

CORE SKILLS AND BEHAVIOURS FRAMEWORK

THE FINANCIAL SERVICES SECTOR

تمكين
Tamkeen

مهارات البحرين
Skills Bahrain

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INTRODUCTION

This draft Core Skills and Behaviours Framework was designed by Skills Bahrain for the Financial Services in Bahrain. It is based on international benchmarks of similar frameworks, local employability skills and 21st century skills research and the findings of the Sector Skills Study for Financial Services.

This version of the framework is not intended to be a final version and will require further sector engagement and validation. It was designed to support the development of the Bahrain

Occupational Standards for Financial Services and provide a sector agreed understanding of descriptions of skills and behaviours and levels of proficiency of these skills and behaviours on the job to aid a sector wide agreement on standards required by the sector and support the consultation process for the final Occupational Standards

This document compliments the Financial Services Sector Skills Report and the Financial Services Sector Career Pathway Maps Publication.



OVERVIEW

The world of work is changing. According to the 2022 Skills Bahrain Financial Services Sector Skills Report, the sector needs to develop a number of skills to ensure it is prepared for the future.

The impact of automation on jobs in the sector means that individuals and employers need to prioritise their talent strategies and ensure they are preparing a globally competitive workforce to lead the sector in the future.

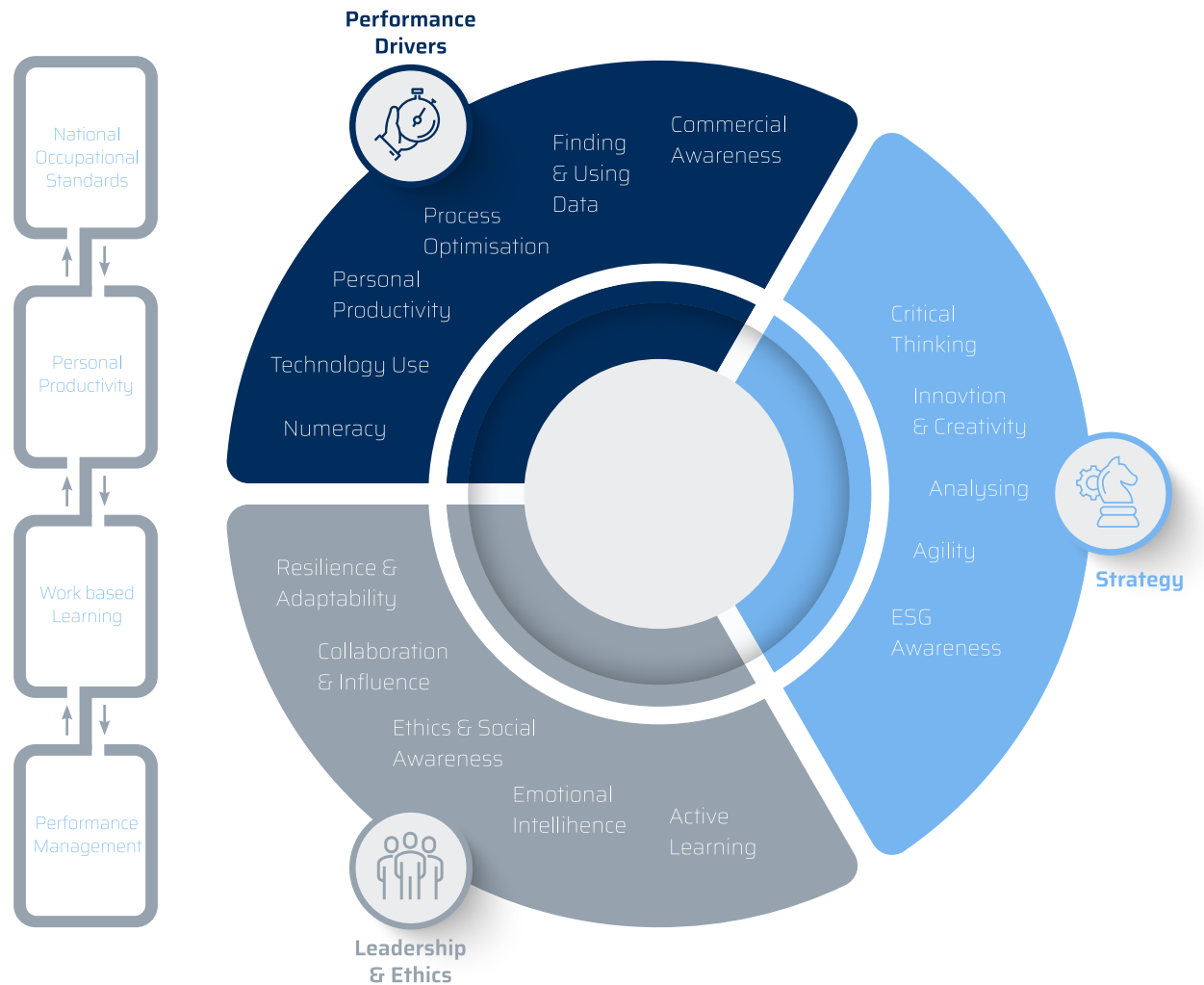
These skills include core higher order thinking skills, as well as technical skills to support digital transformation of the sector. The Proficiency Descriptors outline the level of skills and behaviours at different proficiencies.

PURPOSE

To form as a basis for core standards to be used:

- ▶ To support organisation as performance indicators for evidence of skills and behaviours at each level
- ▶ To allow the assessment of workplace learning
- ▶ To be used by training providers and education institutions as the Basis for Learning Outcomes to closer match education and training with industry needs
- ▶ To complement existing organisational competency frameworks where desired
- ▶ To allow those who work in the sector to collect a portfolio of evidence of skills and behaviours that is understood by the sector for ease of the movement of talent
- ▶ To be used as a basis for the regular assessment of skill across the sector
- ▶ To allow the development of Occupational Standards that include details of the generic skills and behaviours required at each level for jobs across the sector

THE PILLARS, SKILL AND BEHAVIOURS IN THE EMOTIONAL INTELLIGENCE



DESCRIPTION OF THE PILLARS

STRATEGY PILLAR

This pillar is about the skills required to demonstrate an understanding of the bigger picture of how situations, tasks or problems interrelate and impact their work and organisation. This Pillar is also focused on divergent thinking to identify alternative or innovative approaches.

At lower levels the skills on this pillar are about developing tools and techniques to consider different perspectives to situations, tasks or problems and understanding how an individual's job role fits into the broader organisational strategy. At senior levels the skills on this pillar are related to designing, implementing and leading strategy within the context of the organisation, Bahrain, regionally and internationally.

DEVELOPING SKILLS IN THIS PILLAR

Most of the skills in this pillar are sometimes called 'higher order thinking' skills. They explain how we process information and create meaning. Many of the skills in this Pillar are taught throughout the process of formal education from childhood. However, certain tools and techniques for enhancing divergent thinking can be learnt and applied to the workplace.

The skills on the Strategy Pillar are not effective when developed in isolation, especially at a Senior level. These skills need to be complimented with the Performance Driver skills to ensure business acumen is applied. Additionally, Leadership and Ethics skills ensure the personal attributes to communicate and engage others.

THE SKILLS UNDER THIS PILLAR

- ▶ **Critical Thinking** - The ability to identify, analyse and evaluate situations, ideas, and information in order to formulate responses to problems
- ▶ **Innovation & Creativity** - Challenging the status quo and thinking of new or alternative approaches to products, customers, tasks, projects or situations. Transforming new ideas into reality through a corporate process of ideation and entrepreneurship
- ▶ **Analysing** - The ability to deconstruct information into smaller categories in order to draw conclusions and find meaning
- ▶ **Agility** - Applying agile principles, tools and techniques in the workplace
- ▶ **ESG Awareness** - Understanding the importance of ESG issues and green finance and their potential strategic impact on the sector

DESCRIPTION OF THE PILLARS - CONTINUED

LEADERSHIP AND ETHICS PILLAR

The focus of this Pillar is on the personal characteristics and behaviours that ensure the other skills on the framework are well communicated, noticed by others and able to be effective. This Pillar outlines specific Leadership or 'soft skills' characteristics. These are essential future skills as the personal character to adapt, learn and respond to change is stated as one of the most critical career success factors in the future.

The importance of this skill is highlighted in the future of the Financial Services sector as routine tasks become automated which means that the human interrelationship skills are a more important part of any job role as this human aspect is always going to be necessary in the sector. In particular, the development of these skills at Senior Management level is important to lead change and ensure ethics and integrity in the sector.

DEVELOPING SKILLS AND BEHAVIOURS IN THIS PILLAR

Many of these behaviours are developed through growing up, formal education and family life. However, many tools and techniques to improve these skills can be learnt through formal learning. At the core of all of these skills and behaviours is the ability to reflect on personal behaviour.

Individuals who score high in these skills often have a habit of regular self-discipline and personal development that ensures they are able to respond well to stress, people and situations. Some of the skills and behaviours on this Pillar are better learnt through experience and being challenged outside an individual's normal 'comfort zone'. These skills and behaviours are also often developed through personal or professional adversity.

THE SKILLS UNDER THIS PILLAR

- ▶ **Resilience & Adaptability** - Resilience is the ability to cope and persevere in unexpected circumstances. Adaptability is responding to those circumstances with a willingness to change
- ▶ **Collaboration & Influence** - Having an impact on others in the organisation and effectively working as a part of a Team
- ▶ **Ethics & Social Awareness** - Work ethics and integrity. Respecting and valuing others. Awareness of the wider world, of history and of social context
- ▶ **Emotional Intelligence** - The awareness of one's own emotions and the ability to understand, use and manage these emotions in a positive manner to communicate, empathise with others and overcome challenges
- ▶ **Active Learning** - Engage in continuous lifelong learning and self-development to bridge personal skills gaps and enhance personal development

DESCRIPTION OF THE PILLARS - CONTINUED

PERFORMANCE DRIVERS PILLAR

This Pillar outlines the skills that are required to successfully complete work in the modern Financial Services Organisation. It focuses on the tools to support productivity and the daily application of work. This Pillar has more technical skills and technical knowledge required than the other two pillars.

These skills are future oriented with new core skills being included, such as 'Finding and Using Data'. These skills with a defined core level for the industry provide a framework for growth of future skills and how they are applied to the workplace. A weaknesses of any of the skills in this pillar can have an impact on business outcomes for an organisation and its future direction.

As with all the skills on the framework, these skills are successful when applied in combination with the other core skills and behaviours on the framework.

DEVELOPING SKILLS IN THIS PILLAR

Most of these skills can be taught through formal and informal learning. The technical nature of these skills confirm that on the job application of the skill is the best development method. As many of the skills are developed by the application of knowledge, it is likely that independent reading and learning would be necessary to ensure mastery of any of these skills.

The technical knowledge of these skills are only relevant on the job with the development of Critical Thinking and Analysing skills to apply knowledge in a logical and strategic manner to support business outcomes.

