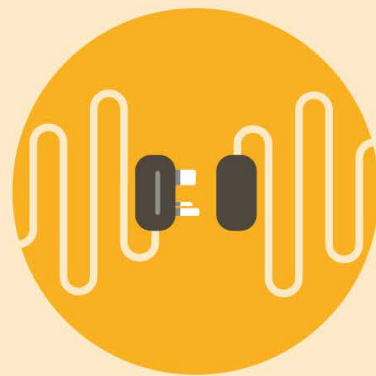


# CPC Behaviours



# Improver Innovator Behaviours

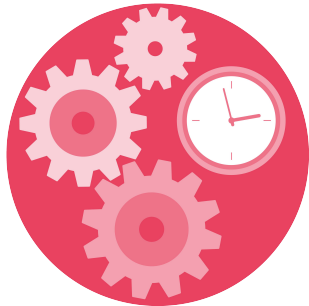
Generates and progresses new ideas, ways of working, and improvements for customers. Learns from experience. Has a desire for RBS to be the best. Has a digital mind-set, makes the most of technology



	Behavioural Summary	Behavioural Indicators
Level 1: Foundation	Identifies and recommends better ways of doing things, learning from experience. Uses technology and digital tools effectively in their role. Finds ways to simplify and improve things for customers (internal and external).	<ul style="list-style-type: none"><li>• Demonstrates openness to new ideas and ways of working</li><li>• Learns from experiences and mistakes, uses this to make improvements to their work in the future</li><li>• Takes on information about innovative methods, digital tools and technology, and applies this to their work</li><li>• Constructively points out what's working and what's not; suggesting new or better ways to simplify/improve things for customers</li></ul>
Level 2: Foundation+	Proactively seeks and tests ideas and helps to move forward improvements and new ways of working. Experiments and Learns from experience. Uses technology and digital tools to deliver the best possible service for customers (internal and external).	<ul style="list-style-type: none"><li>• Proactively looks for new ideas and/or innovative ways of doing things to improve or simplify things for customers, recognising any potential risks</li><li>• Experiments to find the best possible solution and gains insight from testing, learning from what does and does not work</li><li>• Takes initiative to find out about new methods, digital tools, and technologies; shows others how they can be effectively applied and encourages their use</li><li>• Finds ways to improve products and processes for customers</li></ul>
Level 3: Proficient	Finds opportunities to experiment and innovate. Identifies ways to work with technology and digital tools. Supports others to implement test and evaluate new ideas and learn from experience in order to improve our service to customers (internal and external).	<ul style="list-style-type: none"><li>• Explores multiple approaches and seeks new ideas from different sources to overcome barriers and generate innovative solutions to be the best for our customers, understanding any potential risks</li><li>• Implements and tests new ideas and approaches, and supports and encourages others to do the same, and to learn from this</li><li>• Proactively identifies ways to use new and existing technology and digital tools to enhance performance; helps others get the best possible use out of these tools</li><li>• Finds ways to make improvements and simplifications, or removes inefficiencies across the business, and supports others to the same</li></ul>
Level 4: Proficient+	Champions innovation and experimentation for self and others. Sets conditions for trialling new ideas and ways of working, in order to improve our service to customers (internal and external). Empowers others to embrace digital ways of working, and use technology.	<ul style="list-style-type: none"><li>• Actively empowers and supports others to be innovative and creative; builds upon and strengthens new solutions proposed by others in a positive way</li><li>• Demonstrates innovation and creative thinking, using this to improve customer offering whilst proactively managing any potential risks</li><li>• Encourages prototyping and experimentation, with a view to learn and make improvements</li><li>• Stays up to date with technological trends, and sets up methods to ensure that self and others learn about, use, and are enthusiastic about existing and emerging innovations that will improve performance and the customer experience</li><li>• Praises, rewards, and recognises others for trying new things to improve customer experiences</li></ul>
Level 5: Advanced	Encourages and ensures innovation happens across their business area. Focuses on improving things for the customer (internal and external). Sets challenging goals around the use of digital tools and technology. Empowers others to experiment and is willing to stop things that aren't viable.	<ul style="list-style-type: none"><li>• Role models and empowers others to seek new and creative ideas, explore issues from a fresh perspective, and tackles challenges in new and better ways</li><li>• Takes smart risks to enable creativity and innovation that will deliver great service to customers</li><li>• Secures resources and support for idea development, prototyping, and experimentation</li><li>• Removes obstacles and motivates others so that they can learn from experiences, and take the risks needed to cultivate innovation</li><li>• Willing to stop things that aren't viable</li><li>• Looks externally and sets challenging goals around the use of the latest digital tools and technology in order to improve business results and offer the best to customer</li><li>• Makes resources available to secure and deploy digital tools and technology</li><li>• Stretches the team to develop solutions to improve our service to customers, and rewards efforts</li></ul>
Level 6: Advanced+	Celebrates and rewards innovation and technological advancement and improved ways of working across the organisation. Empowers others to experiment and learn from challenges and failures. Champions the use of new technology and digital solutions.	<ul style="list-style-type: none"><li>• Inspires and empowers people to generate and implement breakthrough ideas and solutions; encouraging their people to takes smart risks to drive cutting-edge innovation that better serves customers</li><li>• Creates an environment across the organisation that values, supports and rewards experimenting to find new solutions; accepting some things fail, and learning from mistakes</li><li>• Establishes systems that encourage and reward innovation and the use of new technologies across the business</li><li>• Leads and inspires the organisation to capitalise on new and existing business opportunities to deliver the best customer experience, and commits resources to these ventures</li><li>• Takes steps to build new organisational capability to meet customer needs and remain competitive</li></ul>

