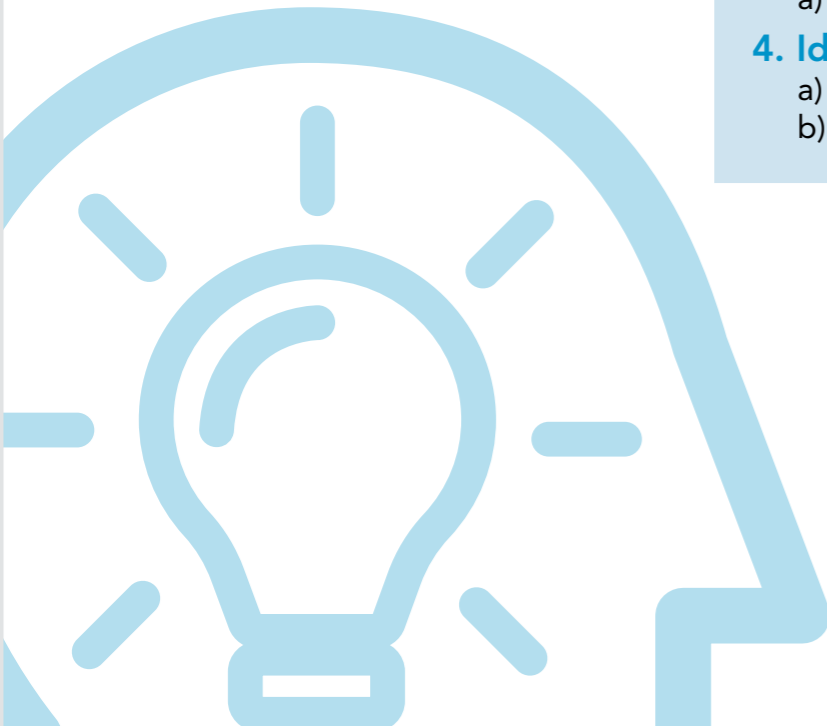
- a) Explores new and different opportunities
- b) Solves problems by thinking differently

### 3. Idea Generation

- a) Generate multiple innovative ideas or options

### 4. Idea Execution

- a) Takes a 'test and learn' approach, iterating and refining
- b) Creates a compelling narrative that provokes action





# Creative Thinking

New skill for 2022



## DEFINITION

Creative thinking is the skill to incorporate creative and innovative practices into tasks, activities and interactions, bringing new perspectives into the workplace.

## PROFICIENCY LEVELS

### Level 1

Is aware of exploring new opportunities and innovative ideas. Explores alternative options and aims to improve existing processes, considering how ideas can be communicated to others.

- Is curious and open to new ideas
- Builds on others' perspective to come up with ideas
- Considers opportunities and different ways to solve problems
- Considers alternative options when exploring familiar concepts and problems
- Considers how ideas can be tested to understand effectiveness
- Considers how ideas can be clearly communicated to others

### Level 2

Applies creative thinking to generate new ideas. Leverages a test and learn approach to improve existing processes. Clearly communicates ideas to others.

- Demonstrates a curiosity mindset, looking for new ideas and ways of doing things
- Seeks different perspectives when coming up with ideas
- Explores opportunities and different ways to solve problems
- Generates different ideas for both known and unknown concepts and problems
- Considers how ideas can be tested and reflects on improvements that can be made based on these
- Communicates ideas in a clear and actionable way

### Level 3

Generates innovative ideas and continuously improve existing ways of working, executing on these by testing and learning. Effectively communicates ideas to encourage action.

- Consistently applies a curiosity mindset, actively exploring new ideas and ways of doing things
- Values diversity of thought, seeking and welcoming a range of perspectives when coming up with ideas
- Proactively identifies opportunities and seeks creative ways to solve problems
- Generates multiple innovative ideas by considering concepts and problems holistically and making links between them
- Applies a test and learn approach, where iteration of ideas and refinement is utilised to make improvements
- Influences others to take action through their communication

### Level 4

Supports others to explore new opportunities and generate innovative ideas. Encourages a test and learn approach to enable continuous improvement. Communicates ideas to enable execution on these.