THE SKILLS UNDER THIS PILLAR

- ▶ **Commercial Awareness** - A strong understanding of the Banking, Finance and Insurance industry and how organisations make a profit
- ▶ **Finding & Using Data** - The competent use of sourcing, analysing and using data to enhance business insights
- ▶ **Process Optimisation** - The ability to apply a process mindset to daily work with a view to identify potential improvements and support the organisations preparation towards automation
- ▶ **Personal Productivity** - The effective use of working hours to achieve work outputs
- ▶ **Technology Use** - The capacity to select the right tools needed to perform tasks, use those tools and set up and operate technology to support and improve tasks, optimise business or develop new digital business areas
- ▶ **Numeracy** - The ability to access, use, interpret and communicate mathematical information and ideas, in order to engage in and manage the mathematical demands of a range of situations in the workplace

HOW TO READ THE PROFICIENCY (LEVEL) DESCRIPTORS

There are five levels of proficiency for each Skill or Behaviour on the Framework. The levels start at Foundation Level 1 and progress to Expert Level 5. The minimum proficiency level required for all Skills and Behaviours for those currently working in Financial Services is Level 3. In the future those entering the sector directly from High School will start at Level 2 and move to Level 3 as they progress.

The Skills Bahrain Core Skills and Behaviour Framework Levels are aligned to the Bahrain National Qualification Framework (NQF). This ensures the Framework can be used as a basis for developing Training Standards and qualifications for the sector. Some descriptors do not mention NQF as they are behaviours rather than skills, which means that they do not align to the NQF levels for application of knowledge.

Level 1 on the proficiency descriptor is for those who are in High School. Level 2 may be the last year of High School or first year of employment or Higher Education. This allows a transition of the Skill and Behaviour from school to employment.

The following outlines how the levels align to the National Qualification Framework of Bahrain.

These levels also align to the Technical Skills for the Financial Services sector as outlined in the Technical Skill Proficiency Descriptor for each Professional Standard and for each Job Family.

NQF Level	Skills Bahrain Proficiency Level
9 (Masters)	Level 5
8 (Bachelor)	Level 4
7	Level 3
5&6	Level 2
3&4 (High School)	Level 1

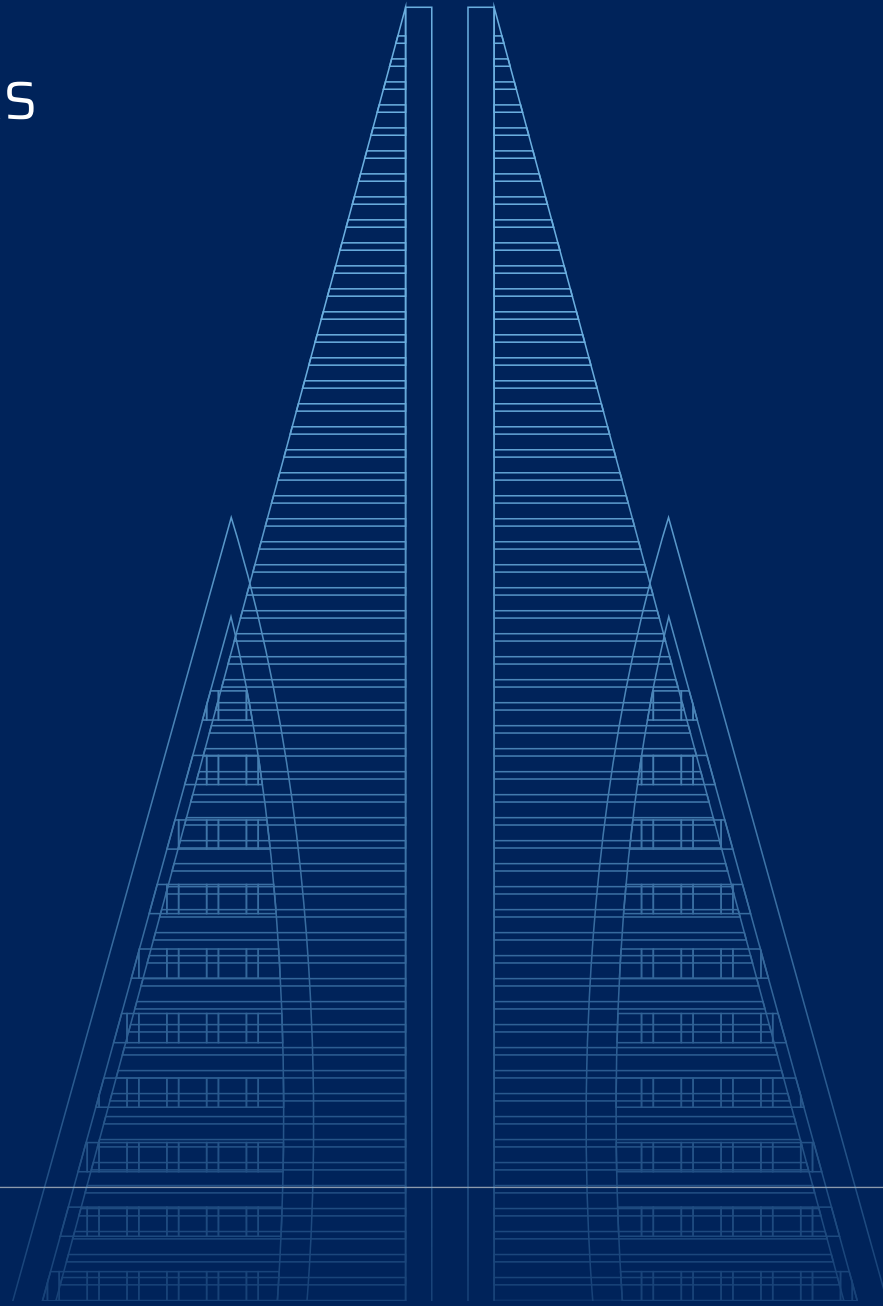
THE MINIMUM SKILL LEVEL REQUIRED FOR EACH JOB FAMILY IN BAHRAIN

This matrix is a suggestion that is required to be validated through sector consultation. Skills Bahrain designed this matrix to support the development of Bahrain's draft Occupational Standards for the Financial Services sector. Further engagement is needed to form a final sector agreed version of this matrix.

		Customer Service, Sales & Relationship Management	Product Solutions & Management	Operations	Risk, Compliance and Legal	Internal Control	Digital & Data	Asset Management & Trading
Strategy	Critical Thinking	Level 3	Level 4	Level 3	Level 4	Level 4	Level 4	Level 4
	Innovation & Creativity	Level 3	Level 4	Level 3	Level 4	Level 4	Level 4	Level 4
	Analysing	Level 3	Level 4	Level 3	Level 3	Level 3	Level 3	Level 3
	Agility	Level 3	Level 4	Level 3	Level 3	Level 3	Level 3	Level 3
	ESG Awareness	Level 3	Level 3	Level 3	Level 5	Level 4	Level 3	Level 5
Leadership & Ethics	Resilience & Adaptability	Level 4	Level 3	Level 3	Level 4	Level 3	Level 3	Level 3
	Collaboration & Influence	Level 4	Level 4	Level 3	Level 3	Level 3	Level 3	Level 4
	Ethics and Social Awareness	Level 4	Level 4	Level 3	Level 5	Level 5	Level 3	Level 5
	Emotional Intelligence	Level 4	Level 3	Level 3	Level 3	Level 3	Level 3	Level 4
	Active Learning	Level 3	Level 3	Level 3	Level 3	Level 3	Level 3	Level 3
Performance Drivers	Commercial Awareness	Level 3	Level 4	Level 3	Level 3	Level 3	Level 3	Level 3
	Finding & Using Data	Level 3	Level 4	Level 3	Level 3	Level 3	Level 5	Level 3
	Process Optimisation	Level 3	Level 3	Level 4	Level 3	Level 3	Level 3	Level 3
	Personal Productivity	Level 3	Level 3	Level 3	Level 3	Level 3	Level 3	Level 3
	Technology Use	Level 3	Level 3	Level 4	Level 3	Level 3	Level 5	Level 3
	Numeracy	Level 3	Level 3	Level 3	Level 3	Level 3	Level 3	Level 3

PROFICIENCY LEVEL DESCRIPTORS

STRATEGY



Skill/Behaviour Standard	Critical Thinking Skill				
Pillar	Strategy				
Definition	The ability to identify, analyse and evaluate situations, ideas, and information in order to formulate responses to problems.				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	Is able to identify specific routine situations, tasks or problems and describe them	Is able to identify specific routine and non-routine situations, tasks or problems and describe them with reflection and consideration	Is able to critically evaluate non-routine situations, tasks or problems from different perspectives and forms new insights. Is able to effectively communicate new insights	Critically evaluates complex situations, tasks or problems from various perspectives and applies deductive reasoning to collate ideas, information, and data to identify solutions and outcomes. Is able to effectively communicate new insights and influence the thinking of others	Demonstrates higher level thinking by the critical evaluation and synthesis of information to form new meaning to situations, tasks, or problems. Takes initiative to further develop concepts to create validity and structure to the implementation and communication of solutions
Knowledge	<ul style="list-style-type: none"> Questioning techniques Enquiry and information collection Understands the role of logic in decision making Brainstorming techniques 	<ul style="list-style-type: none"> Problem identification techniques Problem solving techniques Evaluation techniques Formulating an argument based on logic and enquiry Understands how different subject disciplines interrelate Brainstorming techniques on a topic 	<ul style="list-style-type: none"> Evaluative questioning techniques Problem solving processes, tools and techniques Considering types of corrective actions Lateral thinking techniques Personal reflection techniques Brainstorming techniques for specific business outcomes 	<ul style="list-style-type: none"> Convergent and divergent thinking techniques Deductive reasoning techniques Decision evaluation frameworks Root Cause Analysis Visualisation techniques Communicating divergent perspectives to a range of stakeholders (stakeholder analysis) Pattern recognition techniques Tools and techniques for bigger picture thinking Understanding the interrelatedness of disciplines and systems 	<ul style="list-style-type: none"> Strategies to evaluate lateral, convergent and divergent thinking techniques Extrapolation techniques Systems thinking theories Features and limitations of different information and data sources Strategies to evaluate solution effectiveness Strategic thinking techniques and tools Systems theory