# Change Ready Behaviours

Active participation in change, comfortable with ambiguity, resilient and self-aware. Adaptable, curious, and open to learning. Works at pace when required.



	Behavioural Summary	Behavioural Indicators
Level 1: Foundation	Adapts well to change and is open to learning new things. Understands the importance of resilience and wellbeing. Can work at pace when needed.	<ul style="list-style-type: none"><li>• Uses available tools to support their own resilience and wellbeing</li><li>• Curious, and keen to learn new things</li><li>• Is open to change and new ways of working, and takes action in response to changing priorities</li><li>• Works at pace when required, and still maintains quality</li></ul>
Level 2: Foundation+	Actively participates in change. Learns from new experiences. Reflects on and seeks support to recover from challenges, and overcomes obstacles. Focuses on own resilience and wellbeing. Works at pace whilst maintaining quality.	<ul style="list-style-type: none"><li>• Takes action to support their own resilience and wellbeing</li><li>• Finds ways to learn new things and keeps an active development plan</li><li>• Demonstrates openness to change and able to deal with ambiguity in a productive manner</li><li>• Asks questions to anticipate new priorities and remains positive around continuous change</li><li>• Works at pace to meet deadlines and solve difficult issues whilst maintaining quality of work delivered</li></ul>
Level 3: Proficient	Participates fully in change, and supports others through continuous change. Seeks out new learning experiences. Understands the impact they have on others. Works to maintain and support own resilience and wellbeing. Works at pace whilst maintaining quality and high performance.	<ul style="list-style-type: none"><li>• Is aware of the importance of own wellbeing and resilience, seeking support when required and supporting others appropriately</li><li>• Is committed to continuous learning and development, and sharing learning with others</li><li>• Understands how own reactions to change and style can impact other people, particularly in ambiguous or stressful situations</li><li>• Embraces change and shows an ability to stay focused and positive in the face of uncertainty, and supports others to do the same</li><li>• Ensures that self and others work at pace at the right times, whilst maintaining quality of performance, work and service</li></ul>
Level 4: Proficient+	Leads others through change and encourages them to see opportunity in uncertainty. Prioritises continuous learning for self and others. Supports others with their wellbeing and resilience. Works at pace, delivering high quality and performance through others, and in own work.	<ul style="list-style-type: none"><li>• Support others appropriately when faced with change and adversity. Ensures self and team focus on their own and others resilience and wellbeing</li><li>• Promotes continuous learning and development, seeks out opportunities for self and others, and shares learning</li><li>• Demonstrates a clear understanding of own impact on others and willingly makes adjustments ahead of time as well as ‘in the moment’</li><li>• Encourages others to find opportunities in the unknown and guides them to capitalise on these</li><li>• Creates a sense of urgency in self and others to take action in a timely manner and ensure deadlines are met with quality work</li></ul>
Level 5: Advanced	Drives change across their business area, energising others and supporting them to respond positively. Creates a climate across their business area, where continuous learning, resilience and wellbeing are prioritised for themselves and others. Encourages pace and quality and agile ways of working in their team/business.	<ul style="list-style-type: none"><li>• Uses challenges and difficult experiences as an opportunity to develop persistence and personal resilience, whilst championing wellbeing across their business area and supporting others appropriately</li><li>• Creates an environment for self and business area to prioritise continuous learning and development, allocating resources to enable this</li><li>• Is aware of own reactions in challenging times, and encourages others to build self-awareness by sharing personal lessons and insights from own development</li><li>• Leads change by taking productive, prompt action, even when information is lacking and the path ahead is unclear</li><li>• Maintains momentum, setting the pace where needed</li><li>• Encourages a can-do attitude in others, improving value and product proposition</li></ul>
Level 6: Advanced+	Anticipates change, leads and inspires others through transformation. Is continuously adapting and evolving. Champions and rewards organisation-wide learning and wellbeing strategies. Creates an agile and flexible organisation.	<ul style="list-style-type: none"><li>• Creates an environment that supports resilience and wellbeing, and acts as a role model. Shares personal challenges and lessons, and helps others to do the same</li><li>• Sponsors and champions organisation-wide initiatives to promote curiosity, continuous learning, and development opportunities</li><li>• Obtains a clear view of own capability and effectiveness from a variety of internal and external sources, and adjusts behaviour as needed</li><li>• Champions change and rallies people to take positive action in the face of ambiguity and uncertainty</li><li>• Consistently maintains momentum and sets the tone for pace to create a can-do environment business-wide, creating a sustainable and agile organisation</li></ul>

