The capacity of an organisation to effectively respond and adapt to new circumstances – its Adaptability – is a crucial competency in these turbulent times of digital transformation, new regulations and fast changing customer expectations.

While stability used to be everything in financial services, agility is nowadays an increasingly important quality.

This implies that the organisational Adaptability needs to be developed sufficiently. Dutch regulators DNB and AFM have clearly expressed their view that a lack of Adaptability poses a risk for the sector.¹

There is no doubt that a massive amount of time, resources and funds is being invested in projects and transformation plans and innovations. However, the aspect of Adaptability is often overlooked. Just a plan is not enough, the combination with an organisation’s capabilities to change is crucial. In order to guarantee the long term viability of financial service providers, it is necessary to actively improve this Adaptability.

At the request of Delta Capita Benelux, Business Fitscan has mapped the organisational Adaptability within the financial services sector. This independent study has been executed by RenM|Matrix, an renowned market research agency with over 30 years of experience in organisational research. RenM|Matrix is a member of Esomar and conforms to the ICC/ESOMAR International Code on Market and Social Research.

With this study, Delta Capita wants to draw attention to the organisational Adaptability of financial service providers. This first benchmark intends to provide a baseline on current sector status.

In addition, we hope that this report offers banks and insurers a basis for further development. Demonstrating that Adaptability is not just an all-purpose concept but something you can accurately measure is in fact a first step towards improvement.

Many thanks to all who contributed to the survey and we wish you a lot of Adaptability!

Tom Kastelein
Delta Capita Benelux

Tom Koppelman
Business Fitscan

¹ https://www.dnb.nl/binaries/verandervermogen%20nl_tcm46-313860.pdf?20180111115 (in Dutch)
Lack of adaptability is a significant risk for financial services organisations. For that reason, it is important to pay attention to this. A first step is to measure this Adaptability. This has been mapped for the 2nd time for the Netherlands in the 2nd National Benchmark Adaptability 2018 and now for the first time specifically for the Financial Services sector.

Adaptability
It turns out that the Organisational Adaptability in the Financial Sector is quite low. On a scale of +100 to -100 the sector scores -20. This is comparable with the overall score in the Netherlands across all sectors. However, within Financial Services we see significantly different results. The results among banks are in line with the average result in The Netherlands (-21). Insurers (including pension funds and service providers) are lagging behind with a score of -38. Only the government has a lower score with -42.

It is striking that in the sector 1/3 (33%) of employees indicate to have little or no confidence in the adaptability of their organisations. Among insurance respondents, this amounts to nearly half with 45%. On the other hand, only 13% demonstrate to have a lot of confidence; this is only 7% among insurers.

Change Drivers
The explanation for these outcomes scores needs to be found in the Change Drivers - the relevant and influenceable factors of Adaptability. The most important driver of change in 2018 appears to be the Direction of the organisation. A clear and well-defined Direction ensures that employees are aware of the course of their organisation and what the meaning is of their work (‘license-to-act’). The Benchmark shows that many employees (39%) find the Direction unclear or do not support it. This is even 45% for insurers. This has a strong influence on the total adaptability.

Only 33% of employees actually feel the Need to change. Efficiency scores the highest with 38%. The need to improve in distribution and customer satisfaction have a score below 30%. The need for this as seen by insurers is considerably higher: almost 50%.

The lack of Room for Change also has considerable influence. Over 40% of employees experience insufficient space room to contribute. Among insurers this is even 54%. Combined with a reasonable Engagement of approx. 70% (the result of active influence for years) and the fact that over 50% of employees experience serious Barriers in case of change, this results in a relatively low overall score.
A rather alarming development is the large difference between employees and management, that has even increased slightly over 2 years. The larger this difference, the more serious the risk that a planned transformation fails.

**Conclusion**

In general we can conclude that among banks and particularly among insurers there is substantial room to improve the organisational adaptability. With each one of five Change drivers there is potential gain. Especially among insurers there is urgency.

Key factor is the lack of knowledge of and support for the *Direction* (*license-to-act*). Limited *Room for Change* contributes substantially. Less significant but not trivial is the lack of *Need for Change*. Despite all efforts by the sector we measure that only 1/3 of respondents experience a *Need for Change*. *Engagement* is at level, offering a basis for further improvement.