Skill/Behaviour Standard	Critical Thinking Skill				
Pillar	Strategy				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Abilities (on the job application)	<ul style="list-style-type: none"> Asks simple questions Undertakes simple research to inform thinking Evaluates new information Listens to different viewpoints Applies logic and reasoning in decisions Thinks about consequence Participates in brainstorming with a team 	<ul style="list-style-type: none"> Asks questions that demonstrates some reflection Undertakes research to inform evaluation of situations, tasks of problems Evaluates new information within the context of a situation, task or problem Reflects on the viewpoint of others with some evaluation Describes problem solving techniques Considers the interests of others in situations, tasks or problems Demonstrates consideration of consequences of decisions or actions 	<ul style="list-style-type: none"> Asks evaluative and reflective questions Considers the cause, root or relationships between situations, tasks, or problems Recognises the interconnected nature of situations, tasks or problems Applies problem solving techniques Communicates to relevant stakeholders relating to situations, tasks, or problems 	<p>Demonstrates high levels of evaluative insight and synthesis of information to situations, tasks, or problems by:</p> <ul style="list-style-type: none"> Asks evaluative questions and analyses responses in the context of the bigger picture Identifying and analysing the cause, root or relationships between situations, tasks, or problems Demonstrates systems thinking by recognising the interconnectedness of situations, tasks, or problems Specifies communications to stakeholders in a manner than demonstrates and understanding of the specific needs of specific stakeholders Opinions are always based on credible research and insight 	<ul style="list-style-type: none"> Capacity to understand how concepts work together, what is the bigger whole of which something is a part, and how to identify patterns over time Always reviews, evaluates, and synthesises situations, tasks, or problems in a strategic manner Always removes preconceived ideas and personal bias and applies rational thinking to situations, tasks, or problems Understands complexity and underlying assumptions, cause, or rationale Makes reasoned decisions based on numerous sources of facts Always considers the impact and outcomes of decisions on a range of stakeholders Applies systems thinking to situations, tasks, or problems as evidence by a clear recognition of the interdependence and interrelationships of situations, tasks, problems and people in the system and how this impacts outcomes Questions and communication demonstrates sound judgement and insight based on extensive research and learning Communicates with others in a manner that demonstrates a high level of insight into the needs of others

Skill/Behaviour Standard	Innovation and Creativity Skill				
Pillar	Strategy				
Definition	Challenging the status quo and thinking of new or alternative approaches to products, customers, tasks, projects or situations. Transforming new ideas into reality through a corporate process of ideation and entrepreneurship				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	Using imagination to consider new ideas or ways of doing things in a structured or unstructured manner	Consider current thinking and consider new ideas or ways of doing things in a structured or unstructured manner	Challenge current thinking through exploration of new or alternative ideas, insights or concepts in a structured manner that uses entrepreneurial thinking	Lead a team to be comfortable with challenging current thinking through considering new or alternative insights. Support Teams to explore and ideate collectively using entrepreneurial thinking	Sets the culture and organisational enablers for the development of innovation and creativity for new value creation in the organisation
Knowledge	<ul style="list-style-type: none"> ► Exploration of creative pursuits such as art, music, coding or literature ► Problem solving tools and techniques ► Brainstorming techniques 	<ul style="list-style-type: none"> ► Exploration of creative pursuits such as art, music, coding or literature ► Ideation tools and techniques ► Mind Mapping ► Problem solving tools and techniques ► Brainstorming techniques ► Visualisation techniques 	<ul style="list-style-type: none"> ► Storytelling techniques ► Innovation process tools ► Innovation drivers ► Innovation landscape of the sector ► Tools for enhancing imagination ► Brainstorming techniques ► Visualisation techniques 	<ul style="list-style-type: none"> ► Creative process management tools ► Innovation management strategies ► Innovation implementation management strategies ► Applying lateral, convergent and divergent thinking techniques to ideation ► Continuous improvement of innovation and creativity ► Strategies for creating space for creative exploration in the workplace 	<ul style="list-style-type: none"> ► Strategic creative process management tools ► Innovation management strategies ► Innovation implementation management strategies ► Applications of innovation or creative solutions within an organisation ► Strategies for creating space for creative exploration in the workplace across the whole organisation ► Patent law process ► Story telling techniques ► Strategies to evaluate lateral, convergent and divergent thinking techniques across the organisation ► Strategies to drive the continuous improvement of the creative processes

Skill/Behaviour Standard	Innovation and Creativity Skill				
Pillar	Strategy				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Abilities On the Job	<ul style="list-style-type: none"> Being willing to try and fail Apply creativity to school work/projects Works with others to consider different ideas <p>NQF L 4</p> <ul style="list-style-type: none"> Operate with minimal supervision in familiar and some unfamiliar contexts 	<ul style="list-style-type: none"> Being willing to try and fail Apply creativity to school work/projects Works with others to consider different ideas Applies ideas to a structured output <p>NQF L 5</p> <ul style="list-style-type: none"> Operate with some guidance in familiar and unfamiliar contexts and in carrying out defined tasks 	<ul style="list-style-type: none"> Bringing multidisciplinary perspectives to create new ideas and insight Being willing to try and fail Demonstrating patience in the application of creativity in the workplace and recognise creativity requires numerous iterations to become useful Bringing divergent thinking to business solutions Having a creative mindset to be willing to share and develop ideas with others Allowing time for discussion and exploration with peers <p>NQF L 7</p> <ul style="list-style-type: none"> undertake research or investigation into advanced level situations, issues and/or problems 	<ul style="list-style-type: none"> Leading a culture of accepting failure of new ideas Encouraging others to consider alternative perspectives and apply principles of design thinking in their approach to their work Leading and prioritising the process of creative development by creating the time and space for development in the workplace Leading a Team to apply divergent thinking to business solutions Support the implementation of innovation and corporate entrepreneurship with organisation systems and processes to support ideation and prototype development Having a creative mindset to be willing to share and develop ideas with others Being willing to experiment with new ideas and concepts within their business units Communicating outputs of the creative process to Senior Management <p>NQF L 8</p> <ul style="list-style-type: none"> demonstrate insight, interpretation and creativity to complex situations, issues and/or problems; 	<ul style="list-style-type: none"> Championing an organisational wide culture of allowing for new ideas and the risk of failure Ensuring sufficient organisational mechanisms and enablers are activated to support innovation and creativity Enhancing innovation and corporate entrepreneurship with organisation systems and processes to support ideation and prototype development Having a creative mindset to be willing to share and develop ideas with others Being willing to listen and consider new or alternative ways of thinking about strategy and the organisation Including ideation and development in organisational performance measures <p>NQF L 9</p> <ul style="list-style-type: none"> Critically analyse, evaluate and or synthesise complex ideas and information to develop creative and original responses to problems and issues;

Skill/Behaviour Standard	Analysing Skill				
Pillar	Strategy				
Definition	The ability to deconstruct information into smaller categories in order to draw conclusions and find meaning				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	Undertakes research investigations and puts findings into a structure context	Undertakes some unstructured research and applies findings to a known or new context to draw conclusions	Reads and deconstructs ideas and information to more closely evaluate the detail, structure or consequence of it. Applies this with known ideas or information to synthesis into new meaning	Reads and deconstructs ideas and information to more closely evaluate the detail, structure or consequence of it. Uses these new insights to inform decisions, provide context, or add to knowledge and meaning	Reads and deconstructs ideas and information to more closely evaluate the detail, structure or consequence of it. Evaluates ideas and meaning in the context of strategy and decision making. Adds depth and breadth to strategic discussions with evaluated based insight
Knowledge	<ul style="list-style-type: none"> Basic research process and analysis tools Analysing text 	<ul style="list-style-type: none"> Research process and analysis tools Analysing text 	<ul style="list-style-type: none"> Tools to identify causal relationships Benchmarking and comparative tools Diagnostic tools Quantitative research tools Problem solving tools 	<ul style="list-style-type: none"> Qualitative and quantitative research tools Tools to identify causal relationships Benchmarking and comparative tools Diagnostic tools Problem detection and analysis tools Problem solving tools Strategic tools & frameworks 	<ul style="list-style-type: none"> Qualitative and quantitative research tools Tools to identify causal relationships Methodologies for reasoning and strategic analysis Synthesis tools for evidence based decision making Strategic tools & frameworks
Abilities On the Job	Demonstrated by: <ul style="list-style-type: none"> Reading and searching for credible information Drawing conclusions on structured information 	Demonstrated by: <ul style="list-style-type: none"> Reading and synthesising credible information Drawing conclusions on some unstructured information Present and debate findings of research to others 	Demonstrated by: <ul style="list-style-type: none"> Reading and synthesising credible information to support ideas and decisions Using information and its sources in evaluation of situations, tasks or problems 	Demonstrated by: <ul style="list-style-type: none"> Leading by example to ensure all outputs are evidence-based and referenced on credible sources Reading and applying insights and knowledge in the workplace 	Demonstrated by: <ul style="list-style-type: none"> Applying critical evaluation of information and insight to consider it in a strategic context for the organisation Carefully considers information and data in the context of rational decision making