# Critical Thinker Behaviours

Understands the bigger picture, uses information, data and insight to solve problems and make decisions for colleagues and customers. Attention to detail and simplifies complexity.

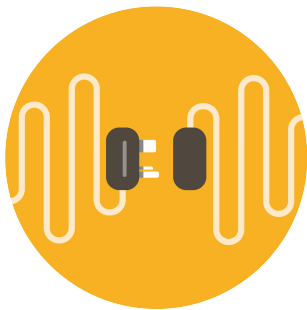


	Behavioural Summary	Behavioural Indicators
Level 1: Foundation	Asks questions and collects information to solve problems, make decisions and simplify for colleagues and customers. Understands how their work contributes to the bank's purpose and goals, and risk appetite.	<ul style="list-style-type: none"><li>• Gathers the relevant information to gain a clear understanding of problems, issues and risks</li><li>• Breaks problems down and applies simple rules, techniques, common sense or past experience to find solutions and make sound decisions</li><li>• Asks questions to understand and constructively challenge colleagues' and customers' decision-making, requests and perspectives</li><li>• Checks accuracy of own work to ensure high standards</li><li>• Understands how their work and decisions connects to customer needs and the bank's purpose/goals, and risk appetite</li></ul>
Level 2: Foundation+	Accesses information to make decisions involving a range of options. Identifies ways to solve problems and simplify for colleagues and customers. Understands potential risks. Asks 'why?', with the bank's purpose, goals, and risk appetite in mind.	<ul style="list-style-type: none"><li>• Identifies and focuses on the information and data needed to understand problems and risks, with a range of possible solutions</li><li>• Identifies cause-and-effect relationships and weighs up pros and cons of different options to make well informed decisions, with the needs of customers in mind</li><li>• Looks to understand colleagues' and customers' decision making, requests and perspectives, and asks questions to constructively challenge with the bank's purpose/goals in mind</li><li>• Has an attention to detail, ensuring accuracy and high quality in own work</li><li>• Is aware of how own work connects to the broader organisational strategy</li></ul>
Level 3: Proficient	Seeks out a wide range of information, including data and metrics, to understand problems and risks, make complex decisions, and simplify for colleagues and customers. Constructively challenges others' thinking with the bank's purpose, goals, and risk appetite in mind.	<ul style="list-style-type: none"><li>• Thinks broadly about problems and seeks out a wide range of information, data, metrics and insights to understand issues and risks</li><li>• Processes complex information from a broad range of sources and data points, and makes robust decisions, considering implications for the bank and its customers</li><li>• Prepared to constructively challenge the thinking and decisions of others with the bank's purpose and goals in mind, where appropriate</li><li>• Open to and reflects on helpful challenge from others and responds constructively</li><li>• Focused on attention to detail and accuracy of own work and the work of others, supporting others to deliver consistent high quality</li><li>• Identifies and prioritises work in line with bank's purpose and strategy</li><li>• Helps others to understand the impact of their work in relation to the vision and strategy</li></ul>
