

**SKILLS FRAMEWORK FOR FINANCIAL SERVICES  
TECHNICAL SKILLS AND COMPETENCIES (TSC) REFERENCE DOCUMENT**

<b>TSC Category</b>	Business Development and Strategy Management					
<b>TSC</b>	Disruption Management					
<b>TSC Description</b>	Lead radical changes based on upcoming trends in industry or business strategies involving new products or services that create new markets and challenge the incumbent business models					
<b>TSC Proficiency Description</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 4</b>	<b>Level 5</b>	<b>Level 6</b>
				<b>FSE-BIN-4112-1.1-1</b>	<b>FSE-BIN-5112-1.1-1</b>	<b>FSE-BIN-6112-1.1-1</b>
				Identify disruptive trends and the potential impact on an organisation	Analyse disruptive models and recommend changes based on the impact on an organisation's business processes and operations	Lead changes to incumbent business models to counter disruptive forces on the organisation
<b>Knowledge</b>				<ul style="list-style-type: none"> <li>• Areas prone to disruption</li> <li>• Organisation's current policies and procedures</li> <li>• Best practices to approach disruptive change</li> <li>• Relative stakeholders necessary for change</li> </ul>	<ul style="list-style-type: none"> <li>• External, technological and competitive forces that may disrupt existing business models</li> <li>• Political, economic and business landscape awareness and how they relate to the organisation and industry in which it operates</li> </ul>	<ul style="list-style-type: none"> <li>• Strategic views of various external, technological and competitive forces that may disrupt an existing business model</li> <li>• Political, economic and business landscapes and how they relate to the organisation and industry in which it operates</li> <li>• Change management objectives</li> </ul>
<b>Abilities</b>				<ul style="list-style-type: none"> <li>• Analyse potential opportunities for disruption to business units</li> <li>• Identify disruption trends for potential adoption</li> <li>• Collaborate with stakeholders to achieve buy-in for disruption transformation initiatives</li> </ul>	<ul style="list-style-type: none"> <li>• Identify and adapt to disruptive forces</li> <li>• Leverage digital and technological disruptions and opportunities for revenue diversification and growth</li> <li>• Support forecasting and planning processes for market volatility and rise of emerging markets to mitigate their financial impact on the organisation</li> </ul>	<ul style="list-style-type: none"> <li>• Capitalise on disruptive forces including technology, market, legal, and business models</li> <li>• Leverage digital and technological disruptions and opportunities to lead revenue diversification and growth</li> <li>• Forecast and plan for market volatility and rise of emerging markets to mitigate their financial</li> </ul>

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					<ul style="list-style-type: none"> <li>• Balance cost management with a focus on business growth</li> <li>• Implement strategic changes to cope with disruptions</li> </ul>	<p>impact on the organisation</p> <ul style="list-style-type: none"> <li>• Balance cost management with focus on business growth in a rapidly changing environment</li> <li>• Spearhead change management initiatives to cope with business models that have to be adapted due to disruptions</li> </ul>
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