**Measures**

Establishing what kind of measures should be applied is not something we can deduce from these benchmark results. There are simply too many differences between individual organisations.

In order to effectively improve adaptability in an organisation you need to analyse the specific situation of that company. Every situation requires a different set of priorities and a set of balanced measures.

**Delta Capita and Business Fitscan**

Delta Capita and Business Fitscan would be very much like to help you to map your organisational adaptability and define and implement appropriate measures. We do this following a step by step approach. We start with measuring the organisational adaptability providing a shared, objective and validated baseline. Secondly, we interpret the results with the organisation, translate this into policies and concrete actions. Finally, a monitoring program provides the necessary monitoring and adjustment.
Adaptability is the capability of an organisation to effectively implement changes, based on the trust that employees have.

You can express this adaptability in a single score: the Net Change Factor©. The Net Change Factor© consists of the percentage of employees that show confidence in their organisational adaptability minus the percentage of employees that doesn’t have faith in this.

Five Change Drivers jointly define and explain the overall adaptability of an organisation. Together, they define the overall Net Change Factor©.

The tables below show the scores in The Netherlands as a whole, in the financial services sector and broken down between Banks, Insurers (including Pension funds and providers) and Other.

### Table 1. Overview of the Net Change Factor© and average scores per Change Driver

<table>
<thead>
<tr>
<th>Change Driver:</th>
<th>Need for Change</th>
<th>Direction</th>
<th>Room for Change</th>
<th>Engagement</th>
<th>Barriers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organisational Adaptability 2018</td>
<td>% Need for Change</td>
<td>% strong</td>
<td>% positive</td>
<td>% positive</td>
<td>% none/little</td>
</tr>
<tr>
<td>Total NL</td>
<td>20</td>
<td>56</td>
<td>51</td>
<td>68</td>
<td>53</td>
</tr>
<tr>
<td>Financial Sector</td>
<td>33</td>
<td>61</td>
<td>56</td>
<td>71</td>
<td>48</td>
</tr>
<tr>
<td>Banks</td>
<td>33</td>
<td>62</td>
<td>59</td>
<td>71</td>
<td>45</td>
</tr>
<tr>
<td>Insurers, Pension</td>
<td>49</td>
<td>55</td>
<td>46</td>
<td>66</td>
<td>40</td>
</tr>
<tr>
<td>Other</td>
<td>11</td>
<td>67</td>
<td>65</td>
<td>76</td>
<td>64</td>
</tr>
</tbody>
</table>
The Net Change Factor© is across the Dutch sectors and in Financial Services negative. While we do notice a small improvement over the past 2 years across all Dutch sectors (from -29 to -20) the overall organisational adaptability remains underdeveloped.

Financial Services as a whole shows a similar picture. This result is particularly influenced by positive scores in the group Other. This group is highly diverse making it impossible to provide an explanation – we will therefore disregard this group.

Banks and Insurers have a lower result. Especially insurers (-38 as opposed to -20) deviate considerably from the overall average. It is remarkable that the number of employees that show strong faith in their organisation’s ability to change is very low, 10% among banks and 7% among insurers. Another striking fact is that 45% of insurance employees indicate to have little or no trust at all when it comes to their own organisational adaptability.

When we look at the results on the other dimensions of adaptability among insurers, we see that the Need for Change has the highest score in The Netherlands (49%). (For comparison: in the Government sector this is 36%).

Generally speaking, the familiarity with and support for the Direction among employees – both across the Netherlands and in the Financial Sector – is moderate. This is a very important aspect because this provides actually the license-to-act for employees. About 40% have their reservations (see further explanation under 'Direction'). This means that (too) many employees do not allow themselves to be guided by this. This has – as shown by the Impact Wheel on in the following section – an enormous influence on the total adaptability.

In addition, the Room for Change that employees sense they have to contribute to change initiatives is limited; for the financial sector this is 44%. Among insurers, 54% experience limitations.

The Engagement of employees in the financial sector as a whole is comparable to the overall score in the Netherlands, at around 70%. The score is reasonable – which seems to be the result of years of long-term attention – but there is still room for improvement in this area. In the end, Engagement provides the much-needed ‘energy’ that is needed to realise changes.