Level 4: Proficient+	Systematically gathers high quality, information, including data and metrics to inform decision making and better ways of working. Considers future implications and risks for colleagues and customers. Constructively challenges leadership thinking and decisions with the bank's purpose, goals, and risk appetite in mind.	<ul style="list-style-type: none"><li>• Systematically gathers high quality information, data and metrics for decision making</li><li>• Breaks complex information down to simplify, and extract insight, to solve complex problems and make good decisions, understanding implications and minimise risks, with market trends and predictions in mind</li><li>• Constructively challenges leadership thinking and decisions with the organisational purpose in mind</li><li>• Critically evaluates challenges from others, no matter their level, and responds appropriately</li><li>• Quality assures work of others to ensure the detail is correct</li><li>• When making decisions, balances short-term gains with the longer term bank strategy, goals and purpose, and with customer needs in mind</li></ul>
Level 5: Advanced	Establishes on-going systems or ways of working to inform strategic decision making across their business area. Aware of future implications and risks for colleagues and customers. Constructively challenges senior peer and stakeholder thinking with the bank's purpose, goals, and risk appetite in mind, and invites it in return.	<ul style="list-style-type: none"><li>• Systematically gathers and integrates information from many sources to arrive at a broad and deep understanding of issues; coaching others to do the same</li><li>• Designs systems, processes and ways of working that ensure appropriate strategic decision making, minimising risk, with external market trends and predictions in mind.</li><li>• Constructively and skilfully challenges senior peer and stakeholder thinking with the organisational/bank's purpose and goals in mind</li><li>• Invites constructive challenge from others, critically evaluates, and incorporates valid perspectives into decision making</li><li>• Has the ability to understand enough of the detail to ensure accuracy, whilst remaining strategic in their thinking</li><li>• Turns insights into strategic opportunities, leading their business areas and ensuring enough resource to pursue these opportunities for long-term value for the bank and its customers, in line with strategy and goals</li></ul>
Level 6: Advanced+	Sets long-term strategy, purpose and goals, drawing on advanced analytical and strategic thinking. Constructively challenges peers and influential external stakeholders, and encourages this in return. Brings employees closer to the bank's purpose, goals, and risk appetite.	<ul style="list-style-type: none"><li>• Integrates information from many sources to arrive at a broad and deep understanding of issues; ensuring others do the same</li><li>• Sets the expectation that all bank-level decisions are supported by robust data and logic, detailing implications and risks, and role models this for all</li><li>• Constructively and skilfully challenges the thinking and opinions of peers and influential stakeholders, taking a stand on behalf of the bank</li><li>• Encourages constructive challenge from others and creates a culture that supports critical thinking in others, encouraging them to keep the organisation/bank's purpose and goals in mind</li><li>• Drills down and questions the detail when necessary to ensure accuracy, whilst retaining focus on the strategic direction</li><li>• Leverages the organisation's key differentiators to set the organisation's strategy, revisiting this in response to changing market dynamics and business needs where necessary</li><li>• Creates clarity around bank strategy, purpose and vision, ensuring changing customer needs are central to all decision making and planning across the business</li></ul>



# Connected Behaviours

Collaborates across boundaries. One-bank thinking with highly effective team working. Shares knowledge, supports others and values differences and inclusivity.