<p>Abilities On the Job</p>	<p>► Presenting findings of research to others</p> <p>NQF L 4</p> <p>With minimal support:</p> <p>► Use problem solving approaches to deal with familiar and unfamiliar situations, issues and/or problems;</p> <p>► Make generalisations and draw conclusions in defined situations</p>	<p>NQF L 6</p> <p>Use and organise information to:</p> <p>► Present and evaluate arguments, information and ideas;</p> <p>► Deal with defined and some undefined situations, issues and/or problems</p>	<p>► Critically evaluates a variety of information to draw meaning and insight</p> <p>► Building on understanding by identifying new sources of information and considering them in context of what is already known</p> <p>► Forming opinions based on credible sources</p> <p>► Applying analysis to work in both written and verbal form</p> <p>NQF L 7</p> <p>Use a range of approaches to:</p> <p>► Undertake analysis, evaluation and/or synthesise information and concepts, within the common understanding of the subject/ discipline;</p> <p>► Critically evaluate evidence;</p> <p>► Formulate solutions that are evidence-based</p>	<p>► Questioning sources of data and information and evaluates relevance and application</p> <p>► Continually builds on understanding by seeking new insight, perspectives or contexts through reading a variety of sources</p> <p>► Forming opinions based on critical evaluation of information that is applied and used in the workplace</p> <p>► Encouraging their team to read and evaluate information and their sources</p> <p>► Mentoring team to enhance depth of analysis in their work</p> <p>NQF L 8</p> <p>Use & organise information to:</p> <p>► Critically analyse, evaluate /or synthesise information, concepts, skills and practices in a subject/discipline to identify and define situations, issues and/or problems;</p> <p>► Demonstrate insight, interpretation and creativity to complex situations, issues and/or problems;</p> <p>► Identify and implement relevant solutions; make informed judgements in situations where data/ information is limited and/ or comes from a variety of sources.</p>	<p>► Continually builds on understanding by seeking new insight, perspectives or contexts through reading a variety of sources</p> <p>► The ability to take complex information and draw meaning and conclusions and applies this to the organisation/sector</p> <p>► Forming opinion and insights after detailed evaluation of information</p> <p>► Leading a culture of evidence-based decision making</p> <p>► Asking strategic questions to add depth of analysis to discussions and outputs</p> <p>NQF L 10</p> <p>Use a combination of approaches to:</p> <p>► Critically analyse, evaluate and/or synthesise information that extends existing knowledge and concepts of the subject/discipline;</p> <p>► Identify, conceptualise and define new and abstract problems;</p> <p>► Demonstrate professional levels of insight, interpretation, originality and creativity to complex situations, issues and/ or problems;</p> <p>► Develop original and creative responses to deal with complex situations, issues and/or problems;</p> <p>► Make informed judgements in situations where data/ information is limited and/or inconsistent.</p>
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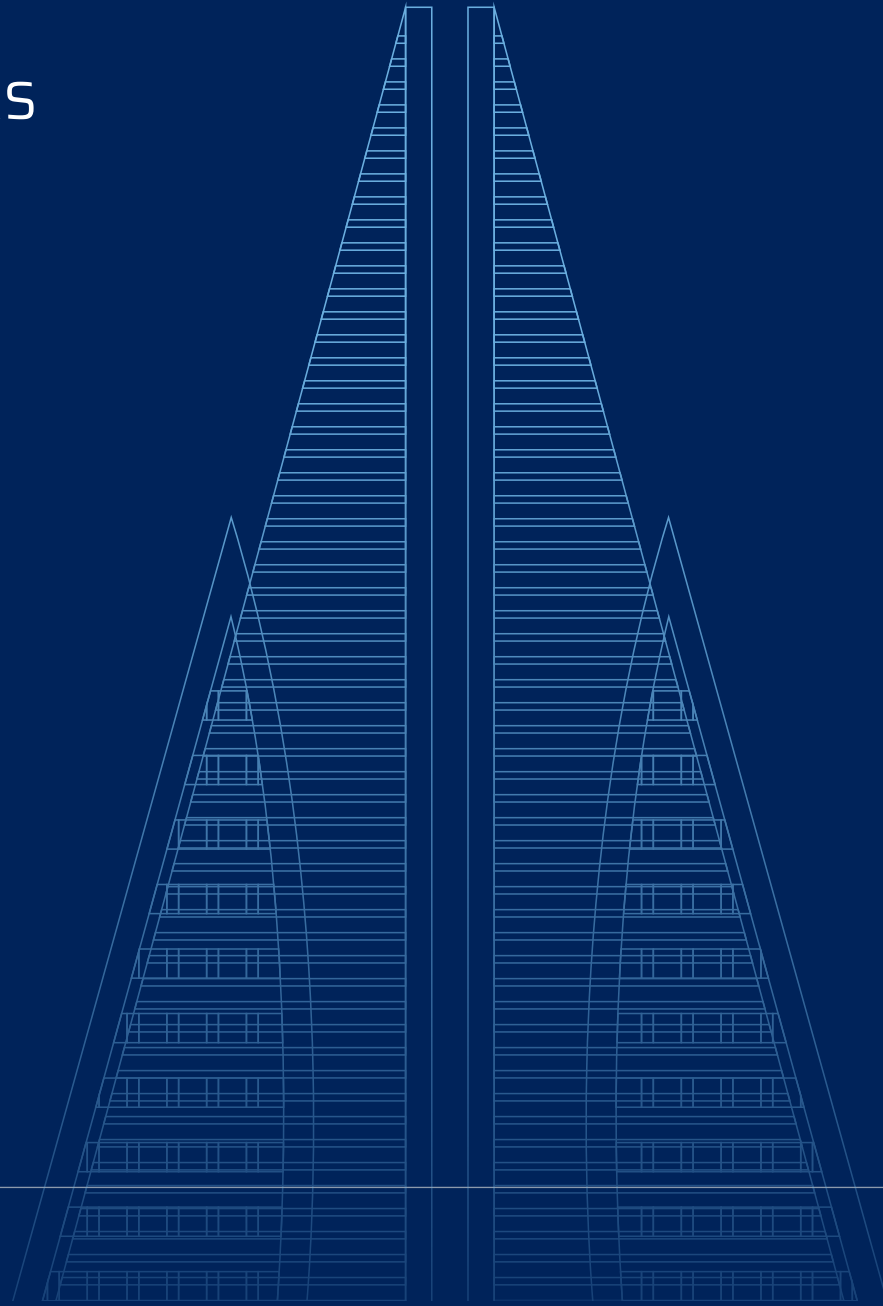
Skill/Behaviour Standard	Agility Skill				
Pillar	Strategy				
Definition	Applying agile principles, tools and techniques in the workplace				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description		The ability to structure working outputs in unstructured environments with minimal instruction	The ability to apply tools and techniques to support the development and implementation of working outputs through the application of specific agile principles	The ability to lead the application of tools and techniques to support the development and implementation of work outputs across the Team	The recognition and support for how agile tools contribute to innovation and project implementation across the organisation
Knowledge		<ul style="list-style-type: none"> Tools for structuring work towards an output Tools for seeking feedback 	<ul style="list-style-type: none"> Tools for structuring work towards an output Tools for seeking feedback Principles of continuous improvement Tools for supporting Change management Tools for Design Thinking 	<ul style="list-style-type: none"> Tools for Project Management Tools for managing project iterations and cycles Principles of continuous improvement Tools for supporting Change management Tools for Design Thinking 	<ul style="list-style-type: none"> Tools for Project Management Tools for managing project iterations and cycles Principles of continuous improvement Tools for supporting Change management Tools for Design Thinking
Abilities On the Job		Demonstrated by: <ul style="list-style-type: none"> The completion of unstructured work/tasks 	Demonstrated by: <ul style="list-style-type: none"> The ability to breakdown unstructured work into deliverable outputs Awareness of principles of agile working and development Initiating tasks with the end and output in mind Undertaking an iterative approach to the development of work 	Demonstrated by: <ul style="list-style-type: none"> Support a team to breakdown unstructured work into deliverable outputs Mentoring the team in the principle of agile working and development Initiating tasks with the end and output in mind 	Demonstrated by: <ul style="list-style-type: none"> Leading the minimising of bureaucracy to support iterative working systems Being comfortable with ambiguity during the innovation process

Skill/Behaviour Standard	Agility Skill				
Pillar	Strategy				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Abilities On the Job		<p>NQF L 6</p> <ul style="list-style-type: none"> Operate in familiar and unfamiliar contexts 	<ul style="list-style-type: none"> Seeking feedback on the development of work and reviewing work in the context of feedback Considering end user needs throughout in all work outputs Focusing on outputs and delivery rather than process only <p>NQF L 7</p> <ul style="list-style-type: none"> Operate at an advanced level in variable contexts in defined and some undefined areas of work 	<ul style="list-style-type: none"> Encouraging an iterative approach to the development of work by guiding the Team on how to structure continuous feedback mechanisms into their work Supporting the consideration of end user needs throughout in all work outputs Empower Teams to focusing on outputs and delivery rather than process only <p>NQF L 8</p> <ul style="list-style-type: none"> Operate at a specialist level invariable contexts that have some unpredictability 	<ul style="list-style-type: none"> Supporting the facilitation of feedback and consultation during iterative development of products, services or new ideas across the organisation Engaging resources to support agile working and development <p>NQF L 9</p> <ul style="list-style-type: none"> Operate at a professional level in variable contexts that are often complex, unpredictable and not clearly defined

Skill/Behaviour Standard	Environment Social And Governance (ESG) Awareness Skill and Behaviour				
Pillar	Strategy				
Definition	Understanding the principles of ESG and their impact on the sector				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description		Understand what the UN Sustainable Development Goals (SDG) mean and how countries report against them	The knowledge and behaviour to apply ESG principles in the work place through actions and behaviours that are aligned to ESG principles and Global Reporting Initiatives (GRI)	The ability to lead the application of ESG principles across a team or department to ensure team or department compliance to corporate ESG and Global Reporting Initiatives (GRI) reporting	Offering corporate strategic oversight for the compliance, risk and reporting of ESG. Offering a deep knowledge of the strategic implications of ESG through a formal governance processes
Knowledge		<ul style="list-style-type: none"> UN SDG Goals How Bahrain reports to the UN 	<ul style="list-style-type: none"> Green finance concepts ESG related risk and compliance reporting GRI Standards 	<ul style="list-style-type: none"> Leading a ESG culture Green finance concepts ESG related risk and compliance reporting GRI Standards 	<ul style="list-style-type: none"> Strategic implications of ESG to financial Services organisation Understanding of national implications, projects and initiatives relating to ESG and SDG
Abilities On the Job		Demonstrated by: <ul style="list-style-type: none"> Describing the importance of UN SDGs NQF L 6 <ul style="list-style-type: none"> Operate in familiar and unfamiliar contexts 	Demonstrated by: <ul style="list-style-type: none"> Applying ESG principles to relevant processes Applying principles of Global Reporting Initiatives (GRI) to work where relevant Complying with risk and compliance frameworks relating to ESG where relevant NQF L 7 <ul style="list-style-type: none"> Operate at an advanced level in variable contexts in defined and some undefined areas of work 	Demonstrated by: <ul style="list-style-type: none"> Leading the application of ESG principles Mentoring a team in practices aligned to ESG principles Overseeing compliance and risk processes relating to ESG NQF L 8 <ul style="list-style-type: none"> Operate at a specialist level in variable contexts that have some unpredictability 	Demonstrated by: <ul style="list-style-type: none"> Applying strategic principles, frameworks and roadmaps to support ESG compliance and reporting Leading a culture of ESG awareness across an organisation Contribute to national dialogue on green finance, ESG and SDG NQF L 9 <ul style="list-style-type: none"> Operate at a professional level in variable contexts that are often complex, unpredictable and not clearly defined

PROFICIENCY LEVEL DESCRIPTORS

LEADERSHIP AND ETHICS



Skill/Behaviour Standard	Resilience and Adaptability Skill and Behaviour				
Pillar	Leadership and Ethics				
Definition	Resilience is the ability to cope and persevere in unexpected circumstances. Adaptability is responding to those circumstances with a willingness to change.				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	Learning to respond positively to failure and work under pressure	Copes well under pressure to meet deadlines. Bounces back from failure and receives feedback	The ability to cope with different situations, people, or groups. Commits to work through challenges and ambiguity. Accepts feedbacks positively and remains calm during difficulty	Always shows calmness and composure to lead others through unstable environments. Perseveres through challenges in a manner that invokes confidence and commitment from their Team. Supports an organisational culture of positive responses to change through implementing strategic direction	Leads an organisational culture of tenacity and commitment by demonstrating personal resilience and leading positively through change. Guides strategic direction through ambiguity by setting organisational systems and processes to constantly respond to changes with direction and commitment
Knowledge	<ul style="list-style-type: none"> Stress management techniques Exam management techniques 	<ul style="list-style-type: none"> Stress management techniques Self-reflection techniques Exam Management techniques 	<ul style="list-style-type: none"> Stress management techniques Self-reflection techniques 	<ul style="list-style-type: none"> Stress management techniques Leading change Self-reflection techniques 	<ul style="list-style-type: none"> Stress management techniques Leading change Self-reflection techniques
Abilities On the Job	Demonstrated by: <ul style="list-style-type: none"> Being able to self regulate emotion Applies coping mechanisms to pressure situations such as exams or deadlines Adapts to change 	Demonstrated by: <ul style="list-style-type: none"> Being able to bounce back from failure Being able to self-regulate emotion Applies coping mechanisms to pressure situations such as exams or deadlines Adapts to change 	Demonstrated by: <ul style="list-style-type: none"> Recognising change is part of the job and accepts new work positively and takes responsibility for personal growth and learning Being able to stay calm under pressure as demonstrated by the ability to continue to complete tasks and support others during high pressure situations 	Demonstrated by: <ul style="list-style-type: none"> Recognising change is part of the job and accepts new work positively and takes responsibility for personal and Team growth and learning Remaining calm under pressure in a manner that creates reassurance and unity among the Team 	Demonstrated by: <ul style="list-style-type: none"> Introducing change to advance organisational objectives Coaching and guides others on how to react in difficult situations Leading in a manner than creates a positive environment and organisational culture to help others overcome pressure and challenges