It is striking that more than half of the responding employees (52%) experience disturbing Barriers to change. This is slightly higher than the average in the Netherlands. This is even 60% among Insurers. This does not help to build a willingness to change.
The Impact Wheel shows the influence of each of the different Change Drivers on the overall Adaptability of an organisation. The higher the Impact, the greater the overall effect of an improvement in that dimension.

**Explanation**
The total scores of Banks (-21) and Insurers (-38) differ strongly. But because the underlying aspects are similar, the Impact Wheels do not deviate significantly.

The **Direction** has the largest impact (43%).

Approximately 40% of employees however are not guided by this driver. During change initiatives, clear direction (i.e. mission and goals) helps to steer the behaviour of employees and strengthens the efforts.

When **Direction** is unclear or absent, behaviour is led by other interests and agendas, not necessarily in line with the organisation and in many cases obstructive. As a result, change processes are unnecessarily impeded.

**Figure 1.** Impact Wheel – influence of the Change Drivers on overall organisational adaptability
*Room for Change* – or actually the lack of this – also weighs heavily: 22%. Employees want to matter, get involved and have influence. It appears from the research that a considerable portion of respondents feel this. But the employees where that does not apply have considerable negative impact.

The perceived *Need for Change* in the financial sector scores higher than average in The Netherlands. Only the sector Government shows a higher scores than financial services in this dimension. The impact of this is somewhat higher than overall for the Netherlands. There is however room for improvement. By paying more attention to this, the organisational adaptability can be influenced positively.

The *Engagement* of employees in the financial sector seems to be marginally higher than in the Netherlands overall. As a result, the impact of this aspect is with 14% slightly lower than average (17%). A high level of engagement does offer opportunities for improvement.

Notably, the impact of the *Barriers* aspect is slightly lower than overall in the Netherlands: 2% versus 8%, while the number of employees who suffer from this is with 52% higher than the overall score of 47% in the Netherlands. We conclude that besides the Barriers, there are in Financial Services other aspects with more significance.
The Need for Change is the level of necessity employees feel to change. This is the ‘trigger’.

33% of the respondents in Financial Services believe the need for further change for the organisation is very or fairly large. Among insurers, this portion is significantly higher at 50%.

Most respondents believe adjustments are needed in the efficiency of the organisation, something that can often be improved. Once again it is among insurers where this result is remarkably high (50%). The need to make adjustments in other aspects is not that prominent.

The low score on Customer Satisfaction stands out, as this aspect has been a key focus point in Financial Services. The same applies to Distribution, especially taking into account the immense technical changes in this area.

In the area of payments processing, we have implemented significant changes in recent years, showing that adaptability does lead to solid results, provided this is taken into account accordingly.’

Piet Mallekoote, CEO Currence, The Netherlands
Direction

Direction is the extent to which employees know and support the course of their organisation. The better understanding and support are for this direction, the higher the organisation adaptability.

Only about 60% of respondents in the Financial services sector are familiar with the mission and vision, goals and strategy of the organisation. Among banks, knowledge of the direction is somewhat higher (67% on average) than among insurance companies (on average 54%). That means that more than 40% do not have a clear understanding of this.

If employees have the opportunity to express their opinion on various aspects of the Direction, it turns out that they give direction the benefit of their doubt: about three-quarters judge positively: the direction is clear and clear, in the interest of the organisation and showing ambition. There is less enthusiasm about ‘realistic and feasible’ and about the assumed support. Especially on the latter point, the scores fall to a low of 56%. Insurers have remarkably few employees (59%) who consider the course feasible and realistic, and their support base is also relatively low with 52%.

Taking all aspects of the direction into account, only 61% find their direction (fairly or very) strong. 39% does not think the direction is strong. And among insurers, that percentage is even 45%.

Figure 3. Direction - familiarity of employees with 3 underlying aspects of the direction of their organisation

Figure 4. Direction – employee evaluation of the organisation’s direction
The Room for Change is the space that employees experience to use their own knowledge, experience and skills in order to realise changes – in combination with the attitude of their colleagues regarding change. The larger the Room for Change, the greater the Adaptability of an organisation.