	Behavioural Summary	Behavioural Indicators
Level 1: Foundation	Works well with others and supports the achievement of team goals. Communicates clearly, sharing information and listening/responding to feedback. Values differences and is inclusive in their approach.	<ul style="list-style-type: none"><li>• Works well with others in their team and has a positive approach to teamwork</li><li>• Respects and values differences in people and is inclusive in approach</li><li>• Listens attentively to feedback from others within own team and outside</li><li>• Shares information clearly with others in their team and provides the right amount of detail to enable good communication.</li></ul>
Level 2: Foundation+	Works well with others and proactively supports colleagues to achieve goals. Influences using different sources of information. Has a positive approach to giving and receiving feedback. Values differences, working with a diverse range of people.	<ul style="list-style-type: none"><li>• Proactively builds links with other teams and looks to support colleagues in own and other teams</li><li>• Values differences, ensuring they work with and involve a diverse range of people as appropriate</li><li>• Has a positive approach to giving and receiving feedback from others</li><li>• Actively listens to others, understands key concepts and asks questions to clarify points further</li><li>• Shares knowledge and information outside of own team to improve ways of working, and quality of performance</li><li>• Influences others based on fact/logic</li></ul>
Level 3: Proficient	Identifies and acts on opportunities to collaborate with a wide range of people across different areas of the business. Coaches and gives feedback to others to achieve goals and improve. Influences based on understanding different audiences and needs. Demonstrates inclusivity and valuing differences in the way they work.	<ul style="list-style-type: none"><li>• Identifies and acts on opportunities to work with other areas to resolve challenges, build improvements and produce the best possible solutions</li><li>• Demonstrates an inclusive and motivating approach to work, where people feel energised and included</li><li>• Constructively challenges counter inclusive behaviours</li><li>• Coaches others, shares feedback, and suggests and shares valuable developmental activities/stretch assignments, where appropriate</li><li>• Actively listens to, and takes on board feedback from colleagues and customers in order to make positive changes</li><li>• Effectively adjusts communication style and content to influence others; demonstrates an understanding of others' needs</li></ul>
Level 4: Proficient+	Collaborates internally and externally with a wide range of people, building effective networks, and encouraging others to do the same. Ensures coaching and feedback is used to support everyone to achieve common goals. Influences through others. Values differences and supports inclusivity.	<ul style="list-style-type: none"><li>• Champions proactive and purposeful collaboration, takes an active role in cross-functional activities and involves others in decision making as appropriate</li><li>• Removes barriers to collaboration and challenges “us versus them” thinking</li><li>• Builds and/or manages highly effective, inclusive and diverse teams, regularly celebrating efforts and helping others understand how they can contribute to the bank’s success</li><li>• Ensures that coaching is used by self and others to support everyone to achieve goals, and supports career mobility within the bank</li><li>• Solicits feedback from a variety of individuals to obtain a clear view of own capability and effectiveness, adjusting behaviour as needed</li><li>• Communicates confidently and persuasively; leveraging relationships with specific individuals to influence or build support for a plan</li></ul>
Level 5: Advanced	Challenges silos and role models collaboration through extensive and wide-ranging networks, internally and externally. Embeds coaching and feedback across their business area. Uses relationships and networks to influence. Values difference and creates an inclusive environment.	<ul style="list-style-type: none"><li>• Breaks down internal and external barriers and silos; collaborates to add value, and builds and maintains successful partnerships across different areas to promote bank wide success</li><li>• Builds and manages a highly effective business area of diverse individuals, creating an inclusive environment where people feel genuinely valued and united behind the bank’s purpose</li><li>• Embeds coaching and feedback across their business area in order to encourage and enable others to build and develop their capability</li><li>• Coaches and mentors key talent, and supports and sponsors mobility of individuals across the bank</li><li>• Communicates with impact internally and externally; demonstrating breadth of influencing skills</li><li>• Has a broad range of relationships, maintains an extensive network across the bank and with external vendors, consultancies and the competition</li></ul>
Level 6: Advanced+	Creates a business that is based on collaboration, coaching and partnerships. Actively breaks down silos. Shapes the agenda both internally and externally as a key influencer. Creates an inclusive organisation where differences are understood and valued.	<ul style="list-style-type: none"><li>• Creates a culture of collaboration across the bank and outside of its boundaries; breaking down silos, instigating new external partnerships and driving teamwork between teams, business areas and groups internally</li><li>• Shapes the future agenda by leveraging strategic alliances across the industry</li><li>• Creates an environment of inclusivity and ensures diverse teams exist across the bank, ensuring differences are valued, leveraged and celebrated</li><li>• Creates and invests in a coaching and feedback culture – reinforcing its value to the organisation</li><li>• Communicates in an authentic and inspiring way and builds a broad base of support for positions both inside and outside the organisation; acting as a key influencer</li></ul>

# Trusted Advisor Behaviours

Credible and knowledgeable. Keeps expertise up to date, and brings outside thinking in. Has high ethical standards. Builds trusted relationships underpinned by warmth, empathy and emotional intelligence. Looks to deliver the right outcome for customers.