- Encourages a curiosity mindset in others, supporting openness to new ideas and ways of doing things
- Empowers and facilitates opportunities for others to offer differing perspectives and ideas without judgement
- Supports others to explore opportunities, encouraging them to think differently when solving problems
- Ensures idea generation undertaken by self and others applies an innovative and creative approach, and considers the links between concepts
- Promotes a test and learn approach, exploring opportunities for self and others to try out, iterate and refine ideas
- Develops compelling narratives that help move ideas from development to execution

### Level 5

Maintains a culture of creative thinking, empowering others to identify new opportunities to innovate. Fosters an environment that values a test and learn approach to enable continuous improvements.

- Maintains a culture that actively encourages curiosity, leveraging this to create organisational advantage
- Champions an environment where diverse thinking and different perspectives are valued
- Promotes an environment that values and pursues innovative problem solving
- Puts in place systems and processes that enable innovative idea generation
- Supports an environment which encourages continuous improvement to increase organisational efficiency
- Empowers others to communicate and execute on ideas, removing barriers where they exist



# Coaching

New  
skill  
for  
2022

## Definition

**Coaching** is how we support others to explore and unlock their potential using coaching tools and techniques, and building a trusting coaching relationship.

## Things you'll find in this skill

### 1. Contracting – agreeing how best to work together as coach and coachee

- a) Establishes clear goals and outcomes for the coaching relationship
- b) Sets parameters and clarifying ownership and expectations

### 2. Using coaching tools and techniques to support coaching outcomes

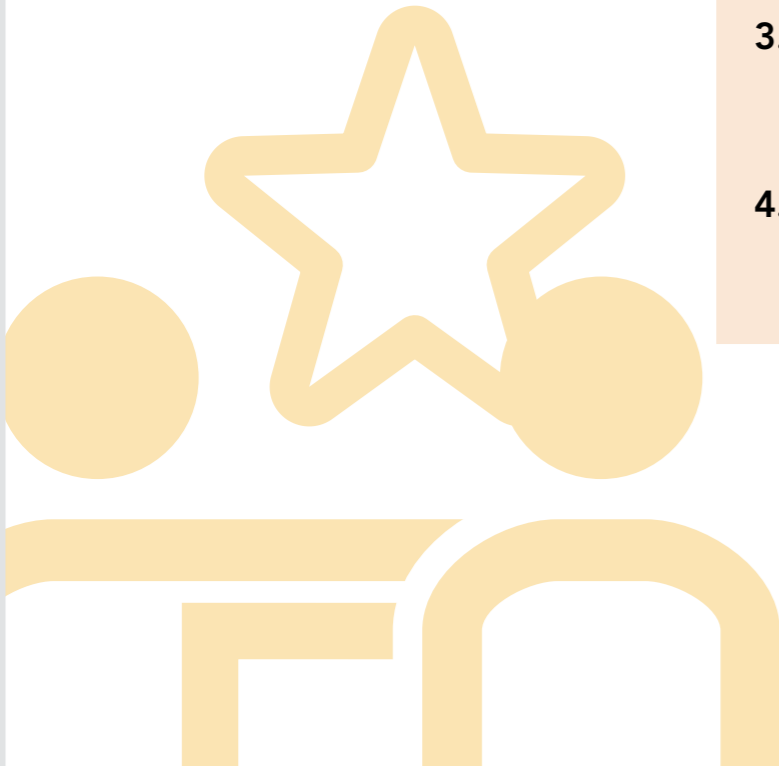
- a) Applies a range of questioning styles and coaching techniques, at the appropriate time
- b) Listens actively and mirroring back to aid clarity and understanding
- c) Encourages the coachee to speak up and share concerns, questions or ideas

### 3. Building psychological safety – creating an environment that promotes purposeful engagement

- a) Creates a safe and supportive environment underpinned by mutual respect
- b) Demonstrates honesty and sincerity in interactions
- c) Shows genuine concern, interest and empathy

### 4. Sharing constructive feedback

- a) Balances strengths and developmental observations
- b) Encourages use of feedback to help reflect and develop





# Coaching

New skill for 2022

## DEFINITION

Coaching is how we support and unlock the potential in others to develop their capability by using coaching tools and techniques, and building a trusting coaching relationship.

