

BPP Coursework Cover Sheet

Please use the table below as your cover sheet for the 1st page of the submission. The sheet should be before the cover/title page of your submission.

Programme	BSc Accounting and Finance
Module name	Digital Behaviours
Schedule Term	
Student Reference Number (SRN)	
Report/Assignment Title	
Date of Submission <i>(Please attach the confirmation of any extension received)</i>	
<p><u>Declaration of Original Work:</u></p> <p>I hereby declare that I have read and understood BPP’s regulations on plagiarism and that this is my original work, researched, undertaken, completed and submitted in accordance with the requirements of BPP School of Business and Technology.</p> <p>The word count, excluding contents table, bibliography and appendices, is ___ words.</p> <p>Student Reference Number: _____ Date: _____</p>	
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BSc Accounting and Finance

Digital Behaviours

FORMATIVE Coursework Assessment Brief

Submission mode: **Turnitin online access**

1. Assessment Brief

Mode of Assessment

For this Formative Assessment task, you are required to consider several factors relating to digital skills, attitudes and behaviours, drawing upon your own learning during the Module together with a reflection on your personal circumstances and experiences. You must relate your answers to the McKinsey article (the case study) "These are the skills you will need for the future of work", which can be found via the following link: <https://www.weforum.org/agenda/2021/06/defining-the-skills-citizens-will-need-in-the-future-world-of-work> (Accessed 27/12/22). **The article is also reproduced as Appendix I.**

STUDENTS ARE ALSO EXPECTED TO CONDUCT THEIR OWN INDEPENDENT RESEARCH FOR THIS TASK.

Your Task:

You are required to write a 1,000-word report covering the following areas:

Task 1 (20 marks). Choose **ONE** of the following companies:

- Airbnb
- Alibaba
- Amazon
- Apple
- Google
- Tesla
- Uber

And: Identify the different digital skills, attitudes and behaviours that are important considerations for your chosen company. You should justify your comments with good evidence, identifying the core skills that will ensure employees thrive within your chosen company's work environment.

Task 2 (20 marks).

Discuss the **strengths and weaknesses** of your company's approach to developing digital skills, attitudes, and behaviours in their workforce. You should justify your comments with good evidence relating to your chosen company and their competitors (if appropriate).

Task 3 (20 marks).

Identify the **risks and opportunities** faced by your chosen company in the areas of digital skills, attitudes, and behaviours as they relate to their workforce. You should justify your comments with good evidence relating to your company and the industry in which it operates and to the taught material.

Structure

Your report should contain the following:

- BPP assignment cover sheet (including SRN and word count)
- Table of Contents
- **Task 1**
- **Task 2**
- **Task 3**
- References (Correct Harvard Referencing applied throughout, including in-text citation and reference list)

Use of evidence in the report

Your report must contain evidence that you have read and understood the theories, models, additional reading and case studies in Digital Behaviours on the Hub.

Which forms of evidence must be in the report

- In-text citations: there must be frequent **citations** throughout your assignment; they should be supported by a **reference list**
- References to the **case study**: in your assignment there must be references to the **case study** which can be found in Appendix 1.
- References to **additional reading**: throughout your assignment there must be frequent references to the articles and videos in the **Additional Reading and Videos section**, which can be found in the **Prepare section** of every topic in the Hub

2. Marking Guide: *Please note that the below is taken from the Summative Assessment Marking guide. It is provided here as a reference ONLY to what is expected in the Summative Assessment. The Formative Assessment is restricted to 1,000-words only.*

Components	Guidance	Mark
Task 1 (20 Marks). Chose a company from the list and identify the different digital skills, attitudes and behaviours that are important considerations for your chosen company. You should justify your comments with good evidence, identifying the core skills that will ensure employees thrive within your chosen company's work environment.	<i>Indicative Word Count: 550</i> Fail: Inadequate understanding of key concepts Inadequate evaluation or discussion related to chosen company Little indication of research relating to chosen company	0-7
	Pass: Basic presentation of the company with some reference to the impact of digital skills, attitudes, and behaviours. Basic discussion on the approaches made by the organisation. Some indication of knowledge of taught material with evidence of some research.	8-11
	Merit: Clear presentation of the organisation's scale and scope for digital skills, attitudes, and behaviours. Good discussion on the approaches and advantages taken towards internationalisation. Good indication of evidence with justified comments, identifying the core skills that ensure employees thrive within the chosen company's work environment.	12-13
	Distinction: Strong presentation of the organisation and its position with digital skills, attitudes, and behaviours. Critical discussion and detailed reference to good evidence. Strong indication of core skills that ensure employees thrive within the chosen company's work environment.	14-20
Components	Guidance	Mark