<p>Abilities On the Job</p>	<p>NQF L 4</p> <ul style="list-style-type: none"> ▶ Operate with minimal supervision in familiar and some unfamiliar contexts with some independence and responsibility 	<ul style="list-style-type: none"> ▶ Can reflect on personal limitation ▶ Demonstrates a willing to listen to other opinions ▶ Receives feedback openly and responds positively <p>NQF L 5</p> <ul style="list-style-type: none"> ▶ Plan and organise familiar and new tasks ▶ Complete routine and non-routine tasks ▶ Adapt, as necessary, processes, practices, techniques tools and/or materials to deal with defined routine situations, issues and/or problems 	<ul style="list-style-type: none"> ▶ Being able to refocus quickly after interruptions or changes to work ▶ Demonstrating interpersonal and cultural adaptability through awareness and effective working practices with a variety of different types of people and cultures ▶ Does not let workplace stressors affect personal productivity and output ▶ Is able to self-regulate emotion, recognise personal limitations and ask for help when needed ▶ Demonstrates a willing to listen to other opinions ▶ Receives feedback openly and responds positively <p>NQF L 7</p> <p>Operate at an advanced level</p> <ul style="list-style-type: none"> ▶ In variable contexts ▶ In defined and some undefined areas of work 	<ul style="list-style-type: none"> ▶ Supporting creating a positive environment and organisational culture to help others overcome pressure and challenges ▶ Leading interpersonal and cultural adaptability through managing diverse teams ▶ Being able to refocus quickly after interruptions or changes to work ▶ Being able to self-regulate emotions, recognise personal limitations and ask for help when needed ▶ Creates and leads process and approaches to cope with change for themselves and others ▶ Leads and help others understand the importance of resilience and adaptability when change is required ▶ Demonstrates a willing to listen to other opinions ▶ Receives feedback openly and responds positively even from subordinates ▶ Complies with policies and procedures despite the situation or pressure ▶ Uses prior experience to deal with challenges very well <p>NQF L 8</p> <ul style="list-style-type: none"> ▶ Deal with advanced and some complex situations and/or problems that have an element of unpredictability ▶ Operates well in variable contexts that have some unpredictability ▶ Operates well in defined and undefined areas of work 	<ul style="list-style-type: none"> ▶ Leading by example through remaining calm under pressure ▶ Being able to self-regulate emotion, recognise personal limitations and ask for help when needed ▶ Recognising alternative points of view and listens to others ▶ Believing failure creates opportunities ▶ Encouraging new trends and changing demands as opportunities for the organisation <p>NQF L 9</p> <p>Operate at a professional level:</p> <ul style="list-style-type: none"> ▶ In variable contexts that are often complex, unpredictable and not clearly defined; ▶ With substantial responsibility for the work of individuals and groups
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Skill/Behaviour Standard	Collaboration and Influence Behaviour				
Pillar	Leadership and Ethics				
Definition	Having an impact on others in the organisation and effectively working as a part of a Team				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	Works well with others and demonstrates positive communication that enhances teamwork	Works well with others and demonstrates positive communication that enhances teamwork	Is an effective Team member who is able to collaborate but also express viewpoints in a manner that positively influences others and creates engagement	Leads effective Team collaboration through an open leadership style that encourages all Team members to engage and share	Sets the culture of collaboration for the organisation through an open leadership style that influences engagement of employees across the organisation
Knowledge	<ul style="list-style-type: none"> ▶ Active listening tools and techniques ▶ Communication tools and techniques ▶ Team work tools and techniques 	<ul style="list-style-type: none"> ▶ Active listening tools and techniques ▶ Team work tools and techniques ▶ Communication tools and techniques ▶ Motivational Theory 	<ul style="list-style-type: none"> ▶ Active listening techniques ▶ Communication tools & techniques ▶ Stakeholder analysis ▶ Negotiation strategies ▶ Conflict Management techniques ▶ Diversity and inclusion tools ▶ Team building techniques ▶ Motivational Theory 	<ul style="list-style-type: none"> ▶ Active listening techniques ▶ Communication tools & techniques ▶ Stakeholder analysis ▶ Negotiation strategies ▶ Conflict Management techniques ▶ Diversity and inclusion tools ▶ Leading teams' techniques ▶ Motivational Theory 	<ul style="list-style-type: none"> ▶ Active listening techniques ▶ Stakeholder analysis ▶ Negotiation strategies ▶ Conflict Management techniques ▶ Diversity and inclusion tools ▶ Motivational Theory
Abilities On the Job	Demonstrated by: <ul style="list-style-type: none"> ▶ Being an effective communicator in a Team environment ▶ Demonstrating a willingness to listen to others ▶ Effectively shares ideas 	Demonstrated by: <ul style="list-style-type: none"> ▶ Being an effective communicator in a Team environment ▶ Demonstrating a willingness to listen to others ▶ Effectively shares ideas ▶ Shares information with others ▶ Seeks feedback 	Demonstrated by: <ul style="list-style-type: none"> ▶ Working effectively as part of a Team to successfully achieve collective outcomes ▶ Being an effective communicator in a Team environment ▶ Demonstrating a willingness to listen to others ▶ Effectively share ideas to achieve buy in and consensus ▶ Recognising and understanding the stages of Team formation to performance (forming, norming, storming, performing) and their impact on the Team ▶ Conducting themselves with respect and integrity towards Team members ▶ Shares information with others ▶ Seeks feedback 	Demonstrated by: <ul style="list-style-type: none"> ▶ Influencing others and inspiring motivation among the Team ▶ Leading a culture of collaboration and openness ▶ Being an effective Team member among peers to achieve collective outcomes ▶ Being willing to give credit to others for work achieved ▶ Effectively communicates ideas to subordinates to achieve buy in and consensus ▶ Using influencing skills to effectively manage the communication of change to ensure collaboration ▶ Treating subordinates with respect and integrity ▶ Shares information with others ▶ Seeks feedback 	Demonstrated by: <ul style="list-style-type: none"> ▶ Leading a culture of collaboration and Teamwork across the organisation ▶ Inspiring employees of the organisation towards the vision, mission and strategic direction of the organisation ▶ Influencing stakeholders to ensure buy in and consensus ▶ Acting as a leader through effective communication of change at all levels of the organisation ▶ Treating all stakeholders with respect and integrity ▶ Shares information with others ▶ Seeks feedback

Skill/Behaviour Standard	Ethics and Social Awareness Behaviour				
Pillar	Leadership and Ethics				
Definition	Work ethics and integrity. Respecting and valuing others. Awareness of the wider world, of history and of social context				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	The ability to apply personal integrity and ethics to school, society and/or the workplace. Understand concepts of social responsibility	The ability to apply personal integrity and ethics to school, society and/or the workplace. Understand concepts of social responsibility	The ability to apply personal integrity and ethics in the workplace and recognition of the importance of work in the context of Bahrain Vision 2030 and the development of Bahrain society	The ability to apply personal integrity and ethics in the workplace and recognition of the responsibility towards mentoring integrity and ethics in others as part of a leadership role. Encourages others to recognise the organisations role in the context of Bahrain Vision 2030 and the development of Bahrain society	Leads with strong personal integrity and ethics recognising the responsibility and accountability of the leadership role in setting a culture of ethics and social awareness in the organisation. Leads the organisation in a manner that reflects the high standards of integrity and ethics mandated by the CBB
Knowledge	<ul style="list-style-type: none"> ► School Code of Conduct 	<ul style="list-style-type: none"> ► Higher Education Institution School Code of Conduct ► CBB Ethics and Corporate Code of Conduct 	<ul style="list-style-type: none"> ► CBB Ethics and Corporate Code of Conduct ► Corporate ► Policies and Procedures for Whistleblowing 	<ul style="list-style-type: none"> ► CBB Ethics and Corporate Code of Conduct ► Policies and Procedures for Whistleblowing 	<ul style="list-style-type: none"> ► CBB Ethics and Corporate Code of Conduct ► Board of Director Code of Conduct ► Policies and Procedures for Whistleblowing
Abilities On the Job	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ► Applying work ethics to personal commitment and integrity in school and social life ► Understanding principles of social citizenship 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ► Applying work ethics to personal commitment and integrity in school/social life/workplace ► Understanding principles of social citizenship 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ► Applying work ethics to personal commitment and integrity in the workplace ► Conduct oneself in a manner that demonstrates strong honesty and ethical behaviour ► Reporting unethical behaviour appropriately ► Recognising the importance of the work of the organisation and the sector to the economic and social development of Bahrain ► Respecting and abiding by the CBB Rule Book on Ethics and Conduct ► Abides by the organisation's Code of Conduct for an employee 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ► Applying work ethics to personal commitment and integrity in the workplace ► Leading in a manner that demonstrates strong honesty and ethical behaviour ► Condemns unethical behaviour among the Team in a fair and consistent manner ► Providing context and understanding for subordinates of how the sector contributes to the implementation of Bahrain Vision 2030 ► Respecting and abides by the CBB Rule Books on Ethics and Conduct and mentors their Team to the importance of this ► Abiding by the organisation's Code of Conduct for an employee and mentors their Team to the importance of this 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ► Leading a culture of honesty and integrity across the organisation ► Leading by example work ethics to personal commitment and integrity in the workplace ► Applying mechanisms for whistleblowing and reporting of unethical behaviour ► Aligning the strategic direction of the organisation with Bahrain Vision 2030 ► Leading and implements the CBB Ethics and Corporate Code of Conduct, as outlined in the CBB Rule Books ► Leading by example in abiding by the organisation's Code of Conduct ► Creating a culture of openness and freedom to report unethical behaviour

Skill/Behaviour Standard	Emotional Intelligence Behaviour				
Pillar	Leadership and Ethics				
Definition	The awareness of one's own emotions and the ability to understand, use and manage these emotions in a positive manner to communicate, empathise with others and overcome challenges.				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	The ability to recognise emotions and the impact of those emotions on others. Includes the ability to express and control emotions and behaviours and communicate effectively	The ability to recognise emotions and the impact of those emotions on others. Includes the ability to express and control emotions and behaviours and communicate effectively	The ability to recognise emotions and the impact of those emotions on others. Includes the ability to express and control emotions and behaviours and communicate effectively	The ability to sense, understand, react and express emotions to others. Includes reflecting on own emotions and their impact on others as a leader. The ability to communicate effectively while considering the perspective and impact on others	The ability to regulate emotion to inspire, influence, motivate, connect and lead others. Expresses emotions in a manner than demonstrates empathy, maturity, self reflection and inspires others
Knowledge	<ul style="list-style-type: none"> Self-reflection techniques Communication tools and techniques Stress management tools and techniques Active listening techniques 	<ul style="list-style-type: none"> Self-reflection techniques Communication tools and techniques Stress management tools and techniques Active listening techniques 	<ul style="list-style-type: none"> Self-reflection techniques Coaching and mentoring techniques Communication tools and techniques Stress management tools and techniques Active listening techniques Methods to develop personal branding 	<ul style="list-style-type: none"> Self-reflection techniques Coaching and mentoring techniques Communication tools and techniques Stress management tools and techniques Active listening techniques Methods to develop personal branding Emerging self management trends, approaches and theories Strategies to promote work life balance 	<ul style="list-style-type: none"> Self-reflection techniques Coaching and mentoring techniques Communication tools and techniques Stress management tools and techniques Active listening techniques Methods to develop personal branding Emerging self management trends, approaches and theories Strategies to promote work-life balance Strategies to evaluate well being and work-life balance