## PROFICIENCY LEVELS

### Level 1

Is aware of coaching tools and techniques, builds trust with the coachee and asks questions to understand coachee's intent.

- Asks questions to elicit the coachee goals and outcomes
- Shares roles and expectations with coachee
- Is aware of different coaching tools and techniques
- Actively listens to the coachee
- Builds a trusting and supportive relationship by maintaining confidentiality
- Shows concern for, and interest in, the coachee's needs
- Is aware of the impact they have on the coachee
- Shares feedback that helps support coachee's development

### Level 2

Applies coaching tools and techniques, builds trust with the coachee and asks questions to understand the coaching goals and outcomes.

- Asks questions to elicit the coachee goals and outcomes
- Establishes and agrees roles and expectations with the coachee
- Applies coaching tools and techniques to support coachee outcomes
- Actively listens to coachee, focusing on what is being shared
- Builds a trusting and supportive relationship by maintaining confidentiality
- Demonstrates empathy and interest in coachee's needs and perspectives
- Reflects on and understands the impact they have on the coachee
- Shares well balanced feedback that helps support coachee's development

### Level 3

Identifies different coaching tools and techniques and builds a trusting relationship with the coachee. Establishes the coaching goals and outcomes the coachee wants to achieve.

- Works with coachee to establish clear goals and understand outcomes
- Ensures roles and expectations are understood and maintained throughout the relationship
- Uses different coaching tools and techniques, applying them appropriately in different contexts
- Listens to coachee, mirroring back what is being said to aid understanding
- Establishes a supportive and trusting environment, underpinned by mutual respect and confidentiality
- Respects, and seeks to understand coachee's needs, perspectives and values
- Proactively reflects on their impact on the coachee and adjusts their approach as required
- Offers constructive and well-balanced feedback, encouraging reflection and learning from this

### Level 4

Competent in using a range of coaching tools and techniques and maintains a psychologically safe relationship with the coachee to work towards their goals and outcomes.

- Establishes clear coaching goals and outcomes, re-visiting these to ensure still valid
- Exhibits the appropriate ownership and expectations at all times, encouraging coachee to do the same
- Applies a range of coaching tools and techniques, understanding how and where to leverage for the best outcomes
- Ensures fully hears and understands what coachee is saying, summarising and reiterating for clarity
- Maintains a psychologically safe environment in which the coachee can share without judgment, experiencing mutual respect, trust and confidentiality
- Ensures coachee's needs, perspectives and values are considered at all times, taking time to fully understand them
- Proactively reflects on their impact on the coachee and adjusts their approach as required
- Provides insightful and constructive feedback that enables the coachee to proactively reflect and develop

### Level 5

Is an expert in leveraging a wide range of tools and techniques, maintains a psychologically safe environment in which they challenge and stretch the coachee to achieve goals and outcomes.

- Re-visits goals with coachee on a regular basis, ensuring always working towards agreed outcomes
- Ensures the relationship is underpinned by a solid and mutual agreement of ownership and expectations
- Use a wide range of coaching tools and techniques, that evoke discovery and insight and help challenge coachee's assumptions
- Ensures the coachee feels listened to and encouraged to speak up and share views, summarising and making links to what coachee shared before
- Maintains a psychologically safe environment in which the coachee can share without judgment, experiencing mutual respect, trust and confidentiality
- Places the coachee's needs and perspectives at the forefront of the coaching relationship, demonstrating genuine concern and empathy at all times
- Proactively reflects on their impact on the coachee and adjusts their approach as required
- Proactively shares constructive and positive feedback, where feedback is valued and used to make positive changes



# Empathy

## Definition

**Empathy** is having and applying emotional intelligence to understand and engage with others more effectively. Using both self-awareness and the understanding of others to react positively to different situations.

