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THE FINANCIAL ACADEMY



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Skills Dictionary

The Financial Academy

2025



Table of Content

●	Introduction	04
●	List of Skills	05
●	Skills Clusters	06
●	Technical Skills	10
●	Behavioral Skills	178



Introduction

This Financial Services Sector Skills Dictionary, is a comprehensive list of skills covering skill needs for job roles in Banking, Capital Market, Insurance, and Financing sectors.

These skills are split into two categories: Technical and Behavioral, and grouped into 12 skills clusters. Each skill contains five scaled proficiency levels: Developing, Supporting, Applying, Leading, Shaping.



List of Skills



Technical



Behavioral

Skills	Code	Skills	Code	Skills	Code	Skills	Code	Skills	Code	Skills	Code
Actuarial Knowledge	T001	Data Management	T031	Dealing	T061	Organizational Development	T091	Internal Audit	T121	Achievement Orientation	B001
Claims Handling	T002	Data Privacy and Protection Expertise	T032	Debt Collection and Management	T062	Performance Management	T092	Knowledge of International Financial Reporting Standards (IFRS)	T122	Adaptability	B002
Claims Investigation	T003	Digital Customer Experience Design	T033	Due Diligence	T063	Recruitment	T093	Pricing the Risk	T123	Attention to Details	B003
Claims Management	T004	Digital Literacy	T034	Execution and Post-Trade Monitoring	T064	Workforce Planning	T094	Regulatory Knowledge (Banking Sector)	T124	Business Ethics	B004
Sustainability Insurance and Re-Insurance Solutions Application	T005	Digital Transformation	T035	Financial Analysis and Modeling	T065	Workplace Health and Safety	T095	Regulatory Knowledge (Capital Market Sector)	T125	Coaching and Developing Others	B005
Underwriting Analysis	T006	Distributed Ledger Technology	T036	Financial Control	T066	Procurement	T096	Regulatory Knowledge (Insurance Sector)	T126	Comfortable with Ambiguity	B006
Underwriting portfolio management	T007	Emerging Technology Synthesis	T037	Financial Literacy	T067	Strategic Sourcing	T097	Regulatory Knowledge (Financing Sector)	T127	Commitment and Accountability	B007
Underwriting Software and Tools Application	T008	Enterprise Architecture	T038	Financial Planning & Advisory	T068	Green Finance Product and Service Development	T098	Risk Management	T128	Communication Skills	B008
Surveying and assessment	T009	Fintech Innovation and Application	T039	Financial Reporting	T069	Payment Process Management	T099	Technical Writing	T129	Creativity and Innovativeness	B009
Budgeting	T010	IT Governance	T040	Fund Management	T070	Payment Protocols	T100	Client Acquisition	T130	Decision Making	B010
Business Continuity	T011	IT Infrastructure	T041	Intermediary Operations	T071	Pricing Strategy	T101	Contract Management	T131	Empathy	B011
Business Management	T012	IT Operations Management	T042	Investment Advisory	T072	Product Design and Development	T102	Sales	T132	Entrepreneurial Mindset	B012
Facilities Management	T013	IT Quality Assurance	T043	Investment Analysis	T073	Product Knowledge / Advisory (Banking Sector)	T103	Carbon Markets and Decarbonization Strategies Mgmt.	T133	Global Perspective	B013
Knowledge of Accounting	T014	IT Services Management	T044	Knowledge of Sharia Financial Transactions	T074	Product Knowledge / Advisory (Capital Market Sector)	T104	Climate Change Management	T134	Influence	B014
Knowledge of the Economy	T015	IT Solution Development	T045	Natural Capital Management	T075	Product Knowledge / Advisory (Financing Sector)	T105	ESG Analysis and Reporting	T135	Leading Change	B015
Legal Knowledge	T016	Machine Learning and AI	T046	Portfolio Management	T076	Product Knowledge / Advisory (Insurance Sector)	T106	ESG Strategies	T136	Motivation	B016
Legal Practice	T017	Regulatory Technology	T047	Research	T077	Product Management	T107	Non-Financial Industry Sustainability Developments	T137	Negotiation and Persuasion Skills	B017
Operational Excellence and Continuous Improvement	T018	Systems Analysis	T048	Settlement	T078	Project Management	T108	Sustainability Risk Management	T138	People Management	B018
Operations	T019	Virtual Currency Literacy	T049	Sustainability Investment Strategy Development	T079	Sustainable Lending Instruments Structuring	T109	Customer Acceptance Checking and On boarding	T110	Problem Solving	B019
Planning	T020	Asset Liability Management	T050	Technical Analysis	T080	Customer Focus	T111	Customer Focus	T111	Self-Development	B020
Property Management	T021	Asset Management	T051	Trading Strategies	T081	Customer Management	T112	Customer Management	T112	Strategic Thinking	B021
Statistics Knowledge	T022	Assets Valuation	T052	Trust Structuring	T082	Relationship Management	T113	Relationship Management	T113	Teamwork	B022
Strategy Formulation	T023	Attribution Analysis	T053	Wealth Planning Administration	T083	Stakeholder Management	T114	Stakeholder Management	T114		
Zakat and Tax	T024	Behavioural Finance	T054	Brand Management	T084	Anti-Money Laundering	T115	Anti-Money Laundering	T115		
Analytics / Decision Sciences	T025	Business Acumen	T055	Marketing Practice	T085	Compliance Advisory	T116	Compliance Advisory	T116		
Automation Expertise	T026	Business and Intangible Assets Valuation	T056	Public Relation Management	T086	Compliance Monitoring and Reporting	T117	Compliance Monitoring and Reporting	T117		
Cloud Computing	T027	Corporate Finance	T057	Change Management	T087	Corporate Governance	T118	Corporate Governance	T118		
Cyber Security	T028	Credit Facilities and Structure Assessment	T058	Compensation and Benefits	T088	Crisis and Emergency Response Management	T119	Crisis and Emergency Response Management	T119		
Data Collection and Analysis	T029	Credit Principles	T059	Employee Relations	T089	Fraud Risk Management	T120	Fraud Risk Management	T120		
Data Engineering	T030	Deal Syndication and Arrangement	T060	Learning and Development	T090						



Skills Clusters



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Technical Skill Clusters



Actuarial

Management & Insurance

(9 skills)



Business

Management &
Operations

(15 skills)



Digital

Data & Technology
Integration

(25 skills)



Investment

& Financial Management

(34 skills)



Marketing

& Communication

(3 skills)



Human

Resources Management

(9 skills)



Procurement

& Supply Chain
Management

(2 skills)



Product

Development & Service
Management

(12 skills)



Relationship

Management

(5 skills)



Risk, Governance

Regulation & Compliance
Management

(15 skills)



Sales

& Partnerships

(3 skills)



Sustainability

Management

(6 skills)

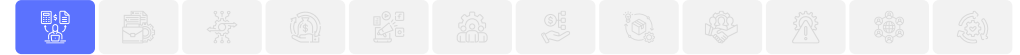




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Actuarial Management & Insurance



Skill Code

T001



Skill Name Actuarial Knowledge



Skill Type

Technical



Descriptor

The knowledge and understanding of future projections & forecasting, mathematical valuation methods, risk and capital adequacy modelling, as well as understanding risk management and methods for funding and profit testing.

Level 01 Developing

Demonstrates basic knowledge of the set actuarial principles and practices used to conduct simple actuarial calculations. Has basic understanding of the various potential risks and funding and profit testing methods, and how to effectively apply risk management principles and practices within own area of responsibility.

Level 02 Supporting

Demonstrates specialised understanding of the mathematical valuation methods and techniques and uses them to analyse a given data set. Demonstrates specialised knowledge of the risk analysis techniques and methods used for funding and profit testing, and initiates the analysis and testing process within the context of own and team job.

Level 03 Applying

Deeply understands the context and all aspects of future projections, core mathematical valuation methods, and risk and capital adequacy modelling, and uses this understanding to appropriately calculate risk-based amounts. Uses the knowledge of common actuarial models to determine the funding values and risk metrics for the financial, operational and strategic risks.

Level 04 Leading

Develops and oversees the organization's mathematical valuation processes, risk and capital adequacy modelling methods, and the funding and profit testing methods. Provides expertise in monitoring and analysing the currently- performed actuarial processes. Recommends and justifies the need for new/improved methods of mathematical valuation, as well as the risk and capital adequacy modelling.

Level 05 Shaping

Applies subject matter expertise of the mathematical valuation modelling and techniques, and the actuarial principles and practices, to define the relevant policies, procedures, and strategy for the organization. Evaluates the appropriateness of the currently- followed actuarial practices, and acts as the go-to person for risk analysis and funding/profit testing.



Skill Code

T002



Skill Name Claims Handling



Skill Type

Technical



Descriptor

Effectively handles the claims process and settlement procedures according to set requirements; reviews and evaluates routine and non-routine claims and executes claim procedures as defined by the policy; communicates with stakeholders and other third parties on the status of their claims and prepares management reports on the issues or findings.

Level 01

Developing

Demonstrates basic understanding of the organization's processes and procedures related to claims processing and settlement. Has basic knowledge of the identification of the key pieces of information required at the time of the notification of a claim, and is able to initiate simple communications and reports on routine claims.

Level 02

Supporting

Understands the process of notifying policyholders with findings and regular updates regarding the progress and status of their claims. Builds on specialised knowledge and understanding of the various techniques used to resolve minor disputes around claims settlement, and when such techniques are used for non-routine claims.

Level 03

Applying

Deeply understands the context and all aspects of claims settlement, processes claims and issues settlement document when appropriate and in accordance with the organization's claims processing procedures. Utilizes deep understanding of the techniques used for monitoring, reviewing and evaluating the claims payment processes, and investigates any payment discrepancies.

Level 04

Leading

Develops and oversees the organization's claims processing and settlement procedures. Provides expertise in monitoring and evaluating the current methods and systems of claims payment handling. Recommends and justifies the need for new/ improved methods and systems for payment processing and handling for complex claims.

Level 05

Shaping

Applies subject matter expertise in compliance with the applicable laws and regulations, to define the organization's claims handling strategy and guidelines. Reviews the claims processing and settlement procedures to ensure their effectiveness, and recommends and drives improvements as necessary.

Actuarial Management & Insurance



Skill Code

T003



Skill Name Claims Investigation



Skill Type

Technical



Descriptor

Assesses and investigates technical claims, and manages the disputed claims or those involving litigation. Uses logical and analytical thinking when investigating and processing claims, and negotiates with those concerned on the outcome of their claims under investigation.

Level 01 Developing

Demonstrates a basic understanding of the considerations given to the assessment and investigation of technical claims. Has basic knowledge of the identification of the key pieces of information required at the time of claim investigation, and is able to initiate simple communications and reports on the claims that are under investigation.

Level 02 Supporting

Builds on specialised knowledge and understanding of the various techniques used for the investigation of technical claims, and the management of the disputed claims or those involving litigation. Understands the process of notifying the relevant stakeholders with the outcomes of their claims under investigation.

Level 03 Applying

Utilizes deep understanding of the required techniques to assess, investigate and manage any potential suspicions related to the claims being processed. Compiles relevant information concerning the claims under investigation and shares them with the involved claim handlers for further processing and judgement.

Level 04 Leading

Develops and oversees the organization's claims' investigation procedures. Provides expertise in determining the validity of claims under investigation. Makes quick judgement on the investigated claims. Recommends and justifies the need for new/improved methods for claims' investigation, and the management of disputed claims or those involving litigation. Negotiates with the concerned stakeholders on the outcome of their claims under investigation.

Level 05 Shaping

Applies subject matter expertise in the development of the claims' investigation strategy and guidelines, in compliance with the applicable laws and regulations. Makes quick judgement on the investigated claims and reviews the claims investigation procedures to ensure their validity and effectiveness, and recommends and drives improvements as necessary.



Skill Code

T004



Skill Name Claims Management



Skill Type

Technical



Descriptor

Is responsible for managing the claims team and overseeing the efficient execution of claims procedures, processes and cost management. Evaluates the performance of claims function, processes and procedures and service standards, and proposes changes for improvement. Builds overall customer experience by conducting customer feedback analysis to ensure the achievement of high standards for the claims operations.

Level 01

Developing

Demonstrates basic understanding of own organisation's relevant processes, procedures, and service standards that are related to claims management. Has basic knowledge of the identification of financial monitoring techniques. Understands the internal processes to follow for meeting customer claims service standards.

Level 02

Supporting

Supports the team in the efficient execution of claims procedures, processes and cost management. Uses specialised knowledge and understanding of the various techniques used for claims expenses management. Possesses specialised knowledge of customer claims service standards, and seeks relevant information from the customers to understand their concerns and expectations.

Level 03

Applying

Assists others across the teams in managing the claims procedures and multiple claims costs, to ensure that customer claims' service standards and customer expectations are met. Uses the tools and techniques to support in monitoring claims leakage and identifying claims that appear to be fraudulent, and follows the organizational protocols of referral for dealing with such claims.

Level 04

Leading

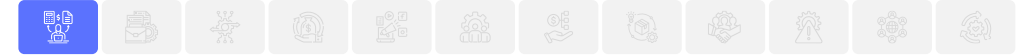
Develops and oversees the organization's claims management procedures, processes and cost management. Recommends and justifies the need for new/ improved methods for efficient claims management. Analyses currently-followed methods for claims leakage monitoring and reviews customer feedback to ensure the achievement of high standards for claims operations and build good customer experience.

Level 05

Shaping


Applies subject matter expertise to define the organization's claims management strategy and guidelines, in compliance with the applicable laws and regulations. Evaluates current procedures, processes and cost management techniques to ensure their effectiveness; recommends and drives necessary process improvements to control fraud and other forms of claims leakage, and build good customer experience.

Actuarial Management & Insurance



 **Skill Code** T005

 **Skill Name** Sustainability Insurance and Re-Insurance Solutions Application

 **Skill Type** Technical

 **Descriptor** Develop and underwrite new and/or existing sustainable insurance and/or re-insurance solutions which are aligned with international best practices and support customers in improving their sustainability performance over time.

Level 01
Developing

Basic understanding of sustainable insurance and re-insurance solutions. Limited experience in applying these solutions to sustainability projects or client needs.

Level 02
Supporting

Supports the development and underwriting of sustainable insurance and re-insurance solutions. Assists in aligning solutions with international standards and ensuring that customer needs for sustainability performance improvement are met.

Level 03
Applying

Understands, explains, and implements existing sustainable insurance and/or re-insurance solutions. These solutions are relevant to the organization and its customers, supporting the execution of sustainability-focused financial instruments.

Level 04
Leading

Further develops existing sustainable insurance and/or re-insurance solutions that align with international best practices. Leads initiatives to meet customer needs and improve their sustainability performance over time.

Level 05
Shaping

Innovates new and customized sustainable insurance and/or re-insurance solutions. Shapes pricing premiums and other mechanisms that incentivize customers to adopt sustainable insurance solutions, driving industry leadership in sustainability.

Actuarial Management & Insurance



 Skill Code T006

 Skill Name Underwriting Analysis

 Skill Type Technical

Descriptor

Responsible for the consolidation and analysis of data to detect/identify and evaluate potential risks to determine the policy terms and assist in the development of products; reviews assigned cases to provide underwriting decisions based on set guidelines and requirements; works with customer-servicing teams to ensure adequate and valid information on the business rules and processes are provided.

Level 01 Developing

Demonstrates basic understanding of the organisation's underwriting criteria and the basic approaches to the identification of risk factors. Learns the steps and requirements for gathering material facts and applies basic knowledge and understanding of the data risk review, analysis and evaluation process to the assigned cases in own function area.

Level 02 Supporting

Applies specialised knowledge of the underwriting criteria and related organization's policies to identify and assess potential risks, and determine the need for any additional information and material facts that support the decision of acceptance. Calculate the insurance price based on the evaluation of the associated risks.

Level 03 Applying

Applies deep technical expertise to advise and provide recommendations on the acceptance or continuance of risk, based on the information available. Uses deep knowledge of the underwriting process and tools to make decisions on complex or unfamiliar situations that involve risk evaluation and pricing insurance.

Level 04 Leading

Uses full knowledge to determine the underwriting information requirements, based on the organisation's underwriting strategy. Demonstrates full professional knowledge in evaluating risk exposure and determining the acceptance criteria and classifications for potential risks across a range of complex or unfamiliar situations, and advises the departments on accurate risk evaluation and insurance pricing.

Level 05 Shaping

Applies subject matter expertise of data consolidation and analysis to detect and evaluate potential risks, link the underwriting risks to the critical business drivers, and assesses their potential impact, to determine the appropriate underwriting strategy and ensure that it addresses any unexpected contingencies across the organisation.

Actuarial Management & Insurance



Skill Code

T007



Skill Name Underwriting Portfolio Management



Skill Type

Technical



Descriptor

Manages the underwriting function, monitors the underwriting standards and market trends & cycles, and reviews the organization's underwriting guidelines to ensure portfolio performance is aligned to the business strategies and policies; guides and directs the underwriting team in their decisions regarding risks and cost efficiency, to ensure the organization and client profitability.

Level 01 Developing

Demonstrates basic understanding of the organisational underwriting policies and procedures risk appetite guide and applies this understanding in the processing of a new application, renewal, cancellation and/or an alteration to an existing risk. Demonstrates basic knowledge of the underwriting portfolio performance within own function area.

Level 02 Supporting

Applies specialised knowledge of the underwriting process and standards in the development of policy terms for non- complex cases. Demonstrates an awareness of the data that indicates how an underwriting portfolio is performing, with an understanding of how this will impact cost efficiencies and profitability within the team.

Level 03 Applying

Uses deep knowledge of the underwriting process and standards to underwrite complex risks cases and administer the underwriting processes efficiently across the underwriting teams. Demonstrates deep understanding of the data and methods used to monitor the underwriting performance for relevant class of business.

Level 04 Leading

Applies full knowledge and professional experience to oversee the underwriting process for multi-faceted risk cases, in accordance with the overall business strategies and set guidelines. Manages the underwriting team and monitors the maintenance and growth of a balanced underwriting portfolio across multiple teams.

Level 05 Shaping

Demonstrates subject matter expertise in establishing the underwriting strategies and guidelines in the organisation. Monitors the performance of the underwriting function and teams, regularly assesses their efficiency and effectiveness, and make the right decisions that ensure profitability for the organisation and the client.

Actuarial Management & Insurance



 Skill Code T008

 Skill Name Underwriting Software and Tools Application

 Skill Type Technical

 **Descriptor** Effectively utilize underwriting software and tools to evaluate risk and make data-driven decisions, navigating system interfaces, analyzing data, ensuring compliance, and leveraging advanced features to enhance accuracy, operational efficiency, and alignment with organizational risk management objectives.

Level 01 Developing

Develops a foundational understanding of underwriting software and tools. Learns to navigate system interfaces and perform basic tasks, such as data entry and generating standard reports. Supports the team by conducting simple analyses under guidance.

Level 02 Supporting

Effectively supports underwriting processes by gathering and verifying data, ensuring compliance with software protocols. Assists in preparing data for risk analysis and contributes to maintaining accurate and updated software systems to support decision-making.

Level 03 Applying

Independently utilizes underwriting software to conduct detailed risk assessments, approve loan applications, and identify policy exceptions. Applies knowledge of software capabilities to streamline operations, ensuring compliance and accuracy in underwriting decisions.

Level 04 Leading

Leads underwriting operations by optimizing the use of advanced software tools. Mentors team members on effective utilization of systems and ensures risk management objectives are met. Implements new features or updates to improve operational efficiency and decision quality.

Level 05 Shaping

Pioneers the organization's approach to underwriting by driving innovation in the application of advanced tools and systems. Collaborates with stakeholders to integrate cutting-edge technologies that enhance underwriting accuracy, efficiency, and strategic alignment with organizational goals.

Actuarial Management & Insurance



Skill Code

T009

Skill Name **Surveying and Assessment**

Skill Type

Technical



Descriptor

Responsible for conducting risk surveys and loss assessments in general insurance, evaluating causes and extents of damage or liability, and recommending settlement amounts or risk mitigation measures. Ensures accuracy of findings, adherence to regulatory requirements, and alignment with organizational standards across various lines (e.g., property, motor, marine, liability, engineering).

Level 01 Developing

Demonstrates basic familiarity with surveying and loss assessment methods and documentation. Learns the steps and requirements for on-site inspections, data gathering, and straightforward claim evaluations. Applies basic techniques under close supervision to produce initial reports that feed into claim or underwriting decisions.

Level 02 Supporting

Applies broader knowledge of insurance policies, regulations, and surveying tools to conduct routine site visits or loss assessments with limited supervision. Evaluates supporting documents, identifies potential risk factors or coverage issues, and prepares preliminary valuation estimates. Collaborates with senior team members to refine reporting and ensure compliance.

Level 03 Applying

Uses deep technical expertise to independently handle complex or high-value losses. Examines multiple variables (e.g., cause of loss, salvage, business interruption) and determines appropriate scope of coverage. Advises colleagues on nuanced policy conditions, provides accurate valuation or settlement recommendations, and ensures regulatory and ethical standards are upheld.

Level 04 Leading

Determines team or departmental priorities for surveying and loss assessment, aligning with organizational strategies. Oversees technical quality and compliance of surveys, mentors junior assessors, and drives process improvements (e.g., technology adoption, standardized reporting). Evaluates complex scenarios (e.g., catastrophe losses) and guides stakeholders on appropriate risk mitigation or claims resolution strategies.

Level 05 Shaping

Sets overarching surveying and loss assessment frameworks to address evolving market trends, regulatory changes, or emerging risks. Shapes organizational policies and best practices for loss investigation, leveraging industry benchmarks. Influences strategic decisions (e.g., underwriting parameters, product development) by linking precise assessment outcomes to broader business objectives and guiding large-scale implementations.





Technical Skills

Business Management & Operations

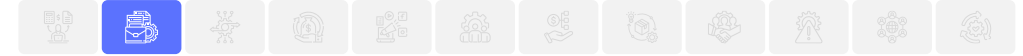




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Business Management & Operations



Skill Code

T010



Skill Name Budgeting



Skill Type

Technical



Descriptor

The knowledge and understanding of budgets and financial planning and analysis to measure the performance against defined target in a given period of time. Effectively analyse and forecast financial results and prepare, monitor, and manage budgets.

Level Developing

01

Has basic knowledge and understanding of budgeting. Is able to initiate the budget forecasting process.

Level Supporting

02

Possesses specialised knowledge and full understanding of various budget types and financial planning and analysis methodologies. Takes part in conducting the full budget forecasting cycle.

Level Applying

03

Utilizes deep knowledge and understanding of various budgeting techniques and financial planning and analysis methodologies. Uses multiple tools and techniques to forecast and monitor budgets.

Level Leading

04

Uses full knowledge of and experience in monitoring and managing budgets. Provides expertise to forecast, allocate and monitor budgets.

Level Shaping

05

Applies subject matter expertise to develop and recommend budgeting strategies in organisations. Provides expertise to the organization in maintaining and monitoring organisation budgets.



Skill Code

T011



Skill Name Business Continuity



Skill Type

Technical



Descriptor

Maintains in-depth knowledge of the organization's business continuity strategies and the current disaster prevention and recovery plans and procedures; has the ability to identify and analyse the impact of disaster and/or disruption on the business and suggests the necessary plan updates or improvement as deemed necessary.

Level 01

Developing

Is able to understand the various types of events or disasters that may disrupt the business and how to identify them. Demonstrates basic knowledge of the analysis of such events and the identification of the various basic steps to be included in the business continuity fade out and recovery plans.

Level 02

Supporting

Demonstrates specialised knowledge of the procedures that are relevant to the effective implementation of business continuity fade out and recovery plans. Supports the team in the execution of the necessary business continuity measures and assists in suggesting possible updates to the disaster fade out and recovery plan.

Level 03

Applying

Follows the appropriate techniques that are required to facilitate the development of business continuity strategies and plans. Assists the teams in recommending refinements to the current business continuity strategies and business continuity plans. Uses the tools and techniques to support in analysing and determining the scope and impact of a disruptive event.

Level 04

Leading

Uses full knowledge of and experience in the types of business continuity measures and procedures in the development, management and implementation of business continuity fade out and recovery plans. Leads multiple teams and provides expertise towards the analysis of the scope and impact of disruptive events.

Level 05

Shaping

Applies subject matter expertise in the relevant regulatory requirements and leading practices and principles, to ensure effective business continuity management across the organisation. Develops and maintains strategies, policies and guidelines in line with the organisation's strategy that prevent or manage any disruption and ensure a speedy business recovery.

Business Management & Operations



Skill Code

T012



Skill Name Business Management



Skill Type

Technical



Descriptor

Is knowledgeable about the organization's business fields, the core functions, systems and processes. Uses own understanding of how they impact the business and market, to plan and monitor the business operations in line with the organizational strategy and analyse the results to ensure operational efficiency and effectiveness, and whether there is room for improvement.

Level 01 Developing

Demonstrates basic understanding of the organization's business fields, the core functions and the systems and processes. Shows basic knowledge and awareness of the procedures required for planning and monitoring the different business operations and is able to initiate basic operations within the context of own job.

Level 02 Supporting

Possesses specialised knowledge and understanding of the various business fields, such as marketing, advertising, sales, and supply chain. Understands the impact of the core functions on the business and follows the set procedures to initiate the planning and monitoring of the business operations.

Level 03 Applying

Utilizes deep knowledge and understanding of all aspects of the business fields to plan the processes and procedures of the business operations. Deeply understands own organizational strategic goals and objectives and stays current on the best practices for the planning of business operations.

Level 04 Leading

Uses a full knowledge base to lead and monitor the planning of the business operations across the departments. Provides expertise to solve non-routine complex problems that might arise regarding the business management activities and establishes a clear set of procedures and measures to ensure operational effectiveness and efficiency.

Level 05 Shaping

Applies subject matter expertise to ensure that the business operations and processes are in line with the organizational strategy. Provides expertise to develop innovative ways to improve the business processes and procedures across the organization, and monitors execution to ensure the achievement of organizational goals and objectives.



Skill Code

T013



Skill Name Facilities Management



Skill Type

Technical



Descriptor

Applies the knowledge and understanding of facilities management to ensure functionality, comfort and efficiency of the workplace. Plans and manages construction, space configuration, installations, upgrading and maintenance of physical asset. Oversees catering and cleaning, taking into consideration the effectiveness and quality of service provided.

Level 01

Developing

Demonstrates a basic knowledge and understanding of facilities services. Shows awareness of quality standards for facilities services.

Level 02

Supporting

Possesses specialised knowledge of facilities management to ensure the workplace functionality. Understands the processes of installations, upgrading and maintenance of physical assets. Applies own skills on setting the quality of facilities services.

Level 03

Applying

In-depth understanding of the facilities management requirements and standards to ensure the effectiveness of facilities. Applies advanced skills and knowledge to manage the installation, construction, space configuration, upgrading and maintenance of physical assets. Assists others across the teams in managing catering and cleaning services while ensuring their quality.

Level 04

Leading

Uses full knowledge to provide advice across the departments on the daily management of facilities matters. Provides expertise and guidance to others towards planning and managing constructions, space configuration, installations, upgrading services and maintenance of physical assets. Provides expertise in ensuring the quality of services for facilities management activities.

Level 05

Shaping

Applies subject matter expertise to develop and enhance the facilities management approaches and techniques. Guides and advise others on space configuration, installations, upgrading services and maintenance of physical assets. Provides guidance and advice in improving the quality of facilities services to ensure cost efficiency.

Business Management & Operations



Skill Code

T014



Skill Name Knowledge of Accounting



Skill Type

Technical



Descriptor

Applies the knowledge and understanding of current accounting principles, practices and standards when completing accounting assignments and transactions; demonstrates an understanding of the various accounting reports and the ability to effectively manage costs, monetary and other assets to maximize profitability and value.

Level 01 Developing

Demonstrates an understanding of the basic accounting principles, such as accounts payable, accounts receivable, and billing. Shows basic knowledge and awareness of the various accounting policies, procedures, systems, and reports used in the organization and how they are applied within the context of own job.

Level 02 Supporting

Possesses specialised knowledge of the accounting principles and practices, such as cost accounting, tax accounting, accounts payable, accounts receivable, and billing. Possesses an understanding of the accounting policies, procedures, systems, and reports used in the organization. Understands the regulatory requirements and financial accounting standards within the context of own job and the team.

Level 03 Applying

In-depth understanding of the accounting principles applied to multiple disciplines, such as cost accounting and tax accounting. Applies advanced skills and knowledge across the teams to carry out and perform accounting assignments and transactions, and prepare accounting reports. Transfers this knowledge to the teams to apply within the context of their job.

Level 04 Leading

Uses full knowledge to drive and oversee the implementation of the organization's accounting-related policies, procedures and systems. Provides expertise in solving complex or non-routine scenarios that the departments/ teams may encounter. Guides/ coaches others to build knowledge of the accounting principles and practices, how to apply across departments, and prepare and interpret accounting reports.

Level 05 Shaping

Applies subject matter expertise to lead the organization on the various accounting principles and practices and how they are applied to the multiple accounting disciplines. Provides deep expertise across the organization to ensure it adheres to the regulatory requirements and financial accounting principles and standards.



Skill Code

T015



Skill Name Knowledge of the Economy



Skill Type

Technical



Descriptor

Maintains current knowledge-base of the macro and micro economic concepts, and applies own understanding of the existing and emerging market and industry trends, to analyse and interpret issues and identify opportunities for the organization, to facilitate the decision-making process.

Level 01 Developing

Demonstrates basic knowledge of the economic principles and concepts. Applies basic knowledge and understanding of research techniques to initiate the process of collection of relevant information on the emerging market and industry trends.

Level 02 Supporting

Shows specialised understanding of the economic landscape and the underlying concepts. Demonstrates specialised knowledge of the micro and macro economic analysis techniques, to initiate the interpretation of market and industry trends and assist superiors in the business decision-making process.

Level 03 Applying

Deeply understands the business economics and the interrelationship between own business statistics and the national and international economic indicators. Demonstrates the ability to explain the data sources and estimation methods used to produce economic statistics. Provides informed opinion to the organization on industry trends and opportunities available in the emerging markets.

Level 04 Leading

Uses full knowledge in making business decisions based on economic statistics and market information analysis. Serves as the technical expert in providing information on the economic elements that affect the efficiency of business resources and organization's business performance. Makes informative decisions regarding new business opportunities.

Level 05 Shaping

Applies subject matter expertise of the economic theory and business economics when aligning the business strategy according to the national and international economic trends. Uses expertise of the micro and macro economic statistics to recommend and incorporate conceptual or methodological improvements into the measurement of industry trends, in line with the organizational objectives.

Business Management & Operations



Skill Code

T016



Skill Name Legal Knowledge



Skill Type

Technical



Descriptor

Understand and apply relevant laws and regulations, including legal contracting requirements, processes, and procedures, drafting and reviewing legal documents by identifying, applying, and presenting relevant facts and laws in an organized, logical, and compliant manner to support business transactions and ensure alignment with legal standards.

Level 01 Developing

Demonstrates a basic understanding of relevant laws, controls, and requirements that govern business transactions. Learns the principles of legal drafting, including document formatting, organization, and the use of standard templates. Compiles and files legal and contractual documents according to defined rules for the business unit, while ensuring grammatical correctness and factual accuracy.

Level 02 Supporting

Possesses specialized knowledge of relevant laws, controls, and requirements related to business. Prepares and submits legal forms, contracts, and documents under supervision, adhering to standard formats and ensuring compliance with basic legal requirements. Conducts review of legal texts to ensure factual accuracy, the inclusion of relevant clauses, and alignment with standards. Applies structured legal drafting techniques to support the creation of legal documents.

