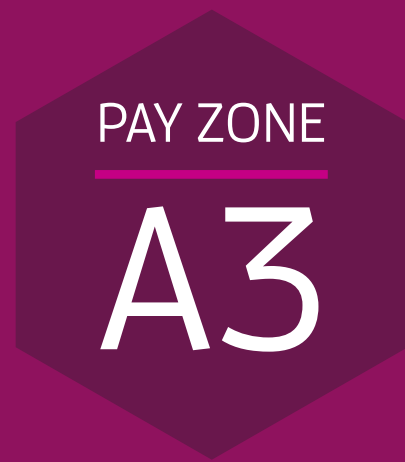


# Arval UK Behaviour Framework



The  
Journey  
Makers



# The dynamic dozen

– our 12 behaviours for success



## **OWNERSHIP AND ACCOUNTABILITY**

Taking responsibility for everything that we do, see and play a part in – for our customers, suppliers and fellow Journey Makers.



## **CUSTOMER SERVICE CULTURE**

Dedicated to delivering exceptional experiences that show empathy, engagement and collaboration throughout the Arval journey. Because customer service is in our DNA.



## **KNOWLEDGE AND EXPERTISE**

Demonstrating a sound technical knowledge and proactive approach. Adding value to every interaction we have.



## **'DARE TO DISCOVER' MINDSET**

Having a thirst for learning, combined with curiosity and a willingness to try out new ideas in the search for creative, innovative solutions.



## **EFFECTIVE COMMUNICATION**

Showing clear, concise and effective communication and influencing skills. With the ability to stay calm, even under pressure.



## **SUSTAINABILITY**

Helping us improve our focus on sustainability and our impact on each other, our customers, our communities, and the wider world.



## **EMBRACING DIGITAL**

Embracing technology and digital tools to help us drive efficiency and productivity. Helping us bring our vision and mission to life.



## **TEAMWORK**

Enhancing our collaborative culture by building inclusive relationships, breaking down barriers and creating an environment of trust and respect.



## **GOVERNANCE, RISK AND COMPLIANCE**

Working within the boundaries of our governing frameworks and acting with integrity to create an environment that's safe and secure for all.



## **COMMERCIAL AND DATA AWARENESS**

Showing an understanding of how Arval operates. Along with a good grasp of the financial and data side of our business.



## **INSPIRATIONAL LEADERSHIP**

Being a Journey Maker role model who can create, manage and maintain highly engaged teams through authentic and inspirational leadership.



## **STRATEGY AND VISION**

Understanding the vision that guides us and cascading it alongside our strategy, business roadmap and key performance indicators (KPIs).



# Ownership and accountability



## POSITIVE INDICATORS

- Positively contributes to the delivery of team goals
- Asks questions, suggests ideas and actively looks for ways to contribute to team goals
- Follows through on commitments and asks for help when needed
- Knows when to escalate a problem and who to speak to, or when to take personal responsibility for resolving it.



## NEGATIVE INDICATORS

- Makes a limited contribution to the achievement of team goals
- Doesn't ask for help or clarification of responsibilities and ploughs on regardless
- Escalates problems when they are capable of addressing them.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Checks which tasks or actions are assigned to them to make sure nothing gets missed
- Suggests ways that they can contribute to other tasks or actions
- Keeps track of their own progress

## ★★ ADVANCED

- Breaks tasks into small achievable milestones so they can stay on task and feel motivated as they progress
- Takes pride in resolving issues or challenges themselves, sharing the learning with team mates.

## ★★★ EXPERT

- Acknowledges the impact on others of not delivering on commitments and raises their hand early if they feel they won't meet expected timelines
- Openly asks for help and offers help to others
- Take pride in seeing a solution delivered to the end – even if it's been a team effort.

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# Customer service culture



## POSITIVE INDICATORS

- Often thinks about the customers' needs, whether that's the client, external supplier or a fellow Journey Maker.
- Is beginning to connect how their work impacts on the experience of others
- Has an awareness and understanding on what drives customer engagement and attention
- Demonstrates genuine empathy with the needs of the customer
- Always protects the customer's interest, ensuring a positive outcome is achieved whether it's done personally or by a fellow Journey Maker.



## NEGATIVE INDICATORS

- Does what's easiest rather than what's right for their customer
- Is unhelpful or dismissive of their customers' needs
- Slow response or resolution time when dealing with customer communications, feedback or complaints.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Anticipating and frequently exceeding customer expectations
- Has a positive attitude to all things 'customer'.

## ★★ ADVANCED

- Always being the 'voice' of the customer
- Is a role model when it comes to customer service.

## ★★★ EXPERT

- Being 'fluent' in the needs of the customer
- Swift and decisive action to improve on or act upon customer feedback.

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# Knowledge and expertise



## POSITIVE INDICATORS

- Is developing specialist knowledge and skills, and using it in their role
- Shows a proactive and independent approach to work and is growing in confidence
- Collects, understands and selects information which can help them do their job
- Can link their knowledge and skills to other parts of our business.