## Things you'll find in this skill

### 1. Self awareness

- a) Awareness of own emotions and motivation.
- b) Being able to manage own emotions / regulate self.
- c) Unconscious bias / knowledge of own experiences on views.

### 2. Understanding other's emotions

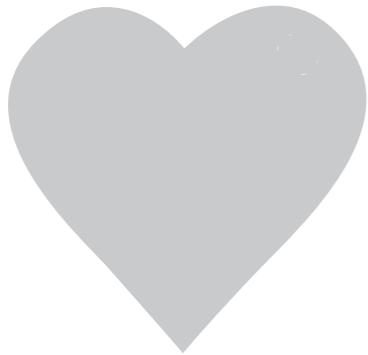
- a) Listening and observing without judgement.
- b) Being able to identify and interpret others' emotions.
- c) Valuing others' emotions.

### 3. Understanding other's perspectives

- a) Being able to see things from others' perspectives.
- b) Being able to walk in their shoes and understand how information, ideas and challenges might land with them.
- c) Valuing others' perspective.

### 4. Engaging others

- a) Adapting style to suit others' needs and motivations.
- b) Anticipating need.
- c) Managing conflict through empathy.







# Empathy

## DEFINITION

Empathy is having and applying emotional intelligence to understand and engage with others more effectively. Using both self-awareness and the understanding of others to react positively to different situations.

## PROFICIENCY LEVELS

### Level 1

Displays a good level of self awareness and can articulate the impact events or changes might have on others.

- Is empathetic towards others and demonstrates compassion and care towards customers and colleagues.
- Demonstrates an understanding of own emotions, motivation and behaviours, and the impact they can have on others.
- Identifies and reflects on own emotions in times of conflict.
- Recognises that their and others' beliefs and behaviours may be influenced by unconscious biases.
- Listens attentively to others to hear and understand what they are saying, without judgement.
- Reflects on their own experiences of dealing with major change and how this affected their thoughts, feelings and behaviours.

### Level 2

Anticipates the ways in which changes might be impacting others and asks questions to test assumptions. Demonstrates consideration of the reactions of others.

- Is empathetic towards others and demonstrates compassion and care towards customers and colleagues.
- Respects and values others' emotions and recognises what someone might be thinking by reflecting on their situations.
- Sees others' perspectives and considers them in times of conflict.
- Reflects on their own beliefs and identifies and manages their own biases.
- Asks questions to better understand others' situations and perspectives, and to identify what support they need.
- Considers the potential impact of a change on customers and colleagues and the support they might need to help them deal with the change.

### Level 3

Continuously observes others to gauge how they are feeling and responding to changes. Reviews own approach and adjusts in the moment.

- Is empathetic towards others and demonstrates compassion and care towards customers and colleagues.
- Shows care by acknowledging what others are thinking or feeling, thanking them for sharing, showing interest, and offering support.
- Manages own emotions and behaviours in times of conflict.
- Questions and challenges their own beliefs and seeks to view others and situations in a non-biased way.
- Observes non-verbal cues, such as tone of voice or behaviour, and adapts their communication style to the person and the situation.
- Is sensitive to the emotional impact of a change on customers and colleagues during times of uncertainty, both in the long and short terms.

### Level 4

Enters situations with an open and curious perspective and looks to learn and build their understanding. Supports others in adjusting to change, whilst managing own emotions.

- Is empathetic towards others and demonstrates compassion and care towards customers and colleagues.
- Manages their emotions and behaviours ahead of time and in the moment.
- Reflects on and adapts their behaviour to manage conflict and seek mutually acceptable solutions to resolve conflicting situations.
- Views others and situations with open mind, consistently challenging and mitigating biases and judgements.
- Champions self-disclosure of perspectives and emotions in an open, honest and respectful manner.
- Respects and understands others' perspectives, empathises with their situation, and supports them in dealing with the reality and impacts of the change.

