

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 and proactively drives the delivery of team or project goals
- Asks insightful questions, suggests ideas and solutions, and finds ways to enable the delivery of team goals even when under pressure
- Follows through on commitments, works with confidence, 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.
- Monitors progress of goals and tasks in an effort to stay on track
- Will lead by example and ensure that there's a successful solution.



NEGATIVE INDICATORS

- Has a defeatist attitude to challenging work and brings negative energy to the team environment
- Is unclear of the progress of goals or tasks and doesn't manage deadlines efficiently
- Asks questions or makes statements that makes people feel criticised or judged
- Fails to ask for help when needed.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Motivates others and brings energy to projects and team work
- Works with confidence and clarity and can manage workloads with increasing independence.

★★ ADVANCED

- Shows a desire and willingness to stretch responsibilities and complexity of tasks with support
- Understands and accepts that things don't always go as planned and owns the part they play.

★★★ EXPERT

- Takes a more active role in supporting others to deliver on their commitments, offering ideas and suggestions to reach the end goal
- Stays focused on the end goal even when challenges arise.

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Customer service culture



POSITIVE INDICATORS

- Always considering the customers' perspective whether that's the client, external supplier or a fellow Journey Maker
- Is clear about the connection between their actions and their customers' experiences
- Has a complete knowledge of their typical customer and needs
- 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

- Is unclear on who their customer is and what matters to them
- Does what's easiest rather than what's right for their customer
- Unhelpful or dismissive of customers' needs.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Making quick decisions in line with their team or function strategy
- Demonstrating empathy with the customer's short, mid or long-term needs.

★★ ADVANCED

- An ability to identify the drivers for customer engagement and loyalty and act on these
- Thinking differently to achieve customer needs.

★★★ EXPERT

- Always exceeding the expectations of the customer
- Proactively and regularly looking for feedback from the customer
- Pushing forward opportunities for improvement in customer experience.

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Knowledge and expertise



POSITIVE INDICATORS

- Has clearly defined specialist knowledge and skills
- Competently links their knowledge and skills to other parts of our business
- Supports the team with more complicated activities and challenges
- Collects, understands and selects information which can help them do their job
- Stays up-to-date with advances in their field of expertise.



NEGATIVE INDICATORS

- Works on simpler projects and doesn't stretch themselves or volunteer to support more complex challenges
- Overwhelms others with information rather than boiling it down to what's useful and relevant
- Makes narrow decisions without considering the wider context
- No or limited evidence of deepening their knowledge and expertise.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Volunteers to tackle more complex challenges and stretch their skills and experience
- Understands the value of their knowledge and skills, and how that can benefit plans and projects across the business.

★★ ADVANCED

- Proactively thinks about the cause and effect of the advice they provide and how it will affect other teams and projects
- Can hone in on highly relevant information and discard what isn't useful.

★★★ EXPERT

- Is asked for, and proactively offers, specialist knowledge and skills across the business
- Proactively invests time and energy in staying up-to-date with new and interesting advances in their field.

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'Dare to Discover' mindset



POSITIVE INDICATORS

- Grasps concepts quickly, enjoys learning and solving problems and gets satisfaction from doing so
- Enthusiastically tries out new ideas, methods and technologies and is flexible in approach
- Suggests new ways of doing things – small or big – and enjoys taking bold steps
- Uses initiative and creativity to overcome obstacles in order to complete tasks
- Intelligently challenges the status quo to deliver better results for customers
- Undertakes all relevant training required for the role, with a clear understanding of its importance and value.



NEGATIVE INDICATORS

- Fixed view on the 'best' way to deal with something
- Resists challenging the status quo even when it will deliver a better result for customers
- Hasn't completed relevant necessary training for their role.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Always curious, asking 'why' and digging deeper
- Can identify new skills or areas of expertise that they would like to develop
- Looks for opportunities to learn from others.

★★ ADVANCED

- Takes steps to learn independently as well as through Arval provided opportunities
- Looks outward for inspiration – possibly to other industries or businesses.

★★★ EXPERT

- Brings external learnings into their role and makes them relevant to Arval
- Openly exchanges knowledge with others
- Listens intentionally and keeps an open mind
- Understands the value and purpose of a mentor.

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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
- Shows empathy and understanding through communication style and approach.



NEGATIVE INDICATORS

- Often confuses others with the way they communicate - written or spoken
- Dismisses other viewpoints without truly considering them
- Rigid communication style that inadequately balances professionalism and humanity.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Starts from a place of understanding and empathy
- Listens to understand
- Can accurately convey information from multiple sources in a concise way.

★★ ADVANCED

- Communicates increasingly complex matters with ease and simplicity
- Sometimes supports others to navigate communication issues.

★★★ EXPERT

- Often relied on to support others who are dealing with challenging communication scenarios
- Often called on to help others understand complex information.

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Sustainability



POSITIVE INDICATORS

- Understands and actively engages in our approach to sustainability, the environment and our social commitments
- Supports and advocates sustainability across the business, communities and customers
- Shows initiative in taking action at work to make an environmental impact
- Undertakes and engages with all training and support given.



NEGATIVE INDICATORS

- Shows unwilling to participate meaningfully in sustainability focused discussions
- Is yet to complete any relevant training that has been offered
- No noticeable or consistent action taken at work to make a positive impact and work in a more sustainable way.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Has engaged with the sustainability approach and understands how they play their part
- Reads and digests sustainability communications
- Follows all guidance from the business on ways to be more sustainable.

★★ ADVANCED

- Feels confident in all of the points across the business-wide strategy and has a point of view in discussions
- Supports and participates in generating ideas and solutions for Arval to be more sustainable
- Engages with training to consistently improve on impact made.