Level 03 Applying

Assists teams in understanding and applying current laws, controls, and requirements related to their areas of responsibility. Independently drafts and finalizes legal documents, incorporating complex legal concepts and client-specific needs. Reviews legal texts for accuracy, coherence, and compliance with applicable laws, ensuring alignment with professional and organizational standards. Provides guidance to others on the preparation of legal documents and conducts thorough reviews to ensure compliance and consistency.

Level 04 Leading

Uses comprehensive legal knowledge to guide departments and teams on current laws, controls, and requirements, ensuring their correct application in legal matters. Leads the drafting process for multiple complex projects, aligning with organizational goals and regulatory requirements. Mentors team members on legal principles, drafting techniques, and document consistency. Resolves legal inconsistencies in documents and ensures professional excellence in all legal outputs.

Level 05 Shaping

Applies expertise to support management on laws, controls, and requirements that may impact the business. Sets the strategy for legal drafting and compliance, setting benchmarks for quality, consistency, and regulatory alignment. Shapes industry standards by innovating practices and developing frameworks for legal documentation. Provides thought leadership on legal practices and procedures, ensuring awareness and compliance across the organization.



Skill Code

T017



Skill Name Legal Practice



Skill Type

Technical



Descriptor

The knowledge of legal principles, standards and procedures to utilise legal reasoning thinking. Understands the various legal mutual obligations requirements, legal actions, policies and procedures. Prepares various legal documents and advises organisation on legal course of action to be taken.

Level 01

Developing

Demonstrates basic knowledge and understanding of legal terms and procedures related to own tasks. Is aware of legal requirements and processes.

Level 02

Supporting

Possesses specialised knowledge of legal principles, standards and its procedures to accomplish the assigned tasks. Applies own skills and understanding in drafting legal forms and documents and contracts. Initiates legal documents review process.

Level 03

Applying

Utilizes deep knowledge and understanding of legal principles, standards and procedures related to business. Deeply understands various legal mutual obligations requirements, legal actions, policies and procedures and the roles of different legal institutions. Assess legal documents and matters to identify potential legal risks, and recommends suitable legal actions on simple legal matters.

Level 04

Leading

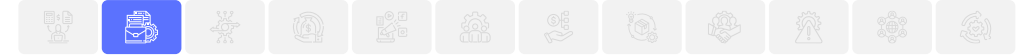
Uses full knowledge of the legal principles, standards and procedures in governing the interests of an organisation, in relation to business. Provides professional expertise and guidance on the procedures and regulations that apply to the legal forms and documents. Advises and supports others in legal matters.

Level 05

Shaping

Applies subject matter expertise across the organisation to develop the legal strategy, and ensures a robust legal foundation is in place to support organisation's legal standing. Provides guidance to the organisation in setting the legal mutual obligations requirements, legal actions and policies and procedures. Provides expertise in developing and recommending strategies to mitigate legal risk and enhance organisation's legal position.

Business Management & Operations



Skill Code

T018



Skill Name Operational Excellence and Continuous Improvement



Skill Type

Technical



Descriptor

Manage and revise policies and procedures, alongside the implementation of continuous improvement strategies to improve the overall performance, effectiveness, and efficiency of various operations and processes.

Level 01 Developing

Demonstrates a basic understanding of operational excellence principles and the concept of continuous improvement. Assists in simple tasks such as process documentation updates and gathering data to support process enhancement efforts.

Level 02 Supporting

Supports the development and implementation of operational excellence across departments by identifying opportunities for improvement. Assists in monitoring existing frameworks, collecting feedback, and recommending adjustments for increased operational efficiency.

Level 03 Applying

Independently manages operational excellence frameworks, ensuring they align with organizational objectives. Applies continuous improvement methodologies to streamline processes, reduce inefficiencies, and foster a culture of operational excellence within teams and departments.

Level 04 Leading

Leads operational excellence efforts by driving cross-departmental collaboration for policy alignment and compliance. Champions continuous improvement initiatives, implementing advanced frameworks that enhance performance metrics and operational effectiveness.

Level 05 Shaping

Shapes the organization's overarching operational excellence strategy, integrating global best practices and innovative continuous improvement approaches. Develops long-term improvement initiatives that set benchmarks within the industry and align processes with organizational vision and strategic goals.



Skill Code

T019



Skill Name Operations



Skill Type

Technical



Descriptor

Oversees the Operations function and teams and ensures efficiency of execution of the workflows and operational processes according to organizational policies and procedures. Monitors regulatory compliance and sets the strategic direction and operating model for the function and continuously seeks to improve performance and delivery of tasks.

Level 01

Developing

Demonstrates a basic understanding of the organization's workflows and operational processes. Has basic knowledge of the applicable regulations, policies and procedures that govern the different operation's workflows and activities within the function, and is able to initiate routine tasks within the context of own job.

Level 02

Supporting

Builds on the specialised knowledge of procedures, standards and guidelines set by the organization for performing the various operations, and the understanding of industry-relevant regulations. Distinguishes between the different types of workflows and operational processes and initiates the related activities within the context of own job and the team.

Level 03

Applying

Uses deep knowledge to support the teams across the organization in generating ideas for new and/or enhanced current workflows and operational processes for the different functions. Monitors multiple operational processes across the organization's functions, in line with the applicable regulations, polices and procedures.

Level 04

Leading

Leads and provides expertise in monitoring and analysing the current workflows and operational processes. Provides expertise to others on what recommendations will address any challenges of complicated workflows and operational processes, and makes the necessary improvements to address these challenges.

Level 05

Shaping

Applies subject matter expertise in the relevant regulatory requirements and leading practices and principles, and oversees the operations function across the organization to ensure effective and efficient processes across the different functions. Develops and maintains the organization's operating model and operational strategies, policies and guidelines according to the overall organisation's strategy.

Business Management & Operations



Skill Code

T020



Skill Name Planning



Skill Type

Technical



Descriptor

Develops work plans with identified timelines, milestones, budgets, resources and the anticipated outcomes; effectively executes these plans by breaking down and prioritizing the defined tasks, allocating resources, coordinating work activities, monitoring and reporting progress to stakeholders, while ensuring operational efficiency and achievement of project and organizational goals.

Level 01 Developing

Recognizes the required activities and tasks necessary to achieve the business goals and objectives, and coordinates within own team to ensure achievement of results. Identifies the stakeholders related to the assigned work activities and prepares the communication plans and reports to keep them updated on progress.

Level 02 Supporting

Divides the work activities into manageable tasks, allocates them to the various peers and specifies the deadlines to achieve them. Possesses specialised understanding of the criticality of the defined tasks and timelines towards achieving the team's goals and objectives, and communicates progress updates to all concerned.

Level 03 Applying

Identifies the nature and importance of the defined tasks and activities and takes that into consideration when carrying out the planning process and resource allocation. Plans and monitors the activities and utilization of the allocated resources to ensure timely execution and delivery within the allocated budget.

Level 04 Leading

Uses full professional knowledge base to identify, plan and assign the tasks and responsibilities among the teams, based on resource availability and capabilities. Provides expertise in adjusting the work plan, distribution of responsibility and budget allocation, to better meet the organisational goals and objectives.

Level 05 Shaping

Applies subject matter expertise when identifying and removing potential obstacles, and develops contingency plans to avoid or eliminate these obstacles when they occur. Provides guidance to the organisation by recommending and implementing efficient controls for the early detection and effective management and resolution of unexpected issues.



Skill Code

T021



Skill Name Property Management



Skill Type

Technical



Descriptor

Applies the acquired knowledge of property management approaches and techniques on the job. Demonstrates tenant relationship building and management skills to build and maintain a good tenant relationship, while effectively managing and maintaining the assigned properties.

Level 01
Developing

Develops basic understanding of the property management principles and techniques. Demonstrates awareness of the key factors affecting the tenant relationship and applies own understanding of residential landlord and tenant law within the context of own job and in support of the team.

Level 02
Supporting

Uses specialised knowledge of the property management approaches and principles to understand the key factors affecting the tenant relationship. Understands how to resolve problematic issues that arise throughout the property management process, according to the residential landlord and tenant law.

Level 03
Applying

Applies deep knowledge of the principles of property management to propose solutions to complex problems arising throughout the process. Manages assigned properties and applies the legal requirements associated with these properties. Decides on the appropriate course of action to deal with breaches of lease.

Level 04
Leading

Uses full knowledge to provide advice across the departments on the daily management of property matters. Shares own expertise in building and maintaining good tenant relationships and demonstrates advanced negotiation skills when advising tenants and dealing with their complex disputes.

Level 05
Shaping

Applies subject matter expertise to develop and enhance the property management approaches and techniques. Guides the organization on the process of maintaining and dealing with tenants and in resolving any possible complex disputes. Oversees and guides others on the management of key multiple properties.

Business Management & Operations



Skill Code

T022



Skill Name Statistics Knowledge



Skill Type

Technical



Descriptor

Translates the knowledge and skills of statistics and statistical analysis methodology on the job, and applies the right statistical and data collection, verification and analysis techniques, to perform thorough analysis and identify the potential impacts under various scenarios, in support of decision-making.

Level 01 Developing

Demonstrates basic understanding of the statistical analysis concepts and methodologies. Shows basic awareness of the data collection techniques and data verification methods, and identifies the sources of data that are directly related to the business.

Level 02 Supporting

Possesses specialised knowledge of the statistical techniques and their underlying assumptions and limitations, and applies this knowledge within the context of own job and the team to identify and assess the validity of data sources to be used in statistical analysis. Stays updated on the statistical developments that are relevant to the business.

Level 03 Applying

Deeply understands the statistical concepts and techniques, data collection, and verification process. Verifies the collected data using thorough analysis techniques and applies in the data analysis tasks. Reports and presents the practical implications of data analysis findings to support the decision-making process.

Level 04 Leading

Uses full knowledge to implement the quality measures and standards in all the statistical analysis methodologies and techniques. Provides expertise across the departments to identify the gaps, develop and improve the various data verification and analysis tools and techniques.

Level 05 Shaping

Applies subject matter expertise to guide the senior management team regarding the impact of statistical analysis techniques on the business. Provides own expertise to define and drive a clear strategic direction for the organization, and ensures that quality standards are applied to all the used statistical methods.



Skill Code

T023



Skill Name Strategy Formulation



Skill Type

Technical



Descriptor

Uses the knowledge of the financial sector and market, and own ability to utilise strategic analysis, to assess the internal and external business factors, opportunities and constraints, in order to formulate overall organizational strategy, identify future strategic and operational goals, and develop tactical plans; defines the best course of action that guarantees the achievement of short and long-term organizational goals.

Level 01

Developing

Demonstrates basic understanding of the financial sector and the current economic trends and drivers, and how they impact the business. Shows basic knowledge and awareness of the different business factors, and is able to research and initiate some basic documents to assist the team and the department in the strategy formulation.

Level 02

Supporting

Possesses specialised knowledge and understanding of the financial sector, the current economic trends and drivers, and the key factors affecting the business. Assists the team in the initiation and development of business plans and strategy documents, and is able to recognize the future strategic and operational goals of the organization.

Level 03

Applying

In-depth understanding of the financial market and uses own strategic analysis skills and knowledge to assess the internal and external business factors. Applies deep understanding of the business vision and mission to develop parts of the business plan and strategy documents. Cascades the strategy down to the teams level.

Level 04

Leading

Utilizes full knowledge of the financial sector, the leading market trends, drivers, and business factors to define the best course of action to meet the challenges that may impact the business. Provides expertise across the departments and leads the formulation of the organization's short- to long- term strategy, in coordination with the internal and external stakeholders.

Level 05

Shaping

Applies subject matter expertise to guide and oversee the development and implementation of business strategy and plans, and to enhance and develop the future strategic and operational goals of the organization, to guarantee the achievement of long-term organizational goals. Provides expert knowledge to influence the direction of the strategic business planning.

Business Management & Operations



Skill Code

T024



Skill Name Zakat and Tax



Skill Type

Technical



Descriptor

The knowledge and understanding of zakat and tax regulations. Evaluates tax and zakat controls to ensure compliance with regulatory obligations. Analyses the impact of evolving tax and zakat legislations on business environment. Achieves zakat and tax efficiency by applying best practice procedures.

Level 01

Developing

Demonstrates basic understanding of tax and zakat regulations. Seeks to understand applicable tax and zakat control procedures to ensure compliance with regulatory obligations. Shows basic awareness of the best practice procedures in order to achieve efficiency.

Level 02

Supporting

Demonstrate specialised understanding of tax and zakat regulations. Understands applicable tax and zakat control procedures to ensure compliance with regulatory obligations. Follows best practice procedures in order to achieve efficiency.

Level 03

Applying

Deeply understands new and current tax and zakat regulations. Applies applicable tax and zakat control procedures to ensure compliance with regulatory obligations. Recommends best practice procedures in order to achieve efficiency.

Level 04

Leading

Uses full knowledge of new and current tax and zakat regulations. Serves as an expert in reviewing and assuring tax and zakat control procedures to ensure compliance with regulatory obligations. Develops best practice procedures in order to achieve efficiency.

Level 05

Shaping

Demonstrates expert understanding of new and current tax and zakat regulations. Applies subject matter expertise in reviewing and assuring tax and zakat control strategies to ensure compliance with regulatory obligations. Ensures and provide guidance on best practice procedures in order to achieve efficiency.



Technical Skills

Digital, Data & Technology Integration





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Digital, Data & Technology Integration



Skill Code

T025



Skill Name Analytics / Decision Sciences



Skill Type

Technical



Descriptor

Develop, select and apply analytical tools, statistical techniques, algorithms and advanced computational methods to analyse, assess and produce business insights and intelligence to address a specific issue or requirement.

Level 01 Developing

Demonstrates basic understanding and knowledge of the organisation's business intelligence and data requirements. Uses the data collection and analytics techniques to initiate the analysis process. Has basic knowledge of the statistical models, algorithms and computational methods.

Level 02 Supporting

Possesses specialised knowledge of the statistical techniques and mathematical methods, and applies the knowledge of computational techniques and data models to initiate the data analysis process, test the hypotheses and derive inferences, patterns or solutions from the data analysis.

Level 03 Applying

Deeply understands the context and all aspects of analytics and intelligence of the organisation's business. Applies expertise in the development and selection of the statistical and mathematical models required for the data analytics. Assists the teams in utilising new algorithms and advanced statistical models, to enable building of business insights and intelligence and drive decision-making.

Level 04 Leading

Uses full knowledge to monitor and manage the data collection and analytics process and to provide guidance on designing advanced statistical and computational models. Provides expertise across the departments in the application of algorithms and modelling techniques to new domains and ensure proper reporting for business insight.

Level 05 Shaping

Applies subject matter expertise to oversee the development and implementation of analytics methodologies and techniques to address business issues. Defines the data science, data modelling and data analytics strategies in alignment with the organisational objectives. Establishes the processes and procedures to develop insights that address issues and requirements of the organization.



Skill Code

T026



Skill Name Automation expertise



Skill Type

Technical



Descriptor

Experience with automation and digitization tools to streamline workflows, enhance operational efficiency, and improve outcomes, identifying opportunities for automation, implementing solutions, and fostering innovation to optimize processes across diverse organizational contexts.

Level 01 Developing

Demonstrates the ability to use basic automation tools to complete routine, structured tasks under supervision. Develops an initial understanding of how automation reduces manual effort and improves accuracy in specific processes. Supports operational workflows by performing repetitive tasks with guidance while gaining familiarity with automation concepts and tools.

Level 02 Supporting

Applies automation tools to simplify and standardize workflows, effectively supporting operational processes. Assists in implementing automation solutions under supervision, ensuring accurate execution of assigned tasks. Identifies inefficiencies in routine activities and suggests potential areas where automation could enhance productivity, consistency, and accuracy.

Level 03 Applying

Independently utilizes automation tools to streamline broader workflows, optimizing time, accuracy, and quality of outputs. Identifies inefficiencies in existing processes and develops tailored automated solutions to address them. Collaborates with teams to integrate automation into projects, ensuring alignment with operational objectives and achieving measurable improvements in efficiency and effectiveness.

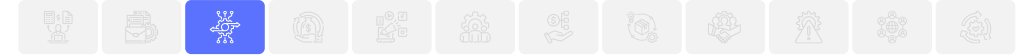
Level 04 Leading

Leads the implementation of advanced automation techniques across teams or departments to address operational challenges and meet strategic goals. Designs and manages comprehensive automation workflows, optimizing end-to-end processes for maximum impact. Mentors team members on effective use of automation tools and evaluates emerging technologies to ensure alignment with organizational needs and sustainable improvements.

Level 05 Shaping

Develops and drives the organization's overarching automation strategy, ensuring alignment with long-term goals and industry trends. Introduces innovative, cutting-edge automation solutions that transform operations, set industry benchmarks, and create competitive advantages. Shapes best practices for automation integration and fosters a culture of continuous improvement, maximizing organizational efficiency and adaptability.

Digital, Data & Technology Integration



Skill Code

T027



Skill Name Cloud computing



Skill Type

Technical



Descriptor

Ability to utilize cloud computing technologies to securely store, process, and manage data while enhancing operational efficiency and scalability, deploying cloud infrastructure, ensuring compliance with security and regulatory standards, and integrating advanced solutions to streamline workflows and enable real-time data access.

Level 01 Developing

Demonstrates a basic understanding of cloud platforms and their functionalities, including cloud storage, data access, and file-sharing capabilities. Gains familiarity with key cloud computing terminologies and foundational security protocols to handle data safely within a guided environment.

Level 02 Supporting

Understands how to utilize cloud platforms for storage, data migration, and application hosting under supervision. Supports operational teams by ensuring smooth data transitions and basic troubleshooting. Contributes to maintaining cloud-based environments for improved accessibility and operational efficiency.

Level 03 Applying

Independently manages cloud platforms for organizational operations, ensuring scalability, data security, and cost-effectiveness. Configures cloud solutions to support complex workflows, addressing specific business requirements. Applies knowledge of advanced features, such as load balancing and access controls, to optimize cloud performance.

Level 04 Leading

Leads the design and development of cloud infrastructure solutions tailored to organizational needs. Oversees multi-departmental cloud integrations, ensuring optimal performance, cost management, and compliance. Guides teams on best practices for leveraging cloud platforms to enhance efficiency and scalability.

Level 05 Shaping

Develops and drives the organization's cloud strategy, ensuring seamless integration of cloud solutions with business objectives. Innovates by introducing cutting-edge cloud technologies, aligning them with industry trends and standards. Establishes frameworks for secure, scalable, and future-proof cloud operations across the organization.



Skill Code

T028



Skill Name Cyber Security



Skill Type

Technical



Descriptor

Aware about cyber security principles and practices to ensure protection of information assets, plans, designs and executes security testing for the organisation's systems via utilising cyber security tools and technologies, develops and reviews security architectures to control and measure security application in the organization, implements identity and access management processes, and ensures confidentiality and integrity of data and systems using cryptography.

Level 01

Developing

Demonstrates basic knowledge and understanding of cyber security principles. Shows basic awareness of security architectures, and methods and tools to execute security testing. Is able to initiate the process to develop cryptography keys, and performs the basic identity and access management activities.

Level 02

Supporting

Possesses specialised knowledge of cyber security principles, practices and tools. Supports the team in analysing and implementing the security testing, and assists in reviewing security architecture. Performs identity and access management activities, and applies cryptographic primitives to ensure confidentiality and integrity of data. Supports in promoting cyber security awareness culture within the organisation.

Level 03

Applying

Utilizes deep knowledge and understanding of all cyber security practices, tools and methodologies to protect information assets. Advises in security testing of IT systems, and reviews security enterprise architecture. Deeply understands own organisational identity and access management. Promotes the IT security governance culture and values across the organisation. Provides value-added recommendations to ensure confidentiality and integrity of data and systems via using cryptography.

Level 04

Leading

Uses a full knowledge base to lead and execute cyber security related processes to maintain and protect information assets. Provides expertise to plan, design and implement cyber security tests, and cyber security architecture. Ensures the IT security awareness culture within the organisation. Provides expertise in maintaining identity and access management processes, and ensures systems confidentiality and integrity.

Level 05

Shaping

Applies subject matter expertise to develop organisation wide cyber security strategy. Evaluates cyber security enterprise architecture. Encourages IT security awareness culture across the organisation. Establishes the processes of identity and access management, and standards of data and systems confidentiality and integrity.

Digital, Data & Technology Integration



Skill Code

T029



Skill Name Data Collection and Analysis



Skill Type

Technical



Descriptor

Collect, extract and interpret data according to the defined requirement to obtain business insights.

Level 01 Developing

Demonstrates basic understanding of the data sources and parameters, based on the pre-defined requirements of data, and uses basic knowledge of the identification of data mining and analytics techniques and business intelligence tools, to initiate the process of data collection and validation.

Level 02 Supporting

Understands the data sources and parameters and collects meaningful data for preliminary analysis, according to the pre- defined requirements and using the various data mining and analytics techniques and business intelligence tools. Demonstrates specialised knowledge of the standards of data quality and validation.

Level 03 Applying

Deeply understands the statistical and analytical analysis tools and methodologies and uses them to analyse and interpret the findings from the gathered data, to obtain business insights and make conclusions. Provides value- added recommendations as a result, to support better and more accurate decision-making for the business.

Level 04 Leading

Uses full understanding of the data modelling and analysis techniques to review the gathered data, for the purpose of shaping the insights into the business and to create an emphasis on identifying value-added opportunities or high- risk areas. Leads and provides expertise in the industry, market and product to evaluate the techniques of competitive analysis of business and operating environment.

Level 05 Shaping

Applies subject matter expertise to link the findings and insights of the data analysis process to the business objectives. Offers own expertise in the data communication techniques and storyboarding methodologies to engage multiple stakeholders for communicating the appropriate findings and the identified opportunities and high-risk areas that are derived from data analysis.

Digital, Data & Technology Integration



Skill Code

T030



Skill Name Data Engineering



Skill Type

Technical



Descriptor

Design, build, and maintain scalable systems to collect, store, and process large datasets efficiently, creating data pipelines, ensuring data quality, and optimizing workflows for analytical and operational use, leveraging technologies such as databases, cloud platforms, and distributed systems to enable seamless data integration and accessibility.

Level 01 Developing

Possesses a basic understanding of data pipelines, big data platforms, and ETL (Extract, Transform, Load) processes. Gains familiarity with data engineering tools (i.e. Hadoop, Spark, or SQL). Assists in simple tasks like data extraction or running predefined scripts under supervision to support data integration workflows.

Level 02 Supporting

Supports the development and maintenance of data pipelines by configuring ETL processes and ensuring data accuracy during transfer. Assists in managing big data storage systems and performs basic debugging to resolve issues. Understands the principles of distributed computing and their application in handling large datasets.

Level 03 Applying

Independently designs and builds scalable data pipelines to handle large datasets efficiently. Integrates diverse data sources into centralized systems, ensuring data quality and reliability. Implements big data management practices using advanced tools and frameworks like Apache Kafka, Airflow, or cloud platforms to support business requirements.

Level 04 Leading

Leads the implementation of robust data engineering solutions across multiple projects. Designs scalable architectures for big data systems and optimizes data pipelines for performance and cost-efficiency. Guides teams in adopting modern tools and practices, ensuring seamless data flow and alignment with organizational goals.

Level 05 Shaping

Defines and drives the organization's strategy for data engineering, establishing industry-leading practices in building scalable and resilient data pipelines. Develops frameworks for big data management that enable seamless integration and usage across the organization. Anticipates emerging trends in data engineering to maintain a competitive edge.

Digital, Data & Technology Integration



Skill Code

T03 I



Skill Name Data Management



Skill Type

Technical



Descriptor

Is knowledgeable about the types and sources of the data required that is relevant to the organisation, and uses this knowledge to plan and oversee the data collection and validation process, the data structuring and storage methods using in-house technology platforms; analyses and interprets data to understand the industry and market trends and identify/detect patterns.

Level 01 Developing

Develops a basic understanding of the types and sources of data required that is relevant to the organization. Recognizes the procedures for data usage, storage, and management. Demonstrates basic awareness of locating specific data from the organisation's data storage and retrieval system.

Level 02 Supporting

Possesses deep knowledge of the legal requirements and procedures related to data usage, storage, and management. Understands the sourcing, collection, cleaning, and structuring processes of non-complex data. Extracts data and records from the data storage and retrieval system.

Level 03 Applying

Understands fully the sourcing, collection, cleaning, structuring, and encryption processes and procedures of complex data. Collects and uses data in line with the legal requirements and utilizes own knowledge to perform data management responsibilities and assists with procedure development.

Level 04 Leading

Uses in depth knowledge to set-up the procedures for data access control, in line with the related requirements and internal regulations. Provides expertise and advice to the departments and teams on data quality standards and supports in the review and analysis of the effectiveness of the data storage and retrieval system.

Level 05 Shaping

Applies subject matter expertise to the assessment and development of the internal procedures of data management to comply with the legal requirements. Shares knowledge and expertise across the organisation to drive recommendations for improvements to the data quality and architecture and the storage and retrieval system.



Skill Code

T032



Skill Name Data privacy and protection expertise



Skill Type

Technical



Descriptor

Understanding of data privacy regulations and data protection practices to ensure the confidentiality and security of customer data within digital solutions.

Level 01

Developing

Supports basic data privacy tasks, such as identifying sensitive data and following organizational guidelines for secure handling. Learns about fundamental data privacy regulations and understands the importance of safeguarding personal and organizational information under supervision.

Level 02

Supporting

Assists in implementing data protection measures by ensuring that data collection, storage, and sharing processes align with established guidelines. Provides basic support for compliance initiatives, identifying minor risks, and escalating potential data privacy issues to relevant teams.

Level 03

Applying

Applies data protection measures to organizational processes and systems, ensuring compliance with privacy regulations and internal protocols. Independently conducts audits of data handling practices to identify vulnerabilities. Implements safeguards to enhance data security and maintain confidentiality.

Level 04

Leading

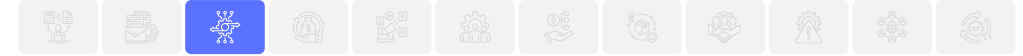
Leads the design and execution of data privacy initiatives, ensuring compliance with regulatory requirements across the organization. Manages complex data protection challenges, develops department-wide protocols, and mentors teams to adopt best practices in securing customer and organizational data.

Level 05

Shaping

Develops and drives organizational strategies for data privacy and protection, setting industry-leading benchmarks. Establishes long-term data security frameworks and implements innovative solutions to address emerging risks. Advocates for a culture of data security awareness and ensures alignment with global regulatory changes.

Digital, Data & Technology Integration



Skill Code

T033



Skill Name Digital Customer Experience Design



Skill Type

Technical



Descriptor

Conceptualise, project and implement strategies to make enhancement to the user's interaction and engagement with the product and/or service via the digital platforms. Uses a robust analysis and understanding of the product and/or service's performance vis-a-vis the user's desired experience and outcomes to enhance user's engagement.

Level 01 Developing

Demonstrates basic understanding of the methods used to analyse the user requirements, the performance of the products and services provided, and the effectiveness of the user experience with regard to the solutions provided. Learns the steps to be followed in the user interaction and engagement process.

Level 02 Supporting

Applies specialised knowledge and understanding of the techniques used for gathering and analysing the user feedback and experience. Builds an understanding of the various software and application design tests and how they are integrated in the solution design to monitor and ensure the desired performance levels.

Level 03 Applying

Analyses and deeply understands the requirements and desired experience of the target users of the Information Technology (IT) products and services. Determines the required improvements of the overall user experience to address shortcomings, and provides consultation on the functionality of the various IT products and services.

Level 04 Leading

Leads and provides expertise on the techniques used to gather and analyse the user requirements and experience. Uses full understanding of the user interface design patterns and principles to create user experience design concepts. Recommends enhancements to critical components of the products and services to ensure the desired outcomes.

Level 05 Shaping

Applies subject matter expertise in line with the business goals and strategic direction to define the guiding principles and philosophy for the intended user experience. Demonstrates expert understanding of the projected user trends, requirements and demands. Draws from experience to evaluate the effectiveness of the user experience.


Digital, Data & Technology Integration



 Skill Code T034

 Skill Name Digital Literacy

 Skill Type Technical

 **Descriptor** The ability to effectively and confidently use digital technologies, platforms, and tools to perform tasks, solve problems, and communicate in a professional context. For financial services employees, this includes proficiency in using financial software, data management tools, cybersecurity practices, and emerging technologies such as AI and cloud services to enhance productivity

Level 01 Developing

Demonstrates a basic understanding of digital tools and technologies used within the organization, including office applications, email systems, and online collaboration platforms. Learns the fundamental processes involved in accessing, storing, and managing digital information. Follows simple cybersecurity practices such as password management under supervision.

Level 02 Supporting

Applies knowledge of software, communication tools, and data management systems to perform tasks efficiently. Understands how various applications integrate to support business functions and follows established protocols for handling digital data securely. Identifies basic digital risks and adheres to cybersecurity policies in day-to-day operations.

Level 03 Applying

Analyzes the digital requirements needed for effective operations and uses more advanced tools such as databases, customer relationship management (CRM) systems, and data analytics software. Troubleshoots common digital issues and provides advice on improving workflows using automation tools and templates. Demonstrates consistent adherence to cybersecurity standards while handling sensitive information.

Level 04 Leading

Leads the adoption of new digital tools across teams and provides guidance on best practices for using advanced platforms, automation tools, and cloud-based systems. Uses data analytics to generate insights and improve business outcomes. Promotes cybersecurity awareness within the team and ensures compliance with internal digital policies.

Level 05 Shaping

Applies deep expertise in digital technologies to align digital strategies with business goals and drive innovation. Evaluates emerging technologies such as AI and machine learning for potential business application. Provides strategic recommendations for digital transformation initiatives and mentors others to develop advanced digital competencies. Ensures digital operations support regulatory compliance and long-term business objectives.

Digital, Data & Technology Integration



Skill Code

T035



Skill Name Digital Transformation



Skill Type

Technical



Descriptor

The knowledge and understanding of achieving organizational goals through the use of data analytics, digital experience management, digital product and service innovation, automation of business processes with digital technology and digital development techniques. Establish the awareness of the digital transformation strategy.

Level 01 Developing

Demonstrates basic understanding and awareness of the organization's business processes, data requirements and digitalisation needs. Builds basic knowledge of data analytics, digital experience management and digital products. Is able to initiate routine business processes within the context of own job.

Level 02 Supporting

Understands the organization's data handling and migration process. Demonstrates specialised knowledge of data analytics and digital products, and is able to conduct data research and analysis to identify opportunities for new and emerging technology to support the business within the context of own and team job.

Level 03 Applying

Understands deeply the concept and all aspects of the digitalization process of the different business processes, focusing on newly emerged technologies in the financial market. Shares knowledge across the teams on the review of innovation research and the validation/evaluation of new technologies against organisational needs, and provides recommendations regarding digital transformation.

Level 04 Leading

Uses full knowledge to implement the digital transformation strategy by designing or redesigning the process according to new digital technologies. Provides expertise across the departments to identify appropriate automated platforms and systems to be implemented. Establishes the organisation's digital product and service innovation plans and manages the digital experience management.

Level 05 Shaping

Applies subject matter expertise to guide the service innovation and digital transformation of the organisation's business. Provides own expertise to define and drive a clear strategic direction for the organization through the digital transformation phase, and ensures that data analytics quality standards are applied to all the used evaluations of the processes innovation and automation.

Digital, Data & Technology Integration



Skill Code

T036



Skill Name Distributed Ledger Technology



Skill Type

Technical



Descriptor

Expertise in blockchain and ledger systems for secure transactions

Level 01 Developing

Demonstrates basic knowledge of distributed ledger systems and blockchain functionality. Understands fundamental concepts such as nodes, blocks, and consensus mechanisms. Assists in minor tasks like verifying transactions or maintaining records in a blockchain environment under guidance.