### Level 5

Coaches others in identifying and managing challenging situations in an empathetic manner. Highlights potential areas for bias and / or challenges assumptions that have been made.

- Is empathetic towards others and demonstrates compassion and care towards customers and colleagues.
- Coaches others to identify, understand and manage their emotions, and develop compassion and empathy for others.
- Coaches others to identify, manage and resolve potential and actual conflicting situations.
- Raises awareness of unconscious bias and implements solutions to help others identify and manage their biases.
- Coaches others to develop their communication skills and creates a culture of honesty, respect and trust.
- Coaches others in dealing with change and implements solutions to support colleagues and customers through change.



# Adaptability

## Definition

**Adaptability** is having the skills and willingness to adapt at pace to changing circumstances and environments. Being comfortable with ambiguity, maintaining personal resilience and learning from experience.

## Things you'll find in this skill

### 1. Embracing change

- a) Comfortable with ambiguity.
- b) Willingness to change attitude, behaviour, skills and direction to cope with changing circumstances.
- c) Active participation in change.

### 2. Adapting at pace

- a) Adapting approach at pace to meet changing situation.
- b) Shifting priorities.
- c) Maintaining effectiveness through change.

### 3. Wellbeing

- a) Taking care of self and others.
- b) Building own resilience.
- c) Recognising when you need to take care of yourself (stress indicators).

### 4. Learning from experience

- a) Staying curious and open to learning.
- b) Listening to feedback on how to adapt.
- c) Reflecting on situations and tries out new approaches in future.



# Adaptability

## DEFINITION

Adaptability is having the skills and willingness to adapt at pace to changing circumstances and environments. Being comfortable with ambiguity, maintaining personal resilience and learning from experience.

## PROFICIENCY LEVELS

### Level 1

Manages own workload and asks for feedback to address any development areas. Is consciously aware of own resilience and takes steps to address any signs of stress.

- Curious and open to new ideas.
- Is clear about current workload and delivers work in line with assigned priority and deadlines.
- In times of change, takes time to understand the impact on their own roles.
- Adjusts pace to deliver to urgent deadlines.
- Demonstrates an understanding of own wellbeing needs and takes steps to ensure own wellbeing is maintained.
- Actively builds own resilience with available resources.
- Asks for feedback on own work and takes steps to act on it.
- Asks for ideas and listens to suggestions on how to address identified development areas.
- Actively keeps up to date with developments within their business area.

### Level 2

Rapidly adjusts the pace and priority of work in the face of changing demands. Looks for ways in which to build own resilience and shares these ideas with others.

- Curious and open to new ideas.
- Manages own workload, prioritising work according to deadlines and drawing on others in the team to support as needed.
- In times of change, asks questions to understand the change and can describe the impact on self and others.
- Quickly assesses the key steps that need to be taken when urgent work arises.
- Is aware of triggers that impact own wellbeing and builds coping strategies for these.
- Researches different ways to improve own wellbeing and shares resources with others.
- Asks for feedback from a range of people, tests understanding and adjusts approach.
- Asks for support in trying new ideas or ways of working.
- Actively keeps up to date with developments within their organisation.

### Level 3

Manages the overall workload of the team, adjusting resources and work as needed. Focuses on the wellbeing of the team, understanding individual triggers and routes for support.

- Curious and open to new ideas.
- Reviews and prioritises workload of others, monitoring delivery against deadlines.
- Takes time to understand the impact of change on their team and can describe impact on work and strategy.
- Mobilises team members to respond to urgent requests by reprioritising existing work.
- Recognises when others' wellbeing is impacted and offers support, coaching them on how to recognise triggers that impact wellbeing and build coping strategies for these.
- Works with team members to identify ways to improve wellbeing in the team.
- Seeks feedback from the team and beyond on their own performance, as both a contributor and leader.
- Proactively offers feedback to others on a regular basis, suggesting areas for development.
- Actively keeps up to date with developments in their area of the financial services industry.

