

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 the conditions for useful, constructive, supportive, honest and fair performance conversations across the business
- Demonstrates accountability through their actions and holds leaders to account for performance excellence
- Openly communicates about business performance with colleagues and shares relevant personal experiences (success and failure) in an effort to inspire or motivate others
- Is ultimately responsible and accountable for delivery of long-term strategic and commercial performance, reporting regularly to appropriate bodies, regulators and stakeholders.



NEGATIVE INDICATORS

- Blames others for not achieving goals or delivering on set objectives without considering the wider context
- Doesn't deliver on commitments so sets the tone for others to do the same
- Has an unclear view of current and projected performance measures.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Provides fair, challenging and honest feedback to others to help them grow
- Has a deep understanding of current and projected performance measures.

★★ ADVANCED

- Totally believes in the abilities and ambitions of the business and communicates this with passion, internally and externally.

★★★ EXPERT

- Has an accomplished ability to navigate difficult and complex performance challenges and take accountability for those even with very senior colleagues.

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Customer service culture



POSITIVE INDICATORS

- Can articulate and communicate with passion, the Arval customer service vision
- Is able to create, cascade and implement customer service strategies and action plans to achieve that vision
- Can create, choose and develop processes, services and products that drive customer retention, engagement and differentiation
- 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

- Shows vague or poorly defined customer service objectives and key measures, at a strategic level
- Limited evidence that customer needs, wants and behaviours sit at the core of decision making and long-term strategic planning
- Pays lip-service to the Arval customer service vision, failing to communicate it with passion.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Creates opportunities within their team environment to bring great customer service to the fore
- Demonstrates frequent, quality innovation in customer experience with tangible and measurable results and outcomes.

★★ ADVANCED

- Has a knowledge of the broader market approach to customer service and how we are different
- Leads a confident and capable team which is clearly engaged with, and focused on, the customer and our customer service strategy.

★★★ EXPERT

- Has complete customer experience knowledge, strategy and insight – and uses it to coach and mentor others
- Each team member is able to articulate the customer service strategy and vision and knows what their role is in achieving it
- Demonstrates strong, decisive and diligent decision-making that shows a clear link to the customer service strategy and vision.

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Knowledge and expertise



POSITIVE INDICATORS

- Is a highly sought-out thought leader and a recognised expert in their field
- Shows good judgement, making sound commercial decisions based on all the information available
- Their expertise, unique perspective and insights often forms the basis of long-term commercial objectives.



NEGATIVE INDICATORS

- Makes decisions that are influenced by emotion or personal opinions
- Has limited insights or views on the correct course of action to take
- Doesn't have a good network of peers, thought leaders, associates and partners
- Uses jargon and technical terminology which makes it difficult for others to understand.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Is multi-disciplined, and highly capable with expert knowledge in a range of areas
- Demonstrates a thoughtful and developed point of view on major trends and commercial drivers impacting the business and industry as a whole.

★★ ADVANCED

- Has highly developed professional relationships and partnerships with industry leaders, influencers governing and political bodies, and others within our organisation
- Often acts as a confidential sounding board for others.

★★★ EXPERT

- Has a strong track record of making sound strategic decisions that benefit our business
- Has a great ability to translate technical knowledge into compelling purpose-led business strategy.

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'Dare to Discover' mindset



POSITIVE INDICATORS

- Committed to, and accountable, for ensuring diverse thoughts and perspectives are heard, understood and included
- Anticipates future trends in the business or wider environment, and identifies and drives proactive change strategies to meet them
- Steadfastly believes in an 'always learning' mindset and invests in own and others' learning
- Sets stretching, ambitious, challenging, demanding and exciting objectives with an open-call for innovative and creative thinking
- Encourages and ensures all team members undertake all relevant training required for the role, with a clear understanding of its importance and value.



NEGATIVE INDICATORS

- Provides limited opportunities to hear, consider and understand diverse and varied perspectives
- Limited evidence of investing in own and others' learning
- Sets comfortable objectives that ensure average performance and rely on 'business as usual' methods and processes.

★ COMPETENT

- Inspires others with ambitious and exciting goals and openly calls for, and supports innovative thinking
- Compassionately articulates the need for change in a way that is meaningful at all levels.

★★ ADVANCED

- Actively looks for the learning in every experience – good and bad
- Coaches and mentors others to adopt the same practice
- Listens to understand – at all levels.

★★★ EXPERT

- Passionate advocate for the benefits to individuals, business and society, when there are open and equitable opportunities to hear diverse, innovative thinking and perspectives.

CHECKPOINT:
DOING THE
RIGHT THING?

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Effective communication



POSITIVE INDICATORS

- Is reliable, articulate and persuasive when representing the interests of the company to senior and influential stakeholders
- Communication style inspires emotional commitment and enthusiasm to the achievement of business goals
- Influences, develops and inspires employees throughout the organisation and role models inclusive communication
- Uses storytelling to make authentic connections with colleagues, peers and wider stakeholders
- Respects others' views, feelings and values and appreciates the value of diversity.