On average 56% of respondents experience a large amount of Room for Change in their own organisation. People experience some room for improvement initiatives (65%), but colleagues talking positively about change is a bridge too far, scoring only 48%.

Given the importance of sufficient Room for Change, there is much to be gained in financial services.

‘Research shows that ‘data-driven companies’ perform significantly better than competitors who make little use of data in their decision-making processes. Making smart use of data has thus become a competitive advantage. And that is doubly important for more 'soft' concepts such as organisational adaptability.

There is a great added value in the Business Fitscan. In this way, a company gets a data-based image of the change quality, making the largest obstacles visible. Creating unbiased, fact based views also brings new and unexpected insights.

Data makes decisions better and the Business Fitscan delivers a data-driven approach to better change!’

Raymond van Es, Chief Analytics Officer FS with Data Analytics - Ortec Finance
Engagement indicates how much energy employees are willing to invest in their organisation. That is important, especially because change requires additional energy. The higher this engagement, the higher the adaptability of an organisation.

An average of 71% of the employees in the Financial Sector respond they are engaged in their own organisation. That is a just a fraction above the national average (68%).

People feel more engaged with the organisation (75%) than involved in the direction of the organisation (64%).

Frank Cooler, CEO Intrasurance Group

'Insurers, by nature, are walking backward into the future. To prevent serious damage, a 180 degree turn must be made. Past results do not provide any guarantee for the future. This certainly applies to insurers. As Einstein said: 'We can’t solve problems by using the same kind of thinking we used when we created them’. It requires a lot of courage, creativity and leadership to disrupt existing business models. A clear mission, direction, culture, affinity with technology and constant willingness to change have become hygiene factors in our ever faster changing world. Ask yourself whether your job will soon be better done by an AI robot and how great your willingness to change is.'

Figure 6. Engagement – Employee view
This is the extent to which employees experience obstacles to change. These are – in their experience - outside their control.

52% of all employees in the financial services experience some, large or very large barriers to change.

Insurers and banks do not differ from each other on this point.

This Change Driver has relatively little Impact. Nationally, this is the aspect with the least impact (8%). And in financial services this plays even less of a role (2%). The other drivers are more important.

**Figure 6.** Percentage of employees experiencing barriers
In this study, we also made a number of cross-sections on personal characteristics: job level, part-time / full-time jobs, sex and age. This section of the analysis applies to the Netherlands as a whole, not specifically to the Financial services sector. However, the results in the following table do provide an good approximation.

<table>
<thead>
<tr>
<th>Benchmark Adaptability 2018</th>
<th>Net Change Factor⁵</th>
<th>Need for Change</th>
<th>Direction</th>
<th>Room for Change</th>
<th>Engagement</th>
<th>Barriers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Score</td>
<td>Strong Trust</td>
<td>No-Little Trust</td>
<td>% Need for Change</td>
<td>% Strong</td>
<td>% Positive</td>
</tr>
<tr>
<td>NL Overall</td>
<td>-20</td>
<td>13</td>
<td>33</td>
<td>20</td>
<td>56</td>
<td>51</td>
</tr>
<tr>
<td>Function</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>-25</td>
<td>14</td>
<td>38</td>
<td>19</td>
<td>54</td>
<td>46</td>
</tr>
<tr>
<td>Manager of Employee</td>
<td>-13</td>
<td>21</td>
<td>34</td>
<td>25</td>
<td>57</td>
<td>60</td>
</tr>
<tr>
<td>Manager of managers</td>
<td>35</td>
<td>43</td>
<td>9</td>
<td>9</td>
<td>84</td>
<td>79</td>
</tr>
<tr>
<td>Total Managers</td>
<td>-6</td>
<td>24</td>
<td>30</td>
<td>23</td>
<td>60</td>
<td>63</td>
</tr>
<tr>
<td>Full-time vs Part-time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>-17</td>
<td>18</td>
<td>35</td>
<td>23</td>
<td>58</td>
<td>52</td>
</tr>
<tr>
<td>Part time</td>
<td>-22</td>
<td>15</td>
<td>37</td>
<td>18</td>
<td>54</td>
<td>49</td>
</tr>
<tr>
<td>Sex</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Men</td>
<td>-15</td>
<td>19</td>
<td>34</td>
<td>21</td>
<td>58</td>
<td>52</td>
</tr>
<tr>
<td>Women</td>
<td>-24</td>
<td>14</td>
<td>39</td>
<td>20</td>
<td>53</td>
<td>50</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 25</td>
<td>-23</td>
<td>13</td>
<td>36</td>
<td>8</td>
<td>65</td>
<td>52</td>
</tr>
<tr>
<td>25-34 yrs.</td>
<td>-38</td>
<td>10</td>
<td>48</td>
<td>26</td>
<td>46</td>
<td>45</td>
</tr>
<tr>
<td>35-44 yrs.</td>
<td>-25</td>
<td>16</td>
<td>41</td>
<td>21</td>
<td>55</td>
<td>52</td>
</tr>
<tr>
<td>45-54 yrs.</td>
<td>-21</td>
<td>16</td>
<td>38</td>
<td>24</td>
<td>54</td>
<td>50</td>
</tr>
<tr>
<td>55+</td>
<td>-9</td>
<td>20</td>
<td>29</td>
<td>18</td>
<td>60</td>
<td>52</td>
</tr>
</tbody>
</table>