### Level 4

Anticipates future changes and likely impacts on strategy, work and teams. Continuously puts wellbeing and resilience on the agenda, ensuring the right attention and support is given to colleagues.

- Curious and open to new ideas.
- Analyses the impact of change on the business and can describe the benefits on multiple levels, both financially and strategically.
- Anticipates change and adjusts resources and work accordingly.
- Uses data to understand wellbeing within the business, identifying any changes or variances over time and taking steps to address emerging issues.
- Ensures wellbeing and resilience support form part of the business agenda.
- Integrates feedback and learning into business processes, regularly sharing own learnings and development opportunities across the business.
- Shares own development journey and techniques for managing wellbeing.
- Supports others through ambiguity, helping them to manage change.

### Level 5

Models the potential impacts of external pressures on the business, putting plans in place to anticipate the change. Creates a culture of development and support to build the resilience of the business.

- Curious and open to new ideas.
- Anticipates the impact of the change on the financial services industry and competitors, selling the benefits both internally and externally.
- Uses internal and external knowledge to anticipate future changes and adjusts strategy and business resources accordingly.
- Identifies external trends in wellbeing and puts in place initiatives to build organisational resilience.
- Commissions development interventions to build the capability of the business.
- Creates a culture of openness during change, helping others feel safe in articulating their concerns and making wellbeing part of the everyday conversations.
- Sets a culture of feedback and learning – seeing mistakes and failure as a learning opportunity.
- Reviews business performance in the context of both internal and external changes and adapts strategy and operations to ensure that evolving customers' needs are met.



# Relationship Management

## Definition

**Relationship management** is how we build and maintain trusted relationships with internal and external customers based on a deep understanding of customers' needs. It's about communicating clearly and working in partnership.

## Things you'll find in this skill

### 1. Understanding your customers needs

- a) Understanding the objectives of what they are trying to achieve.
- b) Listening and addressing any questions and concerns.
- c) Having the customers in mind.

### 2. Building trust

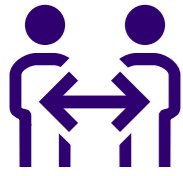
- a) Being credible.
- b) Ethics and values – ethical decision making.
- c) Delivering on promises – doing the right thing.

### 3. Communication

- a) Questioning skills – open ended, fact fighting.
- b) Body language – NLP.
- c) Communicating clearly and accurately.
- d) Transparent and open.

### 4. Partnership

- a) Identifying how you would like to work together.
- b) Contracting conversations and ongoing reviews.
- c) Collaboration & Stakeholder management.



# Relationship Management

## DEFINITION

Relationship management is how we build and maintain trusted relationships with internal and external customers based on a deep understanding of customers' needs. It's about communicating clearly and working in partnership.

## PROFICIENCY LEVELS

### Level 1

Uses own knowledge to address simple queries, understand customers' needs and deliver on promises. Recognises the role of verbal and non-verbal communication in creating positive working relationships.

- Addresses simple queries and knows where to refer concerns or more complex questions.
- Draws basic conclusions on customers' needs based on the information presented to them.
- Builds knowledge of products and services related to their area of financial services.
- Has high ethical standards, takes ownership of activities and delivers on promises.
- Recognises and uses body language and tone of voice to influence communication.
- Asks open ended questions to get to know their customers and their preferred working style.
- Asks for feedback on how the working relationship is going and applies changes that might be needed.
- Keeps colleagues and customers up to date on work, shares information clearly and with the right amount of detail.

### Level 2

Looks to increase depth of knowledge to address customers' needs and concerns, and vocalises own worries in the process. Takes steps to actively improve working relationships with a broad range of customers and colleagues.

