

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

- Sets specific team goals that are aligned with our business goals
- Is clear about expectations and what the team needs to accomplish
- Schedules time effectively and uses efficient work methods and tools to ensure most important work gets done first
- Demonstrates a determination to meet and then exceed individual and team targets.



NEGATIVE INDICATORS

- Provides inconsistent direction to the team, setting tasks or projects that aren't aligned with business goals
- Overpromises on the support, skills or time frames the team can work to
- Is complacent about delivery standards and is satisfied with 'mediocre' effort and output
- Avoids giving constructive feedback to others.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Understands the difference between the 'important' and 'urgent' and can prioritise activities
- Shows flexibility in their working approach to effectively manage shifting demands.

★★ ADVANCED

- Starts conversations with project or team members when concerned that progress has stalled
- After projects, encourages review and reflection time to consider the achievements and areas for improvement.

★★★ EXPERT

- Self-aware and communicates openly and compassionately without blaming others
- Is energised by ambitious and challenging goals. Always goes the extra mile and inspires others to do the same.

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Customer service culture



POSITIVE INDICATORS

- Demonstrating a thorough appreciation for customers' short, mid and long-term needs
- Starting to innovate and think of different ways to improve customer experience
- Awareness of the customer journey as a whole
- An understanding, not just of what their impact on the customer is, but the impact of other teams too
- 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
- Slow response or resolution time when dealing with customer communications, feedback or complaints
- Is satisfied with delivering an average customer experience.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Has an understanding of our typical customer personas
- Can respond practically and strategically to customers' needs.

★★ ADVANCED

- Has an understanding of our different customers, even if they're not dealt with daily
- An ability to make swift and accurate decisions, reaching out for support when needed.

★★★ EXPERT

- Can oversee others and give sound strategic advice on customer service related matters
- Can deal with complex matters and identify the customers' needs or barriers at different levels.

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Knowledge and expertise



POSITIVE INDICATORS

- Has highly specialised knowledge and skills
- Works in partnership with others to learn and share more
- Plays an active part in projects with other parts of our business
- Is the 'go to' person for questions and challenges within their area of expertise.



NEGATIVE INDICATORS

- Provides inconsistent support or guidance to others
- Is often sidestepped when advice or support is needed, with another team member being asked instead
- Can't clearly explain compelling reasons to take certain actions
- Struggles to recognise the value of learning from others.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Can suggest several courses of action for any given challenge
- Is able to accurately predict the likely outcome of any course of action
- Can influence others to take a recommendations route.

★★ ADVANCED

- Increases specialist knowledge by learning from others with different yet complementary skills or specialisms
- Uses technical knowledge and recent research to put together a compelling business case.

★★★ EXPERT

- Is regularly asked to advise on complex issues by the team and other departments
- Volunteers to be the 'lead expert' on particular projects and initiatives.

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'Dare to Discover' mindset



POSITIVE INDICATORS

- Creates a culture where ideas and suggestions are encouraged and nurtured
- Applies lateral thinking and scenario planning to develop new perspectives
- Future oriented, not constrained by what has gone before. Thinks big and bold
- Puts forward new, creative ways of approaching problems including the deliberate use of creative thinking techniques
- Undertakes all relevant training required for the role, with a clear understanding of its importance and value.



NEGATIVE INDICATORS

- Closes down other people's ideas or suggestions
- Tends to revert to 'but we've always done it like this' ways of thinking
- Hasn't completed relevant necessary training for their role.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Encourages others by 'doing' and openly shares new ideas or ways of approaching something
- Looks for new perspectives to open up other ways of looking at a problem
- Openly listens to other ideas and thoughts.

★★ ADVANCED

- Constructively explores other people's ideas with a view to building on them together
- Believes that there's always an opportunity to do things differently or better
- Balances the demands of the 'day job' without sacrificing opportunities to learn.

★★★ EXPERT

- Recognises that different views and perspectives are critical to innovation
- Can test new things, extract the learning and articulate the pros and cons to their team and project members
- Defined a specific need for a mentor and has sought one out
- Encourages others to learn and routinely shares learning with peers and team.