	Behavioural Summary	Behavioural Indicators
Level 1: Foundation	Builds good working relationships. Knows and listens to their customers and serves them well by delivering the right outcomes. Demonstrates credibility through job related knowledge. Looks to do the right thing.	<ul style="list-style-type: none"><li>Establishes effective and trusting working partnerships with others</li><li>Takes ownership and delivers on promises</li><li>Shows care, empathy and courtesy towards customers and colleagues</li><li>Demonstrates high ethical standards; does the right thing for the bank and its customers</li><li>Builds credibility by demonstrating knowledge in products, services, and risks related to their job</li><li>Gets to know their customer in order to guide and serve them well, empowering them to make better decisions</li></ul>
Level 2: Foundation+	Builds trust and credibility with customers and colleagues through knowledge, expertise and empathy. Understands the customer perspective, and uses insight so they are better informed to deliver great service. Has high ethical standards.	<ul style="list-style-type: none"><li>Builds effective and trusted working partnerships with a wide variety of individuals. Maintains an open and honest approach</li><li>Demonstrates care and empathy towards colleagues and customers</li><li>Demonstrates and promotes high ethical standards, does the right thing and delivers on promises</li><li>Looks for ways to maintain and extend knowledge of our products, services, risks and competitors in order to demonstrate and build credibility</li><li>Works to gain a good understanding of their customers' long term needs and reasons behind their choices in order to guide and advise them</li></ul>
Level 3: Proficient	Uses knowledge, expertise and relationship techniques to become a trusted and credible partner to customers. Considers internal insight and scans external horizon to deliver the best outcomes for customers. Demonstrates high ethical standards in their work and encourages others to do so.	<ul style="list-style-type: none"><li>Creates and maintains effective and trusted partnerships with customers and colleagues</li><li>Demonstrates care and empathy towards colleagues and customers, and encourages others to do the same</li><li>Makes sure that people understand and build high ethical standards into their work</li><li>Invests time and effort to keep up to date with products, services, risk and competitors, and looks beyond immediate expertise to develop broader knowledge and skill</li><li>Builds and maintains breadth and depth of knowledge, demonstrating expertise and credibility to colleagues and customers</li><li>Scans the marketplace and monitors business news related to area of expertise, to build adequate depth and breadth of knowledge</li><li>Looks to the future to anticipate changing customer needs</li></ul>
Level 4: Proficient+	Is a trusted and credible partner who builds lasting and effective partnerships through broad and deep expertise, relationship techniques and empathy. Uses internal and external insight to anticipate customer future needs and translates into customer solutions. Maintains high ethical standards in self and others.	<ul style="list-style-type: none"><li>Builds effective and lasting partnerships with customers and colleagues, and identifies ways to strengthen these relationships over the longer-term</li><li>Acts with emotional intelligence, showing empathy and a genuine interest in colleagues' and customers' concerns, encouraging others to do the same</li><li>Maintains high ethical standards for self and team, and does the right thing when it's not easy to do so</li><li>Broadens and maintains knowledge and understanding of banking industry including risk, and also takes action to deepen and maintain subject matter expertise</li><li>Proactively scans the external market and uses internal insights to anticipate customers' future needs, translating these in to customer centric products, services and ways of working</li><li>Role models customer focus and constantly references customers when communicating and making decisions</li></ul>
Level 5: Advanced	Builds strategically important partnerships through deep and broad expertise, credibility and trust. Uses deep understanding of the external environment and customer ambitions to create action around future needs. Encourages external horizon scanning. Promotes an environment where high ethical standards are core to everyday working.	<ul style="list-style-type: none"><li>Builds and manages a highly effective business area of diverse individuals; creating an inclusive environment where people feel genuinely valued and united behind the bank's purpose</li><li>Demonstrates empathy, credibility and emotional intelligence in all interactions, and acts as a role model for others</li><li>Promotes an environment in which high ethical standards is a core and expected part of everyday working with all customers and colleagues</li><li>Shows a deep understanding of the external environment; robust knowledge and expertise within relevant technical aspects of banking risk and regulation, and uses this to create and implement critical initiatives</li><li>Encourages external horizon scanning in others and helps them to understand the fundamentals of the industry, and their functional areas as appropriate, and leverages insight, helping them grasp links to customer needs and service</li><li>Role models customer focus by constantly referencing customers in their communication and decision making, and puts customer at the centre of processes and new ways of working</li></ul>
Level 6: Advanced+	Establishes and maintains an influential position in the industry. Builds a business that values the importance of external horizon scanning and effective and trusting relationships. Promotes and embeds customer-focus across the bank. Role models and enforces the highest possible ethical standards across the bank.	<ul style="list-style-type: none"><li>Develops and maintains effective relationships and position of influence in the industry; launches or participates in industry initiatives that align with the organisation's values</li><li>Develops trust in the organisation and its leadership through open and honest communication; takes steps to actively ensure transparency</li><li>Creates, embodies, and enforces an organisational culture in which people at all levels show the highest possible ethics and integrity in their work</li><li>Is a role model for understanding the external environment; demonstrates robust knowledge and expertise within key technical aspects of financial/ banking risk and regulation, and uses this to influence bank wide initiatives</li><li>Promotes and embeds a customer focus across the bank, clearly communicating the importance of the customer and fostering a sense of urgency around changing customer needs</li></ul>