<p>Task 2 (20 marks). Discuss the strengths and weaknesses of your company's approach to developing digital skills, attitudes, and behaviours in their workforce. You should justify your comments with good evidence relating to your chosen company and their competitors (if appropriate).</p>	<p><i>Indicative Word Count: 560</i></p> <p>Fail: Inadequate understanding and discussion No linkage to Task 1 Absence of research into the company's position and lack of relevance. Presenting opinionated, one-sided and/or biased views that lack good evidence.</p> <p>Pass: Basic understanding and evaluation of chosen company's approach to developing digital skills, attitudes, and behaviours in their workforce Some evidence of applying taught material to analyse company's approach to developing digital skills, attitudes, and behaviours in their workforce but limited.</p> <p>Merit: Clear understanding and evaluation of chosen company's approach to developing digital skills, attitudes, and behaviours in their workforce Good evidence of applying taught material to analyse company's approach to developing digital skills, attitudes, and behaviours in their workforce.</p> <p>Distinction: Strong understanding and evaluation of chosen company's approach to developing digital skills, attitudes, and behaviours in their workforce Strong evidence of applying taught material to analyse company's approach to developing digital skills, attitudes, and behaviours in their workforce, which is well written and full of evidence.</p>	<p>0-7</p> <p>8-11</p> <p>12-13</p> <p>14-20</p>
<p>Components</p>	<p>Guidance</p>	<p>Mark</p>
<p>Task 3 (20 marks). Identify the risks and opportunities faced by your chosen company in the areas of digital skills, attitudes, and behaviours as they relate to their workforce. You should justify your comments with good evidence relating to</p>	<p><i>Indicative Word Count: 560</i></p> <p>Fail: Inadequate understanding of risks and opportunities Inadequate appraisal or discussion No linking of previous analysis and evaluation Absence of good evidence to support position</p>	<p>0-7</p> <p>8-11</p>

<p>your company and the industry in which it operates and to the taught material.</p>	<p>Pass: Basic understanding of risks and opportunities Basic appraisal or discussion of measures business can take to mitigate risks and take advantage of opportunities Some attempt to link to previous analysis and evaluation Some appropriate evidence to support position</p> <p>Merit: Clear understanding of risks and opportunities Clear appraisal or discussion of measures business can take to mitigate risks and take advantage of opportunities Clear attempt to link to previous analysis and evaluation Good and appropriate evidence to support position</p> <p>Distinction: Strong understanding of risks and opportunities Strong appraisal or discussion of measures business can take to mitigate risks and take advantage of opportunities Very good linkage to previous analysis and evaluation Very good evidence to support position</p>	<p>12-13</p> <p>14-20</p>
<p>Presentation, Structure & Referencing (10 marks)</p>	<p>Fail: Poor presentation (which may include poor grammar and poor spelling). No or few references. Language not appropriate to the academic context and business communication as outlined.</p> <p>Pass: Basic professional appearance. Some references. Correctly formatted (with some errors). Language generally appropriate to academic context and business communication as outlined, with colloquialisms informal terms and jargon mostly avoided.</p> <p>Merit: Good appearance with consistent formatting. References (utilising Harvard Referencing system) demonstrate good research. Correctly formatted (small or insignificant mistakes). Language was mostly appropriate to academic context and business communication as outlined, mostly avoiding colloquialisms informal terms and jargon.</p> <p>Distinction: Professional appearance with consistent formatting. References (using Harvard Referencing) demonstrate wide research. Correctly formatted (no mistakes). The language was very</p>	<p>0-3</p> <p>4-5</p> <p>6</p>

appropriate to the academic context and business communication as outlined, avoiding colloquialisms informal terms and jargon. Of a standard suitable for publication.