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Effective communication



POSITIVE INDICATORS

- Delivers core messages with enthusiasm
- Actively listens to what others say, encouraging openness and striving to understand their message
- Able to get a compelling message across to all levels both within and outside the organisation
- Eliminates barriers to communication and understanding
- Respects others' views, feelings and values and appreciates the value of diversity.



NEGATIVE INDICATORS

- Rigid communication style that inadequately balances professionalism and humanity
- Dismisses other viewpoints without truly considering them
- Limited ability to influence others through communication approach.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Starting to deliver core messages with more energy and vibrancy
- Encourages open communication
- Understands the value of other perspectives and viewpoints.

★★ ADVANCED

- Often delivers core messages with enthusiasm
- Considers the best way to make communication more accessible
- Engages people effectively through style of communication.

★★★ EXPERT

- Takes proactive steps to make sure communication is accessible
- Focuses on creating understanding
- Asks for other viewpoints and perspectives.

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Sustainability



POSITIVE INDICATORS

- Engages with the business-wide approach, and how it relates to their own team strategy
- Is proactive in their efforts to improve environmental impact across the business, communities and customers
- Shows initial understanding of emerging sustainability topics and trends across the industry
- Undertakes all training and support offered.



NEGATIVE INDICATORS

- Is unable to talk about the business-wide sustainability approach with their team
- Is yet to complete any relevant training that has been offered
- No noticeable or consistent action taken at a team level to make a positive impact and work in a more sustainable way.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Has engaged with and cascaded sustainability messaging to their team
- Understands the wider strategy
- Is proactive in sustainability related idea generation
- Knows the key points on the topic and how it relates to the business.

★★ ADVANCED

- Can have a confident discussion on sustainability with their team
- Is confident with the wider strategy and how this relates to their team
- Can go beyond just ideas and generate real solutions
- Has a healthy interest for sustainability and is actively trying to learn more.

★★★ EXPERT

- Has a clear, well informed and well intentioned point of view on sustainability
- Can clearly link sustainability to their team strategy
- Shows an interest in improving their team's impact
- Invests time in learning more on important topics and trends in this space.

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Embracing digital



POSITIVE INDICATORS

- 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
- Explores apps, systems, concepts and ideas within the boundaries of our core business
- Understands that technology is evolving exponentially and the way we work must follow suit
- Is fuelled by the excitement that change can bring and is hungry to keep evolving – personally and professionally.



NEGATIVE INDICATORS

- Uses Arval systems, platforms and tools in a way that is inefficient or unhelpful in performing their everyday duties
- Sees technology as a barrier to 'getting the job done'
- Is yet to realise the potential of the collaborative working that technology enables.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Plays an active role in delivering on change within the business. These could be smaller team-led improvements or contributing to more strategic business-wide change programmes.

★★ ADVANCED

- Is excited about exploring new territories and developing new skills
- Acknowledges frustrations when experiencing setbacks while also trying to keep level-headed and positive about the long-term picture.

★★★ EXPERT

- Suggests small and incremental changes to working practices within the team to quickly demonstrate gains and influence others to get on board.

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Teamwork



POSITIVE INDICATORS

- Has a passion for diversity, equity and inclusion
- Is able to inspire and gain commitment from those around them
- Demonstrates strong leadership potential
- 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

- Is unfriendly or unapproachable and contributes to a less welcoming team atmosphere
- Fails to look for, or dismisses other people's views without considering them
- Fails to address concerns raised that lead to a poor team environment
- Real examples of not meeting personal commitments or adequately managing situations.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Can identify motivators, strengths and weaknesses in the people around them
- Champions the team's vision and strategy to help inspire and engage team members.

★★ ADVANCED

- Invests time in building quality relationships with team members of partners to understand how to get the best from them
- Is able to articulate their own motivations, strengths, limitations and direction of travel.

★★★ EXPERT

- Frequently creates additional opportunities for team collaboration
- Is a clear and visible champion for diversity, equality and inclusion
- Can start to identify a silo mentality and explore solutions to overcome it.