## NEGATIVE INDICATORS

- Makes life difficult for other Journey Makers, suppliers and customers by using technical jargon
- Doesn't use their specialist knowledge to help others
- Uses unreliable sources of information to form decisions
- Takes a one-size-fits-all approach and doesn't consider each unique scenario when offering support.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Understands the language and jargon of their area of expertise – and can explain things simply to fellow Journey Makers
- Is working to deepen their knowledge to benefit our business'.

## ★★ ADVANCED

- Can identify data, information and research that will help them do their job
- Supports others by showing them where to find helpful and easy-to-understand information or resources.

## ★★★ EXPERT

- Proactively provides guidance or support to others by explaining what and how as well as why a certain course of action is best
- Quickly grasps what's happening in each situation and tailors their knowledge and advice to suit that specific scenario.

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# 'Dare to Discover' mindset



## POSITIVE INDICATORS

- Grasps concepts quickly, enjoys learning and solving problems and gets satisfaction from doing so
- Willingly tries out new ideas, methods and technologies and is flexible in approach
- Suggests new ways of doing things – small or big
- Uses initiative and creativity to overcome obstacles in order to complete tasks
- Applies an appropriate solution that meets the customer's expectations
- Undertakes all relevant training required for the role, with a clear understanding of its importance and value.



## NEGATIVE INDICATORS

- Takes a one-size-fits-all approach to solving problems
- Adopts a defeatist mentality when dealing with tricky challenges
- Hasn't completed relevant necessary training for their role.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Volunteers and takes part in activities which are unknown to them in order to learn and grow
- Demonstrates a positive attitude towards change through words, behaviours and actions.

## ★★ ADVANCED

- Identifies problems and suggests solutions to problems, demonstrating independent thinking
- Pursues new opportunities related to work and makes them a reality
- Carves out time in their diary for dedicated learning.

## ★★★ EXPERT

- Comfortable with things they're not sure about, adapts easily to new situations and looks for new ideas and opportunities
- Is willing to challenge the status quo where this benefits the customer and the organisation.

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# Effective communication



## POSITIVE INDICATORS

- With ease, adjusts style and approach to suit the situation or person
- Remains professional and calm under pressure or when challenged
- Spoken and written communication is accurate and easily understood
- Respects others' views, feelings and values
- Listens to others and gives constructive feedback.



## NEGATIVE INDICATORS

- Lets emotions interfere with their ability to communicate in a professional way
- Limited ability to adjust communication style to meet the needs of others
- Dismisses other viewpoints without truly considering them.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Can easily 'read the room' and adjust style of communication
- Remains clear-headed and calm when under pressure
- Can provide constructive feedback respectfully.

## ★★ ADVANCED

- Often communicates more complex subjects in a way that is easy to understand.
- Proactively looks for and provides constructive feedback.

## ★★★ EXPERT

- Confidently addresses challenging scenarios with a calm and professional manner
- Shows empathy and understanding throughout communication style.

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# Sustainability



## POSITIVE INDICATORS

- Understands our approach to sustainability, the environment and our social commitments
- Supports sustainability across the business, communities and customers
- Takes action at work to make an environmental impact
- Undertakes and engages with all training and support offered.



## NEGATIVE INDICATORS

- Shows unwilling to participate meaningfully in sustainability focused discussions
- Is yet to complete any relevant training that has been offered
- Identifiable examples of not following relevant working practices.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Has engaged with the sustainability approach
- Often reads the sustainability communications
- Takes small actions wherever possible in their working day.

## ★★ ADVANCED

- Feels confident in all of the points across the business-wide approach
- Shows willing to participate in sustainability discussions and ideas generation
- Follows all guidance from the business on ways to be more sustainable.

## ★★★ EXPERT

- Has fully understood the vision, asking for additional content or clarification if needed
- Actively gets involved with idea generation or solution finding
- Engages with training and seeks additional ways to lead a more sustainable life across work and home.

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# Embracing digital



## POSITIVE INDICATORS

- Competently uses technology as a tool for productivity and exploration
- Applies technology to become more efficient and collaborative
- Understands the power of technology to prioritise, scale and speed up every form of interaction and action
- Explores apps, systems, concepts and ideas within the boundaries of our core business
- Takes a digital-first approach to work using technology to speed up process and remove barriers.



## NEGATIVE INDICATORS

- Leaves information, data or documentation within easy access of those who should not have access
- Uses Arval systems, platforms and tools in a way that is inefficient or unhelpful in performing their everyday duties
- Is unwilling to try new apps or software even when they could streamline processes or ways of working.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Uses appropriate software to carry out their role – including presenting information to others, analysing data, and keeping accurate records
- Uses professional online networks and communities to learn and share information.

## ★★ ADVANCED

- Shows a keen appetite to try new software or technologies to help them do their job to a high standard
- Suggests new or creative ways to improve process or procedure using technology.

## ★★★ EXPERT

- Relies on technology to make completion of tasks or activities more seamless and efficient
- Asks others for recommendations of new apps or software that will support themselves and their team to deliver on their goals.