- Approaches concerns in an open and honest way and is open about their own concerns or worries.
- Draws conclusions on customers' needs based on the information presented to them.
- Increases their depth of knowledge of products and services and identifies how new products or services could benefit existing customers.
- Does the right thing when it's difficult to do so and encourages others to show high ethical standards.
- Practises using body language and tone of voice to influence communication and / or put others at their ease.
- Asks questions about preferred working style and shares own views as part of that discussion.
- Recognises when working relationships aren't working and takes steps to identify why and what can be improved.
- Checks that their message has landed and elaborates on specific points or explores concerns.
- Builds effective working relationships with a broad range of colleagues and customers.

### Level 3

Has a strong focus on the customer, using own knowledge and research to present the right solutions. Takes steps to build deeper relationships with customers and expand their network.

- Is customer focused and supports others to do the same, and acts as an intermediary or point of escalation for questions or concerns.
- Draws conclusions on customers' needs based on the information presented to them and own knowledge.
- Increases breadth and depth of knowledge, products, services and competitors in financial services, and uses this knowledge to build credibility in their customer relationships.
- Makes sure that colleagues understand and build high ethical standards into their work and challenges when those standards drop.
- Adjusts questioning style, body language and tone of voice, to build a stronger connection and gain a deeper understanding of the customer.
- Sets aside time at the start of new working relationships to agree on working preferences and shares own views as part of that discussion.
- Recognises when working relationships aren't working and takes steps to identify why and what can be improved.
- Checks that their message has landed and elaborates on specific points or explores concerns.
- Builds and accesses a diverse network to anticipate how customers' needs will evolve and can be addressed.

### Level 4

Draws on broad experience and industry knowledge to guide customers and colleagues in their decisions. Looks to build internal and external partnerships based on trust and honesty.

- Is customer focused and supports others to do the same, and acts as a point of escalation for questions or concerns.
- Uses industry knowledge to identify how changes in the external market will impact on customers' needs (now and into the future).
- Increases and maintains their knowledge and understanding of the wider financial services industry.
- Maintains high ethical standards for self and the team. Celebrates and rewards great examples of ethical behaviour.
- Communicates with impact internally, takes time to hone the message for the audience and checks that the message has been understood.
- Champions the importance of transparency and sets an honest tone for the relationship.
- Identifies trends in customers' feedback and actively changes processes to improve the customer experience.
- Builds lasting partnerships with stakeholders and maintains them over time. Encourages others to do the same.
- References customers when communicating and making decisions and sets the message in the context of customers' needs.

### Level 5

Creates a culture of customer focus and doing the right thing and acts with transparency and honesty. Puts customers at the centre of strategy and operations and encourages others to do the same.

- Is customer focused and supports others to do the same, acts as a point of escalation for questions or concerns.
- Uses industry knowledge to identify how changes in the external market will impact on customers' needs (now and into the future).
- Shows a deep understanding of the financial services industry and drives change based on customers' needs and feedback.
- Promotes an environment in which high ethical standards and doing the right thing is an expected part of all colleague and customer interactions.
- Communicates with impact internally and externally in order to influence others, takes time to hone the message for the audience and checks that the message has been understood.
- Champions the importance of transparency and sets an honest tone for the relationship.
- Proactively seeks customers' feedback and identifies trends in the feedback received and actively changes processes to improve the customer experience.
- Builds and cultivates deep partnerships with strategically important colleagues and customers.
- Promotes an environment of customer focus and puts customer at the centre of innovation and decision making.

## Definition

**Teamwork** is the coming together of a diverse group of people to deliver a common objective. Working well together, but open to new ideas and challenge. Creating a safe, inclusive environment to experiment, make mistakes and improve.

## Things you'll find in this skill

### 1. Team dynamics

- a) Providing support to other members of the team (emotional support, help with work, advice, coaching etc).
- b) Psychological safety. Creating trust and safety in the team – permission to fail.

### 2. Diversity and inclusion

- a) Recognising the individual strengths and development needs of team members. Respecting their views and contributions.
- b) Ensuring equal opportunities to access work, events and development opportunities.

### 3. Collaboration

- a) Idea generation / acceptance. Sharing ideas and building on them to make them better.
- b) Problem solving. Bringing together different skills / knowledge to solve problems.
- c) Challenge. Ability to constructively challenge others in the team and receive constructive feedback. Uses challenge to create a better outcome.