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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, as well as on their role and their team's role
- Compliant with all FCA regulations
- Role models the behaviours and empowers teams to speak up
- Understands the concept of risk.



NEGATIVE INDICATORS

- Is yet to complete any relevant training that has been offered
- 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
- Ignores or avoids addressing behaviours, in themselves and others, that contradict our governance, risk and compliance responsibilities.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Ensures individual governance related actions are complete
- Mostly shows consistent due diligence across their whole Arval experience
- Is aware of disciplinary procedures.

★★ ADVANCED

- Always shows due diligence and integrity across their whole Arval experience
- Shows good forward planning in their own work or decisions, collaborating where needed
- Actions the disciplinary procedures with support.

★★★ EXPERT

- Always factors risk, compliance and governance matters into project planning
- Takes responsibility for team awareness and competency
- Actions the disciplinary procedures with minimal support.

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Commercial and data awareness



POSITIVE INDICATORS

- Has a detailed understanding of our relationship with the Group and BNP Paribas and what this means commercially
- Creates opportunities to minimise cost and maximise gains
- Can analyse broad sets of data and is starting to propose solutions as a result.



NEGATIVE INDICATORS

- Shows inconsistent application of data in their role
- Is unwilling to learn or develop numeracy skills required to do their job well
- Fails to consider how certain actions or decisions can impact the bottom line
- Identifiable examples of working inefficiently, through lack of planning, due diligence or misreading the information available to them.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Can explain the dynamics of the wider Arval organisational structure
- Has awareness of our products and services
- Can write clearly defined and well articulated business cases.

★★ ADVANCED

- Works with suppliers and colleagues to get the best price or resource for the task at hand
- Can articulate our unique value proposition of major product and service offerings.

★★★ EXPERT

- Demonstrates an up-to-date knowledge in business decisions and takes an interest in the rationale behind these
- Thinks about ways to drive improved performance.

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Inspirational leadership



POSITIVE INDICATORS

- Helps to build a consensus view and common vision
- Develops others by acting as mentor, coach and trainer
- Takes time to discuss individuals' career aspirations
- Delegates responsibility
- Stretches others beyond what they thought was possible
- Creates an enjoyable team atmosphere
- Creates meaningful and valuable objectives for their team
- Brings a development focused approach by holding regular and thoughtful I2Is as part of the PDR process.



NEGATIVE INDICATORS

- Shows little interest in taking an active role in driving change
- Limited evidence of creating shared understanding and commitment within the team in delivering on team or business goals
- Inconsistent team leadership demonstrated through irregular I2Is and undefined individual goals.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Demonstrates increasing ability to lead others, either in a managerial role or by taking leadership of team projects and work streams.

★★ ADVANCED

- Accurately identifies strengths and skill gaps determining appropriate solutions
- Builds trust and autonomy into the way they guide others.

★★★ EXPERT

- Identifies and tailors support to talented team members as well as those who are underperforming
- Offers constructive feedback and support.

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Strategy and vision



POSITIVE INDICATORS

- Articulates and explains the vision of where the business needs to go in an exciting and powerful way to generate enthusiasm
- Ensures that the vision and values are understood and practiced and reinforced throughout the organisation
- Demonstrates the ability to lead others, either in a managerial role or by taking leadership of team projects and workstreams.



NEGATIVE INDICATORS

- Doesn't consider how to track progress or demonstrate success on individual or team goals
- Works in an unstructured or ad hoc way that negatively impacts the delivery of the end goal
- Is yet to demonstrate a desire or ability to lead others, inspire commitment or weave values into their ways of working.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Can rally others behind the vision by making it tangible and relevant to them
- Has a desire to lead others – either in a project management scenario or as a line manager.

★★ ADVANCED

- Actively considers and articulates how projects deliver on short or long-term team and business objectives
- Has an appetite to lead more strategic projects.

★★★ EXPERT

- Reinforces vision and values when appropriate – such as in team meetings and ad hoc discussions
- Can prioritise projects or activities that are important to the business
- Can constructively contribute ideas that influence the vision and strategy.

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The Journey Makers

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