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# Teamwork



## POSITIVE INDICATORS

- Has a proven track record in commitment and positivity for all things Arval
- Is interested in understanding others' points of view
- Is able to gain commitment from those around them
- Always thinks about actions in a business-wide context, ensuring that they start to understand the impact of what they do, on other departments and Journey Makers.



## NEGATIVE INDICATORS

- Has a negative outlook and brings the energy of others down
- Works in isolation, even when the job requires teamwork
- Is unfriendly or unapproachable
- Dismisses others' views without due consideration.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Volunteers for activities outside of their day-to-day role
- Holds themselves and others accountable
- Is building their network within Arval.

## ★★ ADVANCED

- Actively learns from others' points of view
- Takes initiative to build a strong team
- Does not shy away from constructive feedback (giving or receiving).

## ★★★ EXPERT

- Skilfully gives and receives feedback
- Continually looks for different views, and values those around them
- Makes the most of their network for the benefit of their growth and project success.

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# Governance, risk and compliance



## POSITIVE INDICATORS

- Is informed and knowledgeable about our governing frameworks set by the Financial Conduct Authority (FCA), BNP Paribas and Arval Group
- Compliant with all FCA regulations
- Is starting to take personal accountability
- Works in the interests of customers and partners to treat them fairly
- Has the integrity and confidence to speak up when required
- Acts as a risk manager for their organisation.



## NEGATIVE INDICATORS

- Is yet to complete any relevant training that has been offered
- Is unclear on why it's important to follow certain governance, risk or compliance processes
- Doesn't ask for help even when they know they need it
- Identifiable examples of making mistakes through lack of care and attention.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Has completed all relevant training and feels confident in their ability to implement it.
- Shows examples of doing the right thing regularly
- Acts with care and diligence.

## ★★ ADVANCED

- Is confident in their role and can take accountability for their work
- Integrates compliance and risk principles into their work most of the time
- Ensures work is done to a high standard of care and diligence.

## ★★★ EXPERT

- Shows good knowledge of all our governing frameworks regularly
- Is confident to speak up and works consistently with integrity
- Takes complete ownership and accountability for work being delivered with care and diligence.

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# Commercial and data awareness



## POSITIVE INDICATORS

- Is developing financial acumen
- Shows a good understanding of how Arval operates
- Is clear about our typical customers, partners and suppliers.



## NEGATIVE INDICATORS

- Shows inconsistent application of data in their role
- Is unwilling to learn or develop numeracy skills required to do their job well
- Has no or limited interest in understanding how Arval operates.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Is starting to understand the Arval customer base
- Can use digital tools to drive improved financial acumen and data awareness.

## ★★ ADVANCED

- Is aware of the strategic goals driving our commercial decisions
- Can recall our key suppliers, partners and customers, within their operational area
- Can use digital tools with flair to drive improved data awareness and data-led decision making.

## ★★★ EXPERT

- Understands the strategic goals driving our commercial decisions
- Is aware of company policies relative to their role and function and is clear on their commercial impact.

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# Inspirational leadership



## POSITIVE INDICATORS

- Can clearly see a line of sight between Arval's vision and goals and their role
- Helps others to understand the needs of their role and acts as a coach to support them
- Nurtures team relationships and connections
- Supports the implementation of change and helps and supports others to understand it.



## NEGATIVE INDICATORS

- Doesn't invest time in building relationships with the team
- Takes a narrow view and works in a closed-off way
- Is unable to articulate the business goals and how the work they do contributes to them.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Can clearly join the dots between business goals and the work they do everyday and can talk passionately about that
- Makes efforts to build stronger relationships with team members.

## ★★ ADVANCED

- Believes that we are stronger together and, as such, invests time in nurturing strong, professional relationships
- Takes joy in motivating others.

## ★★★ EXPERT

- Knows that little things can make a big difference and often shows support for others through small acts of kindness
- Is developing a good network of relationships.

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# Strategy and vision



## POSITIVE INDICATORS

- Understands Arval's vision and is motivated by it
- Is able to communicate the vision with clarity and energy
- Has understanding of the roadmap to deliver on the vision and the key actions they can take to deliver on it
- Understands the importance of measuring progress.



## NEGATIVE INDICATORS

- Is unable to identify what's important to the business
- Is unsure of how their role contributes to the business vision
- Doesn't consider how to track progress or demonstrate success on individual or team goals.

CHECKPOINT:  
DOING THE  
RIGHT THING?

## ★ COMPETENT

- Creates interest and curiosity from others when talking about the work they do
- Is motivated by the end goal and the impact they can have on various partners.

## ★★ ADVANCED

- Is able to come up with ideas that will help to deliver on the vision
- Can make links with what they do and the vision
- Thinks about how they can show progress in their everyday activities.

## ★★★ EXPERT

- Identifies ways to measure progress in the projects they work on
- Asks questions to understand how projects contribute to the vision
- Starts with the end goal in mind.

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# The Journey Makers