### 4. Team focus

- a) Role clarity. Clear delineation of tasks and roles. Knowing what each brings to the team and what each are delivering.
- b) Team Purpose. Clarity on what the team is seeking to deliver together and how work together.



## DEFINITION

Teamwork is the coming together of a diverse group of people to deliver a common objective. Working well together, but open to new ideas and challenge. Creating a safe, inclusive environment to experiment, make mistakes and improve.

## PROFICIENCY LEVELS

### Level 1

Draws on the knowledge and support of the team to build their understanding and capability. Actively contributes to work, participating in meetings and discussions.

- Demonstrates an interest in colleagues and gets to know them.
- Is open to receiving mentoring and coaching, and seeks out views of the others in the team.
- Shadows others in the team to build new skills and tries something new.
- Provides feedback to others when asked, and suggests ideas for improvements.
- Demonstrates an understanding of the purpose and boundaries of their own role and works within them.
- Keeps up to date with the activity of the team and the contribution of their own role.
- Knows what each team member brings to the team in terms of strengths and experience.
- Speaks up when they have made a mistake.

### Level 2

Demonstrates knowledge of the aims of the team and the individual contributions of team members. Pushes own contribution and experience to better deliver for the team.

- Is an active member of the team, participates in meetings, asks appropriate questions and offers support to others.
- Supports new members of the team by attending introductory meetings, acting as a buddy or answering their questions.
- Proactively gets involved in projects or work that will build their skills and understanding.
- Encourages others in their work, helps in idea generation and supports when needed.
- Demonstrates an understanding of the team strategy and objectives and the roles of different members of the team in delivering those objectives.
- Knows what each team member brings to the team in terms of strengths and experience.
- Is quick to spot issues and call on others in the team to assist or escalate.

### Level 3

Sets the strategy for the team and allocates activities, drawing on the strengths of team members. Takes an active role in coaching and developing the team.

- Mentors and coaches others in the team, allocates work that helps them develop and embed their new skills.
- Manages the balance of skills and experience in the team – ensuring both delivery and diversity of the opportunity.
- Reviews new ideas or recommendations from the point of view of different contexts.
- Sets the strategy, objectives and working practices of the team in partnership with team members.
- Seeks out different team members to gather a range of views and inputs.
- Encourages the team to learn from mistakes, approaches feedback conversations in a constructive and supportive manner.
- Creates the space for bold idea generation, is open to all creative ideas only layering on practicalities or constraints at a later point.

### Level 4

Creates a culture of learning and support where it is safe to voice different ideas and try something new. Anticipates future demands on the team and adjusts work and resources accordingly.

- Builds deep mentoring and coaching relationships with team members, helps them build their skills and capability across a range of settings.
- Anticipates future needs in the team and builds capability where there are gaps.
- Actively listens and encourages others to share ideas, creates conditions for the team to be able to robustly test the idea.
- Champions diversity and inclusion, and the value of listening to different voices – creating the platforms and opportunities for this to occur.
- Creates an environment where people feel comfortable to share learnings and mistakes.
- Challenges others to push their ideas.

### Level 5

Role models the value of delivering through and with others, and brings the right people together to deliver for the business. Supports team leaders in developing and coaching their teams.

- Supports others in building their mentoring and coaching techniques, encourages a coaching culture.
- Invests time in making the team operate as an effective group and helping team members understand each other.
- Authentically opens to feedback and challenges from others, continually asks for input from a wide range of stakeholders, enabling a culture where others feel free to share ideas.
- Works across the organisation to bring together the best individuals to deliver key challenges or projects.
- Creates a culture of diversity and inclusion, highlighting where different thinking or mixed teams have developed a better solution.
- Institutes rapid testing processes that embrace and learn from failures as much as from successes.
- Creates a safe space to try out radical ideas, challenges behaviours that cut down or diminish others or their ideas.



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