Table 2. Overview by personal characteristics
**Function level**
In the study, respondents provide their individual views. There is a large difference in observations between employees (-25), direct supervisors (-13) and senior management (managers of managers, +35). It is plausible that function level creates these different points of view. But a large gap provides also a risk. Particularly, a supervisor may over-estimate the adaptability of the organisation and employees may underestimate this. A large gap leads to (unnecessary) misunderstanding. The greater the difference, the greater the risk. The difference was slightly increased from 52 to 60 compared with the measurement of 2 years ago.

**Full-time versus Part-time**
The measurements seem to indicate that Part-time employees display a marginally worse score compared to full-time workers. Statistically, the differences are too small to support any strong conclusions.

**Men versus Women**
Men now seem to score slightly higher than women, but these differences are not statistically significant.

**Age**
Here a clear pattern becomes visible. Particularly the age bracket between 25 and 34 years score poorly. This is a group that not only scores low but also scores worse than two years ago (from -30 to -38). They score relatively high in Need for Change and low in Engagement & Direction and they experience more Barriers than the average employee. Compared to two years ago, there is a deterioration in terms of clarity and support for the Direction and a sharp decline in Engagement. Although there is no direct evidence for this, one explanation may be that this is the group with the highest sense of uncertainty and the lowest job security.\(^1\) Notable is the strong contrast with the group over 55 years of age. In the previous measurement, this group also scored the best, but the differences were not that big. The score has improved considerably compared to two years ago. This group of senior employees in particular experience more Room for Change, fewer Barriers and more Engagement.\(^2\)

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\(^1\) [http://www.renmmatrix.nl/blog/millennials-verdienen-meer-aandacht/](http://www.renmmatrix.nl/blog/millennials-verdienen-meer-aandacht/)

\(^2\) [http://www.renmmatrix.nl/blog/verandervermogen-en-ouderen/](http://www.renmmatrix.nl/blog/verandervermogen-en-ouderen/)
Net Change Factor©
Adaptability of an organisation expressed in one digit. This is the sum of the share of employees who have strong confidence in their organisation’s ability to change minus the share that has no or only little trust in this.

Change Drivers
Change Drivers are the relevant and influenceable drivers of adaptability of an organisation. Jointly they form the basis for the Net Change Factor©. There are 5 Change Drivers:

Need for Change
This is the extent to which employees feel the necessity to change. This is the ‘trigger’. The more the need is felt throughout the organisation, the greater the organisational adaptability.

Direction
This is the extent to which employees know and support the course of their organisation. We distinguish Mission and Vision, Goals and Strategy. The better the understanding and support for this direction, the higher the organisation adaptability.

Room for Change
The Room for Change is the space that employees experience to use their own knowledge, experience and skills in order to realise changes – in combination with the attitude of their colleagues regarding change. The larger the Room for Change, the greater the Room for Change of an organisation.

Engagement
Engagement indicates how much energy employees are willing to invest in their organisation. That is important, especially because change requires additional energy. The higher this engagement, the higher the adaptability of an organisation.