NEGATIVE INDICATORS

- Underdeveloped storytelling skills that inconsistently use emotions, fact, experience and evidence
- Limited evidence of creating the conditions for diverse and varied thoughts, feedback, ideas and suggestions to be heard, understood and included
- Communicates complex matters in a way that isolates others or creates barriers to understanding.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Uses personal stories and experiences to appropriately convey meaning, engage and influence at a rational and emotional level.

★★ ADVANCED

- Confidently addresses large groups of people, often senior, on highly complex matters in a way that supports understanding and shows empathy.

★★★ EXPERT

- Skilled, confident, reliable and articulate spokesperson, both in writing and in person, on a variety of complex, sensitive, and commercial issues.

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Sustainability



POSITIVE INDICATORS

- Is regarded as creating a legacy in sustainability
- A truly inspiring leader who pushes the business to be better in this space and have a lasting, positive impact
- Actively works on the creation and embedding of Arval's sustainability approach
- Holds themselves and the business accountable for developing sustainable thinking in all that we do
- Demonstrates a strategic future focus in this area, always looking for 'what's next'
- Has industry wide positive influence on Arval's brand regarding sustainability and related topics.



NEGATIVE INDICATORS

- Has a narrow perspective on what it means to be sustainable – doesn't consider the whole picture as set out in the UN's SDGs
- Considers sustainability when making decisions but as an afterthought rather than a core factor
- Limited evidence of rallying teams and departments behind working in a more sustainable way, so has delivered limited successful outcomes related to sustainability
- Is unable to see sustainability as a business enabler
- Talks vaguely and inconsistently about Arval's sustainability commitments, failing to give them the strategic significance they deserve both within our business and beyond.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Is an active voice in the creation and implementation of our sustainability approach
- Is constantly thinking of new, innovative ways for Arval to become a more sustainable business
- Is aware of the Group's sustainability goals and keeps them front of mind.

★★ ADVANCED

- Through empowering communication and clear role-modelling, encourages every person within the business to make a positive change
- Tracks and measures the effectiveness of the strategy and holds all colleagues to account
- Frequently 'joins the dots' between Arval UK and Arval Group for sustainability initiatives.

★★★ EXPERT

- Demonstrates tangible and measurable success in engaging the business to make a positive change
- Takes total accountability for the success of Arval's sustainability and drives this forward at every opportunity
- Mobilises every function within the business and makes it relevant to them.

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Embracing digital



POSITIVE INDICATORS

- Fosters a sense of urgency, necessity, energy and excitement about transforming and integrating technology into the business
- Is a visionary when it comes to the technology frontier, yet makes decisions based on financial and commercial viability and business strategy
- Visibly champions creativity and big-thinking at every level – from new hires to the board room – actively role-modelling a culture that encourages risk taking and discovery
- Believes the possibilities are endless when it comes to technology and human potential.



NEGATIVE INDICATORS

- Considers advances in technology to be short-lived trends and something that shouldn't influence long-term decision-making
- Limited evidence of using new and emerging technology to enhance competitive advantage and drive new business
- Scales back thinking and exploration of transformative business opportunities even when conditions are favourable.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Has a deep understanding of governance and regulatory requirements and how advances in tech has potential to impact on these areas. Models the impact of varying scenarios and adequately manages risk.

★★ ADVANCED

- Invests in research and development programmes for tech, to ensure that the company remains at the forefront in the industry and retains its competitive edge.

★★★ EXPERT

- Is driven by the challenge and potential for creating net-new business value by harnessing breakthrough technology and paving the way for this to become a reality.

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Teamwork

CHECKPOINT:
DOING THE
RIGHT THING?



POSITIVE INDICATORS

- Is an absolute role model when it comes to embodying everything the Journey Makers is about
- Demonstrates first class coaching, mentoring and team leadership skills
- Embraces opportunities for boosting team morale
- Has a measurably effective and engaged team
- Always takes into account the impact of their actions on the wider business, and ensures collaboration is at the heart of what they do.



NEGATIVE INDICATORS

- Inadequately champions, represents or creates space for diverse and varied thoughts, feedback and experiences to be shared, understood or included
- Fails to address negative behaviours in themselves or their team
- Has a controlling leadership style, particularly when under pressure
- Leads an undefined or vague organisational culture and employee engagement objectives.

★ COMPETENT

- Is interested in, and draws upon, employee engagement and organisational culture best practice.
- Reviews and acts upon employee engagement data within the team
- Has an effective network across the Group.

★★ ADVANCED

- Demonstrates absolute support and trust in their team with no evidence of micromanagement
- Embeds a cycle of continuous improvement within the team, where mistakes are viewed as learnings, and creativity and innovation is key to success.

★★★ EXPERT

- Takes swift and decisive action when team morale is being challenged
- Is regarded as an absolute expert in team engagement and leadership across the organisation
- Has a powerful network across Arval Group that is tapped into regularly.