Level 02 Supporting

Supports the application of ledger technologies by assisting in the deployment of blockchain solutions for secure and transparent transactions. Helps identify processes suitable for blockchain implementation and ensures compliance with organizational standards and security protocols.

Level 03 Applying

Applies blockchain and ledger systems to enhance security, traceability, and efficiency in transaction processes. Customizes distributed ledger technologies to meet specific business requirements, ensuring data integrity and transparency across systems. Manages small-scale implementations independently.

Level 04 Leading

Leads the implementation of distributed ledger technologies across business units, coordinating multi-departmental efforts to achieve operational goals. Designs blockchain solutions to address organizational challenges and ensures their seamless integration with existing systems. Mentors teams in adopting best practices for blockchain use.

Level 05 Shaping

Shapes the organization's approach to blockchain by defining strategies for implementing distributed ledger technologies. Drives innovation by integrating emerging blockchain trends into business operations. Establishes the organization as a leader in secure transaction solutions, aligning with industry standards and future demands.

Digital, Data & Technology Integration



Skill Code

T037



Skill Name Emerging technology synthesis



Skill Type

Technical



Descriptor

Monitor and integrate emerging technology trends and developments, structured data gathering for the identification of new and emerging technological products, services and techniques. In addition, the performance of cost-benefit analysis and evaluation of their relevance, viability, sustainability and potential value add to the business

Level 01 Developing

Demonstrates basic awareness of emerging technology trends and their potential applications. Learns how to identify new technologies and assess their relevance to specific business contexts. Assists in gathering initial data on technological advancements under supervision.

Level 02 Supporting

Supports the evaluation of emerging technologies by analyzing their potential impact and providing recommendations on their viability. Conducts structured data gathering and basic cost-benefit analyses to assess how new technologies align with organizational objectives and operational goals.

Level 03 Applying

Applies knowledge of emerging technology solutions to address operational challenges and improve business processes. Conducts detailed evaluations to assess the relevance, scalability, and sustainability of technologies. Integrates selected technologies into business workflows to enhance efficiency and value.

Level 04 Leading

Leads the identification and integration of emerging technologies across multiple domains, ensuring alignment with strategic priorities. Conducts comprehensive assessments of technological trends and collaborates with cross-functional teams to implement innovative solutions that address organizational needs.

Level 05 Shaping

Shapes the organization's innovation roadmap by setting strategic directions for adopting and leveraging emerging technologies. Anticipates future trends and aligns organizational priorities to capitalize on technological advancements. Establishes frameworks for continuous innovation and competitive differentiation.



Skill Code

T038



Skill Name Enterprise Architecture



Skill Type

Technical



Descriptor

Is knowledgeable about enterprise architecture principles and practices to facilitate the development to the desired state by integrating business, information, process, and technology. Develops and maintains enterprise and business architectures to facilitate changes to infrastructure and systems/applications.

Level 01

Developing

Demonstrates basic knowledge and understanding of enterprise architecture. Shows basic awareness of methods and tools to develop and maintain enterprise architecture.

Level 02

Supporting

Possesses specialised knowledge of enterprise architecture tools and methodologies. Supports the team in maintaining and enhancing enterprise architecture framework to ensure its effectiveness.

Level 03

Applying

Utilizes deep knowledge and understanding of all aspects of enterprise architecture principles, tools and methodologies. Advises in developing and maintaining enterprise architecture framework to address organisation business needs and strategy.

Level 04

Leading

Uses full knowledge base to lead and monitor enterprise architecture framework. Provides expertise and guidance to the teams on developing, monitoring and enhancing enterprise architecture framework to meet business requirements.

Level 05

Shaping

Applies subject matter expertise to develop organisation wide enterprise architecture strategy. Applies expertise to oversee the design and implementation of enterprise architecture.

Digital, Data & Technology Integration



Skill Code

T039



Skill Name Fintech Innovation and Application



Skill Type

Technical



Descriptor

Conceptualize new business models, developing digital strategies, understanding regulatory considerations, and ensuring cybersecurity. Requires knowledge of blockchain technology, AI, machine learning, big data analytics, etc in order to strategically drive efficiencies, enhance performance and mitigate risks in capital markets.

Level 01 Developing

Gains a basic understanding of fintech solutions and project management principles. Learns to identify key components of fintech applications, such as digital payment systems, blockchain, or AI tools. Assists in simple tasks under supervision, gaining exposure to how fintech integrates into business models.

Level 02 Supporting

Supports the execution of fintech projects by managing timelines, tracking deliverables, and allocating resources effectively. Understands the regulatory requirements of fintech applications and ensures projects meet basic compliance. Contributes to evaluating fintech tools and their applicability in addressing organizational needs.

Level 03 Applying

Independently manages the deployment and operation of fintech applications, ensuring successful implementation and integration with existing systems. Demonstrates the ability to assess the impact of fintech innovations on business processes, addressing challenges and optimizing workflows to improve efficiency and performance.

Level 04 Leading

Leads cross-functional teams in the execution of complex fintech projects, aligning technology solutions with business goals. Oversees fintech adoption strategies, ensures compliance with regulatory frameworks, and mitigates risks. Develops innovative approaches to leverage fintech capabilities, enhancing organizational capabilities and driving results.

Level 05 Shaping

Defines the organization's strategic direction for fintech adoption and innovation. Develops frameworks for integrating cutting-edge fintech technologies, optimizing solutions across business units. Anticipates future trends in the fintech landscape and positions the organization as an industry leader by driving transformational initiatives.

Digital, Data & Technology Integration



 Skill Code T040

 Skill Name IT Governance

 Skill Type Technical

 **Descriptor** Is knowledgeable about IT governance principles and practices to ensure achieving business goals. Applies this knowledge to ensure IT services and, policies and procedures are in alignment with the department and organisations' strategy. Plans, develops and oversees the execution of IT strategies that is applicable with organisation's objectives and business needs.

Level 01 Developing

Demonstrates basic knowledge and understanding of IT governance. Shows basic awareness of methods and tools to measure and develop IT strategies, and policies and procedures.

Level 02 Supporting

Possesses specialised knowledge of IT governance tools and methodologies. Supports the team in analysing and assessing the IT services and, policies and procedures to ensure their effectiveness, and assists in planning and executing IT strategies.

Level 03 Applying

Utilizes deep knowledge and understanding of all aspects of IT governance concepts, tools and methodologies. Advises in analysing and evaluating IT services and, policies and procedures to address business needs. Utilizes IT strategies planning and execution techniques and methods.

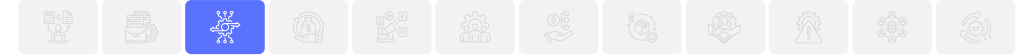
Level 04 Leading

Uses full knowledge base to lead and execute IT governance. Provides expertise and guidance to the team on IT policies and procedures to meet business requirements and organisation's goals. Provides expertise in evaluating and planning IT strategies.

Level 05 Shaping

Applies subject matter expertise to develop organisation wide IT governance strategy. Applies expertise to oversee the implementation of IT policies and procedures. Reviews the current IT strategies to ensure its alignment with organisation's strategy.

Digital, Data & Technology Integration



Skill Code

T04I



Skill Name IT Infrastructure



Skill Type

Technical



Descriptor

The knowledge and understanding of IT infrastructure standards and protocols to plan and establish information technology infrastructure that support business objectives and needs. Plans and designs IT infrastructure to utilise capacity, integration and availability. Installs, deploys, maintains and decommissions infrastructure components. Manages IT infrastructure model to ensure operational efficiency and effectiveness.

Level

01

Developing

Demonstrates basic knowledge and understanding of IT infrastructure principles and standards. Shows basic awareness of methods and tools to plan, design and manage IT infrastructure.

Level

02

Supporting

Possesses specialised knowledge of IT infrastructure standards and protocols. Supports the team in planning, designing and managing IT infrastructure, and assists in basic IT infrastructure installation, deployment, maintenance and decommissions.

Level

03

Applying

Utilizes deep knowledge and understanding of IT infrastructure standards and protocols to advise in planning and designing IT infrastructure. Is able to perform complex IT infrastructure installations, deployments, maintenance and decommissions of components. Uses tools and techniques to support in managing IT infrastructure.

Level

04

Leading

Leads and provides expertise in IT infrastructure to provide expertise and guidance in planning and designing IT infrastructure. Provides and shares own expertise with the concerned teams to conduct IT infrastructure installations, deployments, maintenance and components decommissions. Ensures IT infrastructure effectiveness and efficiency by managing IT infrastructure.

Level

05

Shaping

Applies subject matter expertise to develop organisation wide IT infrastructure strategy. Reviews the current IT infrastructure designs and plans to ensure its alignment with organisation's strategy. Applies expertise to oversee the implementation of IT infrastructure to ensure its effectiveness and efficiency.

Digital, Data & Technology Integration



Skill Code

T042



Skill Name IT Operations Management



Skill Type

Technical



Descriptor

The knowledge and understanding of IT operations management principles and practices to monitor and control IT services. Applies knowledge and skills to plan and execute for availability, scalability, configuration and asset management, taking into consideration business nature and requirements. Performs and oversees the execution of installation, administration and maintenance for system software and hardware.

Level

01

Developing

Demonstrates basic knowledge and understanding of IT operations management principles to assist in administering IT systems. Has basic awareness of IT availability, scalability, configuration, operations and asset management activities, and is able to perform basic installation and maintenance for the system's software and hardware.

Level

02

Supporting

Possesses specialised knowledge and understanding of various IT operations management activities. Supports the team in the IT availability, scalability, operations, configuration and asset management activities. Provides support on a day-to-day basis on installation and maintenance for system's software and hardware.

Level

03

Applying

Utilizes deep expertise and understanding of various IT operations management activities to support and maintain information technology systems. Uses tools and techniques to plan for IT availability, scalability, operating, configuration and asset management of IT. Applies deep knowledge in performing complex installation and maintenance for the system's software and hardware.

Level

04

Leading

Uses full knowledge of the principles and practices of IT operations management activities. Provides advice and guidance to plan for IT availability, scalability, operations, configuration and asset management of IT. Provides expertise in performing complex installation and maintenance for the system's software and hardware.

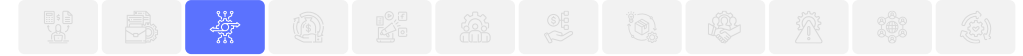
Level

05

Shaping

Applies subject matter expertise in formulating IT operations strategy. Draws from experience to evaluate the IT availability, scalability, operations, configuration and asset management plans, and monitors execution of IT operations activities.

Digital, Data & Technology Integration



Skill Code

T043



Skill Name IT Quality Assurance



Skill Type

Technical



Descriptor

Develops and sets quality assurance standards and guidelines to ensure that quality expectations meet organisation's values, requirements and objectives. Assesses, reviews and assures quality standards are effective and efficient to raise quality and reduce defects.

Level 01 Developing

Develops basic understanding of quality assurance processes, standards and practices to maintain quality level. Has basic knowledge of quality assurance for business requirements.

Level 02 Supporting

Applies specialised knowledge and understanding of quality standards techniques. Is able to distinguish between the different methods and techniques used for quality assurance assessments Performs the quality assurance processes within the context of own job and the teams.

Level 03 Applying

Utilizes deep expertise and understanding of quality assurance practices to perform the appropriate activities and techniques and assesses the level of quality assurance level. Identifies the appropriate quality requirements to ensure its effectiveness and efficiency.

Level 04 Leading

Uses full knowledge of the quality standards and guidelines to provide advice in regard to quality assurance. Reviews and evaluates the effectiveness and efficiency of quality requirements and standards to develop quality expectation guidelines.

Level 05 Shaping

Applies subject matter expertise across the organization to develop and set quality assurance standards and guidelines and ensures meeting organisation's quality expectations. Provides expertise in developing and recommending strategies to optimise quality requirements and standards in the organisations



Skill Code

T044



Skill Name IT Services Management



Skill Type

Technical



Descriptor

Is knowledgeable about IT services management principles and practices to provide effective services to targeted stakeholders. Monitors the performance of IT services, processes, procedures and standards to ensure meeting service standards. The ability to analyse and plan for the service capacity utilisation to meet current and future expected demands in the organisation. Creates and maintains IT service catalogue.

Level 01 Developing

Demonstrates basic knowledge and understanding of IT services management. Shows basic awareness of methods and tools to measure and support IT services, and is aware of IT service catalogue.

Level 02 Supporting

Possesses specialised knowledge of IT services management tools and methodologies. Supports the team in monitoring the service level agreement to ensure effective responses with stakeholder inquiries, and assists in planning for the current and future IT services capacity demand, and is able to maintain and update IT service catalogue.

Level 03 Applying

Utilizes deep knowledge and understanding of all aspects of IT services management concepts and tools. Advises in developing service level agreements that address business needs. Utilizes capacity planning techniques and methods to anticipate current and future demand, and oversees the maintenance and update IT service catalogue.

Level 04 Leading

Uses a full knowledge base to lead and monitor IT services management. Provides expertise and guidance to the departments and teams on monitoring and enhancing service level agreements to meet business requirements. Provides expertise in evaluating and planning the IT service catalogue and capacity to address business requirements and organisation's needs.

Level 05 Shaping

Applies subject matter expertise to develop organisation wide IT services strategy. Applies expertise to oversee the implementation of service level agreements. Reviews the current IT services catalogue and capacity management to ensure its efficiency.

Digital, Data & Technology Integration



Skill Code

T045



Skill Name IT Solution Development



Skill Type

Technical



Descriptor

The knowledge and understanding of software development principles and practices to design and develop applications and database. Builds systems design, specifications and prototypes. Develops software solutions and enhancements according to preset specifications, standards and procedures. Conducts software testing and performs software debugging.

Level 01 Developing

Demonstrates basic knowledge and understanding of software development life cycle. Is able to initiate the steps of solutions development according to preset specifications. Shows basic awareness of testing methods and tools, and performs basic software debugging to improve applications functionality.

Level 02 Supporting

Possesses specialised knowledge of software and database development tools and methods. Performs the full cycle of development according to preset specifications and requirements. Applies the techniques of systems testing and, is able to conduct debugging to improve applications and database.

Level 03 Applying

Utilizes deep knowledge and understanding of all aspects of software development tools and methods to support proper implementation of solutions development. Advises on implementing the full cycle of software and database development that address business needs. Applies solutions testing and debugging to solve complex errors.

Level 04 Leading

Uses a full knowledge base to lead and monitor the processes of solutions development. Provides expertise and guidance to the departments and teams on implementing systems development life cycle. Provides expertise in software and database testing and debugging to enhance systems.

Level 05 Shaping

Applies subject matter expertise to develop the organisation's software development strategy. Applies expertise to oversee the implementation of software development life cycle. Reviews the current methods in software testing and debugging to ensure their effectiveness

Digital, Data & Technology Integration



Skill Code

T046



Skill Name Machine Learning and AI



Skill Type

Technical



Descriptor

Use of algorithms and statistical models to perform tasks without explicit instructions, by relying on patterns and inference instead. It's often utilized to make predictions or decisions without being specifically programmed for the task

Level 01 Developing

Demonstrates basic knowledge of machine learning algorithms and their potential applications. Learns to identify the key components of AI models, such as supervised and unsupervised learning, and gains familiarity with tools and frameworks like Python libraries or cloud-based AI services.

Level 02 Supporting

Supports the development and application of machine learning models by preparing datasets, cleaning data, and running pre-built algorithms. Assists in interpreting model outputs and fine-tuning models to improve performance. Begins understanding how to align machine learning use cases with specific organizational goals.

Level 03 Applying

Independently applies machine learning models to address business problems and optimize decision-making processes. Designs and trains models using appropriate datasets and algorithms, ensuring accuracy and scalability. Integrates AI solutions into workflows to enhance operational efficiency and generate actionable insights for strategic use.

Level 04 Leading

Leads teams in the development of AI and machine learning strategies to solve complex problems. Oversees the selection of algorithms, tools, and frameworks while ensuring projects align with organizational objectives. Mentors team members on advanced techniques and drives innovation through tailored AI solutions.

Level 05 Shaping

Shapes the organizational direction in AI innovations, pioneering cutting-edge applications to drive business strategy and create competitive advantages. Establishes frameworks for ethical AI use, promotes a culture of data-driven decision-making, and aligns AI adoption with global trends and long-term business objectives.

Digital, Data & Technology Integration



Skill Code

T047



Skill Name Regulatory Tech



Skill Type

Technical



Descriptor

Use of advanced technology solutions for streamlining compliance tasks, reporting and transaction monitoring in the financial services sector, ensuring transparency and mitigating risk.

Level 01 Developing

Demonstrates basic awareness of regulatory requirements and associated technology solutions. Learns to navigate regulatory technology (RegTech) platforms to perform simple compliance tasks. Gains an understanding of how automation and technology improve transparency and reduce risks in reporting and transaction monitoring processes.

Level 02 Supporting

Supports the implementation of regulatory technology tools by configuring basic functionalities and monitoring compliance processes. Ensures data accuracy and alignment with regulatory requirements. Assists in identifying areas where RegTech can enhance efficiency and compliance while minimizing manual interventions.

Level 03 Applying

Applies regulatory technology solutions to streamline compliance processes across departments. Manages the deployment and integration of RegTech tools to enhance reporting accuracy, transaction monitoring, and risk management. Ensures alignment with organizational policies and regulatory standards, optimizing workflows to improve compliance efficiency.

Level 04 Leading

Leads initiatives for adopting and implementing advanced regulatory technology solutions. Oversees the customization and optimization of RegTech systems to address complex compliance challenges. Provides guidance to teams, ensuring effective use of technology to meet regulatory requirements while reducing operational risks.

Level 05 Shaping

Shapes organizational strategies for integrating regulatory technology by designing innovative approaches to compliance management. Establishes frameworks to set new industry standards, driving efficiency and transparency. Anticipates future regulatory trends and ensures RegTech adoption aligns with long-term organizational goals and global compliance requirements.



Skill Code

T048



Skill Name Systems Analysis



Skill Type

Technical



Descriptor

Determine technical requirements and needs to develop business solutions that would include processes and systems improvement, add value and enhance sustainability. Develops systems requirements by searching, analysing, reviewing and documenting to fulfill business goals and objectives.

Level 01

Developing

Demonstrates basic knowledge and understanding to determine the technical requirements of proposed business solutions. Learns the steps of developing business requirements to achieve intended goals and objectives.

Level 02

Supporting

Applies specialised knowledge and understanding of systems analysis principles and practices to determine the technical requirements of proposed business solutions. Prepares business requirements by conducting the full cycle of business analysis to achieve intended goals and objectives.

Level 03

Applying

Deeply understands the various stages of systems analysis to determine the technical requirements. Uses the tools and techniques to determine business requirements as per intended goals and objectives and provides consultation on systems and processes improvement.

Level 04

Leading

Uses a full knowledge base to determine the business solutions by overseeing systems analysis process. Provides expertise and guidance to the departments and teams to develop business solutions, and improve systems and processes.

Level 05

Shaping

Applies subject matter expertise in line with the business goals and strategic direction to define the guiding principles and philosophy for systems analysis. Demonstrates expert understanding of developing business solutions that achieves cost efficiency and performance improvement.

Digital, Data & Technology Integration



Skill Code

T049



Skill Name Virtual Currency Literacy



Skill Type

Technical



Descriptor

Understand the technology, trading, and regulation of virtual currencies, including their integration into financial systems and their impact on financial products and services, analyzing market dynamics, understanding underlying technologies like blockchain, and evaluating risks, opportunities, and regulatory considerations.

Level 01 Developing

Possesses basic knowledge of virtual currency concepts, including blockchain technology, virtual tokens, and digital wallets. Understands the general purpose and growing relevance of virtual currencies in financial systems. Familiarizes with foundational terminology and the role of virtual currencies in digital financial ecosystems.

Level 02 Supporting

Demonstrates knowledge of virtual currency transactions, market trends, and their underlying drivers. Understands basic principles of virtual currency regulation and their potential implications for financial products and services. Recognizes the risks and benefits associated with virtual currency investments and their applications in financial systems.

Level 03 Applying

Understands the complexities of virtual currency markets, including mining, decentralized finance and smart contracts. Demonstrates knowledge of virtual currency portfolio management and their integration into traditional financial systems. Evaluates regulatory challenges and considers their implications for market participation and financial innovation.

Level 04 Leading

Exhibits deep knowledge of virtual currency ecosystems, including their impact on financial markets, investment strategies, and operational workflows. Analyzes virtual currency market dynamics and regulatory developments to guide organizational strategies. Recognizes opportunities for adopting virtual currencies across various financial services while managing associated risks effectively.

Level 05 Shaping

Possesses comprehensive expertise in virtual currency markets and regulatory frameworks, shaping organizational strategies to align with global trends. Anticipates future developments in virtual currency and blockchain technology to drive innovation within the industry. Develops policies and frameworks to incorporate virtual currencies into financial systems responsibly and sustainably.





Technical Skills

Investment & Financial Management





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Investment & Financial Management



Skill Code

T050



Skill Name Asset Liability Management



Skill Type

Technical



Descriptor

The knowledge and understanding of the integral management of assets and liabilities on the future balance sheet resulting from predictability of asset returns and the accompanying time-varying risk opportunities. The ability to model and interpret future uncertainties, multiple stakeholders, multiple objectives and the available asset and liability policy instruments in an integral fashion.

Level 01 Developing

Demonstrates basic understanding of the characteristics of asset liabilities in the different industries. Has basic knowledge of liquidity and interest rate risks. Shows awareness of the balance sheet management and identifies the laws and regulations that are related to financial market activities, within the context of own job.

Level 02 Supporting

Possesses specialised knowledge of the liquidity and interest rate risks, asset classes, asset return prediction, and risk opportunities. Understands the asset liability management methodologies and recognizes the impact of the laws and regulations related to financial market activities.

Level 03 Applying

Deeply understands the integral management of assets and liabilities and executes the balance sheet and cash flow risk reporting, using basic quantitative models. Interprets future uncertainties and calculates liquidity coverage ratios and net stable funding ratios. Carries out risk weighted assets calculations for market risks and credit risks.

Level 04 Leading

Uses full knowledge to monitor and lead the complex quantitative methods and asset risk measurement. Provides expertise across the departments to recommend changes and modifications to the portfolios of financial market products and the concentrations of assets and liabilities.

Level 05 Shaping

Applies subject matter expertise across the organization to develop the asset liability management methodologies, and ensures a robust ALM framework is in place to support risk recoveries. Provides expertise in developing and recommending strategies to optimize balance sheets towards predicting asset returns and interpreting future liabilities.



Skill Code

T051



Skill Name Asset Management



Skill Type

Technical



Descriptor

The knowledge of the types of investment assets. Demonstrate understanding of profitability assessment of assets and the ability to operate and manage them effectively.

Level 01

Developing

Develops a basic understanding of the different types of asset classes. Demonstrates basic knowledge of the identification of tools and techniques with relation to investment assets analysis.

Level 02

Supporting

Uses specialised knowledge to distinguish between the different types of asset classes and demonstrates an understanding of the costs, risks and returns, as related to the various types of the investment assets.

Level 03

Applying

Determines which types of investment assets would be profitable for the client's interest and provide information on the most suitable opportunities. Uses the tools and techniques in place to analyse profitability and forecast demand on the different types of investment assets.

Level 04

Leading

Uses full knowledge to lead multiple teams regarding the assessment of multiple asset classes, and shares own expertise across the departments. Identifies the appropriate asset performance indicators and advises on the portfolio diversification to maximise client's profitability.

Level 05

Shaping

Applies subject matter expertise and provides advice to the organisation with regard to the implications of the selected asset classes on the investment strategy. Reviews and influences asset formation and/or acquisition policies to achieve optimum performance in the asset life cycle.

Investment & Financial Management



Skill Code

T052



Skill Name Assets Valuation



Skill Type

Technical



Descriptor

Develops and uses knowledge of the various methods adopted for the valuation of tangible assets. Applies this knowledge to perform asset valuation and appraisal to determine the value of tangible assets, taking into consideration the assets book value, current and market values.

Level 01 Developing

Demonstrates basic knowledge and understanding of the various types of tangible assets, and is able to understand the purposes of the valuation and the methods used when performing assets valuation.

Level 02 Supporting

Applies specialised knowledge and understanding of the financial modelling and appraisal techniques with the ability to distinguish between the different methods and techniques used for assets valuation. Initiates the assets valuation process within the context of own job and the team's.

Level 03 Applying

Utilizes deep expertise and understanding of the financial modelling and appraisal techniques to perform the appropriate valuations of tangible assets and determine their value. Compiles relevant assets information from different sources and shares the deep knowledge and experience across the teams.

Level 04 Leading

Reviews the assets valuations activities conducted by the teams on the different tangible assets. Applies full knowledge and experience to propose recommendations for improvement of the current assets valuation methods, and provides related guidance to others across the departments.

Level 05 Shaping

Applies subject matter expertise in recommending feasible course of action to improve the assets value. Draws from experience to evaluate the information for accuracy and relevance, and oversees the valuation processes to determine the assets value, taking into consideration their book value in comparison to the current and market values.



Skill Code

T053



Skill Name Attribution Analysis



Skill Type

Technical



Descriptor

Analyze portfolio and fund manager performance, identify specific portfolio performance factors, and apply attribution analysis methods

Level 01

Developing

Demonstrates a basic understanding of attribution models and performance measurement techniques. Learns the key components of portfolio attribution, such as returns, allocation effects, and benchmark comparisons. Assists in collecting data for attribution analysis under guidance, focusing on simple tasks.

Level 02

Supporting

Supports the implementation of attribution models by preparing datasets, ensuring data accuracy, and validating outputs. Assists in analyzing allocation and selection effects for portfolio performance. Identifies minor discrepancies in analysis and provides insights to improve measurement techniques.

Level 03

Applying

Independently applies attribution analysis techniques to assess portfolio performance and determine the impact of allocation and selection decisions. Produces detailed reports outlining performance drivers and their alignment with investment strategies. Ensures analysis aligns with organizational goals and benchmarks.

Level 04

Leading

Leads attribution analysis initiatives by managing complex performance evaluations and interpreting results for investment strategies. Develops advanced attribution models to provide deeper insights into portfolio drivers. Mentors team members on best practices for conducting accurate and insightful attribution analysis.

Level 05

Shaping

Shapes the organization's use of attribution analysis in strategic decision-making by establishing advanced methodologies and frameworks. Sets new standards for performance evaluation and ensures alignment with industry benchmarks. Drives innovation in attribution techniques to support long-term organizational investment strategies.

Investment & Financial Management



Skill Code

T054



Skill Name Behavioural Finance



Skill Type

Technical



Descriptor

Understand and apply principles of behavioral finance, encompassing psychological factors and biases that influence financial decisions. This skill involves recognizing and addressing behavioral patterns in individual and market contexts, integrating insights to optimize decision-making, mitigate risks, and enhance client outcomes.

Level 01 Developing

Demonstrates foundational knowledge of behavioral finance principles, including common biases such as overconfidence, loss aversion, and herd behavior. Understands how psychological factors influence individual decision-making and market trends but has limited exposure to applying these concepts in financial contexts.

Level 02 Supporting

Understands key psychological patterns and their impact on client decision-making and investment behavior. Familiar with the implications of heuristics, framing effects, and risk perceptions on financial decisions. Begins to recognize behavioral trends in specific client or market scenarios.

Level 03 Applying

Possesses in-depth knowledge of behavioral finance concepts and their application in evaluating investment strategies and market dynamics. Understands the role of psychological factors in shaping financial decisions at both individual and institutional levels. Able to explain behavioral influences on risk-taking and portfolio management.

Level 04 Leading

Exhibits advanced knowledge of behavioral finance principles and their integration into business and investment strategies. Understands how to analyze complex behavioral patterns, identify systematic biases, and evaluate their impact on financial outcomes. Demonstrates expertise in addressing behavioral risks and leveraging insights for improved decision-making.

Level 05 Shaping

Demonstrates mastery of behavioral finance by developing comprehensive frameworks that integrate psychological insights into strategic decision-making processes. Understands emerging trends and theories in behavioral finance and how they influence markets and investment behaviors. Shapes organizational knowledge to lead in this domain.



Skill Code

T055



Skill Name Business Acumen



Skill Type

Technical



Descriptor

Demonstrates a strong business focus and understanding of the organization's financial goals and business conditions Understands the organization's overall financial performance, current business challenges and the external factors impacting the business including the local practice, and the local and international economy.

Level 01 Developing

Demonstrates basic knowledge and understanding of the organizational financial goals and objectives, and how the organization conducts business and makes money. Shows basic awareness of the events within the organization, in relation to the industry and the global economy, and how they impact its business performance .

Level 02 Supporting

Acts in accordance with the established business goals and applies own specialised knowledge of how the organization makes money, and the general industry trends and issues that affect its overall financial performance. Identifies the forces shaping the global economy and how they might impact the organization's business and financial performance.

Level 03 Applying

Develops and shares work plans across the teams or projects, in accordance with the set business goals and business conditions. Identifies and interprets the emerging industry and market trends and issues, as well as the global economy, and deeply understands their impact on the business and financial performance.

Level 04 Leading

Applies full knowledge and professional experience to provide guidance to the departments/teams on how industry changes as well as the international economy could impact the business and financial performance. Provides expertise in various business issues, such as the business model, operations, and financial metrics.

Level 05 Shaping

Demonstrates subject matter expertise to recommend critical business decisions regarding the business model, operations, and the financial metrics to be adopted and implemented in the organisation. Guides and supports the organization through the industry and global economy changes to sustain its financial performance.

Investment & Financial Management



Skill Code

T056



Skill Name Business and Intangible Assets Valuation



Skill Type

Technical



Descriptor

Maintains knowledge of the various methods used for business and intangible assets valuation; evaluates information for relevance and performs accurate valuations for the business and financial assets; develops and oversees the execution of risk management processes, taking into consideration the various factors that affect the value of assets.

Level 01 Developing

Demonstrates basic knowledge and understanding of the various types of intangible assets and the purpose of asset valuation and the methods used. Is able to initiate the steps to perform basic business and intangible assets valuation, within the context of own job.

Level 02 Supporting

Applies specialised knowledge and understanding of the financial modelling and appraisal techniques on the job. Has full knowledge of how to distinguish between the different methods and techniques used for business and intangible assets valuation and initiates the valuation process within the context of own job and the team's.

Level 03 Applying

Utilizes deep expertise in, and thorough understanding of, the financial modelling and appraisal techniques to perform the appropriate valuations of business and intangible assets and determine their value. Compiles the relevant information from different sources and shares the specialized knowledge and experience across the teams.

Level 04 Leading

Reviews the valuation activities conducted by the teams on the different business and intangible assets. Applies full knowledge and experience to recommend improvement to the current valuation methods, and provides related guidance across the departments. Leads and provides expertise in the execution of risk management processes, taking into consideration the various factors that affect the value of assets.

Level 05 Shaping

Applies subject matter expertise in recommending feasible course of action to improve the business and intangible assets value. Draws from experience to evaluate the information for accuracy and relevance, and oversees the valuation processes across the organization to determine the business and intangible assets value, taking into consideration their book value in comparison to current and market values. Ensures the appropriateness of the various risk management processes and recommends improvements as necessary.



Skill Code

T057



Skill Name Corporate Finance



Skill Type

Technical



Descriptor

Understands the financial market, the investment principles and practices, and the interplay of cash flow. Asses, evaluates and determines the amount and timing of the financing needs and repayment capacity. Recommends favourable financing strategies and approaches in alignment with the organizational financial policy.

Level 01 Developing

Demonstrates a basic understanding of the sources of capital finance, financial instruments, and investment principles and practices. Shows basic awareness and knowledge of how to differentiate between the short-term and long-term financing needs and sources.