Barriers
This is the extent to which employees experience obstacles to change. These are – in their experience – outside their control.

Impact Wheel
The Impact Wheel shows the influence of each of the five Change Drivers on the overall Adaptability of an organisation. The higher their impact, the greater the overall effect of an improvement in that dimension.
The survey has been conducted by RenM | Matrix in November 2017, based on an online survey of 326 Dutch citizens aged 18 and older, employed at banks, insurers, pension funds and -providers and other financial institutions.

Of this sample, 297 persons are part of an ISO 26362 certified research panel and 29 participants are in the Dutch contact database of Delta Capita.

The sample has been stratified by type of institution, type of job and age group:

<table>
<thead>
<tr>
<th></th>
<th>%</th>
<th></th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banks, credit lenders</td>
<td>45</td>
<td>Management / Executives</td>
<td>35</td>
</tr>
<tr>
<td>Insurers, Pension funds</td>
<td>30</td>
<td>Non-managerial</td>
<td>65</td>
</tr>
<tr>
<td>Other financial institutions</td>
<td>25</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>18-34 years</td>
<td>23</td>
</tr>
<tr>
<td>Female</td>
<td>43</td>
<td>35-54 years</td>
<td>50</td>
</tr>
<tr>
<td>Male</td>
<td>57</td>
<td>Above 55</td>
<td>27</td>
</tr>
</tbody>
</table>

Table 3. Composition of the sample

Impact Wheel
The percentages in the Impact Wheel have been derived from the data through statistically analysis. Factor Analysis has been applied to optimally assemble the change Drivers and AMOS (Structural Equation Modeling) has been used to determine the relationships. The Impact Wheel presented has – just as the one from 2016 – a high reliability (model factor AGFI / TLI = .92 / .94).
Delta Capita is an international business & technology consulting and managed services provider. We specialise in the financial services sector and work with many of the world’s most important financial institutions helping them comply with regulatory obligations, transform and simplify operations, reduce cost and adopt innovative business models and technologies.

We operate an end-to-end consulting model, including advisory, solutions and delivery capabilities, all supported by high-quality specialist managed services solutions.

We have a worldwide presence with offices in London, Amsterdam, Singapore, Hong Kong, and Johannesburg. Our worldwide offices and teams are independent, making them entrepreneurial and efficient.

Delta Capita is led by senior industry practitioners each bringing deep cross-disciplined knowledge coupled with a high level of client empathy.

We have proven expertise in helping firms innovate and transform their businesses, e.g. by offering opportunities for achieving industry standardisation and cost mutualisation through consortia and managed utility service models.
**Our vision**
We help our clients to develop strategies, business models and operations to increase their customer relevance and improve their organisational resilience. We bring the necessary changes and are passionate about delivering value.

**Our ambition**
We want to help our clients to build a future-proof organisation. We are always looking to exceed your expectations and create real, lasting impact. This way we help to provide a tangible contribution to the reshaping of the financial sector landscape.

**Our approach**
We focus on solving real business problems and getting things done. We coordinate capabilities to develop propositions with emphasis on tangible value creation for our clients. And we leverage our industry expertise with a network of partners while maintaining our independence.

**Our offer**
We can help you to translate your vision and strategy into concrete business and technology solutions. Where necessary we bring in our extensive project and change management experience. We look forward to discuss how we might be able to help you.
Constant change is the new reality. However, 70% of all change processes fail partly or completely.

Organisational Adaptability - the ability to respond effectively to changes - determines change success for 80%. Too little attention for this organisational adaptability increases the risk of failures, loss of money and time and leads to frustration.

This is why Delta Capita works with Business Fitscan developed by Net Change Factor to offer a new approach to effectively analyse and improve organisational adaptability.

We do this following a validated, objective and hands on 5 step approach:
- Build insight about the importance and impact of improving adaptability
- Objective measurements allowing to act on the basis of facts
- Discuss and interpret the results
- High impact actions
- Learn and grow through monitoring, evaluation and improving

This way, we ensure discussion and interpretation is based on fact instead of opinion, resulting in more effective management of change, improved success rates and more grip on your future.