Skill/Behaviour Standard	Emotional Intelligence Behaviour				
Pillar	Leadership and Ethics				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Abilities On the Job	Demonstrated by: <ul style="list-style-type: none"> Communicates effectively with different audiences Exhibiting self-control in stressful situations responding well when under pressure Reflects on self strengths and weaknesses 	Demonstrated by: <ul style="list-style-type: none"> Communicates effectively with different audiences Exhibiting self-control in stressful situations responding well when under pressure Reflects on self-strengths and weaknesses Does not engage in gossip 	Demonstrated by: <ul style="list-style-type: none"> Positive self expression and attitude Reduces workplace stress and conflict through effective self awareness and self regulation of emotions Communicates effectively with others both inside and outside the organisation Listens to others and reacts with empathy and reflection Undertaking honest self assessment to identify own strength and weaknesses and areas for personal and professional development Exhibiting self-control in stressful situations, working well under pressure Resists engaging in office politics and remains detached from negativity and gossip in the workplace Anticipates the needs of customers and colleagues and responds accordingly Recognises others need to be heard and validated 	Demonstrated by: <ul style="list-style-type: none"> Subordinates showing trust and engagement Exhibiting social awareness, leads and manages others in manner that shows empathy and consideration of others needs Reducing workplace stress and conflict through effective self awareness and self regulation of emotions Creating a culture of trust and positivity in their business units Leads through listening to others and reacting with empathy and reflection Sets an example by practicing self control in stressful situations and leads well under pressure Actively self reflects on own leadership strengths and weaknesses and seeks feedback to improve Does not allow conflict to arise in the team by not allowing gossip and slander in the organisation 	Demonstrated by: <ul style="list-style-type: none"> Being an inspirational leader who others want to follow and trust Setting a culture of positivity and openness across the organisation Leads by example of listening, empathy and effective communication Reducing workplace stress and conflict through effective self awareness and self regulation of emotions An excellent communicator and ability to engage a variety of stakeholders Demonstrating self control in stressful situations and leading under pressure Actively self reflects on own leadership strengths and weaknesses and seeks feedback to improve

Skill/Behaviour Standard	Active Learning Behaviour				
Pillar	Leadership and Ethics				
Definition	Engage in continuous lifelong learning and self-development to bridge personal skills gaps and enhance personal development				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	The ability to understand the importance of learning and development to personal and professional growth	The ability to understand the importance of learning and development to personal and professional growth	The ability to understand personal skills gap and estimate personal achievements and improvements. Adapt to current and future skill changes in the sector. Engage in formal and informal professional development and demonstrate the application of that development on the job	The ability to understand personal skills gap and estimate personal achievements and improvements. Understand the importance of lifelong learning to effective leadership. Digest business strategies in the context of Team capability and development	Establish a culture of continuous learning across an organisation by leading effective learning and development strategies. Understand personal development areas. Offer thorough insight of the future skills required in the industry and apply this to strategy
Knowledge	<ul style="list-style-type: none"> ▶ Learning styles ▶ Mind maps ▶ Academic study techniques ▶ Methods to gather feedback about own performance from others 	<ul style="list-style-type: none"> ▶ Learning styles ▶ Mind maps ▶ Academic study techniques ▶ Goal-setting techniques ▶ Career planning techniques ▶ Methods to gather feedback about own performance from others 	<ul style="list-style-type: none"> ▶ Learning styles ▶ Mind maps ▶ Academic study techniques ▶ Goal-setting techniques ▶ Career planning techniques ▶ Self-directed learning techniques ▶ Methods to gather feedback about own performance from others 	<ul style="list-style-type: none"> ▶ Learning styles ▶ Coaching and mentoring techniques ▶ Career planning techniques ▶ Self-directed learning techniques ▶ Strategies to measure impact of learning outcomes ▶ Types of learning and development pathways ▶ Techniques to apply learning outcomes ▶ Methods for giving feedback on the performance of others 	<ul style="list-style-type: none"> ▶ Best practices in learning and development ▶ Emerging learning trends, approaches and theories in learning and development ▶ Strategies to evaluate learning effectiveness across an organisation ▶ Techniques, theories and practices to align talent strategies with business strategies ▶ Coaching and mentoring techniques

<p>Abilities On the Job</p>	<p>Demonstrates by:</p> <ul style="list-style-type: none"> ▶ Actively seeks to find answers to questions through reading and researching ▶ Taking responsibility for personal learning <p>NQF L 4</p> <ul style="list-style-type: none"> ▶ Plan and organise familiar tasks; relate to some of the main theories and concepts 	<p>Demonstrates by:</p> <ul style="list-style-type: none"> ▶ Actively seeks to find answers to questions through reading and researching ▶ Reflecting on own knowledge and skills ▶ Taking responsibility and initiative for addressing learning needs <p>NQF L 5</p> <ul style="list-style-type: none"> ▶ Adapt, as necessary, processes, practices, techniques tools and/or materials to deal with defined routine situations, issues and/or problems; 	<p>Demonstrates by:</p> <ul style="list-style-type: none"> ▶ Actively seeks to find answers to questions through reading and researching ▶ Reflecting on own knowledge and skills and actively engages in various forms of self-directed learning to address them ▶ Demonstrating an understanding of business requirements and personal skills gap ▶ Taking responsibility and initiative for addressing professional development needs ▶ Engaging in conversations with leadership about skill gaps and approaches to professional development ▶ Applies learning outcomes from training on the job and routinely evidences this learning with job outputs <p>NQF 7</p> <ul style="list-style-type: none"> ▶ Undertake research or investigation into advanced level situations, issues and/or problems 	<p>Demonstrates by:</p> <ul style="list-style-type: none"> ▶ Presenting strong understanding of current and future business requirements and related future skills, ability to test self-skills gap and areas to improve. ▶ Discussing development requirements with superiors and relate learning requirements to current role and future business transformation ▶ Conducting research into the impact of the changes in the industry on skills and considers this in the context of their team and leadership role ▶ Participating actively in training and development activities at a local and international level ▶ Taking responsibility and initiative for addressing professional development needs ▶ Applying learning on the job as evidenced by the job outputs and leadership impact ▶ Mentors a Team to actively engage in life long learning by encouraging knowledge transfer and learning conversations within the business unit ▶ Contributing to organisational learning through recommending business and policy enhancements to achieve better business outcome in line with organisation strategy <p>NQF L 8</p> <ul style="list-style-type: none"> ▶ Apply standard research or investigative methods; ▶ Demonstrate creativity in the application of knowledge, understanding and/or practices 	<p>Demonstrates by:</p> <ul style="list-style-type: none"> ▶ Linking organisational wide professional development and learning with business strategy. ▶ Participating actively in strategic training and development activities at a local and international level ▶ Acting as a thought leader on their sector through verbal or written channels ▶ Anticipating future skills and business transformation using tools and analytics to determine skills gap within the organisation and respond accordingly ▶ Delegating planning organisational learning journeys and design in cooperation to strategic HR professionals ▶ Following international trends to understand the skills change implication on current and future business within the organisation <p>NQF L9</p> <ul style="list-style-type: none"> ▶ Apply standard and specialised research methods and/or investigative techniques ▶ Plan and undertake significant projects of development, research or investigation into new situations, issues and/or problems
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PROFICIENCY LEVEL DESCRIPTORS

PERFORMANCE DRIVERS

Skill/Behaviour Standard	Commercial Awareness skill				
Pillar	Performance Drivers				
Definition	A strong understanding of the Banking, Finance and Insurance industry and how organisations make a profit				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	An understanding the core principals of business and how businesses make money	An broad understanding of principal of business and how businesses develop products and services and make money from them	The understanding of the industry of Banking, Finance and Insurance and the commercial drivers of the sector, including the role of emerging technologies and digitalisation in the way businesses operate in the sector.	The general understanding of the industry of Banking, Finance and Insurance and the commercial drivers of the sector, including the role of emerging technologies and digitalisation in the way businesses operate in the sector. A detailed understanding of how specific business functions contribute to the commercial position of the organisation in the sector	A thorough strategic understanding of the Banking, Finance and Insurance sector and the strategic role emerging technologies and digitalisation in the way business operate in the sector both locally and internationally
Knowledge	<ul style="list-style-type: none"> Principles of Business Administration and/or Financial Services introduction to emerging technologies 	<ul style="list-style-type: none"> Principles of Business Administration and/or Financial Services introduction to emerging technologies 	<ul style="list-style-type: none"> Theory and Principles of Banking, Finance or Insurance Emerging Technologies and their role in Financial Services including: <ul style="list-style-type: none"> Data analytics Machine Learning Product development IoT Artificial Intelligence Blockchain Digital Assets 	<ul style="list-style-type: none"> Theoretical and Technical knowledge of specific aspects of Banking, Finance or Insurance Emerging Technologies and their impact on the models of business in Financial Services including: <ul style="list-style-type: none"> Data analytics Machine Learning Product development IoT Artificial Intelligence Blockchain Digital Assets 	<ul style="list-style-type: none"> Understand the strategic commercial drivers for Banking, Finance and Insurance sectors Understand the strategic implications of emerging Technologies on operating models of organisations in the sector including: <ul style="list-style-type: none"> Data analytics Product development IoT Artificial Intelligence Blockchain Digital Assets

Skill/Behaviour Standard	Commercial Awareness skill				
Pillar	Performance Drivers				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Abilities On the Job	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Work experience or work integrated learning Business projects Describe the different emerging technologies and their potential uses 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Work experience or work integrated learning Business projects in a school, higher education or workplace setting Describe the different emerging technologies and their potential uses 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> An understanding of the performance indicators and measures of commercial success for one or more business units Demonstrating an understanding of the commercial nature of the organisation in approach to tasks and work Applying commercial sensitivity and confidentiality where required Demonstrating an understand the business model of the organisation Describing the changing nature of business in the sector and the role of emerging technology <p>NQF L 6 <i>Critical knowledge and understanding of:</i></p> <ul style="list-style-type: none"> Associated with a subject discipline, demonstrate detailed knowledge and understanding which is embedded in the main theories, principles and concepts The changing nature of knowledge relating to the subject/discipline 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Leading the planning, implementation and monitoring of performance indicators and measures of commercial success for one or more business units Applying commercial sensitivity and confidentiality where required Contributing to supporting changes in the business model through adjustments to operations in their business unit Considering how emerging technology could help their specific business unit Applying an understanding of the changing nature of business by reviewing current functions, operations and products of their business unit and reconsidering them in the context of new strategy considerations <p>NQF L 8 <i>Critical knowledge and understanding of:</i></p> <ul style="list-style-type: none"> Some specialist theories, principles and concepts Major current issues Integrates the core theories, principles, and concepts 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Designing strategy to improve business performance Demonstrating through strategic decision making a deep understanding of the changing nature of the sector and new commercial models and performance drivers brought about by emerging technology Applying commercial sensitivity and confidentiality to all work Regularly reviews and benchmarks the organisation against the sector both locally and internationally Leading change to meet new performance indicators <p>NQF 9 <i>Critical knowledge and understanding of:</i></p> <ul style="list-style-type: none"> Specialist theories, principles and concepts; major current issues in the subject/ discipline and its specialisations that integrate the core theories, some specialised theories, principles and concepts