Level 02 Supporting

Possesses specialised knowledge of the sources of financing capital and investment principles, and understands how to measure the performance of funding and financial investments and how to estimate cash requirements and uses.

Level 03 Applying

Understands deeply the context and all aspects of investment principles and practices, and the interplay of cash flow. Analyses the various alternative ways to raise and invest capital, such as common stock and bonds, and carries out the valuation process of the financial instruments.

Level 04 Leading

Uses full knowledge to develop and implement corporate finance policies and procedures. Provides expertise across the departments to ensure the effective implementation of financing strategies in full compliance with the related requirements, covenants and agreements.

Level 05 Shaping

Applies subject matter expertise to develop and recommend favourable financing strategies and approaches, in line with the organizational financial policy. Provides expertise to the organization in recommending alternatives to raise and invest capital and to maintain relationships with the sources of funds.

Investment & Financial Management



Skill Code

T058



Skill Name Credit Facilities and Structure Assessment



Skill Type

Technical



Descriptor

Establishes, maintains and evaluates the financial and credit policies and frameworks to identify, assess and manage the organization's credit risk exposure. Applies knowledge and skills of loan/credit structuring and assessment to meet clients' financing needs; is responsible for the overall management and processing of credit applications and is tasked with facilitating credit recovery activities in case of payment default, according to credit risk mitigation plans in place.

Level 01 Developing

Demonstrates a basic understanding of the credit concepts and types of risks associated with credit extension. Shows basic knowledge and awareness of assessing client credit worthiness information, and is able to identify the various risks and trends related to client financing, and is aware of credit recovery activities within the context of own job.

Level 02 Supporting

Possesses Specialised knowledge of the organisation's credit policies and loan structuring practices. Understands client assessment requirements and how to process credit application, and performs preliminary analysis to support the assessment of client's credit worthiness. Analyses credit-related risks, applies internal credit rating and initiates loans' pricing according to client class. Understands the use of collaterals in credit assessment and loan recovery activities.

Level 03 Applying

Deeply understands credit assessment techniques and practices and the relevant laws and regulations that govern credit extension. Uses deep knowledge of loan structuring to meet clients' financing needs, based on the credit analysis results. Establishes the appropriate credit risk mitigating actions, participates in recommending the loan structure, and proposes the use of loan recovery tools.

Level 04 Leading

Uses full knowledge to monitor and manage the performance of the credit portfolio, according to the set portfolio strategy and the organisation's credit risk appetite. Provides expertise to maximize the value of the credit portfolio and develops the framework for credit facilities and loan structuring management, according to the agreed plans and set objectives. Provides recommendations for loan structuring based on the assessed credit worthiness for complex credit situations.

Level 05 Shaping

Applies subject matter expertise to oversee the development and implementation of the credit portfolio strategy, policies, and procedures. Provides expertise in establishing credit framework for assessment of credit worthiness and risks. Establishes the collateral policies and credit risk mitigation plans for different client classes and ensures that the credit facilities and structure assessment processes are in line with the set organisational objectives.



Skill Code

T059



Skill Name Credit Principles



Skill Type

Technical



Descriptor

Demonstrates knowledge and understanding of the various types of credit, credit principles, credit risk analysis and credit management controls; uses and establishes the financial and credits policies and systems by determining the organization's corporate needs and credit risk exposure threshold.

Level 01

Developing

Demonstrate a basic knowledge of the different types of credit and is aware of the credit principles. Shows basic understanding of the credit assessment and credit risk analysis. Shows awareness of the organisation's credit policies and procedures.

Level 02

Supporting

Possesses specialised knowledge of the credit principles and credit management and the organisation's credit policy. Demonstrate awareness of client needs from financing and the credit risk associated according to the organisation's credit policy. Is able to conduct credit risk assessment observing all elements of the credit principles.

Level 03

Applying

Uses in-depth knowledge in applying credit management controls in assessing the credit risk of different clients. Uses deep knowledge in analysing different types of credit according to the organisation's credit policy. Act as a guide to the team while addressing client financing needs to align them with the organisation's credit risk exposure threshold.

Level 04

Leading

Uses full knowledge in establishing the organisation's credit systems and processes, credit management controls procedures and credit policies. Provide expertise in applying the credit principles in complex situations and advise the teams on proper credit risk assessment procedures. Provides recommendations on the organisation's credit risk exposure and establishes threshold.

Level 05

Shaping

Applies subject matter expertise to oversee the development and implementation of the credit strategy, policies, and procedures. Provides expertise in establishing the organisation's credit risk exposure threshold in line with its corporate needs and the set organisational objectives. Ensures that credit principles and credit management controls are implemented appropriately.

Investment & Financial Management



Skill Code

T060



Skill Name Deal Syndication and Arrangement



Skill Type

Technical



Descriptor

Identify and assess syndication opportunity based on size and risk levels, invite other lenders for syndication and arrange for finalise loan syndication through legal means.

Level Developing

01

Demonstrates a basic understanding of the deal syndication process, including its purpose and the roles of key stakeholders. Learns to assist in preliminary tasks, such as data collection and reviewing loan syndication documents, under close supervision to gain foundational exposure.

Level Supporting

02

Supports deal arrangement by gathering and organizing relevant data, liaising with involved parties, and ensuring the accuracy of documents. Contributes to identifying potential syndication partners and prepares reports that assess deal size, risk levels, and overall feasibility for syndication.

Level Applying

03

Manages deal syndication processes independently by coordinating with multiple stakeholders, such as lenders, legal teams, and clients. Ensures all arrangements meet regulatory and contractual requirements. Analyzes syndication opportunities and negotiates terms to achieve favorable outcomes for all parties.

Level Leading

04

Leads complex deal syndication efforts, managing high-stakes transactions and ensuring successful execution of multi-party agreements. Provides strategic direction on syndication structures, mitigates risks, and resolves disputes effectively. Guides teams in handling intricate syndication processes and fosters partnerships with key industry players.

Level Shaping

05

Shapes the organization's strategy for deal syndication and arrangement by driving innovation in syndication models and processes. Develops frameworks for assessing syndication opportunities and aligning them with organizational objectives. Establishes the organization as an industry leader in syndication and complex deal-making.



Skill Code

T061



Skill Name Dealing



Skill Type

Technical



Descriptor

Develops knowledge of the financial market and the securities' dealing and underwriting. Understands the current regulations that govern securities' buying and selling, whether in person or through brokers, and effectively applies this knowledge and understanding on the job.

Level 01

Developing

Demonstrates a basic understanding of the different types of security products used in the financial market. Has basic knowledge of the industry's applicable regulations that govern securities' buying and selling and applies within the context of own job.

Level 02

Supporting

Builds on specialised knowledge of procedures, standards and guidelines set by the organization for securities' dealing and underwriting, and the understanding of industry- relevant regulations governing securities' buying and selling. Distinguishes between the different types of security products and initiates the related dealing and underwriting processes within the context of own job and the team.

Level 03

Applying

Understands deeply the context and all aspects of Securities' dealing, and follows the appropriate techniques that are required to manage securities in the dealing system. Assists others across the teams in coordinating the execution of securities' dealing and underwriting orders, in line with the applicable regulations and customer requirements.

Level 04

Leading

Uses full knowledge of the securities' dealing and underwriting processes, methods and tools, to plan and monitor the execution of dealing activities in accordance with the applicable regulations. Advises and supports the departments in identifying the appropriate performance indicators for the securities' dealing and underwriting activities.

Level 05

Shaping

Applies subject matter expertise in the relevant laws and regulations to define the organization's securities' dealing and the underwriting strategy and guidelines. Reviews the current methods of securities products' dealing and underwriting to ensure their effectiveness, and recommends and drives the execution of new/ improved methods as necessary.

Investment & Financial Management



Skill Code

T062



Skill Name Debt Collection and Management



Skill Type

Technical



Descriptor

To correctly identify bad debts, negotiate with customers and determine means of recovery using actions in line with relevant credit policy. It also includes evaluation of past debt collection activities and developing recommendations on future debt collection activities.

Level 01 Developing

Demonstrates a basic understanding of debt collection processes, regulations, and policies. Assists in reviewing customer accounts to identify overdue payments. Learns negotiation techniques and gains exposure to tools and systems used in debt management under supervision.

Level 02 Supporting

Supports debt collection efforts by liaising with clients and ensuring compliance with protocols. Verifies account details, prepares reminders for overdue payments, and gathers necessary documentation. Assists in evaluating past debt collection activities and provides suggestions for improving recovery outcomes.

Level 03 Applying

Independently manages debt collection processes, negotiating with customers to ensure prompt recovery of overdue payments. Analyzes delinquent accounts and develops tailored recovery plans while ensuring adherence to legal and organizational guidelines. Evaluates the effectiveness of collection strategies and implements improvements.

Level 04 Leading

Leads the development and optimization of debt collection strategies across departments. Coordinates with legal, finance, and customer service teams to enhance recovery rates. Establishes frameworks for managing high-risk accounts and resolving disputes effectively. Mentors team members in best practices for debt recovery.

Level 05 Shaping

Shapes the organization's approach to debt management by designing innovative recovery practices and minimizing defaults. Develops strategies to assess and mitigate credit risks. Positions the organization as an industry leader in ethical and efficient debt collection while ensuring compliance with global standards.



Skill Code

T063



Skill Name Due Diligence



Skill Type

Technical



Descriptor

The knowledge and understanding of various types of transaction, specific legal and financial implications and required due diligence research. The ability to assess transaction value drivers, target financial, legal and other transaction relevant information and understanding integration risks and complexities, as well as calculating potential synergies.

Level 01

Developing

Demonstrates basic understanding of the process and importance of the due diligence investigation and its impact on the business decisions. Researches and assesses the specific legal, regulatory and financial implications of due diligence and identifies the steps involved in the process and how they apply to own job responsibility.

Level 02

Supporting

Possesses specialised knowledge and understanding of the different types of the due diligence transactions, and is able to clearly explain to the team the due diligence process and the steps involved. Outlines the regulatory requirements of the due diligence process and assesses the transaction value drivers and other relevant information.

Level 03

Applying

Gathers the financial and legal information required to perform the due diligence process. Reviews and checks the validity of the gathered information and documents and ensures their accuracy. Applies deep knowledge in identifying the integration risks and complexities and in calculating potential synergies.

Level 04

Leading

Applies full knowledge and professional experience to set the scope for and oversee the due diligence process and steps. Reviews and examines the due diligence findings, looking for differences and synergies, and discusses with those involved in the process across the departments/teams in order to make and present well-informed decisions.

Level 05

Shaping

Demonstrates subject matter expertise in developing new strategies and/or recommending the necessary updates to the due diligence policy and processes. Applies expertise to initiate and oversee system-wide changes to the due diligence transactions and procedures, to incorporate any changes in the regulations.

Investment & Financial Management



Skill Code

T064



Skill Name Execution and Post Trade Monitoring



Skill Type

Technical



Descriptor

Ability to process trades across one or more asset classes, executing transactions leveraging strong grasp of electronic or equivalent platforms; and undertake post trade processes to manage associated financial risks.

Level 01 Developing

Demonstrates basic knowledge and understanding of the various types of asset classes, transactions' procedures and trade platforms, and is able to initiate the post-trade processes and understand the associated risks.

Level 02 Supporting

Applies specialised knowledge and understanding of the different trading platforms with the ability to initiate trade transaction of the different asset classes. Undertakes the post trade process within the context of own job, and is able to identify post-trade financial risks.

Level 03 Applying

Utilizes deep expertise in, and thorough understanding of, the trade cycle and execution of the different asset classes, and possesses awareness of the different trade electronic platforms. Shares the specialized knowledge and experience of trading and trade processes across the teams. Uses deep knowledge of post trade processes in identifying trading discrepancies and associated risks.

Level 04 Leading

Develops and oversees the organisation's execution of trade processing and settlement procedures. Provides expertise in monitoring and evaluating the current processes and electronic or equivalent trade platforms. Recommends and justifies the need for new/ improved methods and systems for execution and trade processing, monitors positions in trading books and formulates hedging strategies to manage the associated financial risks.

Level 05 Shaping

Applies subject matter expertise to define the organization's trading strategy and guidelines, in compliance with the trading laws and regulations. Reviews the execution process, trade processing and settlement procedures to ensure their effectiveness, and recommends and drives improvements as necessary. Oversees the formulation of hedging strategies and influences the organisation's risk appetite and capital allocation.



Skill Code

T065



Skill Name Financial Analysis and Modeling



Skill Type

Technical



Descriptor

Conducting reviews and analyses of financial statements, preparing financial models with robust financial control protocols to provide accurate financial reporting and analytical insights.

Level Developing

01

Demonstrates a basic understanding of financial analysis techniques and modeling tools. Assists in reviewing financial statements and preparing data for simple models under guidance. Gains familiarity with standard tools like Excel or financial modeling software and begins learning key financial metrics and ratios.

Level Supporting

02

Supports financial modeling and analysis efforts by providing data inputs, reconciling financial discrepancies, and generating preliminary reports. Assists in applying financial forecasting techniques and validating model assumptions. Demonstrates the ability to explain basic financial outcomes and trends in reports.

Level Applying

03

Independently conducts financial analysis by reviewing complex financial statements and identifying trends, opportunities, and risks. Builds comprehensive financial models to assess business performance, project financial outcomes, and evaluate potential strategies. Ensures accuracy and alignment of models with organizational goals.

Level Leading

04

Leads complex financial modeling projects by developing advanced models for forecasting, valuation, and scenario analysis. Provides strategic insights from financial data to support executive decision-making. Mentors teams in financial analysis techniques and ensures best practices in model development and reporting.

Level Shaping

05

Shapes the organization's approach to financial modeling by introducing innovative techniques and tools for enhanced performance forecasting. Establishes frameworks to align financial modeling with strategic goals, ensuring robust insights for decision-making. Positions the organization as a leader in analytical and financial excellence.

Investment & Financial Management



Skill Code

T066



Skill Name Financial control



Skill Type

Technical



Descriptor

The knowledge and understanding of applying accounting standards, practices, policies and procedures to analyse, report, interpret and communicate accurate financial information of the organisation. Oversees daily accounting operations and ensures processing of invoices and payments. The ability to effectively evaluate costs to measure profitability and value. Is responsible for preparing and maintaining financial records.

Level 01 Developing

Demonstrates basic knowledge of accounting standards and practices. Applies basic knowledge and understanding of accounting to perform financial control functions activities.

Level 02 Supporting

Demonstrates specialised knowledge of accounting standards and practices. Possesses an understanding of the accounting to perform financial controls functions activities, and is able to recognise the importance of evaluating costs.

Level 03 Applying

Utilizes thorough understanding of various accounting practices and standards. Applies advanced skills to perform accounting tasks, such as: reporting, analysis and performing the full cycle of accounting. Is able to identify methods to evaluate the profitability and value. Ensures that all financial records are reflected in the general ledger

Level 04 Leading

Uses full knowledge of the accounting practices and standards, to monitor the execution of accounting activities. Leads and provides expertise on performing accounting operations and financial reporting. Ensures the effectiveness of cost evaluation through measuring profitability and value.

Level 05 Shaping

Applies subject matter expertise in the accounting practices and standards. Draws from experience to advice in business operations and financial reporting and analyses complex issues. Provides expertise in developing and recommending strategies to increase the effectiveness of cost control. Provides expert knowledge to develop accounting policies and procedures, and processes.



Skill Code

T067



Skill Name Financial Literacy



Skill Type

Technical



Descriptor

Basic knowledge of key financial concepts such as budgeting, saving, and investing.

Level 01

Developing

Demonstrates a basic understanding of key financial concepts, including budgeting, saving, and the fundamentals of investing. Recognizes the importance of financial planning but has limited knowledge of tools and strategies to manage personal or organizational finances effectively.

Level 02

Supporting

Understands core financial literacy principles, including the role of financial goal-setting, risk management, and compound interest. Can explain concepts like debt management and investment diversification. Recognizes the impact of financial behaviors on long-term outcomes and can identify common financial challenges.

Level 03

Applying

Possesses a detailed understanding of financial literacy concepts and their practical applications, such as retirement planning, tax optimization, and advanced savings strategies. Understands how economic factors influence financial decisions and can articulate the benefits of informed financial planning.

Level 04

Leading

Exhibits advanced knowledge of financial literacy frameworks, including strategies for financial resilience, wealth management, and financial well-being. Understands complex financial products and systems and can evaluate their implications for individuals or organizations. Demonstrates expertise in fostering financial literacy education.

Level 05

Shaping

Demonstrates mastery in financial literacy by shaping educational strategies and organizational policies to enhance financial understanding. Recognizes emerging trends in personal finance and applies this knowledge to create innovative programs that promote financial wellness at an organizational or societal level.

Investment & Financial Management



Skill Code

T068



Skill Name Financial Planning & Advisory



Skill Type

Technical



Descriptor

Advise customers of different classes (personal, high net worth, corporate) on suitable in-house financial solutions, based on analyses of their financial needs.

Level **01**
Developing

Demonstrates basic knowledge and understanding of the customer information and financial documents required to analyse client needs. Has basic awareness of the financial documents analysis tools and techniques and is able to initiate basic financial documents within the context of own job.

Level **02**
Supporting

Has specialised knowledge of how to analyse customers' information and financial documents to assess their financial position. Understands the range of financial products and is able to suggest the suitable ones, according to the established criteria, in order to meet customer's needs.

Level **03**
Applying

Understands deeply the context of financial information analysis in order to develop financial plans for the different customer classes, according to their needs and in line with the organization's criteria. Uses his knowledge and expertise to advise customers on the best financial plans that address their needs, and provide investment advice.

Level **04**
Leading

Uses full knowledge of financial planning to manage and monitor the customers' financial plans implementation, and provides advice and guidance to the implementation teams throughout the process. Ensures that customers needs are met while the organization's policies and financial planning criteria are observed.

Level **05**
Shaping

Applies subject matter expertise to guide the organization's financial advisors and customers in recommending the best in-house financial solutions that suit their financial needs. Provides own expertise across the organization in defining and shaping the financial advice and in driving the financial planning strategic direction.



Skill Code

T069



Skill Name Financial Reporting



Skill Type

Technical



Descriptor

Interpret and process financial data, advise on financial decisions, implement financial control measures, undertaking financial calculations, and summarize findings in detailed financial reports.

Level 01

Developing

Assists in gathering financial data and preparing draft reports under supervision. Demonstrates a basic understanding of financial reporting standards, formats, and documentation requirements. Learns to use reporting tools and software while ensuring accurate data entry and organization.

Level 02

Supporting

Supports financial reporting processes by collecting and verifying data from various sources. Prepares initial drafts of financial statements and reconciles discrepancies. Ensures compliance with organizational policies and reporting standards while addressing minor issues in financial documentation.

Level 03

Applying

Independently prepares detailed financial reports, ensuring accuracy, consistency, and compliance with regulations. Analyzes financial data to identify trends and insights, integrating findings into reports to support decision-making. Manages reporting schedules to ensure timely submission of required documents.

Level 04

Leading

Leads the financial reporting function by coordinating with stakeholders to produce comprehensive and compliant reports. Implements best practices for accuracy, efficiency, and compliance with evolving regulations. Mentors team members on financial reporting processes and provides strategic insights based on reporting outcomes.

Level 05

Shaping

Shapes the organization's financial reporting framework by developing advanced reporting systems and practices. Ensures alignment with global standards and regulatory requirements. Drives innovation in financial reporting tools and processes to enhance accuracy, efficiency, and transparency across the organization.

Investment & Financial Management



Skill Code

T070



Skill Name Fund Management



Skill Type

Technical



Descriptor

Utilizes the knowledge and understanding of cash flows' handling to determine the amount and timing of the organization's funding needs. Recommends the appropriate approaches to the funding and management of securities, to effectively execute the current investment plans and achieve the set objectives.

Level 01 Developing

Demonstrates a basic understanding of own organization's processes of cash flows' handling and securities' management. Has basic knowledge of the identification of relevant market data to be leveraged in the management of funds, and is able to prepare the initial steps for the development of investment plans.

Level 02 Supporting

Builds specialised understanding of the appropriate tools and techniques relevant to cash flows' handling and securities' management. Utilizes own knowledge of the market trends, practices and approaches that may impact the development and execution of the current investment plans as per the set objectives.

Level 03 Applying

Understands deeply the context and all aspects of Fund Management, and through the use of the available tools and techniques, is able to analyse and assess the currently-used approaches of fund management and securities' management to recommend the appropriate approaches and required amount and timing of the organization's funding needs.

Level 04 Leading

Uses own experience and full knowledge in the field to recommend and implement suitable guidelines for adhering to the practices of cash flows' handling and securities' management, to effectively execute current investment plans and achieve the set objectives. Serves as an expert in reviewing and assuring the required amount and timing of the funding needs.

Level 05 Shaping

Applies subject matter expertise of cash flows' handling and securities' management to formulate the relevant investment strategy and drive the execution of plans. Draws from personal experience to evaluate the proposed amount and timing of the organization's funding needs and recommend any amendments to achieve the set organizational objectives.



Skill Code

T071



Skill Name Intermediary Operations



Skill Type

Technical



Descriptor

Is aware of the role of intermediaries in operations, in relation with own clients and products, with an understanding of the current organizational policies, procedures and practices that are applied and developed for the identification, selection and management of intermediaries and service providers.

Level 01 Developing

Demonstrates basic understanding of the role of intermediaries and the different types of service providers. Has basic knowledge of the different techniques used in identifying, selecting and using intermediaries services, and the use of own organization's applicable policies, procedures and practices.

Level 02 Supporting

Possesses specialised knowledge of outlining the role of intermediaries and distinguishes between the different types of service providers. Builds on specialised knowledge of policies, procedures and practices set by the organization, that govern the identification, selection and usage of intermediaries and service providers.

Level 03 Applying

Deeply understands the context and all aspects of the operations of the intermediary operations. Follows the appropriate techniques that are required to identify, select and use intermediary services in line with the organization's policies, procedures and practices. Assists others across the teams in overseeing and coordinating the execution of intermediary operations.

Level 04 Leading

Uses full knowledge of the intermediary operations processes, methods and tools, to monitor the execution and performance of intermediary operations, in line with the applicable organizational standards. Shares expertise and provides recommendations across the departments and teams on the resolution of any potential issues arising during the intermediary operations.

Level 05 Shaping

Applies subject matter expertise in the relevant leading practices and standards, to ensure effective and efficient operations of intermediaries. Develops and oversees the execution of strategies, policies and procedures that guide the identification, selection and usage of the services of intermediaries.

Investment & Financial Management



Skill Code

T072



Skill Name Investment Advisory



Skill Type

Technical



Descriptor

Builds on own knowledge of the investment products, services and options and the related risks, as well as on own financial analysis skills and existing positive client relationships. Act as a trusted advisor to stakeholders and partners in providing them with solid investment advice and recommendations, in order for them to make well-informed investment decisions according to their overall financial goals.

Level 01 Developing

Demonstrates a basic understanding of the investment products and instruments through the identification of key products and services as required by clients. Shows basic awareness of the financial and investment analysis approaches and methodologies, and is able to initiate the analysis process in support of the investment decisions.

Level 02 Supporting

Demonstrate specialised understanding of the investment business and the related products and instruments, and develops deep understanding of matching the investment products and services with the different market segments. Identifies and initiates the steps to be followed in analysing the client's investment needs.

Level 03 Applying

Deeply understands the context of financial and investment analysis and all related aspects and approaches, and explores available options with the client to help choose the service level of the investment services. Analyses the client's investment needs to be able to recommend suitable products to meet their financial goals.

Level 04 Leading

Uses full knowledge of the investment industry and the available products and services, to review the product recommendation and advise clients on matching these products and services to their investment needs. Provides expertise in setting up the type and nature of investment information to be provided to the client.

Level 05 Shaping

Applies Subject Matter Expertise to evaluate the feasibility of investment decisions made by the organization and its clients. Ensures that solid and expert investment advice is always provided to clients with the expertise to assess the impact of market forces on the investment strategy and decisions, to make suitable investment recommendations.



Skill Code

T073



Skill Name Investment Analysis



Skill Type

Technical



Descriptor

Develops and utilizes knowledge of the investment options and analytical skills to conduct and oversee the quantitative and qualitative investment analysis. Identifies suitable and profitable investment options and opportunities for the organization, locally, regionally or globally.

Level 01

Developing

Develops a basic understanding of the qualitative and quantitative investment analysis and has basic knowledge of the investment options available in the market. Is able to initiate the necessary research and data collection tasks to aid and support the team in the investment analysis process.

Level 02

Supporting

Possesses specialised knowledge and full understanding of the investment options and the qualitative and quantitative investment analysis and process, and applies within the context of own job and team. Researches the financial and market trends and assists the team in building a case for making an investment decision.

Level 03

Applying

Applies in-depth understanding of the various investment options and uses developed analytical skills to be able to identify the suitable and profitable investment opportunities for the organization and clients. Utilizes sound financial and market analysis thinking to build a case for making an investment decision.

Level 04

Leading

Uses full knowledge of investment to guide the process and structuring of the qualitative and quantitative investment analysis. Provides and shares own expertise with the concerned teams to conduct financial and market analysis, and to assess and evaluate the various investment opportunities for the organization and clients.

Level 05

Shaping

Applies subject matter expertise in investment analysis, to ensure that the investment analysis process is effective and provides robust input towards the strategic decision-making. Provides visionary thinking and professional expertise to recommend and drive strategic investment decisions and opportunities and achieve high profitability for the organization.

Investment & Financial Management



Skill Code

T074



Skill Name Knowledge of Sharia Financial Transactions



Skill Type

Technical



Descriptor

Knowledge of Sharia practice and contract formulation, relevant titles and juristic details, and linking current transactions with these contracts; knowledge of Sharia controls for financial transactions, and the ability to plan and implement Sharia compliance audit, prepare and review reports including corrective actions.

Level 01 Developing

Knowledge of the principles of Sharia financial transactions and demonstrate knowledge of the organization Sharia relevant decisions.

Level 02 Supporting

Specialized knowledge of Sharia financial transactions and knowledge of the most prominent new transactions, and the ability to link between their respective main terms.

Level 03 Applying

In-depth knowledge of Sharia financial transactions and knowledge of products related to the organization's activities, and the ability to link Sharia studies (Fiqh) contracts with financial transactions.

Level 04 Leading

Uses full knowledge of Sharia financial transactions, products of the organization, and those offered in the local and international market and the ability to make recommendations towards preparing Sharia policies in the organization.

Level 05 Shaping

Apply expert knowledge of Sharia financial transactions, new financial products, Sharia products, and the ability to advise and promote awareness towards Sharia compliant transactions; prepare the organization's Sharia strategies.



Skill Code

T075



Skill Name Natural Capital Management



Skill Type

Technical



Descriptor

The ability to manage natural resources—such as water, air, biodiversity, and ecosystems—within financial decision-making processes. This involves assessing environmental risks and opportunities, aligning investments with sustainability goals, and ensuring the responsible use of natural assets to create long-term economic and ecological value.

Level 01

Developing

Demonstrates a basic understanding of natural capital concepts, including its relevance to the economy, financial sector, and society. Gains exposure to natural capital standards and principles, as well as the linkage between natural resources and financial markets. Identifies key risks and economic linkages related to natural capital.

Level 02

Supporting

Supports natural capital initiatives by gathering and analyzing data on its impacts within the financial sector. Assists in researching natural capital policies, market trends, and risks to inform decisions. Prepares preliminary reports on natural capital issues and their implications for organizational strategies.

Level 03

Applying

Independently researches and analyzes natural capital impacts on financial markets, identifying opportunities and risks. Develops detailed assessments of market trends and their relevance to organizational strategies. Integrates natural capital considerations into decision-making processes, ensuring alignment with policy and market developments.

Level 04

Leading

Leads the formulation of organizational strategies related to natural capital management, addressing policy changes and market shifts. Designs and structures financing projects that incorporate natural capital considerations. Provides guidance to teams on aligning organizational goals with natural capital principles and fosters collaboration with external stakeholders.

Level 05

Shaping

Shapes the organization's natural capital strategy by establishing innovative frameworks for its integration into financial decision-making. Anticipates future trends in natural capital policies and markets to position the organization as a leader in sustainable financing. Drives long-term organizational policies that maximize natural capital opportunities and mitigate associated risks.

Investment & Financial Management



Skill Code

T076



Skill Name Portfolio Management



Skill Type

Technical



Descriptor

Ability to apply the knowledge of current portfolio management techniques and practices, and the skills to develop, structure and evaluate the portfolio strategy. Monitor and effectively manage the performance of the portfolio, according to the agreed plans and set objectives, benchmarks, and the organisation's risk appetite.

Level 01 Developing

Demonstrates a basic understanding of portfolio management concepts and types of risk associated with loans or investments and portfolio management. Shows basic knowledge and awareness of the business strategy and the departmental mandates and goals. Identifies the various risks and risk trends related to portfolio management.

Level 02 Supporting

Possesses specialised knowledge of the current portfolio management techniques and portfolio structuring practices. Understands the portfolio strategy and the linkages between existing investments and initiatives. Analyses the risks related to investment and portfolio management, and initiates the review of the portfolio performance.

Level 03 Applying

Deeply understands portfolio management techniques and practices, the trends and developments, and the relevant laws and regulations that govern portfolio management. Uses in-depth knowledge of the synergies between projects and initiatives to optimize investments. Establishes the appropriate risk mitigating actions and participates in recommending investment asset classes selection.

Level 04 Leading

Uses full knowledge to monitor and manage the performance of the portfolio according to the set portfolio strategy. Provides expertise to maximize the value of the portfolio and develop the framework for portfolio management according to the agreed plans and set objectives.

Level 05 Shaping

Applies subject matter expertise to oversee the development and implementation of the portfolio management strategy, policies, and procedures. Provides expertise in monitoring and auditing the portfolio management practices and ensuring their adherence to the applicable laws and regulations. Ensures that portfolio management processes are in line with the set investment objectives.



Skill Code

T077



Skill Name Research



Skill Type

Technical



Descriptor

Uses the knowledge of data research and collection methodologies and tools, combined with a thorough understanding of the reliable data sources, current and emerging market and industry trends, to conduct data validation, analysis and interpretation, detect and identify data patterns and reach conclusions and develop insights and findings.

Level 01

Developing

Ability to understanding basic research and data collection methodologies and tools, and assists the team with the identification and collection of required information. Understands the basic principles and approaches followed when analysing and interpreting the researched data, and how to document the findings to reach conclusions.

Level 02

Supporting

Uses specialised knowledge to Identify the relevant methods for the collection of data and information, and uses existing tools and techniques to conduct basic data analysis, interpretation and documentation, such as categorization and indexing. Stays up to date on current and emerging market and industry trends.

Level 03

Applying

Used deep knowledge in formulating the research plan, defining the approach and questions to ask. Utilizes appropriate data collection methods and assesses data sources for validity. Conducts data analysis using various techniques, such as categorization and indexing, and interprets the researched data to come up with new conclusions.

Level 04

Leading

Uses full professional knowledge base to guide the departments and teams in identifying and selecting the suitable data sources and research tools and methodologies. Provides expertise and guidance to others towards the development of new and innovative data interpretation techniques and approaches.

Level 05

Shaping

Applies subject matter expertise to guide the organisation in conducting data analysis and research, and sets the business standards and practices for the research methodologies to be followed. Provides strategic input, identifies data patterns, reaches conclusions and develops insights and findings.

Investment & Financial Management



Skill Code

T078



Skill Name Settlement



Skill Type

Technical



Descriptor

Knowledge of settlement procedures, settlement transactions to fulfil financial obligations, customer accounts and the ability to reconcile account balances.