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Governance, risk and compliance



POSITIVE INDICATORS

- Sets and maintains momentum for Arval UK's approach to governance, risk and compliance
- Meets and is ultimately accountable for all Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA) regulations
- Aims to be more than just 'compliant', instead seeing this as an area for Arval to continually improve and excel in.



NEGATIVE INDICATORS

- Is yet to complete any relevant training that has been offered or has team members that have not completed necessary training
- Ignores or avoids addressing behaviours, in themselves and others, that contradict our governance, risk and compliance responsibilities
- Delegates all responsibility for managing risk, governance and compliance matters without playing an active role - even though they are ultimately accountable.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Maintains a 'challenge culture' by actively speaking up and ensuring others are heard
- Can recall our obligations to the FCA and PRA with ease.

★★ ADVANCED

- Can easily recall our obligations and state our business practices in response
- Actively looks for areas in the business that can be more compliant, has a track record of closing these loops.

★★★ EXPERT

- Makes decisions at all levels of the organisation and holds themselves accountable for the outcomes
- An absolute advocate of SMCR and a willing and vocal role model.

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Commercial and data awareness



POSITIVE INDICATORS

- Is the driver and creator behind Arval's commercial strategy
- Takes ultimate accountability for the financial performance of the business
- Manages conflicting priorities in order to drive the bottom line
- Will be the ultimate and successful owner of functional budgets, business-wide measures and overall financial performance of Arval UK.



NEGATIVE INDICATORS

- Doesn't use the tools and systems available to access pertinent financial and data information – or impress upon the business the imperative to do so
- Is unable to accurately talk in detail about the current status of key performance and financial indicators, at any given moment
- Takes a short-term view of improving Arval's commercial performance.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Is completely fluent in business accounting
- Monitors data intelligence, research and analytics to inform decision-making
- Anticipates business needs far ahead of time and takes decisive action to protect Arval's commercial interests.

★★ ADVANCED

- Takes a bird's eye view of the whole business' accounts and sets and connects multiple commercial strategies in a holistic way
- Raises Arval's profile through new business
- Is constantly analysing external trends with a clear point of view of what will move the needle for Arval.

★★★ EXPERT

- Is laser focused on our competitors and our position in the market
- Determines the need for organic growth, strategic alliances and partnerships
- Is continually driving Arval's potential value through smart and effective decision making.

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Inspirational leadership



POSITIVE INDICATORS

- Creates the conditions to increase the enthusiasm, passion, care and commitment of Arval colleagues
- Champions the development of organisational capability through nurturing a talent pool of high-potential individuals
- Empowers, enables and coaches others to make decisions and take actions that have a positive impact on Arval's profit margin
- Sets an example in their personal contribution and by keeping their commitments
- Is willing to share their own experiences and expertise to inspire others
- Acts as the ultimate owner of objectives for the business, ensuring a proactive focus is given to personal and professional development at all levels of the organisation.



NEGATIVE INDICATORS

- Limited evidence of identifying and supporting high-potential colleagues to grow, thrive and contribute at a more strategic level
- Inconsistently demonstrates the behaviours desired and expected from inspiration leaders
- Spends a disproportionate amount of time providing directive leadership, at the expense of other forms including coaching, visionary, pacesetting or democratic styles.

★ COMPETENT

- Inspires and motivates others through real stories and experiences that bring to life what it means to be a Journey Maker.

★★ ADVANCED

- Enthusiastically empowers others to do what's right and reasonable to create conditions that will build strong, engaged teams.

★★★ EXPERT

- Wholeheartedly role models all aspects of being a Journey Maker, without exception
- Believes and behaves in a way that instils the reality that inspiring leaders must walk the walk.



Strategy and vision



POSITIVE INDICATORS

- Is a chief visionary and storyteller – creates a compelling picture of the organisation's future and communicates it with personal commitment
- Has unwavering enthusiasm and belief in the direction of the strategy
- Coaches, mentors and supports others to deliver.



NEGATIVE INDICATORS

- Ignores or avoids addressing behaviours, in themselves and others, that aren't aligned to our values
- Introduces barriers to delivery and makes it more difficult for teams and departments to achieve goals
- Fails to inspire and motivate others in the direction and vision of the business
- Gets stuck in strategic speak and doesn't explain things in a way that makes sense to others.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Is an accomplished storyteller and motivational speaker with the highly developed ability to engage others and leave a lasting positive impression
- Shows confidence, credibility and approachability that brings people on side.

★★ ADVANCED

- Is highly inspirational and visionary with the ability to paint a compelling vision at all levels of the business
- Easily and vividly translates big strategic ideas into relatable actions and plans.

★★★ EXPERT

- The ultimate enabler. Is focused on removing barriers and creating the conditions for others to deliver on the vision
- Has a passionate belief in the values of the business and expertly role models them everyday.

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The Journey Makers

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