Skill/ Behaviour Standard	Finding and Using Data Skill				
Pillar	Performance Drivers				
Definition	The competent use of sourcing, analysing and using data to enhance business insights				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	The ability to identify, extract and analyse simple information	The ability to extract, analyse and make sense of information to form a holistic statistical descriptive analysis and generate findings	The ability to access, manage, understand, integrate, communicate, evaluate, and perform descriptive and inferential analysis appropriately. Seeks to include data insights as part of a routine work practice	The ability to apply advanced data analytics solutions to routine business requirements through diagnoses of business data needs and using relevant programming languages to access, mine, clean, validate, model, integrate, communicate, and analyse information to visuals that can be used to offer business insights and support decision making	An expert level ability to apply detailed data analytics solutions to 'big data' modelling and management, data warehousing, data staging, predictive modelling, and business scenarios analytics. Is able to model, integrate, communicate, analyse complex unstructured information. Designs new models and tools to extract deep data insights
Knowledge	<ul style="list-style-type: none"> Foundation knowledge of data terminologies research and enquiry methods Basic knowledge of spreadsheets Understands qualitative versus quantitative data Using search engines 	<ul style="list-style-type: none"> Applied knowledge of research methods Applied knowledge of basic statistics Uses spreadsheets and BI tools to perform calculations and graphs Understand the types and sources of data used in business 	<ul style="list-style-type: none"> Knowledge of simple mathematical and statistical techniques for descriptive statistics Understands the principles of median/mode/mean, variance, and standard deviations Understanding of the core principles of data analytics and its business application Analysing charts and graphs for business insights Understands data flows and structures Understands data models and their relationships to datasets and data tables Ability to perform basic ETL operations on datasets Applied knowledge of the commercial uses and application of data in Financial Services 	<ul style="list-style-type: none"> Basic application of query languages and other data related languages Basic applied knowledge of mathematical and statistical techniques for descriptive, prescriptive, predictive, and diagnostic analytics Building data models using datasets Ability to explore and structure data into manageable formats Ability to perform advanced ETL operations on datasets Ability to integrate APIs into data models Create advanced visualisations to aid in decision making Applied knowledge of the commercial uses and application of data in Financial Services 	<ul style="list-style-type: none"> Advanced application of query languages and other data related languages Advanced applied knowledge of mathematical and statistical techniques for descriptive, prescriptive, predictive, and diagnostic analytics Ability to perform expert-level ETL operations on datasets Analyse and structure complex data into manageable formats Develop, select and/or apply algorithms and advanced computational methods to enable systems or software agents to learn, improve, adapt and produce desired outcomes or tasks (machine learning) Ability to critique and perform in-depth analysis of visualisations to aid in decision making Apply data modeling techniques to explore and address specific data requirement Applied knowledge of the commercial uses and application of data in Financial Services

<p>Abilities (Demonstrated on the job)</p>	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ► Uses spreadsheets to perform basic calculations ► Performing simple research and reporting findings ► Using known structured quantitative and qualitative data sources appropriately 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ► Apply basic research methods for data collection ► Supporting data preparation from existing sources ► Understand principles of data quality and credibility ► Assists with the creation of intelligence reports using standard business tools ► Identifies simple patterns in data to draw meaning ► Uses spreadsheets to perform simple data calculations ► Uses spreadsheets to create a graph ► Understands how internet search engines work ► Understands the principles and laws of personal data protection 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ► Using spreadsheets and/or BI tools to perform simple analytics and visualise data ► Applies data visualisation to draw conclusions for reporting on business intelligence ► Effectively sourcing credible data ► Uses a data visualisation tools to design and create data visuals ► Communicates conclusions of data, both through visuals and narrative, effectively to a target audience to augment comprehension of new information ► Demonstrating algorithmic literacy (understanding bias in artificial intelligence systems or how a search engine system works) in how they source and critically evaluate data and information ► Understanding the terminology of data analytics and knows how to communicate with technical expertise ► Follows national level and organisational-level data and privacy related policies and regulations 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ► Applying query languages or other programming/coding languages to perform data analytics ► Mines and cleanses data for analytical use ► Applies excellent mathematical and statistical skills to programming and analysis work ► Turns unstructured data into data models ► Communicates conclusions of data, both through visuals and narrative, effectively to a target audience to augment comprehension of new information ► Applied sector, organisation and product knowledge to data insights ► Creating algorithms and predictive models for future business insights ► Translating business needs into data models for deeper data insights ► Follows national level and organisational-level data and privacy related policies and regulations and apply international standards and best practices related to data usage ► Follows national level and organisational-level cybersecurity related policies and regulations 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ► Translating business needs into data models for deeper data insights ► Effectively applying query languages or other programme languages to design and perform macro level data analytics ► Communicates conclusions of data, both through visuals and narrative, effectively to a target audience to augment comprehension of new information ► Applies advanced techniques data cleansing and data mining for analytical use ► Creating advanced algorithms and predictive models for future business insights ► Where relevant applies command line tools, data infrastructure tools such as cloud platforms, big data frameworks and machine learning tools ► Applied sector, organisation and product knowledge to data insights skills to programming and analysis work
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Skill/Behaviour Standard	Process Optimisation Skill				
Pillar	Performance Drivers				
Definition	The ability to apply a process mindset to daily work with a view to identify potential improvements and support the organisations preparation towards automation.				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description		Awareness of core principles of how processes are used to drive business	Applies a process mindset of observing and analysing processes used in daily work and reconsider how they could work more effectively. Communicates these improvements effectively to others	Leads process improvement by mentoring their Teams to observe processes in their daily work and identify them and make a business case for automation or optimisation	The strategic end to end understanding of process and the redesign of processes to automate and create efficiency. Communicates and engages others in new process systems
Knowledge		<ul style="list-style-type: none"> Value chain analysis Technology and automation concepts Process Maps 	<ul style="list-style-type: none"> Value chain analysis Lean Six Sigma Green Belt principals Robotic Process Automation Root cause analysis 	<ul style="list-style-type: none"> Lean Six Sigma Green or Black Belt principals Root cause analysis Robotic Process Automation 	<ul style="list-style-type: none"> Six Sigma Principals Robotic Process Automation
Abilities On the Job		<p>Demonstrated by:</p> <ul style="list-style-type: none"> Understanding how technology has created efficiency in business Apply a simple value chain or process map to a business situation <p>NQF L 5</p> <ul style="list-style-type: none"> Associated with a subject discipline, demonstrate generalised knowledge and understanding of: A wide range of facts and ideas; Processes, materials, properties, practices, techniques and/or terminology; The main theories and concepts 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Recognising steps in a business process within their own work Reflecting on the cross functional flow of processes and the potential end to end implications of their work Demonstrating a basic understanding of the role of automation and digitalisation in process optimisation Complying, or improving the agreed intra function Service Level Agreements (SLA) shortest processing times (SPT) Regularly reflects and reviews work to identify potential improvements Following organisation processes in a timely and error free manner <p>NQF L7</p> <p><i>Associated with a subject discipline, demonstrate advanced knowledge and understanding of:</i></p> <ul style="list-style-type: none"> processes, materials, properties, techniques, conventions and/or terminology the main theories and concepts 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Understanding end to end cross functional processes of Team activities Applying process analysis and root cause analysis techniques to identify process inefficiencies Mentoring their Team in developing a process mindset Redesigning processes using approved process reengineering techniques Leading Team compliance to the agreed inter function Service Level Agreements (SLA) shortest processing times (SPT) Communicating process analysis and redesign in an effective manner Applying business knowledge to quantify the impact of processes on the business Following organisation/CBB compliance required processes in a timely and error free manner <p>NQF L8</p> <ul style="list-style-type: none"> Use process skills to specify refinements and/or improvements to applications (and processes) as required 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Understanding process optimisation from an organisation wide perspective Applying advanced tools and techniques to review, document, analyse and redesign processes Applying knowledge of robotic process automation to an organisation Communicating to Senior stakeholders on process analysis and redesign concepts Leading and follow organisation/CBB compliance required processes in a timely and error free manner Following organisation/CBB compliance required processes in a timely and error free manner <p>NQF L9</p> <ul style="list-style-type: none"> Associated with a subject/discipline, demonstrate critical knowledge and understanding of: processes, materials, properties, techniques, features, conventions and terminology; specialist theories, principles and concepts; major current issues in the subject discipline and its specialisations that integrate the core theories, some specialised theories, principles and concepts;

Skill/Behaviour Standard	Personal Productivity Behaviour				
Pillar	Performance Drivers				
Definition	The effective use of working hours to achieve work outputs				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	The ability to manage time, attendance and deadlines in school and personal life	The ability to manage time, attendance and deadlines in school/higher education/ workplace.	The ability to effectively use working hours to achieve timely work outputs. This includes personal attendance and timeliness in addition to efficient working practices and approach to the completion of deadlines	Effectively mentor others in a Team by demonstrating an effective use of timely work outputs. This includes personal attendance and timeliness in addition to efficient working practices and approach to the completion of deadlines	Setting an organisation wide example of personal productivity by demonstrating a commitment to attendance and timely work practices. Supports the overall culture of productivity by enforcing organisation wide performance management policies and ensuring accountability for non performance
Knowledge	<ul style="list-style-type: none"> Time Management techniques Self management software tools (calendars, to do lists etc) 	<ul style="list-style-type: none"> Time Management techniques Self management software tools (calendars, to do lists etc) 	<ul style="list-style-type: none"> Time Management techniques Self management software tools (calendars, to do lists etc) Project management tools Goal setting tools 	<ul style="list-style-type: none"> Time Management techniques Self management software tools (calendars, to do lists etc) Project management tools Goal setting tools 	<ul style="list-style-type: none"> Time Management techniques Self management software tools (calendars, to do lists etc) Project management tools Goal setting tools
Ability On the Job	Demonstrated by: <ul style="list-style-type: none"> Attending meetings, classes or events on time Respecting the time of others by effective communication of timeframes or delays Being engaged in meetings, classes or events by minimising distractions such as phone use 	Demonstrated by: <ul style="list-style-type: none"> Attending meetings, classes or event on time Respecting the time of others by effective communication of timeframes or delays Being engaged in meetings, classes or event by minimising distractions such as phone use Using calendars, to-do lists or other tools to manage daily activities 	Demonstrated by: <ul style="list-style-type: none"> Attending meetings and duties on time Respecting the time of others by effective communication of timeframes or delays Utilising time in the office to focus on work keeping socialising to a minimum Demonstrating effective independent productivity and working practices when remote working Meeting due dates and deadline with quality outputs Supporting others to achieve Team deadlines Develops personal systems for managing work to support productivity Multitasking Minimising last minute stress through effective planning and time management 	Demonstrated by: <ul style="list-style-type: none"> Setting a culture of productivity by ensuring their Teams timely attendance of meetings Respecting the time of others by effective communication of timeframes or delays Leading by example with effective personal productivity and timeliness Setting the example of effective independent productivity and working practices when remote working Manage Team performance Leading Teams to achieve timely outputs of work by due dates Developing personal systems for managing work to support productivity Ability to multitask and effectively manage numerous tasks Minimising last minute stress through effective management and planning of the Team and own tasks 	Demonstrated by: <ul style="list-style-type: none"> Setting the culture of performance by example of personal behaviour and timeliness Including time and productivity performance indicators across the organisation Monitoring and evaluates the impact of personal productivity on the organisation Leading Teams and individuals across the organisation to achieve timely outputs of projects, achievements and the implementation of strategy Minimising last minute stress through effective management and planning of the organisation