Level 01 Developing

Demonstrates a basic understanding of the set procedures to follow for conducting a settlement process and when they are used depending on the nature of the various settlement transactions. Has basic knowledge of the key pieces of information required to reconcile account balances and is able to initiate the process.

Level 02 Supporting

Possesses specialised knowledge of outlining the procedures of a settlement and demonstrates an understanding of the most appropriate methods required for conducting a settlement process and the reconciliation of account balances.

Level 03 Applying

Utilizes the most appropriate method required for conducting settlement and account reconciliation, to settle transactions in compliance with the contract requirements and client instructions. Monitors the status of transactions' settlement and updates the relevant stakeholders on the progress through completion.

Level 04 Leading

Uses full knowledge to lead and provide expertise in monitoring and analysing the current procedures of transactions' settlement and account balances' reconciliation. Provides expertise to others on what recommendations will address challenges of complex transactions settlement, and makes necessary improvements to current settlement procedures.

Level 05 Shaping

Applies subject matter expertise, in compliance with the applicable settlements' laws and regulations, to define the organization's transactions settlement strategy and guidelines. Exploits own expertise in transactions' settlement to monitor and ensure the effective execution of the settlement procedures.



Skill Code

T079



Skill Name Sustainability Investment Strategy Development



Skill Type

Technical



Descriptor

The ability to design and manage investment strategies that integrate environmental, social, and governance (ESG) factors alongside financial objectives. This involves aligning investments with sustainability goals, mitigating ESG-related risks, and identifying opportunities to create long-term value while ensuring compliance with industry standards and market trends

Level 01 Developing

Demonstrates a basic understanding of ESG principles and their role in investment strategy. Follows instructions to assist in research, data collection, and analysis of ESG factors under supervision. Learns about key frameworks such as the UN PRI, TCFD, and SDGs.

Level 02 Supporting

Assists in the development of ESG-aligned portfolios by gathering relevant data, monitoring sustainability trends, and applying basic screening methods. Collaborates with team members to integrate ESG metrics into financial models and reports.

Level 03 Applying

Applies ESG analysis techniques to assess risks and opportunities within portfolios. Builds ESG-aligned models and integrates ESG factors into investment decisions. Monitors financial and sustainability performance and recommends adjustments based on ESG trends and market conditions.

Level 04 Leading

Leads the design and management of comprehensive ESG-focused investment strategies that align with both financial and sustainability objectives. Engages with internal and external stakeholders to promote ESG principles. Ensures compliance with global ESG standards and evaluates the impact of strategies on long-term value creation.

Level 05 Shaping

Shapes the organization's ESG investment framework by driving innovation and adopting emerging ESG practices. Develops advanced methodologies to identify ESG-related risks and opportunities. Builds partnerships with regulators, clients, and industry leaders to influence ESG standards and foster a culture of sustainable investing.

Investment & Financial Management



Skill Code

T080



Skill Name Technical Analysis



Skill Type

Technical



Descriptor

Ability to analyse historical data of financial instruments and apply knowledge of price changes forecasting, to evaluate the future performance and suitability to meet investor's goals and risk tolerance.

Level 01 Developing

Demonstrates a basic understanding of the data collection and analysis techniques used for modelling, and the relationship between price, volume, and market indicators. Assists the team in the research, review and analysis of historical market data of the financial instruments.

Level 02 Supporting

Uses specialised knowledge to analyse historical market data and applies the model and trading rules to the price and volume changes, to be able to recommend the buy and sell decisions regarding the financial instruments. Possesses full knowledge of the trading activities and market activity analysis and applies within the context of own job and team.

Level 03 Applying

Carries out the alignment of model and trading rules on the price and volume changes, to process historical market data and be able to support and enhance decisions related to the financial instruments. Understands deeply the behavioural economics and price based analysis and shares across the teams for awareness.

Level 04 Leading

Uses full knowledge base to establish the model and trading rules for the business, based on the market and industry indicators identified through research. Provides expertise and knowledge across the departments and teams to enable the development/ enhancement of technical analysis approaches.

Level 05 Shaping

Applies subject matter expertise across the organization to monitor the technical analysis frameworks and develop relevant policies and procedures. Provides guidance and support to others to forecast the way forward and drive changes and improvements to the existing technical analysis approaches.



Skill Code

T081



Skill Name Trading Strategies



Skill Type

Technical



Descriptor

Design, implement, and manage structured plans to guide the buying and selling of financial instruments. These strategies leverage market data, technical analysis, algorithms, or quantitative models to optimize returns, mitigate risks, and align with financial goals across various asset classes.

Level 01

Developing

Demonstrates a basic understanding of foundational concepts of basic market structures types of financial instruments, analytical tools and simple indicators. Gains exposure to platforms and basic execution processes. Supports trading activities by conducting simple analyses or assisting in research tasks under guidance.

Level 02

Supporting

Supports the development and execution of trading plans by analyzing market data and identifying potential opportunities. Understands and uses basic quantitative models, algorithms, or technical analysis techniques to support decision-making. Identifies and communicates potential risks or inefficiencies in trading processes.

Level 03

Applying

Designs and executes trading strategies based on thorough analysis of market trends, technical data, or quantitative models. Actively manages and adjusts trading plans in response to changing market conditions to align with financial objectives. Demonstrates the ability to generate insights that support portfolio performance and trading efficiency.

Level 04

Leading

Leads the development and implementation of sophisticated trading strategies across asset classes. Incorporates advanced techniques. Manages team members in strategy development, execution, and optimization. Analyzes and predicts market behavior to influence broader financial decision-making processes.

Level 05

Shaping

Shapes the organization's trading approach by creating innovative strategies that leverage emerging market trends, technology, and quantitative models. Drives the adoption of new trading methodologies and fosters a strategic, forward-looking trading culture.

Investment & Financial Management



Skill Code

T082



Skill Name Trust Structuring



Skill Type

Technical



Descriptor

Design, establish, and manage trust arrangements to meet specific financial, legal, and estate planning objectives, ensuring the effective allocation, protection, and transfer of assets while considering tax efficiency, regulatory compliance, and the needs of clients.

Level 01

Developing

Demonstrates a basic understanding of the purposes and benefits of trusts, such as wealth planning, estate management, and tax optimization. Follows instructions and uses predefined processes to perform simple trust-related tasks under supervision. Learns the key regulations and legal requirements for trusts within the local jurisdiction.

Level 02

Supporting

Applies knowledge of trust structures to support activities like asset transfers and tax planning. Understands the differences between various types of trusts and how they align with financial goals. Follows policies and procedures to ensure trust management is compliant with relevant laws and regulations across multiple jurisdictions.

Level 03

Applying

Analyzes trust-related needs of individuals and families, advising on suitable structures for wealth preservation, philanthropy, or estate planning. Demonstrates proficiency in handling multi-jurisdictional trusts and ensures compliance with local and international regulations. Provides solutions to optimize tax benefits while managing risks within the trust structure.

Level 04

Leading

Leads the design and management of complex trust structures, incorporating multiple objectives like wealth distribution, philanthropy, and tax efficiency. Provides strategic guidance on regulatory changes and ensures alignment with international compliance standards. Collaborates with legal, tax, and financial professionals to maintain the trust's objectives while optimizing its performance.

Level 05

Shaping

Applies subject matter expertise to develop innovative trust structures that meet strategic wealth planning goals across global jurisdictions. Anticipates changes in regulatory environments and proactively recommends adjustments to existing structures. Mentors and guides others in trust structuring, ensuring best practices are applied and emerging trends are integrated into trust management strategies.



Skill Code

T083



Skill Name Wealth Planning Administration



Skill Type

Technical



Descriptor

Applies knowledge and strategies of account servicing to manage, review and administer proposed wealth planning tools and/or structures, in accordance with the organisation's policies and procedures.

Level 01 Developing

Demonstrates a basic understanding of the account servicing activities and wealth planning tools. Has basic knowledge of the wealth structure creation processes and the relevant organizational policies and procedures, and the practices involved in conducting client due diligence.

Level 02 Supporting

Possesses specialised knowledge of the account servicing strategies, wealth planning laws and regulations, and wealth structure creation processes. Assists in administering wealth planning tools and structures and assists the team in the implementation of the proposed wealth planning tools.

Level 03 Applying

Applies in-depth understanding of the wealth structure creation processes and the wealth planning laws and regulations, to identify business opportunities and design account plans. Manages the administration of the proposed wealth planning tools and structures and supports the teams in account servicing activities.

Level 04 Leading

Uses full expert knowledge base and field experience to drive and oversee the administration of the proposed wealth planning tools and structures. Ensures that the departments/teams fully adhere to the wealth planning laws and regulations, in accordance with the organization's policies and procedures.

Level 05 Shaping

Applies subject matter expertise across the organization to guide the development and enhancement of the account servicing strategies and wealth structure creation processes. Provides and shares expertise with management and employees on effectively building and managing client relationships towards mutual interest and profitability.



Technical Skills

Marketing & Communication





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Marketing & Communication



Skill Code

T084



Skill Name Brand Management



Skill Type

Technical



Descriptor

Brand management focuses on building, developing, and maintaining a brand's identity and reputation to align with business goals. It involves creating strategies, positioning products, managing customer perceptions, and ensuring consistent messaging. Brand managers monitor performance metrics and adjust strategies based on market trends and competition.

Level 01 Developing

Demonstrates a basic understanding of brand principles, including the importance of brand consistency and identity. Follows established guidelines to execute branding tasks such as preparing marketing materials or ensuring alignment with visual brand standards. Learns the key elements involved in brand communication and positioning.

Level 02 Supporting

Applies knowledge of branding tools and techniques to support brand campaigns, ensuring consistency across digital and traditional channels. Understands the importance of market positioning and follows processes to monitor brand-related metrics. Collaborates with teams to execute brand strategies, ensuring alignment with company goals.

Level 03 Applying

Analyzes brand performance data to identify trends, strengths, and areas for improvement. Develops brand campaigns that enhance visibility and customer engagement. Provides recommendations to adjust messaging or visuals based on competitive and market dynamics. Ensures compliance with brand guidelines across all channels and advises teams on brand best practices.

Level 04 Leading

Leads the development of brand strategies that align with business objectives and market trends. Oversees the execution of major branding campaigns, ensuring consistency and impact across multiple channels. Uses advanced analytics to monitor brand health and measure the effectiveness of campaigns, making strategic adjustments as needed. Manages relationships with stakeholders, agencies, and partners to ensure brand integrity.

Level 05 Shaping

Applies expert knowledge to shape the brand's strategic direction, anticipating market shifts and consumer trends. Develops long-term brand positioning strategies that build loyalty, enhance reputation, and support business growth. Leads large-scale brand transformations or repositioning initiatives. Mentors teams on brand management principles and fosters a culture of innovation in branding across the organization.



Skill Code

T085



Skill Name Marketing Practice



Skill Type

Technical



Descriptor

Utilizes the knowledge and understanding of marketing management to maximise business value. Applies knowledge and skills of marketing to manage and develop the product, pricing, distribution and promotion. Uses a robust analysis and understanding of the marketing to enhance brand credibility and loyalty that achieves marketing strategy objectives and goals.

Level
Developing

01

Is able to understand the various types of marketing plans and tools that support the business. Has basic knowledge of the fundamental elements of marketing. Shows awareness of marketing analysis tools.

Level
Supporting

02

Possesses specialised knowledge in developing different marketing plans and campaigns. Is able to conduct various marketing activities; marketing campaigns, advertisements, digital marketing and ... etc. Shows awareness of marketing brand positioning and identity.

Level
Applying

03

Deeply understands the context and all aspects of marketing management principles and practices. Applies deep knowledge in managing and developing fundamental elements of marketing. Recommends tactics to enhance brand positioning and identity.

Level
Leading

04

Uses full knowledge base to ensure marketing activities and campaigns are aligned with marketing strategy. Provides expertise and guidance in recommending enhancements to the marketing mix. Develops and oversees the execution of brand strategy.

Level
Shaping

05

Applies subject matter expertise to ensure that marketing strategy is in line with the organisation's strategy. Provides expertise in establishing the marketing mix in line with organisation's goals and objectives. Monitors and evaluates the current brand position and its strategy.

Marketing & Communication



Skill Code

T086



Skill Name Public Relation Management



Skill Type

Technical



Descriptor

Public relation (PR) management involves building, maintaining, and enhancing the reputation of an organization through strategic communication. It focuses on managing relationships with key stakeholders, including customers, media, investors, and the public, to promote a positive image.

Level 01 Developing

Demonstrates a basic understanding of public relations principles and processes, including media communication and event coordination. Supports PR activities by following predefined tasks, such as preparing press releases or monitoring media coverage. Learns how to maintain positive relationships with stakeholders by adhering to communication protocols.

Level 02 Supporting

Applies PR tools and techniques to support campaigns, including writing press releases, preparing briefing materials, and coordinating media interactions. Understands how to manage social media platforms and engage with the public to maintain a positive brand image. Identifies and addresses minor communication risks with guidance from senior team members.

Level 03 Applying

Analyzes public sentiment, media trends, and stakeholder feedback to develop recommendations for improving public relations strategies. Manages routine media interactions and supports the execution of crisis communication plans. Ensures alignment between PR efforts and business objectives, while coordinating with other departments to maintain message consistency.

Level 04 Leading

Leads the planning and execution of comprehensive public relations campaigns, aligning them with organizational goals. Develops and implements media relations strategies, including partnerships with journalists and influencers. Manages crisis situations by developing communication strategies that mitigate reputational risks. Uses performance metrics to measure the effectiveness of PR initiatives and adjust strategies as needed.

Level 05 Shaping

Applies expert-level knowledge to shape the organization's public relations strategy, anticipating emerging trends and stakeholder expectations. Drives large-scale PR initiatives, such as rebranding efforts or major event campaigns. Develops proactive crisis management frameworks to safeguard the organization's reputation in challenging situations.





Technical Skills

Human Resources Management





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Human Resources Management



Skill Code

T087



Skill Name Change Management



Skill Type

Technical



Descriptor

Knowledge of change management methodology, application and concepts. Manages and implements processes of change to achieve the intended results while ensuring smooth transition.

Level 01 Developing

Demonstrates basic knowledge and understanding of change management and applications related to own tasks. Is aware of the change processes that ensure smooth transition.

Level 02 Supporting

Builds on specialised knowledge of change management and its applications to accomplish the assigned tasks. Is aware of the latest change management theories and is able to recommend change management tools to facilitate desired change.

Level 03 Applying

Deeply understands all aspects of change management approaches related to the organisations' business and provides technical expertise to the teams. Is able to identify creative opportunities for improvements, and makes recommendations regarding change management.

Level 04 Leading

Uses full knowledge of the organisation's change management applications in reviewing the applicability, feasibility and risks of change, in relation to business. Uses own experience in managing and monitoring the effectiveness and efficiency of change.

Level 05 Shaping

Applies subject matter expertise in formulating the change management implementation, strategy and plans. Reviews the current change management tools used across the organisation, identifies creative opportunities for the use of change management tools, and plans the necessary updates of the business operations and processes, aiming to increase the work efficiency and effectiveness.



Skill Code

T088



Skill Name Compensation and Benefits



Skill Type

Technical



Descriptor

Maintains and applies knowledge of rewards management to develop total rewards philosophy and strategies. Ability to establish, maintain and evaluate compensation and benefits systems to ensure total rewards are competitive in the industry.

Level 01 Developing

Demonstrates a basic understanding of rewards management. Shows awareness of the importance of having an effective compensation and benefits schemes.

Level 02 Supporting

Applies specialised knowledge of rewards systems. Demonstrates specialised understanding to participate in job evaluation methods.

Level 03 Applying

Utilizes deep expertise in total rewards to oversee and enhance compensation and benefits strategy. Provides recommendations in utilizing process, tools and techniques for job evaluation.

Level 04 Leading

Leads and provides expertise to establish, review and enhance rewards strategy that aligns with organisation's objectives. Ensure effectiveness of rewards system, taking into consideration the various factors of internal equity and industry competitiveness

Level 05 Shaping

Applies subject matter expertise in recommending an effective rewards strategy to achieve organisation's goals and objectives. Draws from experience to evaluate the rewards strategy for equity and competitiveness. Provides own expertise across the organization in designing and evaluating the overall rewards system.

Human Resources Management



Skill Code

T089



Skill Name Employee Relations



Skill Type

Technical



Descriptor

The knowledge and understanding of the labour law, HR policies and procedures, and HRIS. Establishes and maintains contractual relationships between the organisation and its employees in order to have an effective and healthy workplace, and develop HR policies and procedures. Champions organisation's values and culture. Monitors and enhances employee engagement.

Level 01 Developing

Possesses basic understanding of the importance of the relationship between the organisation and employees. Demonstrates a basic knowledge of labour law and HR policies and HRIS. Understands organisation's values and employee engagement initiatives.

Level 02 Supporting

Demonstrates specialised understanding of the relationship between the organisation and employees. Applies this knowledge on implementing labour law and HRIS in the organisation. Supports in implementing HR policies and procedures, and organisation's employee engagement activities.

Level 03 Applying

Utilizes deep knowledge and understanding of relationship between the organisation and employees. Advises employees in labour law, HR policies and procedures. Applies expertise in performing complex analysis on HRIS and ERP customisations. Advises others on employee engagement activities. Provides value-added recommendations in developing HR policies and procedures

Level 04 Leading

Leads and provides expertise in establishing and maintaining the relationship between the organisation and employees. Ensures effective implementation of labour law, policies and procedures and HRIS. Shares own expertise in building the HR policies and procedures, and in developing an employee engagement strategy.

Level 05 Shaping

Applies subject matter expertise in formulating the employment relationship in the organisation. Provides own expertise across the organisation in implementing labour law, policies and procedures and in shaping HRIS. Provides visionary thinking and professional expertise to recommend and drive employee engagement strategy.



Skill Code

T090



Skill Name Learning and Development



Skill Type

Technical



Descriptor

Maintains current knowledge-base of learning and development theories and applies own understanding of the existing and emerging development trends. Ability to develop and assess talent development programs to support capabilities growth in the organisation. Demonstrates understanding of performance management cycle and able to set employee objectives.

Level 01 Developing

Demonstrates basic knowledge of learning theories. Has basic understanding of talent development practices. Assists the team in the execution of the performance management cycle and objectives setting.

Level 02 Supporting

Possesses specialised knowledge and full understanding of learning and development theories and practices, and applies within the context of own job and team. Analyses and assesses learning and talent management activities and tools. Applies specialized knowledge and understanding of performance management and assessment.

Level 03 Applying

Understands deeply the learning and talent management theories and activities. Shares the specialised knowledge and experience of analysing and assessing learning outcomes within job context. Uses deep knowledge to implement performance management activities.

Level 04 Leading

Leads and provides expertise in learning and talent management programs. Advises and supports in assessing and evaluating effectiveness of developmental approaches. Ensures performance management objectives are aligned with organisation's objectives.

Level 05 Shaping

Applies subject matter expertise and thorough understanding in designing and evaluating learning and talent management programs. Shares expertise across the departments and teams in regards to performance management and its applications.

Human Resources Management



Skill Code

T091



Skill Name Organisational Development



Skill Type

Technical



Descriptor

Maintains and applies knowledge of organisational development theories and concepts to increase the organisations' effectiveness and efficiency. Ability to apply knowledge and practices of organisational design and job analysis activities.

Level

01

Developing

Demonstrates basic understanding of organisational development and design theories. Applies basic knowledge of job analysis.

Level

02

Supporting

Demonstrates knowledge of organisational development and design methods and requirements. Applies the knowledge to assist in conducting the job analysis processes.

Level

03

Applying

Utilizes deep knowledge and understanding of all practices of the organisational development and design to increase the overall productivity. Provides value-added recommendations in performing job analysis processes.

Level

04

Leading

Uses full knowledge of all practices of the organisational development and design to provide guidance on applying different methods and tools to increase the organisational effectiveness. Leads and provides expertise in the execution of job analysis activities.

Level

05

Shaping

Applies subject matter expertise and thorough understanding of the organisational development and design to provide expertise on utilising different methods and tools to improve the organisational effectiveness and efficiency. Demonstrates expert understanding of job analysis practices.



Skill Code

T092



Skill Name Performance Management



Skill Type

Technical



Descriptor

Monitor, evaluate, analyse and communicate the projects and initiatives progress, and identifies current challenges and recommends suitable solutions. The ability to forecast future threats/opportunities and provide recommendations.

Level 01 Developing

Demonstrates basic understanding of the performance management. Shows basic awareness of the potential challenges impact that may arise in achieving projects.

Level 02 Supporting

Possesses specialised knowledge in monitoring and measuring progress of initiatives and projects. Able to initiate the forecasting process to assess future threats/opportunities.

Level 03 Applying

Applies in-depth understanding of the various monitoring and measurements methods to communicate the progress of projects, and uses this understanding to assess current challenges and recommends solutions. Uses forecasting methods to analyse future threats/opportunities and recommends suggestions.

Level 04 Leading

Uses full knowledge in applying advanced monitoring and measurements methods to oversee the progress of projects, and provides expertise in evaluating current challenges and recommends solutions. Provides and shares own expertise in applying complex forecasting methods to analyse future threats/opportunities and recommends suggestions.

Level 05 Shaping

Applies subject matter expertise in performance management to monitor, evaluate, analyse and communicate organisation's initiatives and projects progress. Demonstrates expert understanding of using performance management techniques to identify critical gaps and recommend proper solutions. Provides guidance and support to others to forecast major threats/opportunities and provide recommendations

Human Resources Management



Skill Code

T093



Skill Name Recruitment



Skill Type

Technical



Descriptor

Ability to source, screen, interview and select the right talent for the organisation using suitable selection strategies, tools and techniques. Promotes employer branding and champions the value of the organisation. Performs onboarding processes and induction programs.

Level 01 Developing

Demonstrates basic understanding of hiring the right talents importance to the organisation. Has a basic knowledge of employer branding activities and is able to initiate induction programs within the context of own job.

Level 02 Supporting

Demonstrates specialised understanding of all recruitment steps, tools and techniques. Understands the process of enhancing employer branding and promoting organisational values. Ability to participate in onboarding and induction programs.

Level 03 Applying

Assesses and evaluates talents through conducting the full cycle of recruitment. Recommends employer branding initiatives to enhance the overall image of the organisation. Implements and recommends developments on onboarding and induction programs.

Level 04 Leading

Leads recruitment activities by using suitable selection strategy, tools and techniques. Develops employer branding initiatives to promote organisation's values. Assesses and develops on boarding programs.

Level 05 Shaping

Applies subject matter expertise of recruitment practices and ensure their alignment with organisation's strategy and values. Ability to formulate recruitment and employer branding strategies. Oversees the effectiveness of onboarding and induction programs.



Skill Code

T094



Skill Name Workforce Planning



Skill Type

Technical



Descriptor

Maintains and applies knowledge of workforce Planning and tools and methodologies to boost the organisations' effectiveness and efficiency. Ability to apply knowledge and practices of workforce planning to determine the strategic need for the organisation.

Level 01
Developing

Demonstrates basic understanding of workforce planning practices and processes. Shows awareness of workforce planning importance to the organisation.

Level 02
Supporting

Applies specialised knowledge of workforce planning processes and tools. Possesses specialised understanding to analyse future needs of workforce.

Level 03
Applying

Utilizes deep expertise in workforce planning strategies. Uses the tools and techniques in place to analyse strategic workforce need.

Level 04
Leading

Leads and provides expertise in workforce planning strategies that aligns with organisation's objectives. Advises and supports others in utilising different tools and techniques to analyse strategic workforce need.

Level 05
Shaping

Applies subject matter expertise and thorough understanding of the workforce planning strategies. Draws from experience to evaluate the effectiveness and the utilisation of different tools and techniques to determine the future need of workforce.

Human Resources Management



Skill Code

T095



Skill Name Workplace Health and Safety



Skill Type

Technical



Descriptor

Maintains and applies knowledge of workplace health and safety principles and standards to ensure complying with regulations and requirements. Assess workplaces health and safety practices, and recommends enhancements. Promotes health and safety awareness in the workplace environment.

Level 01 Developing

Demonstrates basic knowledge and understanding of workplace health and safety standards. Shows basic awareness of health and safety practices and processes.

Level 02 Supporting

Possesses specialised knowledge of various workplace health and safety procedures and principles. Has full knowledge to conduct specialised inspections to ensure health and safety environment, and initiates health and safety awareness activities in the work environment.

Level 03 Applying

Understands deeply the context and all aspects of workplace health and safety standards and principles. Assists others across the teams in recognising health and safety hazards to ensure a healthy and safe workplace.

Level 04 Leading

Uses in depth knowledge to set-up the process and procedures for workplace health and safety. Provides expertise and advice to the departments and teams on workplace health and safety assessment techniques and methods. Shares knowledge and expertise towards promoting workplace health and safety culture.

Level 05 Shaping

Applies subject matter expertise to develop and improve workplace health and safety practices among the organisation. Ensures proper implementation of health and safety quality standards. Shares knowledge and expertise across the organisation to drive recommendations for improvements to workplace health and safety environment.





Technical Skills

Procurement & Supply Chain Management





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Procurement & Supply Chain Management



Skill Code

T096



Skill Name Procurement



Skill Type

Technical



Descriptor

Maintains in-depth knowledge of the organisation's procurement categories and the current tendering and supplier processes. Is responsible for the overall procurement cycle to ensure effective procurement processes and procedures. Analyses and develops cost-effective and timely procurement strategies, and reports procurement performance.

Level 01 Developing

Demonstrates basic understanding of the procurement's practices, processes and procedures. Seeks to understand the procurement cycle and steps. Shows awareness of the procurement documentations.

Level 02 Supporting

Possesses specialised knowledge of procurement categorising and strategies related to business needs. Applies advanced skills in conducting procurement activities to identify internal customer requirements and preferences. Supports the team in developing documentation and cost effectiveness plans.

Level 03 Applying

Utilizes deep understanding of procurement practices to support achieving procurement goals and objectives. Assists others across the teams in performing the full cycle of procurement. Demonstrates deep understanding of methods to measure procurement activities.

Level 04 Leading

Uses full knowledge base to ensure alignment of procurement activities with organisations' strategy. Provides guidance across the departments to enhance procurement function's performance. Provides recommendations to increase cost efficiency of procurement.

Level 05 Shaping

Applies subject matter expertise and thorough understanding to develop and implement organisation's procurement strategy. Shares knowledge and expertise across the organisation to ensure effectiveness of procurement procedures and processes. Provides own expertise in evaluating procurement performance.



Skill Code

T097



Skill Name Strategic Sourcing



Skill Type

Technical



Descriptor

Strategic sourcing involves managing the procurement process to align with business goals by optimizing supplier relationships, reducing costs, and ensuring quality. It includes analyzing spending, negotiating contracts, and adapting sourcing strategies based on market trends and business needs.

Level 01

Developing

Understands basic procurement processes and learns how to assist with supplier management. Supports purchasing tasks by gathering supplier information and following established procedures.

Level 02

Supporting

Assists in evaluating suppliers, preparing reports, and participating in contract negotiations. Helps track procurement performance and ensures compliance with policies and processes.

Level 03

Applying

Manages supplier relationships and applies sourcing techniques to negotiate contracts and optimize costs. Uses data analysis to identify savings opportunities and align procurement with business needs.

Level 04

Leading

Leads sourcing strategies, negotiating complex contracts, and managing high-value suppliers. Aligns procurement initiatives with organizational objectives and ensures continuous improvement.

Level 05

Shaping

Shapes the long-term sourcing strategy by identifying market trends, fostering innovation, and building strategic supplier partnerships. Influences procurement practices across the organization to drive sustainable value and competitive advantage.



Technical Skills

Product Development & Service Management





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Product Development & Service Management



Skill Code

T098



Skill Name Green Finance Product and Service Development



Skill Type

Technical



Descriptor

Design, innovate, and implement financial products and services that advance environmental sustainability goals, integrating environmental considerations into financial solutions, leveraging frameworks, and addressing market demand for sustainable investments, financing, and insurance products. It ensures alignment with global sustainability standards, regulatory requirements, and organizational objectives to create impactful, environmentally responsible financial solutions.

Level 01 Developing

Demonstrates a basic understanding of green finance products and services, including their purpose in promoting environmental sustainability. Gains exposure to concepts like green bonds, renewable energy financing, and sustainable investment strategies. Assists in gathering preliminary information to support green finance initiatives.

Level 02 Supporting

Supports the development of green finance initiatives by providing market insights and analyzing environmental trends. Collaborates with teams to identify opportunities for new sustainable products and services. Ensures compliance with basic environmental standards and frameworks during the development process.

Level 03 Applying

Applies green finance solutions to meet organizational sustainability goals and respond to market demand. Designs and customizes financial products, such as eco-loans or green insurance, to address specific environmental challenges. Evaluates the impact and performance of these products against sustainability metrics.

Level 04 Leading

Leads the development of green finance products and services, ensuring alignment with global sustainability standards and frameworks like ESG criteria. Manages cross-functional teams to innovate and implement new financial solutions that promote environmental goals. Provides strategic recommendations to enhance the portfolio of green offerings.

Level 05 Shaping

Shapes the organization's strategy for green finance by driving leadership in sustainable product innovation. Anticipates future trends in green finance and develops pioneering solutions to position the organization as a market leader. Establishes policies and frameworks that align financial growth with environmental sustainability objectives.

Product Development & Service Management



Skill Code

T099



Skill Name Payment Process Management



Skill Type

Technical



Descriptor

To process and allocate payments, including maintaining customer and payment details, addressing routine questions and issues about payments and actioning required adjustments. It also includes verifying the validity and accuracy of payment requests, preparing payment documentation, authorizing payments, liaise with suppliers and investigating issues.

Level 01 Developing

Demonstrates a basic understanding of payment systems, processes, and documentation requirements. Assists in maintaining accurate customer and payment records. Handles routine payment queries and performs simple adjustments under supervision, gaining familiarity with tools and procedures used in payment processing.

Level 02 Supporting

Supports the management of payment processes by preparing and verifying payment documentation. Ensures the validity and accuracy of payment requests while maintaining compliance with organizational policies and regulations. Resolves minor discrepancies and collaborates with relevant stakeholders to address payment-related issues.

Level 03 Applying

Independently manages payment processes, ensuring accuracy, compliance, and timely resolution of payment-related issues. Optimizes workflows by streamlining documentation and authorization processes. Liaises with suppliers and internal teams to address complex queries and implement payment adjustments as required.

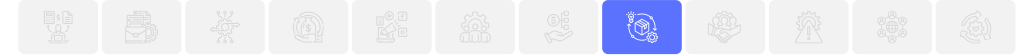
Level 04 Leading

Leads payment process optimization efforts by implementing best practices and driving cost efficiency across departments. Develops robust systems for tracking, authorizing, and managing payments while ensuring compliance with regulatory standards. Provides strategic guidance to teams on improving accuracy and resolving recurring issues.

Level 05 Shaping

Shapes the organization's payment process management strategy by driving innovation and alignment with industry standards. Develops frameworks for managing complex payment systems, ensuring scalability and resilience. Anticipates emerging trends in payment technology and implements solutions to enhance operational efficiency and customer satisfaction.

Product Development & Service Management



Skill Code

T100



Skill Name Payment protocols



Skill Type

Technical



Descriptor

Knowledge of payment protocols such as SWIFT, SEPA, and other international payment standards is important for assessing the interoperability and compliance of fintech payment solutions within the regulatory sandbox.

Level 01 Developing

Basic understanding of payment protocols like SWIFT and SEPA and their role in international transactions. Limited experience in applying these standards to fintech payment solutions.

Level 02 Supporting

Supports the implementation of payment protocols and standards by assessing their applicability to basic fintech payment solutions. Familiar with international standards and assists in ensuring compliance within the regulatory sandbox.