★★★ EXPERT

- Has fully understood the vision and has a voice and opinion in any sustainability discussion
- Actively volunteers to get involved and play a bigger part in idea generation or solution finding
- Demonstrates all practices and encourage colleagues to partake in delivering on sustainable practices.

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Embracing digital



POSITIVE INDICATORS

- Uses technology as a tool for productivity and exploration, with ease
- Applies technology to become more efficient and collaborative
- 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
- Sees technology as the ultimate enabler – providing possibility, opportunity and access for individuals, business and society.



NEGATIVE INDICATORS

- 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
- Sees technology as a barrier to 'getting the job done'.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Is comfortable with technology, sees change as an opportunity, and accepts new ways of working without feeling threatened or concerned
- Looks for new ways of performing better, powered by technology.

★★ ADVANCED

- Explores, experiments and copes well in rapidly changing environments, both on a professional and personal level
- Is excited and naturally curious about the possibilities change and technology offers.

★★★ EXPERT

- Encourages and supports others to use systems and platforms well by answering questions and sharing tips and techniques
- Volunteers to champion change projects and help champion new technologies.

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Teamwork



POSITIVE INDICATORS

- Creates opportunities for team collaboration and engagement
- Demonstrates the ability to lead others by role modelling teamwork and respect
- Shows a keen interest in diversity, equity and inclusion
- 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
- Is unfriendly or unapproachable
- Dismisses others' views without due consideration
- Real examples of failing to uphold personal commitments without adequately managing the situation.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Sets an example to others by upholding personal commitments and challenging and encouraging others to do the same
- Promotes inclusivity within everything they do
- Collaborates easily and effectively.

★★ ADVANCED

- Shows a keenness to step up and try new things
- Creates conditions to increase enthusiasm and commitment from those they work with (in and out of their direct team).

★★★ EXPERT

- Is successfully leading others, either as team members or as contributors to a project
- Is starting to champion business strategy and goals, using this to give perspective and meaning to team actions and plans.

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Governance, risk and compliance



POSITIVE INDICATORS

- Understands the impact of our governing frameworks set by the Financial Conduct Authority (FCA), BNP Paribas and Arval Group, on our people, communities and customers
- Compliant with all FCA regulations
- Collaborates within teams to ensure risk awareness and safety
- Always acts with due skill, care and diligence, taking steps to mitigate risk.



NEGATIVE INDICATORS

- Is yet to complete any relevant training that has been offered
- Doesn't ask for help even when they know they need it
- Identifiable examples of making mistakes through lack of care and attention
- Sees risk management as a tick-box exercise rather than fundamental to our ways of working.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Is confident in all governance related training
- Shows personal accountability
- Understands the wider impact of our governing frameworks outside of just their role
- Acts with care and diligence.

★★ ADVANCED

- Is confident in implementing governance related training without support
- Consistently shows personal accountability for governance, risk and compliance matters
- Shows ability to take initiative in this space.

★★★ EXPERT

- Regularly implements learning from governance related training without support and ensures the wider team is doing the same
- Actively thinks about governance across everything they do
- Is a positive role model for ideal governance, risk and compliance behaviours.

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Commercial and data awareness



POSITIVE INDICATORS

- Display financial acumen that is starting to extend to commercial awareness
- Demonstrates awareness of our relationship with the Group and BNP Paribas
- Has a strong grasp of our customers and products.



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
- Fails to consider how certain actions or decision can impact the bottom line.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Knows our business goals and can see how their role links to them
- Can articulate their role as a driver of profit and minimiser of losses.

★★ ADVANCED

- Can explain basic commercial terms such as revenue, profit and margin
- Understands how their team contributes to the bottom line of our P&L.

★★★ EXPERT

- Can put into context commercial terms and has clarity on what those terms mean to Arval
- Is starting to write business plans and shows evidence of thinking commercially.

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Inspirational leadership



POSITIVE INDICATORS

- Can explain Arval's vision and goals to others and how their role contributes to it
- Helps others to understand the needs of their role and acts as a coach to support them
- Nurtures team relationships and takes time to understand what motivates others
- Volunteers to drive change and helps and supports others to understand it.



NEGATIVE INDICATORS

- Doesn't invest time in building relationships with the team
- Is unable to articulate the business goals and how the work they do contributes to them
- Shows little interest in taking an active role in driving change.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Can easily talk about Arval's vision and goals and get others interested to learn more
- Ask questions and listens to answers before jumping into solution mode.

★★ ADVANCED

- Shows care, passion and commitment in their role
- Sometimes shows bravery or courage in trying something new
- Inspires others to 'have a go' at new things.

★★★ EXPERT

- Shows that they want to step forward and take responsibility for others
- Demonstrates good ability in coaching techniques
- Is committed to creating an inclusive team environment.

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Strategy and vision



POSITIVE INDICATORS

- Understands Arval's vision, is motivated by it, and can motivate others with it
- Is able to communicate the vision with clarity and energy
- Identifies what's important and manages time well to plan, structure, prioritise and coordinate activities and resources effectively to reach objectives.



NEGATIVE INDICATORS

- 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
- Works in an unstructured or ad hoc way that doesn't add value.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Enthusiastically brings team mates into the fold and can get people motivated behind plans and projects
- Encourages others to think about new ways to deliver on goals.

★★ ADVANCED

- Thinks about structure and planning to make sure activities can be delivered
- Sets a clear line of sight for projects and activities so there is shared understanding of the desired outcome.

★★★ EXPERT

- Is able to organise themselves and others to deliver on projects or activities – both short-term and long-term
- Can track progress and keep people focused on the direction of travel.

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The Journey Makers