Skill/Behaviour Standard	Technology Use Skill				
Pillar	Performance Drivers				
Definition	The capacity to select the right tools needed to perform tasks, use those tools and set up and operate technology to support and improve tasks, optimise business or develop new digital business areas.				
Descriptor	Level 1 (Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	The ability to access, use and manage information through digital devices and networked technology	The ability to access, use and manage information through digital devices and networked technology. Have a basic understanding of emerging technology and the impact on the future of work	The ability to access, manage, understand, integrate, communicate, evaluate and create information appropriately and safely through digital devices and networked technology. Understands how emerging technology is changing business and principles of the 4 th industrial revolution to a basic level. Recognise digital drivers changing their organisation	Applies a high level of business insight into implementing digitalisation through developing new business models, digital expertise or identifying new digital business opportunities. Applies digital and technical expertise through applying programming skills and the use of technology platforms and tools to business solutions or new digital opportunities	Applies a strategic level of insight, or deep technical expertise, to leading and implementing digitalisation through developing new business models, using digital or software tools to optimise workflows or identifying new digital business opportunities. Demonstrates digital and technical expertise through applying programming skills and use of technology platforms and tools to business solutions or new digital opportunities
Knowledge	<ul style="list-style-type: none"> Using Personal Computers for basic word processing, spreadsheets and emails Using personal devices to search for information Downloading and basic workability of Apps 	<ul style="list-style-type: none"> Using Personal Computers for word processing, spreadsheets and emails Using personal devices to search for information Using digital tools to support daily activities Knowledge of App concepts A basic understanding of information systems Algorithm literacy 	<ul style="list-style-type: none"> Efficient use of personal computers, smartphone or other devices for word processing, spreadsheets and emails Using digital tools to support efficiency and daily work practices An understanding of information systems Knowledge of basic system integration concepts Algorithm literacy 	<ul style="list-style-type: none"> Advanced use of personal computers, smartphone or other devices for word processing, spreadsheets and emails Using digital tools to support daily activities An understanding of information systems and data flows Knowledge of system integration concepts including APIs and their use to support emerging business models Programming/coding language to a basic level 	<ul style="list-style-type: none"> Advanced use of personal computers, smartphone or other devices for word processing, spreadsheets and emails Using digital tools to support daily activities Advanced knowledge of software design, usability and development processes Knowledge of system design systems and integration Programming/coding language to a basic, intermediate or advanced level

<p>Ability On the Job</p>	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ▶ The efficient use of software for word processing, spreadsheets and email ▶ The efficient and respectful use of school digital devices ▶ Recognition of personal data protection when using devices <p>NQF L4 - Knowledge: <i>Practical Application</i></p> <ul style="list-style-type: none"> ▶ Adapt, as necessary, processes, practices, techniques, tools and/or materials to deal with defined and some undefined situations, issues and/or problems. 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ▶ The efficient use of software for word processing, spreadsheets and email ▶ The efficient and respectful use of school, higher education or workplace digital devices ▶ Recognition of personal data protection when using devices ▶ Understand how digital systems interlink and communicate ▶ Demonstrating algorithmic literacy (understanding bias in artificial intelligence systems or how a search engine system works) in how they source and critically evaluate data and information. <p>NQF L5 - Knowledge: <i>Practical Application</i></p> <ul style="list-style-type: none"> ▶ Adapt, as necessary, processes, practices, techniques, tools and/or materials to deal with defined routine situations, issues and/or problems; 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ▶ An understanding of the role digitalisation and emerging technology in the sector ▶ Applying standard technology and digital tools to improve work outputs ▶ Understand principals of information systems in their workplace ▶ Demonstrating algorithmic literacy (understanding bias in artificial intelligence systems or how a search engine system works) in how they source and critically evaluate data and information. ▶ Understanding fundamentals of cybersecurity and how to protect themselves and their organisation. <p>NQF L7 - Knowledge: <i>Practical Application</i></p> <ul style="list-style-type: none"> ▶ Adapt, as necessary, processes, practices, techniques, tools and/or materials to deal with defined and undefined situations, issues and/or problems; 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ▶ Applying software coding programming knowledge to digital solutions development ▶ Integrates systems with APIs or integration solutions through coding/programming skills ▶ Researching and reviews emerging technologies and their potential for organisation ▶ Understands cybersecurity considerations and how to protect themselves and their organisation ▶ Supporting work with venture capital/private equity teams to scale new digital or technology businesses <p>NQF L8 - Knowledge: <i>Practical Application</i></p> <ul style="list-style-type: none"> ▶ Select and use tools and materials safely and effectively with minimal supervision, making adjustments where necessary. 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> ▶ Applying advanced software coding/programming knowledge to digital solutions development ▶ Integrates systems with APIs or integration solutions through coding/programming skills ▶ Leading or supports IT, PMO or digital owners to apply RPA or other optimisation solutions. ▶ Eloquent communicates the technical needs of new digital business with key strategic stakeholders ▶ Supporting innovation by working with incubators accelerators or venture capital teams to scale up new digital or technology businesses ▶ Strategically integrates business solutions across all business units ▶ Researching and reviewing emerging technologies and their potential for organisation ▶ Understanding cybersecurity considerations and how to protect themselves and their organisation ▶ Following national level and organisational level data rules and policies. <p>NQF L9 - Knowledge: <i>Practical Application</i></p> <ul style="list-style-type: none"> ▶ Demonstrate creativity or originality in the application of knowledge, understanding and/or practices.
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Skill/Behaviour Standard	Numeracy Skill				
Pillar	Performance Drivers				
Definition	The ability to access, use, interpret and communicate mathematical information and ideas, in order to engage in and manage the mathematical demands of a range of situations in the workplace.				
Descriptor	Level 1 (NQF Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Description	The ability to handle routine entry-level tasks, can perform various core mathematical functions and uses straightforward mathematical information	The ability to identify and interpret mathematical information and use them in familiar situations	The ability to use numbers and basic mathematical ideas and information at work and to perform finance related tasks	The ability to use numbers and mathematical ideas and information at work. The ability to apply more complex financial mathematical formulas to work	The ability to use numbers and more complex mathematical ideas and information at work. The ability to apply mathematics and financial formulas to strategic decisions, performance management, economic data and other relevant
Knowledge	<ul style="list-style-type: none"> Perform calculations adding and subtracting two-digit numbers including single digit multiplication Use and apply rates in common situations Compare data and information to identify patterns at a basic level 	<ul style="list-style-type: none"> Know how to interpret and discuss information shown on a graph or chart Apply appropriate ratio, rates and proportions Perform calculations using fractions, decimals and percentages by also using formulas Use mathematical data(qualitative and quantitative) to interpret outcomes and chance of events 	<ul style="list-style-type: none"> Basic Finance theory Compare data and information to identify patterns Know how to interpret and discuss information shown on a graph or chart Apply appropriate ratio, rates and proportions Perform calculations using fractions, decimals and percentages using formulas Use mathematical data(qualitative and quantitative) to interpret outcomes and chance of events 	<ul style="list-style-type: none"> Finance and economic theory Apply appropriate ratio, rates and proportions Perform calculations using fractions, decimals and percentages by also using formulas Use mathematical data(qualitative and quantitative) to interpret outcomes and chance of events Recognises change in transactions using mathematical methods 	<ul style="list-style-type: none"> Finance and economic theory Perform calculations with rational and irrational numbers Organise, collect, analyse statistical data and draws conclusions Have knowledge to investigate the probabilities by using diagrams and provide income by multiple event trials Preform graphical techniques to solve algebraic relationships and equations

Skill/Behaviour Standard	Numeracy Skill				
Pillar	Performance Drivers				
Descriptor	Level 1 (NQF Level 3&4) High School	Level 2 (NQF Level 5&6)	Level 3 (NQF Level 7) <u>SECTOR MINIMUM</u>	Level 4 (NQF Level 8)	Level 5 (NQF Level 9)
Abilities (Demonstrated on the job)	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Construct a simple chart/table and provide information Use familiar numerical and graphical data in everyday context Use calculator to calculate budgets, costs or income Implementing calculations using percentages and graphical data <p>NQF L 4</p> <ul style="list-style-type: none"> Interpret and use routine, numerical and graphical data that has a little complexity. 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Calculating a percentage Performing basic arithmetic and algebra Accurately review numbers to identify patters and meaning Identify patters and meaning from the visual representation of numbers such as graphs Understanding the work contexts in which numeracy accuracy is important Applying mathematical formulas swiftly and accurately in daily life <p>NQF L 5</p> <ul style="list-style-type: none"> Interpret and use routine and non-routine numerical and graphical data that has some complexity. 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Calculating a percentage Performing arithmetic and algebra Accurately review numbers to identify patters and meaning Identify patters and meaning from the visual representation of numbers such as graphs Applying job related mathematical or financial formulas swiftly and accurately <p>NQF L 7</p> <ul style="list-style-type: none"> Interpret and evaluate numerical and graphical data to measure progress against targets/goals 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Use relevant Financial formulars and mathematics Reporting on, and writing, numbers to outline patters and meaning Designing graphical representation of number to convey meaning Using and teaching others to use, specific job related mathematical or financial formulas swiftly and accurately Reviewing the accuracy of numbers swiftly Understanding more complex financial mathematical concepts Being able to use mathematics for setting benchmarks and other performance management tools Effectively uses technology tools to support numeracy Understanding basic economic formulas <p>NQF L 8</p> <ul style="list-style-type: none"> Interpret and evaluate numerical and graphical data to measure progress against targets/goals 	<p>Demonstrated by:</p> <ul style="list-style-type: none"> Applying mathematical proficiency to strategic work Identifying and configuring numbers to demonstrate patters and meaning for strategic decisions Critically evaluate numbers, financial and economic data Understanding are used to inform decision making Designing and interpreting graphical representation of numbers Understanding the commonly used financial modelling and formulas used in the Banking and Finance industry Effectively uses technology tools to support numeracy Understanding national economic formulas and their impact on the Banking and Finance industry and the organisation <p>NQF L 9</p> <ul style="list-style-type: none"> Undertake critical evaluation of a wide variety of numerical and graphical data.

CORE SKILLS AND BEHAVIOURS FRAMEWORK

A stylized line art illustration of the Burj Khalifa tower, rendered in a light blue color, positioned vertically in the center-right of the page. The tower's structure is composed of many horizontal lines, giving it a sense of height and architectural detail.

THE FINANCIAL SERVICES SECTOR

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