Level 03 Applying

Independently applies payment protocols such as SWIFT, SEPA, and other international standards to fintech solutions. Evaluates the interoperability and compliance of these payment systems within the regulatory sandbox and ensures alignment with regional and international regulations.

Level 04 Leading

Leads the integration of payment protocols and international standards across various fintech payment solutions. Ensures that payment systems are interoperable and fully compliant within the regulatory sandbox, guiding teams to adhere to the latest international guidelines and payment innovations.

Level 05 Shaping

Shapes the organization's strategy for integrating and evolving payment protocols such as SWIFT, SEPA, and other emerging standards. Drives innovation in payment solutions, ensuring full interoperability, compliance, and leadership within the regulatory sandbox and the broader fintech ecosystem.

Product Development & Service Management



Skill Code

T101



Skill Name Pricing Strategy



Skill Type

Technical



Descriptor

Analyse product, organisational and market factors, trends, pricing scenarios and valuation models to develop effective pricing strategies for products and solutions.

Level 01 Developing

Demonstrates a basic understanding of pricing principles, such as cost-plus, value-based, and competitive pricing, and market dynamics. Learns to collect relevant pricing data and interpret simple pricing models under supervision. Gains familiarity with organizational pricing tools and policies.

Level 02 Supporting

Supports the development of pricing strategies by gathering market data, analyzing trends, and identifying competitor pricing. Prepares reports that highlight pricing patterns and assists in evaluating the impact of different pricing approaches. Provides input to ensure strategies align with organizational objectives.

Level 03 Applying

Applies pricing strategies to optimize revenue and market positioning. Analyzes complex data, including customer preferences, market conditions, and product value, to recommend pricing adjustments. Implements pricing models and monitors their effectiveness, ensuring alignment with organizational goals and profitability targets.

Level 04 Leading

Leads pricing strategy development and implementation by overseeing cross-functional collaboration between marketing, finance, and product teams. Designs innovative pricing frameworks that maximize revenue potential while maintaining market competitiveness. Regularly evaluates the effectiveness of strategies and adjusts as needed to achieve strategic objectives.

Level 05 Shaping

Shapes the organization's pricing strategy by developing forward-thinking methodologies that drive innovation and competitiveness in the marketplace. Anticipates market trends and ensures the organization remains a leader in pricing practices. Establishes pricing governance frameworks to standardize and enhance decision-making processes.

Product Development & Service Management



Skill Code

T102



Skill Name Product Design and Development



Skill Type

Technical



Descriptor

Develops new products or improve existing ones to meet anticipated or known customer and market needs. This includes research, conceptualisation, design, development, gatekeeping, piloting, market testing and evaluating product suitability against defined requirements.

Level 01 Developing

Demonstrates basic understanding of the market research methodologies and requirements analysis. Has basic knowledge of the various tools and techniques used to design and develop new products, and is able to conduct basic research of the market trends and needs for new products.

Level 02 Supporting

Possesses specialised knowledge of market research and client requirements' identification techniques and information sources. Shows awareness of the integrated product development methods, product suitability against the defined requirements, and conducts gap analysis to identify new needs.

Level 03 Applying

Interprets new product development requirements and plans to conduct new product design and development according to the identified business and regulatory requirements. Identifies related market trends and intelligence, and anticipates clients' requirements and financial needs through needs analysis and direct communication.

Level 04 Leading

Uses full knowledge base to manage new product design and development process. Provides expertise and knowledge to identify the anticipated changes and market dynamics, which may impact the product development and management strategies. Proposes suitable solutions to resolve complex product problems.

Level 05 Shaping

Applies subject matter expertise to provide strategic direction and guidance to the organization regarding new product design and development, to maintain the organization's competitiveness and market positioning. Provides expertise in the assessment of the suitability of product-to-market options.

Product Development & Service Management



Skill Code

T103



Skill Name Product Knowledge/ Advisory (Banking Sector)



Skill Type

Technical



Descriptor

Develop, maintain and convey detailed and specialised product knowledge as well as keep abreast of emerging product knowledge to address organisation requirements.

Level 01 Developing

Demonstrates basic understanding of the various types, brands, categories and classifications of the special products available in the Banking sector. Has basic knowledge of own organization's products and how they compare to the market.

Level 02 Supporting

Researches and identifies potential products that can address the requirements of the Banking sector and meet customer needs, as a step towards expanding the product portfolio. Distinguishes between the different types of Banking products currently offered by own organization, in accordance with the defined customer requirements.

Level 03 Applying

Utilizes deep understanding of the different product types and trends in the Banking sector to cross-sell or up-sell products to customers, by matching the product features and benefits to their identified needs. Handles complex product enquiries and offers relevant solutions to meet customers' requirements.

Level 04 Leading

Leads and provides expertise in key components and considerations of value demonstrations to lead the design of customised solutions and products to meet customers' unique set of requirements. Advises and supports others in identifying the relative standing of own organisation's products with the other products in the Banking sector, to propose possible enhancements.

Level 05 Shaping

Applies subject matter expertise and thorough understanding of the high-level trends in the Banking sector, and leads the organisation-wide sales proposals for products and solutions. Evaluates the product mix to determine its suitability in meeting customer needs and achieving business objectives, in line with the organisational governance and compliance guidelines.

Product Development & Service Management



Skill Code

T104



Skill Name Product Knowledge/ Advisory (Capital Market Sector)



Skill Type

Technical



Descriptor

Develop, maintain and convey detailed and specialised product knowledge as well as keep abreast of emerging product knowledge to address organisation requirements.

Level 01 Developing

Demonstrates basic understanding of the various types, brands, categories and classifications of the special products available in the Capital Market sector. Has basic knowledge of own organization's products and how they compare to the market.

Level 02 Supporting

Researches and identifies potential products that can address the requirements of the Capital Market sector and meet customer needs, as a step towards expanding the product portfolio. Distinguishes between the different types of Capital Market products currently offered by own organization, in accordance with the defined customer requirements.

Level 03 Applying

Utilizes deep understanding of the different product types and trends in the Capital Market sector to cross-sell or up-sell products to customers, by matching the product features and benefits to their identified needs. Handles complex product enquiries and offers relevant solutions to meet customers' requirements.

Level 04 Leading

Leads and provides expertise in key components and considerations of value demonstrations to lead the design of customised solutions and products to meet customers' unique set of requirements. Advises and supports others in identifying the relative standing of own organisation's products with the other products in the Capital Market sector, to propose possible enhancements.

Level 05 Shaping

Applies subject matter expertise and thorough understanding of the high-level trends in the Capital Market sector, and leads the organisation-wide sales proposals for products and solutions. Evaluates the product mix to determine its suitability in meeting customer needs and achieving business objectives, in line with the organisational governance and compliance guidelines.

Product Development & Service Management



Skill Code

T105



Skill Name Product Knowledge/ Advisory (Financing Sector)



Skill Type

Technical



Descriptor

Develop, maintain and convey detailed and specialised product knowledge as well as keep abreast of emerging product knowledge to address organisation requirements.

Level 01 Developing

Demonstrates a basic understanding of the various types, brands, categories and classifications of the special products available in the financing sector. Has basic knowledge of own organization's products and how they compare to the market.

Level 02 Supporting

Researches and identifies potential products that can address the requirements of the financing sector and meet customer needs, as a step towards expanding the product portfolio. Distinguishes between the different types of financing products currently offered by own organization, in accordance with the defined customer requirements.

Level 03 Applying

Utilizes thorough understanding of the different product types and trends in the financing sector to cross-sell or up-sell products to customers, by matching the product features and benefits to their identified needs. Handles complex product enquiries and offers relevant solutions to meet customers' requirements.

Level 04 Leading

Leads and provides expertise in key components and considerations of value demonstrations to lead the design of customised solutions and products to meet customers' unique set of requirements. Advises and supports others in identifying the relative standing of own organisation's products with the other products in the financing sector, to propose possible enhancements.

Level 05 Shaping

Applies subject matter expertise and thorough understanding of the high-level trends in the financing sector, and leads the organisation-wide sales proposals for products and solutions. Evaluates the product mix to determine its suitability in meeting customer needs and achieving business objectives, in line with the organisational governance and compliance guidelines.

Product Development & Service Management



Skill Code

T106



Skill Name Product Knowledge/ Advisory (Insurance Sector)



Skill Type

Technical



Descriptor

Develop, maintain and convey detailed and specialised product knowledge as well as keep abreast of emerging product knowledge to address organisation requirements.

Level 01 Developing

Demonstrates basic understanding of the various types, brands, categories and classifications of the special products available in the Insurance sector. Has basic knowledge of own organization's products and how they compare to the market.

Level 02 Supporting

Researches and identifies potential products that can address the requirements of the Insurance sector and meet customer needs, as a step towards expanding the product portfolio. Distinguishes between the different types of Insurance products currently offered by own organization, in accordance with the defined customer requirements.

Level 03 Applying

Utilizes deep understanding of the different product types and trends in the Insurance sector to cross-sell or up-sell products to customers, by matching the product features and benefits to their identified needs. Handles complex product enquiries and offers relevant solutions to meet customers' requirements.

Level 04 Leading

Leads and provides expertise in key components and considerations of value demonstrations to lead the design of customised solutions and products to meet customers' unique set of requirements. Advises and supports others in identifying the relative standing of own organisation's products with the other products in the Insurance sector, to propose possible enhancements.

Level 05 Shaping

Applies subject matter expertise and thorough understanding of the high-level trends in the Insurance sector, and leads the organisation-wide sales proposals for products and solutions. Evaluates the product mix to determine its suitability in meeting customer needs and achieving business objectives, in line with the organisational governance and compliance guidelines.

Product Development & Service Management



Skill Code

T107



Skill Name Product Management



Skill Type

Technical



Descriptor

Demonstrates knowledge of the product management lifecycle- from idea generation to bringing the product to market- and an understanding of the market needs, trends and competitive landscape, to define the overall market strategy, including product offerings/portfolio, pricing and positioning strategy, distribution channels and promotional campaigns; monitors strategy execution to ensure product and portfolio profitability to drive overall business success.

Level 01 Developing

Develops basic knowledge and understanding of the product lifecycle and the analysis of product performance and profitability. Conducts research for the identification and analysis of market conditions, trends and needs, and documents the findings for the purpose of developing a product/market positioning strategy.

Level 02 Supporting

Applies specialised knowledge of the product lifecycle when analysing the performance and profitability of the product. Supports the team in the identification of the emerging trends of competitors, consumers and technology that will have an impact on the current and future product offerings and market positioning.

Level 03 Applying

Supports the teams across the organization in generating ideas of new and/or enhancement of existing products, and in developing business model prototypes and incubation plans for the approved products. Establishes appropriate promotional campaigns for new products to enter the market, and monitors regularly to assess their performance.

Level 04 Leading

Defines the strategies and business models for new product incubation, launch and management. Anticipates and analyses future market trends and the competitive landscape, and regularly monitors the execution of strategies and product performance, to ensure portfolio profitability to drive the overall business success.

Level 05 Shaping

Applies subject matter expertise in product management lifecycle, to inspire the organisation towards the conceptualisation and launch of new and innovative products that are profitable and will create substantial impact in the marketplace. Guides the organisation on the identification, selection and management of the most appropriate distribution channels.

Product Development & Service Management



Skill Code

T108



Skill Name Project Management



Skill Type

Technical



Descriptor

Maintains and applies knowledge of managing projects through project life cycle in effective and efficient manner. Performs evaluations for project plans to ensure feasibility and success of the projects. Develops, manages and executes project plans with identified timelines, stages, activities, budgets, resources and outcomes. Monitors, analyses and reports project measures to ensure project is within scope, on budget and meets the specified deadlines and objectives.

Level 01 Developing

Demonstrates basic understanding of project management phases. Has basic knowledge of the different techniques of evaluation the feasibility of project plans. Is able to initiate project-planning, coordinates and executes project as planned and monitor and report project progress.

Level 02 Supporting

Possesses specialised knowledge of performing the full cycle of project management, and applies within the context of own job and team. Analyses and assess the evaluation of project plans feasibility. Shows specialised understanding in planning and executing project with defined criteria and report to stakeholder's project progress.

Level 03 Applying

Utilizes deep knowledge of all aspects of project management to manage and executes projects and program effectively. Utilizes deep understanding of the techniques used for evaluating programs benefits. Plans and executes programs, and assists others across the teams in overseeing and communicate progress to relevant stakeholders.

Level 04 Leading

Uses in depth knowledge to manage and execute multiple projects effectively and efficiently. Provides expertise and advice to the departments and teams on project evaluation, planning, monitoring, execution and reporting portfolio progress according to set plans.

Level 05 Shaping

Applies subject matter expertise to develop and recommend effective project management strategies and frameworks. Provides expertise to the organisation in recommending tools, techniques and methods to evaluate, plan, manage, execute, monitor and report project progress efficiently.

Product Development & Service Management



Skill Code

T109



Skill Name Sustainable Lending Instruments Structuring



Skill Type

Technical



Descriptor

Structure key sustainable lending instruments, which includes bonds, loans, project and trade financing, derivatives, blended finance and develop incentive mechanism to encourage adoption of these instruments.

Level 01 Developing

Basic understanding of sustainable lending instruments such as bonds, loans, and project financing. Limited experience in applying these instruments to sustainability-focused initiatives.

Level 02 Supporting

Supports the structuring of sustainable lending instruments, including trade financing and derivatives, by gathering data and ensuring alignment with basic sustainability goals. Assists in implementing incentive mechanisms to encourage adoption.

Level 03 Applying

Understands and explains key sustainable lending instruments relevant to the organization and its customers. Supports the execution and structuring of these instruments, ensuring they meet sustainability standards and regulatory requirements.

Level 04 Leading

Structures key sustainable lending instruments that align with international best practices. Ensures these instruments meet the needs of customers while supporting their sustainability performance over time. Leads the development of incentive mechanisms to foster wider adoption.

Level 05 Shaping

Innovates and structures new and custom sustainable lending instruments, including developing pricing mechanisms and incentives that encourage customer adoption. Shapes the organization's strategy to advance the use of sustainable financial products and instruments.



Technical Skills

Relationship Management





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Relationship Management



Skill Code

T110



Skill Name Customer Acceptance Checking and Onboarding



Skill Type

Technical



Descriptor

Verifying the identity of customers and assessing their acceptance suitability by conducting a range of established procedures.

Level 01 Developing

Demonstrates basic understanding of the different acceptance checking procedures such as KYC,AML, and CDD checks. Shows awareness of the customer on boarding processes and procedures.

Level 02 Supporting

Gathers and evaluates the accuracy of information needed from the customers to enable running the several acceptance checking procedures. Possesses specialised knowledge of the relevant acceptance checking process and procedures, such as KYC,AML and CDD check. Shows awareness of the common cases of customer fraud scenarios.

Level 03 Applying

Conducts the customer acceptance checking procedures, such as KYC,AML, and CDD and fraud assessments. Possesses deep knowledge of the customer servicing techniques and the customer monitoring approaches, and carries out the on boarding procedures.

Level 04 Leading

Uses a full knowledge base to validate customer integrity and acceptance through the review of KYC,AML, and CDD checks. Provides expertise and guidance to the departments and teams on the relevant customer acceptance checking and on boarding procedures and monitors to identify any irregular activities.

Level 05 Shaping

Applies subject matter expertise to develop and improve the relevant customer acceptance checking and on boarding processes and procedures. Applies expertise to oversee the implementation of periodic monitoring and review of customer base to determine the risks and impact on customer retention. Ensures overall adherence to AML,CFT, and CDD requirements.

Relationship Management



Skill Code

TIII



Skill Name Customer Focus



Skill Type

Technical



Descriptor

Prioritizing and understanding the needs of customers, both internal and external, to deliver high-quality services and products. Building strong relationships, anticipating customer needs, and ensuring a customer-centric approach in all business activities.

Level 01 Developing

Responds promptly and courteously to customer inquiries.

Follows established procedures to meet customer expectations.

Demonstrates basic understanding of customer needs and expectations.

Level 02 Supporting

Identifies customer needs and delivers services or products accordingly.

Actively listens to customer feedback and takes steps to improve service.

Maintains ongoing communication with customers to ensure their satisfaction.

Level 03 Applying

Anticipates customer needs and proactively offers solutions.

Builds and maintains strong customer relationships through consistent engagement.

Takes ownership of customer issues and follows through to resolution, ensuring a positive experience.

Level 04 Leading

Implements customer feedback into product or service improvements.

Designs processes and systems that enhance the customer experience and align with customer needs.

Champions a customer-centric approach within teams, encouraging others to focus on customer satisfaction.

Level 05 Shaping

Leads the development of a customer-centric culture across the organization.

Shapes the organization's customer strategy, driving initiatives that result in exceptional customer experiences.

Builds long-term partnerships with key customers, positioning the organization as a trusted advisor.

Relationship Management



Skill Code

T112



Skill Name Customer Management



Skill Type

Technical



Descriptor

Forms positive relationships with existing customers by consistently and efficiently delivering value through trustful long term relationships.

Level 01 Developing

Has basic knowledge of the customer management methods used to communicate with customers, to better understand and address their needs and concerns, and knows how to use and maintain the record keeping systems. Shows basic understanding of how to gather customer feedback on some products and services to deliver value within the context of own job.

Level 02 Supporting

Possesses specialised knowledge of the customer management methods, taking customer feedback, and maintaining record keeping systems. Executes some customer management activities and stays aware of the business strategic objectives and profit and loss drivers. Understands the different methods used to monitor and build customer satisfaction across the teams.

Level 03 Applying

Deeply understands the customer management methods and engages and communicates effectively with existing customers. Utilizes customer management techniques to build positive relationships with new customers, nurture their trust and maintain their loyalty, by addressing their needs and concerns.

Level 04 Leading

Uses full knowledge to develop and implement policies and procedures related to building and maintaining positive customer relationships. Provides expertise across the departments, to monitor and manage complex problems, such as dissatisfied customers or deviant requests, and uses gathered insights to offer value-added solutions to customers.

Level 05 Shaping

Applies subject matter expertise to develop customer management strategies to improve business relationships with new and existing customers. Provides expertise to drive the optimisation of customer management methods, techniques and practices across the organization, to achieve customer retention and build customer experience.

Relationship Management



Skill Code

T113



Skill Name Relationship Management



Skill Type

Technical



Descriptor

Pursues and cultivates business relationships, partnerships, and alliances internally and externally- through developing broad based strategic relationships. Uses internal and external networks to achieve goals and leveraging network relationships to maintain competitive advantage.

Level 01 Developing

Demonstrates basic understanding of how to identify key internal and external networks and the benefits of building and maintaining relationships with these networks. Applies basic knowledge of the procedures followed to collect and analyse historical information of the current alliances and how they impact the business.

Level 02 Supporting

Maintains the records and documents related to the current network of relationships, and applies specialised knowledge of the methods used to communicate with these networks to build rapport and provide on-going support, thus ensuring the achievement of short- and long-term goals and maintaining competitive advantage.

Level 03 Applying

Utilizes deep understanding of the techniques used to build positive relationships with key networks. Assists others across the teams in identifying and exploring opportunities to expand their current networks, exchange information and offer them advice, towards achieving their professional and organizational goals.

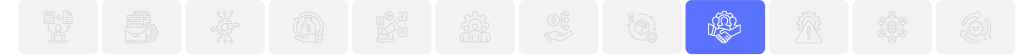
Level 04 Leading

Establishes positive rapport and reputation with the current key individuals and networks, and strengthens the relationship with them. Evaluates current relationships and quantifies the profitability and mutual benefits of these relationships. Leverages relationships to gather market intelligence, exchange information, promote the organization and maintain competitive advantage.

Level 05 Shaping

Applies subject matter expertise of relationship building and management to formulate the relevant business strategy. Applies expert knowledge of the need and approach to build strategic relationships and networks, and fosters the culture of building and maintaining positive relationships across the organization.

Relationship Management



Skill Code

T114



Skill Name Stakeholder Management



Skill Type

Technical



Descriptor

Champions the interest of all stakeholders in a balanced manner by understanding needs, establishing mutually-beneficial outcomes and maintaining confidence by understanding the impact of actions and decisions on stakeholders.

Level 01 Developing

Demonstrates basic knowledge of the activities used in managing the working level relationships with the stakeholders. Shows basic understanding of the different methodologies and platforms used to collect feedback, identify the needs and meet the expectations of the stakeholders.

Level 02 Supporting

Acquires knowledge of the analysis tools and techniques used for sourcing, interpreting and documenting the stakeholders' feedback. Takes part in and contributes to the stakeholder engagement plans and programs, and builds trust and rapport with the stakeholders within the context of own and the team's responsibility.

Level 03 Applying

Conducts stakeholder analysis, using the techniques in place, to identify their needs, drivers, expectations and constraints. Establishes appropriate stakeholder engagement plans and programs and communicates to the teams, to ensure the ongoing engagement of stakeholders and build their confidence.

Level 04 Leading

Uses full professional knowledge to develop the plan for managing and engaging stakeholders effectively. Maintains long-term relationships with those stakeholders who are critical to the business unit, and guides and influences their decision through trust and the use of different communication styles and channels to keep them updated.

Level 05 Shaping

Applies subject matter expertise to build strategies for and recommend updates to the stakeholders management and engagement plans. Champions key relationships with the internal and external stakeholders to maintain their trust and confidence towards the achievement of mutually-beneficial business outcomes.





Technical Skills

Risk, Governance, Regulation & Compliance Management





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Risk, Governance, Regulation & Compliance Management



Skill Code

T115



Skill Name Anti-Money Laundering



Skill Type

Technical



Descriptor

Maintains and applies knowledge of anti-money laundering and CTF requirements to analyse compliance risks that the organisation may be subject to. Identifies and quantifies risk factors to facilitate the development and implementation of approaches for mitigating these risks as well as the provision of necessary internal and external documentation and reporting.

Level 01 Developing

Demonstrates basic knowledge and understanding of the laws and regulations related to AML and CTF, and follows the procedures of reporting and/ or escalating any suspicious transactions to the concerned team.

Level 02 Supporting

Possesses specialised knowledge of the AML and CTF requirements and recognizes the criticality of preventing terrorism financing and money laundering activities. Outlines the various types of money laundering and terrorism financing activities in the industry and communicates to own team and peers for their awareness.

Level 03 Applying

Carries out the due diligence process to identify, assess, and mitigate the AML/CTF risks of conducting business with the client. Recognizes any suspicious situations and transactions and reports concerns to the appropriate parties, in accordance with the AML/CTF procedures.

Level 04 Leading

Applies full professional expertise to detect, manage and mitigate any potential and suspicious money laundering and terrorist financing activities. Shares knowledge and expertise towards the development and implementation of policies and procedures that comply with the AML/CTF regulations.

Level 05 Shaping

Demonstrates subject matter expertise to develop and implement company-wide training and awareness program, related to the AML/CTF laws and regulations. Provides guidance to the organisation to identify and quantify the risk factors and improve the internal procedures and controls to mitigate in compliance with the AML/CTF requirements.

Risk, Governance, Regulation & Compliance Management



Skill Code

T116



Skill Name Compliance Advisory



Skill Type

Technical



Descriptor

Uses understanding of the business and relevant regulatory standards/ requirements impacting the organization and provides consultation and guidance to key stakeholders to ensure compliance. Promote the compliance culture and values across the organisation.

Level 01 Developing

Understand the compliance regulatory requirements. Seek to understand the organization's processes, objectives and compliance challenges and their impact on the business. Provides basic information on compliance standards and requirements to stakeholders. Observes compliance values.

Level 02 Supporting

Builds understanding of current business processes, objectives and compliance challenges to suggest solutions and improvements. Provides consultative support on a day- to-day basis on compliance standards and requirements to stakeholders. Promotes compliance culture within the organisation.

Level 03 Applying

Utilizes thorough understanding of current business processes and compliance challenges to recommend and match solutions to meet unique business needs and achieve objectives. Provides consultation and guidance to stakeholders by answering questions, ensuring all relevant parties are up to date, etc. Promote the compliance culture and values across the organisation. Provide compliance training.

Level 04 Leading

Serves as a subject matter expert to others on new ideas and solutions that will address compliance challenges, and leverages other subject matter experts as needed to develop solutions. Identifies and provides consultation to critical stakeholders (including awareness and trainings), answering complex questions and making recommendations to meet applicable compliance standards. Ensure the compliance culture within the organisation.

Level 05 Shaping

Demonstrates expert understanding of the business successes, challenges, and strategic objectives; draws from experience to evaluate compliance solutions from the business' perspective and provide advice regarding potential opportunities and risks. Defines compliance strategy and leads others to consult with and advise stakeholders on internal and external compliance issues and requirements. Encourage compliance culture.

Risk, Governance, Regulation & Compliance Management



Skill Code

T117



Skill Name Compliance monitoring and reporting



Skill Type

Technical



Descriptor

Maintains and applies knowledge of regulatory compliance requirements to analyse compliance risks that the organisation may be subject to. Identifies and quantifies risk factors to facilitate the development and implementation of approaches for mitigating these risks as well as the provision of necessary internal and external documentation and reporting.

Level 01 Developing

Develops an understanding of laws, controls and regulatory requirements. Basic identification of factors of potential compliance risk. Learns the steps for documentation and reporting to management and regulatory agencies.

Level 02 Supporting

Demonstrates knowledge of regulatory compliance requirements. Analyses and assesses data to determine the potential impact of a compliance risk. Demonstrates understanding of risk mitigation techniques to recommend basic compliance controls. Prepares compliance review documentation and standard reports for management and regulatory agencies.

Level 03 Applying

Assists others in the organization on regulatory compliance requirements and related changes. Conducts complex analysis of potential compliance risks, including solutions to minimize the risk (through prevention or detection and correction). Reviews compliance reviews documentation. Prepares complex reports for management and regulatory agencies.

Level 04 Leading

Uses in-depth understanding of compliance requirements to serve as an expert in determining the value and impact of compliance risks and makes recommendations on new strategies to overcome the risks at an organizational level. Recommends improvements to compliance policies/ plans/ procedures and provides related guidance to others. Leads and provides expertise on report preparation for management and regulatory agencies in complex or non-routine situations.

Level 05 Shaping

Applies subject matter expertise to link compliance risk initiatives to critical business drivers, contrasting the potential costs of the risk with the potential benefits. Maintains dialogue with multiple stakeholders, offers expertise to resolve complex compliance issues and influences compliance policies/ plans/ procedures across the organization. Reviews analysis of reports for management and regulatory agencies and directs updates to policies and programs accordingly.

Risk, Governance, Regulation & Compliance Management



Skill Code

T118



Skill Name Corporate Governance



Skill Type

Technical



Descriptor

Maintains and applies knowledge of corporate governance practices. Develops and implements corporate governance framework and internal policies. Assesses and enhances corporate governance practices, and policy and procedures to ensure implementing best practice, compliance with regulations and alignment of stakeholders' interests with organisation's objectives.

Level 01 Developing

Demonstrates basic knowledge of corporate governance. Shows awareness about governance practices and trends.

Level 02 Supporting

Demonstrates specialised understanding of corporate governance regulations and requirements. Initiates the development of corporate governance framework. Analyses the organisational corporate governance practices and policies and procedures.

Level 03 Applying

Utilizes deep understanding of corporate governance framework. Manages the development of corporate governance framework, and is able to determine the required improvements in the organisational corporate governance practices.

Level 04 Leading

Uses full knowledge base of corporate governance framework design and implementation. Provides expertise in developing and implementing corporate governance framework. Proposes recommendations for improvement in the organisation's corporate governance practices.

Level 05 Shaping

Applies subject matter expertise and thorough understanding to oversee the design and implementation of corporate governance framework and structure, and ensure its alignment with organisational objectives. Draws from experience to evaluate and enhance corporate governance framework and practices.

Risk, Governance, Regulation & Compliance Management



Skill Code

T119



Skill Name Crisis and Emergency Response Management



Skill Type

Technical



Descriptor

Manage crises to minimize potential losses, and implement effective emergency response procedures to swiftly and effectively manage unforeseen situations.

Level 01 Developing

Demonstrates a basic understanding of crisis management protocols and emergency response strategies. Learns to identify potential crisis scenarios and follows predefined procedures under supervision. Gains familiarity with communication channels and tools used during emergency situations.

Level 02 Supporting

Supports the development and implementation of crisis response plans by gathering relevant data and assisting in simulations or drills. Monitors risk indicators and provides recommendations to mitigate potential crises. Ensures team members are informed of response procedures and compliance with organizational guidelines.

Level 03 Applying

Applies crisis management techniques to coordinate emergency response efforts effectively. Develops and maintains detailed crisis response plans, ensuring readiness for various scenarios. Manages communication with internal and external stakeholders during crises and monitors the implementation of response measures.

Level 04 Leading

Leads crisis response teams, ensuring the organization responds effectively to emergencies and minimizes impact. Designs and evaluates advanced crisis management frameworks, integrating cross-functional collaboration. Provides training to teams and ensures compliance with global standards for crisis preparedness.

Level 05 Shaping

Shapes crisis management strategies at an organizational level by anticipating emerging risks and enhancing preparedness frameworks. Drives innovation in emergency response practices, leveraging technology and global best practices. Establishes the organization as an industry leader in crisis resilience and response efficiency.

Risk, Governance, Regulation & Compliance Management



Skill Code

T120



Skill Name Fraud Risk Management



Skill Type

Technical



Descriptor

Evaluate organisation's potential for occurrence of fraud and develop fraud risk awareness throughout the organization.

Level 01 Developing

Demonstrates a basic understanding of fraud risks, detection techniques, and relevant regulations. Assists in identifying potential areas of vulnerability within the organization under supervision. Gains familiarity with fraud risk indicators and internal control mechanisms designed to prevent fraudulent activities.

Level 02 Supporting

Supports fraud risk assessment and monitoring efforts by analyzing transaction patterns, identifying irregularities, and documenting findings. Collaborates with teams to implement controls and preventative measures. Contributes to raising fraud awareness through training and communication initiatives within the organization.

Level 03 Applying

Independently conducts fraud risk assessments, identifying vulnerabilities and proposing effective mitigation strategies. Implements and monitors fraud prevention controls, ensuring alignment with organizational policies and industry standards. Investigates potential fraud cases, prepares detailed reports, and recommends corrective actions.

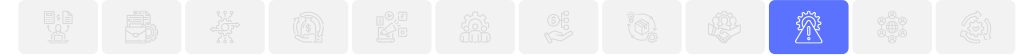
Level 04 Leading

Leads fraud risk management efforts across the organization by designing and implementing robust frameworks for prevention, detection, and response. Ensures compliance with regulatory requirements and industry best practices. Develops advanced fraud monitoring systems and provides strategic guidance to teams on managing fraud risks effectively.

Level 05 Shaping

Shapes the organization's approach to fraud risk management by developing innovative strategies and setting new standards for fraud prevention, detection, and investigation. Anticipates emerging threats and adapts frameworks to address evolving fraud risks. Champions a culture of fraud awareness and resilience at all levels of the organization.

Risk, Governance, Regulation & Compliance Management



Skill Code

T121



Skill Name Internal Audit



Skill Type

Technical



Descriptor

Demonstrates knowledge and understanding of internal audit to review and monitor internal controls while ensuring legal and regulatory requirements are met. Evaluates the effectiveness and adequacy of these controls, and make appropriate recommendations for improving overall control environment.

Level 01 Developing

Demonstrates basic knowledge and understanding of internal audit to identify basic internal control gaps. Learns documentation cycle and researches the controls effectiveness.

Level 02 Supporting

Demonstrates specialised knowledge of internal audit to execute the audit scope and report potential findings and issues. Applies required methodologies to perform proper testing of controls effectiveness

Level 03 Applying

Uses deep knowledge of internal audit to plan and execute audit and analyse findings. Applies advanced skills to review testings of controls effectiveness.

Level 04 Leading

Uses full knowledge base to lead and monitor the execution of the planned audits across the teams. Provides expertise to solve non-routine complex problems that might arise regarding the audit activities, and establishes a clear set of procedures for effective and efficient audits.

Level 05 Shaping

Applies subject matter expertise in establishing and maintaining internal audit strategy, to provide assurance to concerned parties. Provides expertise to the organisation in establishing and maintaining the framework of internal controls.

Risk, Governance, Regulation & Compliance Management



 **Skill Code** T122

 **Skill Name** Knowledge of International Financial Reporting Standards (IFRS)

 **Skill Type** Technical

 **Descriptor** Demonstrating a deep understanding of financial sector regulations, ensuring adherence to International Financial Reporting Standards (IFRS) compliance, and proactively mitigating risk to maintain a sound regulatory compliance framework.

Level 01 Developing

Possesses a basic understanding of IFRS and key financial reporting requirements. Familiar with the general principles and objectives of IFRS, including concepts like fair value measurement and disclosure. Learns to identify basic compliance needs within financial reporting frameworks.

Level 02 Supporting

Supports the application of IFRS in financial reporting processes by gathering data and reviewing financial statements for alignment with IFRS principles. Assists in identifying areas for improvement in reporting practices and ensures the incorporation of standard disclosures in financial statements.

Level 03 Applying

Applies IFRS principles independently to prepare accurate and compliant financial statements. Understands complex IFRS concepts such as revenue recognition, lease accounting, and impairment of assets. Ensures organizational policies align with IFRS and resolves reporting discrepancies effectively.

Level 04 Leading

Leads IFRS compliance efforts across the organization, ensuring alignment with international standards and regulatory frameworks. Advises on the impact of IFRS changes and oversees their implementation. Provides guidance on integrating IFRS into financial systems and processes, fostering compliance across departments.

Level 05 Shaping

Shapes the organization's IFRS strategy by developing innovative frameworks for compliance and financial reporting. Anticipates changes in IFRS and proactively adjusts policies to maintain adherence. Drives strategic initiatives to enhance the quality and transparency of financial reporting within the organization.

Risk, Governance, Regulation & Compliance Management



Skill Code

T123



Skill Name Pricing the Risk



Skill Type

Technical



Descriptor

Applies acquired knowledge of the various potential risk factors that affect the pricing and financing of risk in own function area, and is able to evaluate and estimate the risk rates, risk calculation formulas and risk financing transfers. Prepares appropriate plans for the allocation of risk rates to the cost centres.

Level 01 Developing

Develops basic understanding of the potential risk factors and the risk financing transfer and allocation concepts. Applies the acquired basic knowledge and skills to calculate the risk rates in own area of responsibility, to be used for the allocation of risk to the cost centres.

Level 02 Supporting

Demonstrates specialised knowledge of the different risk factors and the risk financing transfer and allocation. Analyses and assesses the risks and set rates using suitable models and calculation formulas, as set by the organisation's policies. Uses own knowledge to administer the risk allocation and risk transfer plans

Level 03 Applying

Assists others across the teams in identifying the different factors impacting the pricing and transfer of risk. Conducts different risk pricing calculations and advises others on the appropriate methods and models to calculate risk rates. Defines the criteria and prepares plans for the allocation of risk to the cost centres.

Level 04 Leading

Uses full knowledge of risk pricing and financing to measure the impact of rate changes on the business profitability, and makes recommendations on the policies needed to mitigate the impact. Ensures accurate rates calculation and assist the departments with complex pricing issues. Ensures proper risk transfer and allocation to manage the risk pricing.

Level 05 Shaping

Applies subject matter expertise to evaluate and adapt the risk pricing strategy, in response to the changes in the market cycle and other external factors. Maintains dialogue with multiple stakeholders and offers own expertise in ensuring an accurate risk pricing and allocation policy is in place, which complies with the business plans and objectives.

Risk, Governance, Regulation & Compliance Management

Skill Code T124

Skill Name Regulatory Knowledge (Banking Sector)

Skill Type Technical

Descriptor

The knowledge of the regulatory organisational framework for the Banking sector and international regulatory developments in the Banking sector. Understand the impact of the regulatory framework on the various areas of Banking, the organisational structures, compliance concepts and procedures that impact the core activities of the Bank in its variation of its products, processes and procedures.

Level 01 Developing

Develops basic understanding of the laws and regulations related to the Banking sector. Shows awareness about the industry trends and learns how to research information to stay updated on requirements that are relevant to the business. Is able to use this information to initiate a report of findings in support of the team.

Level 02 Supporting

Possesses specialised knowledge and keeps current on the various laws and regulations that are related to the Banking sector. Researches information on the requirements and procedures that are relevant to the business and initiates the core Banking activities within the context of own job and team, in line with the relevant regulations.

Level 03 Applying

Deeply understands the current laws and regulations related to the Banking sector and assists others across the teams to stay updated on these laws and regulations. Shows deep understanding of the current regulatory procedures and requirements and evaluates the programs and processes and how they impact the Banking daily activities.

Level 04 Leading

Uses full knowledge base to ensure the compliance of programs and processes with the regulatory requirements relevant to the business. Provides expertise in the laws and regulations related to the Banking sector to reduce any non-compliance between the current programs and procedures and the relevant regulations.

Level 05 Shaping

Applies subject matter expertise and knowledge of the trends and regulatory requirements to guide the evaluation of the current programs and processes. Provides expertise to coach and guide the senior management on the current laws and regulations that are related to the Banking sector and how they impact the business results.

Risk, Governance, Regulation & Compliance Management



Skill Code

T125



Skill Name Regulatory Knowledge(Capital Market Sector)



Skill Type

Technical



Descriptor

The knowledge of the regulatory organizational framework for the Capital Market sector and international regulatory developments in the Capital Market sector. Understand the impact of the regulatory framework on the various areas of Capital Market, the organizational structures, compliance concepts and procedures that impact the core activities of the Capital Market institution in its variation of its products, processes and procedures.

Level 01 Developing

Develops basic understanding of the laws and regulations related to the Capital Market sector. Shows awareness about the industry trends and learns how to research information to stay updated on requirements that are relevant to the business. Is able to use this information to initiate a report of findings in support of the team.

Level 02 Supporting

Possesses specialised knowledge and keeps current on the various laws and regulations that are related to the Capital Market sector. Researches information on the requirements and procedures that are relevant to the business and initiates the core Capital Market activities within the context of own job and team, in line with the relevant regulations.

Level 03 Applying

Deeply understands the current laws and regulations related to the Capital Market sector and assists others across the teams to stay updated on these laws and regulations. Shows deep understanding of the current regulatory procedures and requirements and evaluates the programs and processes and how they impact the Capital Market daily activities.

Level 04 Leading

Uses full knowledge base to ensure the compliance of programs and processes with the regulatory requirements relevant to the business. Provides expertise in the laws and regulations related to the Capital Market sector to reduce any non-compliance between the current programs and procedures and the relevant regulations.

Level 05 Shaping

Applies subject matter expertise and knowledge of the trends and regulatory requirements to guide the evaluation of the current programs and processes. Provides expertise to coach and guide the senior management on the current laws and regulations that are related to the Capital Market sector and how they impact the business results.

Risk, Governance, Regulation & Compliance Management



Skill Code

T126



Skill Name Regulatory Knowledge(Insurance Sector)



Skill Type

Technical



Descriptor

The knowledge of the regulatory organizational framework for the Insurance sector and international regulatory developments in the Insurance sector. Understand the impact of the regulatory framework on the various areas of Insurance, the organizational structures, compliance concepts and procedures that impact the core activities of the Insurance institution in its variation of its products, processes and procedures.

Level 01 Developing

Develops basic understanding of the laws and regulations related to the Insurance sector. Shows awareness about the industry trends and learns how to research information to stay updated on requirements that are relevant to the business. Is able to use this information to initiate a report of findings in support of the team.

Level 02 Supporting

Possesses specialised knowledge and keeps current on the various laws and regulations that are related to the Insurance sector. Researches information on the requirements and procedures that are relevant to the business and initiates the core Insurance activities within the context of own job and team, in line with the relevant regulations.

Level 03 Applying

Deeply understands the current laws and regulations related to the Insurance sector and assists others across the teams to stay updated on these laws and regulations. Shows deep understanding of the current regulatory procedures and requirements and evaluates the programs and processes and how they impact the Insurance daily activities.

Level 04 Leading

Uses full knowledge base to ensure the compliance of programs and processes with the regulatory requirements relevant to the business. Provides expertise in the laws and regulations related to the Insurance sector to reduce any non-compliance between the current programs and procedures and the relevant regulations.

Level 05 Shaping

Applies subject matter expertise and knowledge of the trends and regulatory requirements to guide the evaluation of the current programs and processes. Provides expertise to coach and guide the senior management on the current laws and regulations that are related to the Insurance sector and how they impact the business results.

Risk, Governance, Regulation & Compliance Management



Skill Code

T127



Skill Name Regulatory Knowledge(Financing Sector)



Skill Type

Technical



Descriptor

The knowledge of the regulatory organizational framework for the financing sector and international regulatory developments in the financing sector. Understand the impact of the regulatory framework on the various areas of financing, the organizational structures, compliance concepts and procedures that impact the core activities of the Financing Company in its variation of its products, processes and procedures.

Level 01 Developing

Develops basic understanding of the laws and regulations related to the financing sector. Shows awareness about the industry trends and learns how to research information to stay updated on requirements that are relevant to the business. Is able to use this information to initiate a report of findings in support of the team.

Level 02 Supporting

Possesses specialised knowledge and keeps current on the various laws and regulations that are related to the financing sector. Researches information on the requirements and procedures that are relevant to the business and initiates the core financing activities within the context of own job and team, in line with the relevant regulations.

Level 03 Applying

Deeply understands the current laws and regulations related to the financing sector and assists others across the teams to stay updated on these laws and regulations. Shows deep understanding of the current regulatory procedures and requirements and evaluates the programs and processes and how they impact the financing daily activities.

Level 04 Leading

Uses full knowledge base to ensure the compliance of programs and processes with the regulatory requirements relevant to the business. Provides expertise in the laws and regulations related to the financing sector to reduce any non-compliance between the current programs and procedures and the relevant regulations.

Level 05 Shaping

Applies subject matter expertise and knowledge of the trends and regulatory requirements to guide the evaluation of the current programs and processes. Provides expertise to coach and guide the senior management on the current laws and regulations that are related to the financing sector and how they impact the business results.

Risk, Governance, Regulation & Compliance Management



Skill Code

T128



Skill Name Risk Management



Skill Type

Technical



Descriptor

Is knowledgeable about the methods and tools used for risk identification, and the types of risks involved in the organization; is able to effectively conduct enterprise risk identification and assessment (e.g. cybersecurity, credit, finance, compliance, operational risk, market risk, etc.), and develops the necessary prevention and mitigation plans and oversees their execution.

Level 01 Developing

Develops basic understanding of the various potential risks in the financial industry, and how to effectively apply risk management practices within own area of responsibility. Applies basic skills and knowledge of the risk management process to conduct simple risk identification and assessment.

Level 02 Supporting

Demonstrates specialised knowledge of the evolving internal and external risk factors, and outlines for the team the proper process to be used in managing risk within the financial sector. Applies advanced skills in conducting risk identification and assessment and developing the necessary mitigation plans.

Level 03 Applying

Analyses and implements the procedures to be followed in risk management across the assigned teams or projects. Assists others across the teams in monitoring the risk indicators and risk management activities, and in developing and executing the necessary prevention and mitigation plans.

Level 04 Leading

Uses full knowledge of the risk management process, methods and tools, to review and analyse the project scope and identify any potential risks involved. Identifies, evaluates and carries out the appropriate activities involved in risk identification, assessment and response, according to the set risk mitigation and management plans.

Level 05 Shaping

Applies subject matter expertise in line with the organisation's risk management philosophy, to develop the organisation's risk management strategy, framework, policies, procedures and practices. Exploits risk management expertise in ensuring the appropriateness of the various risk controls and risk response plans and activities.

Risk, Governance, Regulation & Compliance Management



Skill Code

T129



Skill Name Technical Writing



Skill Type

Technical



Descriptor

Identifies documentation needs and applies the acquired knowledge of technical writing techniques, combined with the understanding of standards and relevant regulations, to develop technical documentation that comply with the regulations and requirements, and the set standards and styles.

Level 01 Developing

Demonstrates basic understanding of the different types of technical and business documents used in the organization. Identifies the different formats and techniques used in writing technical documents, using basic knowledge of the industry standards and relevant regulations.

Level 02 Supporting

Possesses specialised knowledge of the formats and objectives of technical and business reports. Understands the industry standards and relevant regulations that govern technical documentation, and chooses the appropriate style and delivery format for technical documents.

Level 03 Applying

Collects and organizes the information needed to structure and compose technical documents and is able to design and develop different types of technical documents. Uses a language that can be understood by the non-technical readers and complies with the industry standards and relevant regulations.

Level 04 Leading

Uses full knowledge and experience to review and edit the developed technical and business documents. Provides professional expertise to improve the accuracy and consistency of technical documents and ensure compliance with the industry standards and relevant regulations.

Level 05 Shaping

Applies subject matter expertise when recommending the most suitable form and approach to clearly articulate information and deliver ideas in technical documents. Provides guidance to the organization to enhance the quality and clarity of technical documents and ensure compliance with the industry and relevant regulations.





Technical Skills

Sales & Partnerships





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Sales & Partnerships



Skill Code

T130



Skill Name Client Acquisition



Skill Type

Technical



Descriptor

Develop customer acquisition strategies as well as foster customer relationships to attract new customers. Demonstrate knowledge of required data on customer characteristics needed for customers segmentation.

Level 01

Developing

Demonstrates a basic understanding of how to identify the different types/segments of customers and their key differences. Has basic knowledge of the organization's plans and programs used for acquiring customers and building relationships with them, with a basic understanding of the data required that is relevant to customer acquisition.

Level 02

Supporting

Shows specialised knowledge of the techniques used to analyse customers' preferences and needs. Applies specialized knowledge and understanding of the customer acquisition plans and programs, with the ability to distinguish between the different plans and programs. Extracts the relevant customer acquisition data needed to initiate the process of developing the customer acquisition strategy.

Level 03

Applying

Analyses the different sources and types of potential customers, to generate insights on the targeted customers' characteristics and understand deeply the new customers profiles, the preferences and needs of the various customer segments. Uses the tools and techniques to support the teams in executing and monitoring customer acquisition strategies, plans and programs.

Level 04

Leading

Uses full knowledge of the principles of customer segmentation analysis to propose the appropriate recommendations for acquiring new customer segments. Provides expertise across the departments for the review of the current customer acquisition strategies, plans and programs. Develops and oversees the execution of customer acquisition strategies and plans to build new customer relationships.

Level 05

Shaping

Applies subject matter expertise in defining the target markets and market profiles, and in developing customer acquisition strategies. Monitors and evaluates the current customer acquisition plans and programs to ensure their effectiveness, and recommends and drives improvements as necessary. Draws from own experience to establish mechanisms for collating and reporting customer acquisition data.



Skill Code

T131



Skill Name Contract Management



Skill Type

Technical



Descriptor

Ability to manage contract authoring, approval and execution in compliance with applicable regulations and contracting law. The knowledge of the key deliverables and obligations in a contract, agreement and service level agreements (SLA), and make them searchable, tractable and reportable.

Level 01 Developing

Demonstrates a basic understanding of the organisation's applicable contracting guidelines and procedures, and the industry's contracting regulations and laws. Seeks to understand the contractual terms of agreements and the types of contracts, and applies this understanding to produce deliverables within the context of own job.

Level 02 Supporting

Has specialised knowledge and understanding of the procedures, standards and guidelines set by the organization for drafting and handling contracts, in line with the applicable contracting regulations and laws. Distinguishes between the different types of contracts, agreements and service level agreements (SLAs) and initiates related deliverables within the context of own job and the team.

Level 03 Applying

Prepares drafts of contracts, agreements and service level agreements (SLAs) in accordance with the applicable regulations and business requirements. Assists others in the organization in coordinating execution of contracts in accordance with the agreed service level and contractual obligations. Identifies potential contractual issues and conflicts resulting from contract negotiations.

Level 04 Leading

Uses full knowledge for reviewing, negotiating and seeking approval on contracts, agreements and service level agreements (SLAs). Reviews contractual terms and conditions and ensures their compliance with the applicable regulations and business requirements. Shares expertise across the departments and teams for the resolution of contractual issues or conflicts.

Level 05 Shaping

Applies subject matter expertise, in line with the applicable contracting regulations and laws, to develop the organization's contract management and contractual disputes resolutions strategy. Demonstrates expert understanding of contracts, agreements and service level agreements (SLAs) successes and challenges, and evaluates the execution quality and recommends and justifies necessary improvements.

Sales & Partnerships



Skill Code

T132



Skill Name Sales



Skill Type

Technical



Descriptor

Applies an understanding of the financial sector and knowledge of the various financial in-house and competitors' products, to assess market potential and formulate sales strategies and action plans; understands customers' needs and employs winning sales techniques to generate market demand towards the retention of existing and acquisition of new clients, to drive the achievement of set sales targets.

Level 01 Developing

Demonstrates basic understanding of how to identify the various financial products related to the line of business. Has basic knowledge of the skills and techniques required to generate sales for the organization. Gathers information on existing and potential customers and their requirements and preferences within the context of own job.

Level 02 Supporting

Distinguishes between the different financial products related to the line of business. Builds an understanding of the process of matching specific products of the organization to the customers' requirements. Demonstrates specialised knowledge of the skills and techniques of consumer analysis to identify customer requirements and preferences.

Level 03 Applying

Provides consultation on the characteristics of the various financial products related to the lines of business. Utilizes deep understanding of the appropriate techniques required for obtaining customer acceptance of the proposed products. Analyses customer needs for the purpose of making recommendations on specific products that match their needs and guides the teams to do the same.

Level 04 Leading

Uses full understanding of the key elements of the business unit's or department's sales plans to develop and implement a sales action plan that serves the relevant needs of the customers. Recommends and justifies the need for refinements to the sales strategies and activities and drives the departments towards the achievement of their sales targets.

Level 05 Shaping

Applies subject matter expertise in the financial sector to formulate the organization's sales strategies, create market demand, and achieve the business objectives, based on a thorough understanding of the key market trends and developments. Acts as the go-to expert in the organization on the skills and techniques required to revise, forecast and drive the achievement of the overall sales targets.





Technical Skills

Sustainability Management





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Sustainability Management



Skill Code

T133



Skill Name Carbon Markets and Decarbonization Strategies Mgmt.



Skill Type

Technical



Descriptor

Lead organisation's strategy and policies in response to current and projected carbon policy, market developments and decarbonisation strategies, and provide support for the organisation and clients in their efforts to decarbonise and become net-zero.

Level 01 Developing

Demonstrates a basic understanding of carbon markets and decarbonization strategies. Learns key concepts such as carbon credits, offsets, and emission reduction mechanisms. Assists in identifying organizational emissions and documenting initial efforts to reduce the carbon footprint.

Level 02 Supporting

Supports initiatives aimed at reducing carbon emissions and trading carbon credits. Analyzes basic data to identify opportunities for emission reductions and assists in compliance with carbon market regulations. Contributes to preparing reports on sustainability efforts and works with teams to implement small-scale decarbonization projects.

Level 03 Applying

Applies knowledge of carbon markets to develop decarbonization strategies and initiatives. Implements emission reduction projects and monitors their progress against organizational goals. Facilitates participation in carbon trading schemes, ensuring compliance with market standards and regulations. Advises on optimizing carbon credit usage.

Level 04 Leading

Leads decarbonization efforts and ensures successful participation in carbon markets by overseeing large-scale emission reduction programs. Develops comprehensive strategies aligned with global sustainability standards and market trends. Provides expert guidance on carbon policies and collaborates with stakeholders to meet net-zero objectives.

Level 05 Shaping

Shapes the organization's approach to carbon markets by creating forward-thinking decarbonization strategies and policies. Drives leadership in sustainability, influencing industry standards for emissions reduction. Anticipates future carbon market developments and integrates innovative practices to maintain a competitive advantage.



Skill Code

T134



Skill Name Climate Change Management



Skill Type

Technical



Descriptor

Synthesize information on climate change and climate policy developments to shape the organisation's strategies and policies, products and/or services.

Level 01 Developing

Demonstrates a basic understanding of climate change concepts, including global warming, greenhouse gas emissions, and climate policies. Learns about the impact of climate change on businesses and assists in collecting data for sustainability projects. Familiar with basic climate-related reporting requirements.

Level 02 Supporting

Supports climate change initiatives by gathering and analyzing data to provide insights for organizational decision-making. Contributes to climate risk assessments and the development of mitigation strategies. Collaborates with teams to ensure compliance with climate policies and guidelines.

Level 03 Applying

Applies climate change management practices to mitigate risks and capitalize on opportunities. Develops and implements projects aimed at reducing emissions, improving sustainability, and aligning with climate goals. Advises teams on integrating climate strategies into organizational practices and operations.

Level 04 Leading

Leads climate change management efforts by designing comprehensive adaptation and mitigation strategies. Drives cross-functional initiatives to address climate risks and opportunities. Ensures the organization remains resilient to climate challenges by aligning efforts with industry standards and policies.

Level 05 Shaping

Shapes the organization's approach to climate change by driving strategic initiatives that reduce environmental impact. Develops forward-thinking policies that position the organization as a leader in sustainability. Anticipates future climate-related trends and integrates innovative solutions into long-term strategies.

Sustainability Management



Skill Code

T135



Skill Name ESG Analysis and Reporting



Skill Type

Technical



Descriptor

Analyze ESG data to identify investment opportunities aligned with ESG principles and construct portfolios balancing both financial and non-financial objectives is important for demonstrating due diligence and satisfying stakeholder expectations.

Level 01 Developing

Demonstrates a basic understanding of ESG principles and reporting requirements. Gains familiarity with ESG frameworks such as GRI, SASB, and TCFD, and assists in collecting and organizing ESG-related data for analysis and reporting purposes.

Level 02 Supporting

Supports ESG reporting efforts by gathering relevant data and preparing draft reports. Understands how to apply ESG criteria to basic investment analysis and ensures reports meet stakeholder expectations and compliance requirements. Collaborates with teams to implement ESG standards in operations.

Level 03 Applying

Independently conducts ESG analysis and prepares comprehensive reports for stakeholders. Interprets ESG data to evaluate organizational performance and identify investment opportunities. Develops clear communication materials to convey ESG metrics and progress towards sustainability goals.

Level 04 Leading

Leads ESG reporting initiatives, ensuring compliance with global standards and stakeholder engagement. Oversees the integration of ESG criteria into organizational strategies and reporting frameworks. Provides strategic guidance on improving ESG performance and communicating impact effectively.

Level 05 Shaping

Shapes the organization's ESG strategy and reporting framework, driving leadership in sustainability and governance. Anticipates future ESG trends and integrates innovative practices into reporting and analysis. Sets benchmarks for ESG performance and promotes a culture of transparency and accountability.



Skill Code

T136



Skill Name ESG Strategies



Skill Type

Technical



Descriptor

Understand the latest industry and/or client standards regarding Environment and Social Governance (ESG) and undertake ESG research activities.

Level 01

Developing

Demonstrates a basic understanding of ESG principles and their relevance to business operations. Familiarizes oneself with fundamental ESG frameworks and standards, such as sustainability reporting and governance best practices. Builds foundational knowledge through research and exposure to basic ESG applications.

Level 02

Supporting

Supports the application of ESG frameworks in business operations by contributing to sustainability initiatives and governance-related activities. Assists in gathering data and conducting preliminary assessments of ESG performance. Develops reports and presentations that support decision-making and demonstrate adherence to ESG standards.

Level 03

Applying

Applies ESG frameworks to drive sustainable business practices and improve governance. Evaluates organizational activities to ensure alignment with ESG principles and identifies areas for improvement. Develops and implements ESG-related projects, ensuring compliance with industry standards and client requirements.

Level 04

Leading

Leads ESG initiatives across departments, ensuring strong governance and sustainability performance. Designs strategies that integrate ESG considerations into core business activities. Provides expert guidance on improving ESG outcomes and facilitates collaboration among stakeholders to meet organizational objectives.

Level 05

Shaping

Shapes the organization's ESG strategy, aligning it with global best practices and stakeholder expectations. Influences policy and decision-making to enhance ESG integration across the organization. Drives innovation in ESG reporting, governance, and sustainability, ensuring leadership in the market and alignment with long-term strategic goals.

Sustainability Management



Skill Code

T137



Skill Name Non-Financial Industry Sustainability Developments



Skill Type

Technical



Descriptor

Synthesize sustainability-related risks, opportunities and market developments of the non-financial industries, and their impact and application to the organisation and the financial sector.

Level 01 Developing

Basic understanding of sustainability developments and risks in non-financial industries. Limited experience in assessing their impact on the financial sector or the organization.

Level 02 Supporting

Supports the analysis of sustainability-related risks and opportunities in non-financial industries. Assists in identifying their relevance to the organization and the financial sector.

Level 03 Applying

Understands and explains key sustainability developments, risks, and opportunities in relevant non-financial industries. Evaluates their impact on the financial sector and the organization's operations.

Level 04 Leading

Analyzes and applies knowledge on key sustainability developments in non-financial industries relevant to the organization. Leads initiatives to incorporate sustainability considerations into strategic decision-making.

Level 05 Shaping

Synthesizes, projects, and defines key sustainability issues in non-financial industries that are relevant to the organization. Shapes the organization's strategies, policies, and relevant business activities in response to these developments.



Skill Code

T138



Skill Name Sustainability Risk Management



Skill Type

Technical



Descriptor

Develop frameworks, strategies and policies for managing sustainability risks for the organisation to minimise and mitigate risks and impact to the organization.

Level 01 Developing

Demonstrates a basic understanding of sustainability risks and their potential impacts on the organization. Familiarizes with fundamental risk assessment frameworks and sustainability-related standards. Builds awareness through research and initial exposure to risk management practices.

Level 02 Supporting

Supports sustainability risk assessments and provides recommendations for mitigation. Assists in identifying potential environmental and social risks and evaluates their relevance to organizational operations. Collaborates with teams to implement basic risk management strategies and ensures alignment with organizational policies.

Level 03 Applying

Applies sustainability risk management techniques to mitigate impacts on operations and performance. Conducts detailed assessments to identify risks and opportunities, ensuring compliance with regulations and standards. Develops and implements sustainability frameworks that address specific organizational risks effectively.

Level 04 Leading

Leads sustainability risk management efforts across the organization. Designs and oversees comprehensive strategies to address and mitigate sustainability risks, fostering resilience in operations. Provides expert guidance to teams and stakeholders on best practices and drives organization-wide initiatives to manage risks effectively.

Level 05 Shaping

Shapes sustainability risk management strategies to drive resilience and long-term value creation. Influences organizational decision-making to integrate sustainability into core risk management processes. Advocates for innovative approaches to risk mitigation and positions the organization as a leader in sustainable practices and resilience planning.



Behavioral Skills



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Behavioral Skills



Skill Code

B001



Skill Name Achievement Orientation



Skill Type

Behavioral



Descriptor

Accomplishing desired goals with high quality and timeframe of work diligence. Demonstrating a sense of commitment to attain or exceed expected results. Making initiatives and taking calculated risks focused on alternatives for meeting goals.

Level 01 Developing

Sets own goals with relation to the assigned tasks. Delivers work consistently within set timelines. Identifies tactics of delivering outcomes in line with expectations. Uses the defined methods of measuring outcomes against goals. Understands the importance and the needs of achieving goals.

Level 02 Supporting

Seeks understanding of the connection between goals and expected results aligned with unit's goals. Shows enthusiasm to take challenging work within set timelines. Demonstrates ability of measuring outcomes against goals. Shows determination and overcomes challenges to achieve results that exceed expectations. Shows willingness to take calculated risks to achieve goals.

Level 03 Applying

Demonstrates a strong desire for success by persisting difficult assignments to reach objectives. Utilizes current challenges to enhance quality of the future outcomes. Assists others in measuring their outcomes against goals. Employs the ability to achieve deadlines of multiple assignments with insuring high quality outcomes. Evaluates the consequences of taking calculated risks to get a better outcome.

Level 04 Leading

Supports others to achieve goals and outstanding results. Compares own and team outcomes to align them with the organizational objectives. Takes calculated risks to achieve outstanding results. Encourages others to deliver assigned tasks with high quality to exceed expectations within a timeline.

Level 05 Shaping

Fosters an environment focused on achieving organizational targets. Sets expectation of outstanding results across the organization. Evaluates and analyzes internal and external risks that affect the quality of organizational outcomes. Promotes a culture of delivering high quality outcomes within a set timeline among the organization.

Behavioral Skills



Skill Code

B002



Skill Name Adaptability



Skill Type

Behavioral



Descriptor

Responding and adapting to various business situations, requirements, and work responsibilities. Being able to adjust to changes and challenges. Demonstrating a positive attitude coupled with openness and willingness to learn alternative ways of accomplishing individual and organizational objectives.

Level 01 Developing

Responds to new situations in a positive manner. Identifies the benefits and the needs of change. Shows tolerance for uncertainty and ambiguous situations. Identifies surroundings changes and its implications. Shows ability of perceiving feedback and adjusting accordingly. Follows guidance and advice in difficult situations."

Level 02 Supporting

Shows the ability to explain the needs, benefits of change and its results. Embraces and maintains consistent support for new approaches and changes. Shows ability to cooperate in promoting new techniques, methods, and procedures to implement required change. Demonstrates confidence when working with limited information. Seeks to tackle new problems while showing a positive mindset.

Level 03 Applying

Copes well with changes and adapts effectively with new arising demands. Makes suggestions to minimize risks through adapting new approaches. Encourages and facilitates others to remain persistent in achieving their objectives and goals. Applies the appropriate change management approach to mitigate resistance. Supports others to understand the importance of coping with transforming challenges.

Level 04 Leading

Provides guidance and advice on methods of change strategies. Actively engages others in promoting the benefits of the changes to individuals and organizations. Provides ideas and approaches that support the adaptability of change. Provides creative approaches to overcome challenges of changing situations at work. Maintains a culture of integrity in dealings with others to help them cope with various situations.

Level 05 Shaping

Provides a model that observe the change through defined strategy and approach. Promotes alternative ways to adapt multiple and continues changes. Creates an environment of embracing changes. Links external changes and aligns them with the organizational strategy. Promotes a model on adaptation and facing difficult and ambiguous situations.

Behavioral Skills



Skill Code

B003



Skill Name Attention to Details



Skill Type

Behavioral



Descriptor

Focusing on all aspects and components of work, procedures, standards and resources. Providing the organization with timely accomplished tasks consistently with high quality. Exercising thoroughness in involved areas in a task regardless its size or complexity.

Level 01 Developing

Maintains and insures the accuracy of schedules, checklists, records and actions. Double-checks all work products and information for accuracy. Provides information and work output efficiently. Follows procedures and complies with set standards. Maintains precise records for work activities.

Level 02 Supporting

Shows ability to develop processes and procedures to ensure the accuracy of the information and to maintain high quality work. Completes tasks and pays attention to all aspect of allocated work and controls for all errors. Actively maintains the accuracy of the information flow. Inquires additional information when there are any missing details regarding a task, process or procedure.

Level 03 Applying

Shows ability to complete tasks and duties while ensuring that no small detail is overlooked. Accomplishes tasks and handles information effectively according to standards and procedures. Pays attention to maintain accuracy and relevancy in work to avoid errors. Develops the standards of the outcomes to cover all required details

Level 04 Leading

Demonstrates skills of handling critical works associated with complex information. Actively monitors and assesses the quality and details of work. Manages the efficiency of work reviews and its progress to ensure delivering high quality outcomes. Demonstrates ability to analyze data flaws and recommends solutions for improvement.

Level 05 Shaping

Demonstrates effectiveness in managing the flow of information its accuracy and sufficiency. Conveys the benefits of complete and accurate data and information analysis. Establishes a culture of observing and promoting adherence. Ensures the effectiveness of organizational efforts to meet required standards.

Behavioral Skills



Skill Code

B004



Skill Name Business Ethics



Skill Type

Behavioral



Descriptor

Referring to the set of moral rules while making business decisions, operating business, and treating people. Demonstrating ethical behavior in the workplace showing commitment to tasks. Implementing and managing a process for ethical decision-making while keeping confidentiality of business within the organization and team members

Level 01 Developing

Understands the meaning of business ethics and moral rules in the organizational setting. Shows professionalism in business operations. Identifies ethical and moral components and values in the work place. Meets work objectives and finishes assigned tasks within given timeframe. Recognizes the impact of using business ethics at the work place. Shows abilities to maintain confidentiality of confidential and sensitive information.

Level 02 Supporting

Understands the needs for professional ethics in the work place. Demonstrates ethical business criteria when dealing with others. Understands the effect of business ethics on the decision-making process. Constantly adheres to policies, procedures and regulations at the work place. Helps identify and resolve business situations that include ethical dilemmas.

Level 03 Applying

Recognizes potential ethical conflicts in a situation that affect the work place. Applies each relevant ethical standards to specific decision-making process. Constantly resolves business situations and dilemmas with high ethical manner. Demonstrates morality and professionalism in conflict of interest situation. Applies the existing moral rules and helps others to understand the importance of it. .

Level 04 Leading

Implements high-level ethical standards when dealing with stakeholders. Assists others to comply with the applicable moral and ethical standards. Guides others on how the organization's code of ethics apply to questionable situations. Recognizes risks in complex situations that may raises an ethical dilemma. Participates in developing policies that focuses on enhancing the practice of ethical standards at the work place. Recommends the necessary actions to mitigate any violation of policies and procedures.

Level 05 Shaping

Promotes the implementation of ethical standards in the workplace. Strives continuously to improve organizational ethical practices to improve the awareness in the workplace. Provide expertise and serve as a role model regarding complex ethical conflicts faced internally and externally. Applies expertise to design procedures that reduce the chance of ethical conflicts. Foster ethical behaviors in organizational environment.

Behavioral Skills



Skill Code

B005



Skill Name Coaching And Developing Others



Skill Type

Behavioral



Descriptor

Providing coaching, consulting and advising to direct reports, colleagues, and teammates. Identifying development needs and providing one-to-one coaching sessions. Providing specific insights and tips to enhance skills. Developing an effective mentoring process focusing on the growth of individuals to support the business objectives. Building an environment that promotes a culture of personal development.

Level 01 Developing

Stays alert to identify learning opportunities for self. Understands the importance of coaching and its effect. Lists own key coaching goals and development needs. Shows openness to exchange knowledge and information.

Level 02 Supporting

Invests time and effort to informally mentor junior staff. Assist other people in identifying their talents, strengths and potentials. Helps others to understand their key roles and its importance and the skills and knowledge they need to perform their duties effectively. Contributes and share successful work related stories with colleagues.

Level 03 Applying

Takes time to identify weak learning points or behaviors in order to give specific, factual, and non-judgmental feedback. Coaches and develops others with focusing on improving their strengths and weaknesses. Suggests and recommends efficient methods of professional development to teammates. Encourages colleagues to create a roadmap for individual development.

Level 04 Leading

Provides effective coaching by sharing knowledge and planning personalized suggestions regarding growth and development. Actively consults and interviews teammates regarding their career goals and work interests of teammates. Establishes and maintains dialogue with team members regarding complex issues and challenges encountered in coaching and development. Analyzes performance gaps to reinforce others and develop further.

Level 05 Shaping

Efficiently shares specialized skills and approaches with learners, colleagues and other coaches. Applies coaching expertise in making teammates and other coaches stretch beyond their average abilities and comfort zone by trying new techniques to achieve success. Builds an environment that promotes a culture of personal development. Establishes long-term strategies for coaching and development with an aim of establishing a highly productive team.

Behavioral Skills



Skill Code

B006



Skill Name Comfortable with Ambiguity



Skill Type

Behavioral



Descriptor

Demonstrating the ability to navigate unclear situations and adapt to changing or uncertain conditions. Able to make decisions and move forward despite incomplete information, while maintaining composure and confidence.

Level 01

Developing

Acknowledges when situations are ambiguous. Responds calmly in uncertain situations. Seeks additional information or clarification to reduce ambiguity. Asks for guidance when faced with unclear instructions..

Level 02

Supporting

Identifies key elements within ambiguous situations to make informed decisions. Demonstrates tolerance for uncertainty without becoming overwhelmed. Uses available resources to gain clarity.

Level 03

Applying

Assesses ambiguous situations and identifies a course of action. Demonstrates confidence in decision-making with incomplete information. Balances short-term solutions while considering long-term implications.

Level 04

Leading

Guides teams through uncertain situations, providing clarity and direction. Analyzes ambiguous problems and derives multiple potential solutions. Anticipates potential risks in ambiguous circumstances and mitigates them.

Level 05

Shaping

Fosters a culture of comfort with ambiguity across the organization. Promotes proactive approaches to deal with uncertainty and change. Leads the organization in developing strategic responses to ambiguous market conditions.

Behavioral Skills



Skill Code

B007



Skill Name Commitment and Accountability



Skill Type

Behavioral



Descriptor

Devoting to a cause or activity and showing responsibility for actions and decisions. Understanding clearly what should be done and demonstrating willingness to do whatever it takes to succeed within organization's policies, procedures and business ethics. Acknowledging and accepting responsibility for own mistaken decisions, understanding repercussions and implications.

Level 01 Developing

Accepts assigned tasks, relevant responsibilities and timelines of work. Understands and takes responsibility of all tasks within role and honors commitment to deliver tasks successfully. Understands own commitments to others and to the organization based on rules and regulations. Follows the policies, procedures and regulations with assigned Duties. Shows enthusiasm for new tasks. .

Level 02 Supporting

Actively seeks responsibility in driving own and team performance that focuses on achieving required goals. Displays commitment to team goals and initiatives aligned with the policies and procedures. Shows persistence in accomplishing commitments in compliance with rules and regulations. Remains accountable by own and team's actions and declares accountability and ownership of shortcomings or successes.

Level 03 Applying

Demonstrates effectiveness of individual responsibility to define and achieve goals. Consistently assumes responsibility for own and team's actions and discuss choices. Commits significant time with teammates to create and oversee implementation of assigned tasks. Proactively promotes commitment culture and recognize accountable behaviors among team members. Shows ability to adhere to procedure in conflict of interest situations.

Level 04 Leading

Proactively helps others to accept responsibility for quality of performance that focused on achieving organizational goals. Ensures that efforts are determined and desired to success while adhering to the policies of the organization. Provides opportunities for others to demonstrate personal commitment to the business values. Takes responsibility and accountability for own and other members' performance, as well as issues arising from compliance to policies and regulations.

Level 05 Shaping

Promotes a high level of commitment and maintain a high level of performance when facing short and long-term obstacles. Builds an environment of taking accountability and achieving organizational goals at all levels. Produces activities that promote commitment and taking accountability for the organization goals. Leads and encourages others to achieve business goals. Champions a role model in commitment and taking accountability of organizational duties.

Behavioral Skills



Skill Code

B008



Skill Name Communication Skills



Skill Type

Behavioral



Descriptor

Sharing and conveying ideas, thoughts, in an effective and clear manner using different tools, approaches and mediums. Expressing one's thoughts in an open, assertive, clear manner and non-verbal language to persuade others to achieve a common goal with respecting others' opinions. Communicating information with others actively through various methods.

Level 01 Developing

Identifies the importance of good communications and its impact on results. Presents information, ideas, thought and feelings using a clear and consistent language. Supports discussed information and ideas by listening and asking the appropriate questions and avoiding interrupting others. Shows a respectful manner in two-way communications. Identifies various tools for communications and understands the needs for them.

Level 02 Supporting

Maintains an active listening with colleagues while sharing views, ideas and thoughts. Interacts appropriately and objectively when discussing issues or matters to achieve the intended outcome. Adjusts own behavior to suit team's communication tradition and behaviors. Demonstrates the ability to communicate accurately through the appropriate channel. Articulates information clearly and explains it effectively and confidently.

Level 03 Applying

Shares ideas and thoughts through various clear and concisely communication methods to motivate others. Communicates ideas and thoughts in confident and respectful manners to encourage others to share their ideas. Responds effectively and appropriately to others underlying behavior patterns. Facilitates conflict and sensitive discussions to gain clear understanding and end with successful results.

Level 04 Leading

Recognizes when listeners do not grasp critical ideas and takes effective steps to deliver main points. Uses a variety of communication methods and tools to promote shared understanding and dialogue. Communicates business critical information to key stakeholders with clarity, precision and conviction. Assists others to develop advanced listening skills and achieve a two-way communication that leads to drawing objective conclusion.

Level 05 Shaping

Demonstrates highly proficient skills and attributes when discussing with different level of audiences in different environment settings. Builds an enthusiastic environment, shares knowledge and encourages others to share ideas and knowledge. Promotes and builds a culture of open and effective communication skills. Simplifies strategic directions into concise and precise messages to employees using appropriate communication channels.

Behavioral Skills



Skill Code

B009



Skill Name Creativity And Innovativeness



Skill Type

Behavioral



Descriptor

Developing innovative approaches and solutions to achieve organizational goals by questioning the current status and discovering 'out of the box' options. Generating ideas of different methods leading to development. Exploring new opportunities by researching and applying multiple techniques to add value for all stakeholders.

Level 01 Developing

Shows initiative to generate ideas that help in handling tasks within own area of responsibility. Attempts new methods, strategies and tactics to perform required tasks. Recognizes innovative approaches to carry out procedures and handle tasks. Identifies various tools and methods to enrich overall output.

Level 02 Supporting

Generates ideas with potential to provide effective alternative methods of work. Recognizes current procedures, processes and proposes alternative ones as appropriate. Contributes with team members to develop different approaches by identifying and building on new ideas. Identifies problems, bottlenecks and suggests creative solutions. Generates effective solutions that addresses others concerns..

Level 03 Applying

Generates creative ideas and utilizes current technology or other sources to enhance performance. Motivates and inspires others to generate new ideas. Facilitates idea generation by creating networking opportunities. Conducts an analysis to develop and implement new ideas. Utilizes available approaches to produce innovative methods.

Level 04 Leading

Generates ideas to improve the organization's performance. Leads efforts and initiatives to promote creativity and innovation in work and across the organization. Supports others to generate creative and innovative ideas to convert them into plans. Encourages idea generation in challenges existing norms

Level 05 Shaping

Generates and connects ideas of unrelated fields or applications to produce creative strategic plans. Utilizes expertise to explore new ideas or innovative plans. Establishes a process to encourage individual to generate new ideas and approaches. Assesses and evaluates current work challenges to find strategic solutions. Creates new applications or ideas to reveal new possibilities and reshape goals through high level of innovativeness.

Behavioral Skills



Skill Code

B010



Skill Name Decision Making



Skill Type

Behavioral



Descriptor

Making adequate and effective decisions that are coherent with available data and methods to achieve aimed objectives. Taking into account rules, risks, and impact when making decisions. Taking responsibility of own decisions and able to defend them when challenged.

Level 01 Developing

Gathers data and all available information to help in decision-making. Identifies the importance of decision-making in various situations. Determines the appropriate actions based on the available options and information. Shows ability to understand the impact of all available decisions. Seeks advice and inputs before making decisions. Identifies constraints and barriers of decision-making.

Level 02 Supporting

Reviews data and information to have insights and ensure the decision-making processes are effective. Utilizes valid inputs from others to support the decision-making processes. Demonstrates ability and knowledge to analyze the information and make decisions based on evidence. Shows ability to differentiate between urgent and important dimensions in decision-making. Aligns decisions within authority limits to unit's goals.

Level 03 Applying

Demonstrates strong ability to utilize ideas and views of others using different decision-making approaches. Demonstrates deep knowledge of organizational goals and relates them in decision-making process. Ensures sufficient knowledge and information necessary is used in decision-making. Takes responsibility for outcomes and prove if challenged. Makes decisions within timeframe even if information is not complete.

Level 04 Leading

Applies rationale to identify issues and needs for action to support decision-making. Investigates barriers and constraints to propose solutions for difficult decisions. Enhances decision-making processes through utilizing knowledge of organization, business and expertise. Empowers others to make decisions by giving them accountability and without direct managing. Makes critical decisions that have an impact on others by considering business priorities.

Level 05 Shaping

Makes difficult and urgent decisions and demonstrate ability to prove them when challenged. Advises teams on potential constraints, barriers and discusses possible solutions for making critical and important decisions. Demonstrates strong commitment and responsibility to make decisions that affect organization's strategy. Makes long term decisions by taking into account all internal and external factors.

Behavioral Skills



Skill Code B011



Skill Name Empathy



Skill Type Behavioral



Descriptor

Understanding and sharing the feelings of others, demonstrating compassion and sensitivity. Builds strong interpersonal relationships by actively listening and responding to the emotional needs of colleagues, clients, and stakeholders.

Level 01 Developing

Listens attentively to others. Shows basic understanding of others' emotions and perspectives. Responds with care and concern when needed.

Level 02 Supporting

Recognizes emotional cues in others and adjusts responses accordingly. Validates the feelings and concerns of others, showing active interest. Provides support in emotionally charged situations.

Level 03 Applying

Actively listens and asks questions to understand others' emotional perspectives. Balances empathy with problem-solving, offering assistance where needed. Demonstrates patience and openness when managing interpersonal challenges.

Level 04 Leading

Coaches others on empathetic communication techniques. Effectively manages team dynamics by acknowledging and addressing emotional needs. Encourages a culture of empathy in the organization, promoting emotional intelligence in decision-making.

Level 05 Shaping

Creates frameworks to integrate empathy into leadership, client engagement, and organizational practices. Leads by example in creating an emotionally supportive and understanding work environment. Advocates for policies and practices that consider the emotional well-being of all stakeholders.

Behavioral Skills



Skill Code

B012



Skill Name Entrepreneurial Mindset



Skill Type

Behavioral



Descriptor

Demonstrating creativity, innovation, and a willingness to take risks to create new value. Continuously seeking opportunities for improvement and driving initiatives that challenge the status quo.

Level 01 Developing

Shows curiosity and interest in new ideas and opportunities. Willingly contributes to discussions about improvement. Demonstrates initiative in small-scale projects.

Level 02 Supporting

Proactively seeks out opportunities for efficiency and growth. Takes calculated risks to pursue new ideas or projects. Develops innovative solutions to simple problems.

Level 03 Applying

Consistently generates creative ideas and new ways to approach challenges. Leads small-scale initiatives that result in value creation or efficiency gains. Navigates uncertainty and takes smart risks to pursue new opportunities.

Level 04 Leading

Drives larger-scale innovation projects across the organization. Encourages entrepreneurial thinking within teams, promoting calculated risk-taking. Develops strategic initiatives that significantly improve organizational growth.

Level 05 Shaping

Fosters a culture of innovation and entrepreneurial spirit across the organization. Leads transformational initiatives that redefine market standards. Inspires teams to pursue disruptive ideas that reshape the business landscape.

Behavioral Skills



Skill Code

B013



Skill Name Global Perspective



Skill Type

Behavioral



Descriptor

Demonstrating an understanding of diverse cultures, markets, and global trends. Effectively working across geographical boundaries and embracing cultural diversity to drive inclusive and globally informed decision-making.

Level

01

Developing

Shows awareness of global issues and cultural differences. Listens to perspectives from other cultures with respect. Demonstrates willingness to work in a diverse environment.

Level

02

Supporting

Recognizes the impact of global trends on the organization's strategy. Adapts communication styles when working with colleagues from different cultural backgrounds. Shows an interest in learning about new markets and international practices.

Level

03

Applying

Applies understanding of global trends to inform business decisions. Considers cultural differences when managing teams and projects. Demonstrates the ability to collaborate effectively with global teams and stakeholders.

Level

04

Leading

Leads teams that span across different cultures and geographies. Integrates global insights into organizational strategies to capitalize on opportunities in new markets. Advocates for inclusive policies and practices that consider cultural diversity and global perspectives.

Level

05

Shaping

Shapes the organization's global vision and strategy, driving international growth. Creates frameworks that promote diversity and inclusiveness at all levels of the organization. Builds partnerships and networks across global markets, positioning the organization as a global leader.

Behavioral Skills



Skill Code

B014



Skill Name Influence



Skill Type

Behavioral



Descriptor

Affecting and developing the character or behavior of someone towards something. Boosting an organization's development agenda by taking actions aimed on influencing and impressing others. Providing accurate information and data in a confident and positive manner.

Level 01

Developing

Shows ability to get support of team members while presenting ideas. Encourages others to express new opinions in order to meet goals when no direct leadership exists. Presents logical arguments to support ideas. Shows ability to identify different methods of influencing others. Shows ability to leave a positive image on others.

Level 02

Supporting

Shows ability to convince others to be committed towards objectives. Shows ability to explain the benefits of proposed ideas and effectively deliver them. Articulates arguments in a confident manner with the aim to affect others. Identifies others' interests to motivate them to change towards specific objective.

Level 03

Applying

Applies expertise to affect others to adopt a particular direction. Answers controversial questions in convincing manner. Seeks support from others by providing mutual benefits from ideas. Applies multiple influencing methods to support others in complex situations.

Level 04

Leading

Adapts different methods to affect and impact individuals towards organizational objective. Evaluates others' traits and interests to involve them in different activities. Demonstrates ability to affect stakeholders through detailed discussions on a variety of matters. Demonstrates ability to encourage others and help them to achieve goals. Demonstrates expertise in inspiring others to adopt new opinions.

Level 05

Shaping

Evaluates trends beneficial to others and uses it to inspire them. Promotes organizational mission, vision and values to impact and affect others. Builds influencing strategy according to the mission, vision and the organizational values. Builds a long lasting role model among the organization.

Behavioral Skills



Skill Code

B015



Skill Name Leading Change



Skill Type

Behavioral



Descriptor

Assessing and determining the need for initiating change to meet the business goals. Developing a communication process to implement the change strategy via various means. Understanding others' concerns and encourage discussions to build a supportive environment. Gaining acceptance and commitment from the team by uncovering new possibilities and highlighting expected benefits.

Level 01 Developing

Shows openness and willingness to change. Shows ability to set an active plan to adapt changes in the work place. Identifies resistance factors and causes to change. Identifies the outcomes of change.

Level 02 Supporting

Understands the importance of change as a critical element of continuous improvement. Identifies the change and its implications. Encourages others to adapt changes and focus on the bright side of outcome. Recognizes the key factors and elements that helps to facilitate change.

Level 03 Applying

Participates in change initiatives and facilitate acceptance through different techniques. Anticipates the resistant elements to change and suggest appropriate solutions. Employs the appropriate information and channels to present the change. Demonstrates ability to support change by explaining benefits of change to stakeholders. Seeks opportunities to participate in activates that support change.

Level 04 Leading

Supports others to adapt change by utilizing different methods. Ensures change is in line with the vision and objectives of organization. Facilitates and lead activities that support change. Engages others in change implementation phases based on their personal characteristics. Applies expertise to deal with difficulties related to changes.

Level 05 Shaping

Shapes change in an attractive manner to gain support. Advises on change processes and implementation approaches. Evaluates the needs of change across the organization. Builds an environment of accepting change by promoting the benefits and importance of change. Utilizes and unifies resources from different backgrounds to support accelerating the change.

Behavioral Skills



Skill Code

B016



Skill Name Motivation



Skill Type

Behavioral



Descriptor

Empowering other individuals by encouraging them to improve their skills and achieve performance goals. Recognize others' effort in contributing to the success of the business and keep them encouraged.

Level 01

Developing

Shows ability to encourage others to improve their skills. Acknowledges others' contributions and encourages them to maximize their abilities. Shows ability to identify different methods of motivation. Shows ability to understand the importance and impact of motivation.

Level 02

Supporting

Shows an interest in analyzing individual's behavior. Seeks means to affect others and motivate them to achieve goals. Support thoughts, ideas and actions of others. Identifies the main factors of motivating individuals.

Level 03

Applying

Identifies means to empower others and encourages them to seek improvement. Contributes to motivating others in order to achieve the overall goal. Provides constructive feedback to others to improve confidence and performance. Encourages others to improve performance through discussing competing points of view.

Level 04

Leading

Boosts effective workplace that recognizes success. Engages others in motivational activities to develop self-driven aspects. Actively encourages and compensates others to appreciate efforts and illuminate success stories. Supports others in overcoming their failures and difficult times.

Level 05

Shaping

Fosters a team building and motivational spirit among the organization. Applies different recognition tools to motivate people in all organizational levels. Fosters motivational activities among organization that links to the mission, vision and values. Establishes a culture of constructive feedback to enhance growth and organizational performance.

Behavioral Skills



Skill Code

B017



Skill Name Negotiation And Persuasion Skills



Skill Type

Behavioral



Descriptor

Handling discussions to reach an agreement, using arguments or entreaty to move someone's thinking to a new belief. Presenting a strong case, negotiating effectively and respectfully to get the best outcomes, and persuasively convincing others. Challenging others' ideas and offering reasonable and suitable solutions.

Level 01 Developing

Participates in negotiation discussions with a team. Uses basic persuasive methods when questioning others about their desired outcomes. Listens to arguments presented by the other party cautiously and in a respectful manner. Shows basic ability to manage an argumentative discussion to end it with consensus results.

Level 02 Supporting

Communicates views persuasively. Clearly understands the needs and the expected outcomes of a discussion or negotiation. Understands the impact of using various persuasion approaches. Challenges and influences the other party beliefs and ideas to consider a new view or outcomes. Distinguishes a middle ground that satisfies both arguments of a negotiation. Demonstrates understanding of the needs, concerns and dispute points of the discussion between different parties.

Level 03 Applying

Presents convincing and persuasive arguments that comprehensively supports own views. Demonstrates ability to win arguments without affecting relationships. Demonstrates ability to challenge other people's point of view during a negotiation. Applies a variety of persuasion methods to achieve the target results.

Level 04 Leading

Articulates arguments effectively considering different interests of the audience. Provides effective and strong complex arguments to support views. Employs different strategies and approaches to gain support from others. Demonstrates expertise in persuasion to acquire the needed results.

Level 05 Shaping

Negotiates the best deals for the business unit and the organization in critical situations from a strategic perspective. Shapes the opinions of influential people by presenting persuasive arguments. Leads complex negotiations using various methods and facts with high-level people to gain successful outcomes. Promotes a culture of embracing the power of persuasion to gain the intended results.

Behavioral Skills



Skill Code

B018



Skill Name People Management



Skill Type

Behavioral



Descriptor

Supervising and leading the work of individuals. Improving employees' careers, maximizing their performance, and growing the business. Understanding differences and diversity amongst others and dealing with their concerns and needs to ensure a positive working environment as well as a successful employee experience.

Level 01 Developing

Shows ability to take control of own work and asks others to help where needed. Shows ability to take the initiative to assist and help teammates to meet their goals. Participates actively and effectively with teammates to meet unites' goals. Shows ability to understand teammates' strength areas. Shows ability to takes lead to manage conflicts between teammates.

Level 02 Supporting

Takes the lead in small groups and manages to achieve the assigned goals. Understands team members' various personalities and treat them accordingly. Manages conflicts and mediate disagreements between others. Applies various leadership skills to manage others and maximize their performance.

Level 03 Applying

Supports people's career plans and development opportunities in line with set organizational strategies. Supports others to recognizes their skills and abilities to boost own career and performance. Recognizes different perspectives among others and utilize them to meet mutual goals. Deals with disagreements that affect productivity.

Level 04 Leading

Encourages others to share knowledge and skills to build strong teams characteristics. Fosters an environment of trust, openness and hard work and focuses on enhancing contributions. Encourages others to make efforts in improving their leadership skills. Encourages teams' input in decision-making while showing appreciation for their efforts.

Level 05 Shaping

Champions a culture of appreciation and awareness of efforts across the organization. Demonstrates consistently high standards of leadership. Produces a culture of appreciating diversity and inclusion's benefits. Mentors other on how to manage effectively with conflicts. Optimizes diversity of ideas and abilities to promote organizational strategies.

Behavioral Skills



Skill Code

B019



Skill Name Problem Solving



Skill Type

Behavioral



Descriptor

Understanding problems and deciding on a suitable type of decision to take and develop lessons learned process. Engaging in cognitive processing in order to understand and find solutions to a problematic situation, where the approach and facts of finding the solution that helps self and others in decision-making is well researched.

Level 01 Developing

Seeks to understand the problem by gathering all relevant information. Identifies the suitable solution to redundant problems. Shows ability to solve basic problems encountered in the workplace. Identifies causes and effects of own problems. Solves problems using different methods and tools.

Level 02 Supporting

Demonstrates ability to analyze a wide range of information to have a full understanding of a problem. Analyzes the root cause of the problem and suggest suitable solutions. Seeks to propose the applicable solutions to suit an identified problem. Practices new and innovative ways of solving problems. Utilizes team members' inputs and feedback regarding solving problems.

Level 03 Applying

Analyzes complex problems and evaluates options for better solutions. Employs work groups in solving problems to avoid any overlooked issues. Tests proposed solutions for effectiveness in addressing problems. Seeks multiple perspectives to attain better understanding of complex issues. Shows ability to support others in understanding the problem and its causes. .

Level 04 Leading

Develops innovative strategies to address potential problems. Encourages engagements to increase effectiveness and inputs to solve complex problems. Ensures that every identified problem has a feasible solution Employs diverse perspectives in producing strategies that effectively addresses complex problems. Guides others to analyze and solve complex problems using different methods.

Level 05 Shaping

Promotes solving problems using modern trends and techniques across the organization. Discusses the problems with stakeholders to verify the suitability and feasibility of the solutions. Develops and establishes a process to guide others. Promotes defined approaches to help identifying and solving problems Supports business leaders in resolving complex disagreements in the best interests of the organization.

Behavioral Skills



Skill Code

B020



Skill Name Self-Development



Skill Type

Behavioral



Descriptor

Improving self-knowledge, developing self-character and skills, and showing growth and development to maintain success in relation to personal interests and to professional career development. Learning from previous failures and adopting new ideas to handle future situations. Assessing own skills and qualities and determine own learning style.

Level 01 Developing

Shows willingness to develop own skills and ability and pursues available opportunities. Identifies current ability and needs to improve knowledge and skills. Organizes and manages own learning and development plan by setting continues learning goals. Shows openness to learn or change in order to adapt new skills that meet role's needs. Undergoes continuous evolvement of abilities and character through gaining knowledge and skills.

Level 02 Supporting

Thrives to be up-to-date within professions to keep up with new trends. Identifies cause and effect of failure tasks to improve accordingly. Seeks to produce a development plan on improvement areas of profession. Shares knowledge with others to boost productivity. Recognizes skill gaps and seizes learning opportunity to enhance further..

Level 03 Applying

Compares own abilities against performance to determine areas for development. Applies gained knowledge, abilities and skills to perform efficiently at workplace. Actively engages in collaborative learning to discuss learning with others and improve self-knowledge. Seeks ways to improve efficiency and productivity that reflects self-led efforts. Analyzes the capability of others and leverages their skills.

Level 04 Leading

Provides others with new methods to increase their knowledge and skills. Proactively guides colleagues to assess and enhance their progress and advancement to improve knowledge and skills. Consistently reviews direct reports on appraisals to identify areas requiring future development. Models a character of self-mastery to inspire others. Reflects challenges as advantage of learning and growth and urges others to do the same.

Level 05 Shaping

Consistently inspires others to develop their self-responsibility and grow self-knowledge. Establishes learning and development work plan through different methods that supports the organization's strategic plan. Promotes the benefits of attaining professional qualifications and training Models an environment that promotes organizational learning and aligns with the strategy. Establishes a mindset of self-development and encourages others to implement it.

Behavioral Skills



Skill Code B021



Skill Name Strategic Thinking



Skill Type Behavioral



Descriptor

Seeing things as a whole, identifying long term priorities, and translating elements together into logical plans to meet the organization's objectives. Conceptualizing and formulating business objectives to create a robust plan through analysing trends, resources and the potentials of the organization. Solving complex problems involving a combination of convergent and rational approaches to add the greatest value.

Level 01 Developing

Understands vision, mission and value of the organization. Identifies the organizational objectives and its alignment to own work. Shows awareness of setting long-term goals and the purpose of them. Shows ability to link different elements and knowledge of the organization to meet aimed goals.

Level 02 Supporting

Recognizes the importance of determining the key elements for achieving strategic goals. Aligns own actions and priority with the Organization's objectives. Recognizes current trends and issues to contribute in solving future problems. Identifies the connections of critical causes for multiple issues..

Level 03 Applying

Demonstrates the ability to develop short-term goals that support long-term goals. Demonstrates ability to set improvement plans based on the organization's strategy. Proactively seeks to solve problems taking into account organizational goals. Provides solutions and ideas with consideration of the large context. Produces plans that can effectively and positively impact others in the department.

Level 04 Leading

Demonstrates a futuristic approach and strategic vision in handling business activities and work related issues. Anticipates emerging short-term trends that may affect the organizational objectives. Contributes in formulating the organization's strategy and convert it into work plans. Develops activities that help in developing strategic thinking among others. Guides others to provide value and employ alternative ways of achieving goals. Uses strategic direction to transform strategic goals it into plans and objectives.

Level 05 Shaping

Uses the strategic thinking skill to contribute in setting the business objectives organization's vision. Adopts new working approaches that readily accommodate and implement the organization's strategy. Models high level of effectiveness in anticipating complexity and produce mitigation and prevention plans. Advise stakeholders on best way to employ innovation and differentiated thought to achieve long-term goals Builds a culture of strategic thinking and encourages others to practice it.

Behavioral Skills



Skill Code

B022



Skill Name Teamwork



Skill Type

Behavioral



Descriptor

Working collaboratively and optimistically with others towards aimed objectives. Participating in building teams based on required skills and responsibilities. Providing input to value the contribution of team members. Defining the group identity that is characterized by trust, pride, and commitment..

Level 01 Developing

Shows ability to share ideas, thoughts and information to support the teamwork. Takes part in carrying out the group activities to achieve mutual goals. Commits to participate in building team spirit through cooperative and collaborative effort. Shows ability to present empathy and respect towards teammates. Shows ability to identify the impact and objectives of the common goal.

Level 02 Supporting

Encourages sharing ideas and promotes mutual efforts with others. Encourages cross-functional teamwork and sharing experiences. Applies empathy and respect when carrying out activities. Demonstrates transparency and honesty in communicating with team members. Actively participates with team members in handling challenges to meet common goal.

Level 03 Applying

Accepts different styles of management and values perspectives and contributions. Shares ideas and experiences to encourage knowledge sharing among team members. Proactively contributes with team members to generate positive energy. Demonstrates ability of working with teammates from different backgrounds towards shared goals. Introduces ideas and engages in challenging team activities.

Level 04 Leading

Delegates key responsibilities to members based on abilities and skills. Leads team members to increase collaboration and cooperation Effectively solves conflicts across functional teams Boosts sharing ideas and information to increase the teamwork dynamics. Ensures to provide team member with the appropriate encouragement and appreciation. Produces group creativity techniques to advance teamwork culture.

Level 05 Shaping

Evaluates the performance of team members and share approaches to fulfill gaps. Delegates authority to appropriate team members to raise responsibility and confidence among others. Fosters a culture of valuing teamwork among the organization.

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