Appendix I

McKinsey, 2021: “**These are the skills you will need for the future of work**” (available via the following link: <https://www.weforum.org/agenda/2021/06/defining-the-skills-citizens-will-need-in-the-future-world-of-work> (Accessed 27/12/22)).

Jun 28, 2021

- **Research by the McKinsey Global Institute has explored the future of work in detail.**
- **This includes the kind of jobs that will be both lost and created, as technology such as AI takes hold.**
- **The study shows that while the need for manual skills will decline, the demand for technological, social and higher cognitive skills will increase.**
- **Below are 56 foundational skills associated with a higher likelihood of employment, higher incomes, and job satisfaction in the future world of work.**

To future-proof citizens’ ability to work, they will require new skills—but which ones? A survey of 18,000 people in 15 countries suggests those that governments may wish to prioritize.

We know that digital and AI technologies are transforming the world of work and that today’s workforce will need to learn new skills and learn to continually adapt as new occupations emerge. We also know that the [COVID-19 crisis has accelerated this transformation](#). We are less clear, however, about the specific skills tomorrow’s workers will require.

Research by the McKinsey Global Institute has looked at the kind of jobs that will be lost, as well as those that will be created, as automation, AI, and robotics take hold. It has inferred the type of high-level skills that will become increasingly important as a result. The need for manual and physical skills, as well as basic cognitive ones, will decline, but demand for technological, social and emotional, and higher cognitive skills will grow.

Governments are keen to help their citizens develop in these areas, but it is hard to devise curricula and the best learning strategies without being more precise about the skills needed. It is difficult to teach what is not well defined.

We, therefore, conducted research that we hope will help definitions take shape and could contribute to future-proof citizens’ skills for the world of work. The research identified a set of 56 foundational skills that will benefit all citizens and showed that higher proficiency in them is already associated with a higher likelihood of employment, higher incomes, and job-satisfaction.

Defining foundational skills for citizens

Some work will, of course, be specialized. But in a labour market that is more automated, digital, and dynamic, all citizens will benefit from having a set of foundational skills that help them fulfil the following three criteria, no matter the sector in which they work or their occupation:

- add value beyond what can be done by automated systems and intelligent machines
- operate in a digital environment
- continually adapt to new ways of working and new occupations

We used academic research and McKinsey’s experience in adult training to define what these foundational skills might be (Exhibit 1). We started from four broad skill categories—cognitive, digital, interpersonal, and self-leadership—then identified 13 separate skill groups belonging to those categories. Communication and mental flexibility are two skill groups that belong to the cognitive category, for example, while teamwork effectiveness belongs to the interpersonal category.

Have you read?

- [The future of work is here. Standards need to keep up.](#)
- [6 things to know about the future of skills and workplace learning](#)
- [These tech giants want to help prepare the world for the future of work](#)


Exhibit 1

These are the recommended foundational skills for the future of work.

Looking for still more precision, we identified 56 distinct elements of talent (DELTAs) that fall within these skills groups. We call them DELTAs, rather than skills, because they are a mix of skills and attitudes. “Adaptability” and “coping with uncertainty” are attitudes, for example.

DELTA proficiency and outcomes

From here, we conducted two further pieces of research. First, we sought to gauge the level of proficiency in the 56 DELTAs among today’s workers compared with the level we believe will be required to future-proof citizens’ ability to work. Second, we sought to gauge whether proficiency in these DELTAs was already associated with certain work-related outcomes.

Sidebar 

Example: Evaluating proficiency levels for DELTAs

To assess respondents’ proficiency levels for each DELTA, we gave them three different sentences that described certain behaviors, choices, and preferences in different situations. Respondents were asked to choose the sentence that best described themselves, even though none or more than one might be relevant. Each sentence was associated with a different level of proficiency.

For example, here are the options we provided to gauge efficiency in the “structured problem solving” DELTA (within the critical thinking skill group):

- Option 1: I can solve day-to-day problems easily, but I often need assistance with complex problems
- Option 2: I can break larger problems into parts and find solutions for them
- Option 3: I routinely break complex problems down into parts, identify their causes, and find solutions

The Evaluation Process.

Proficiency

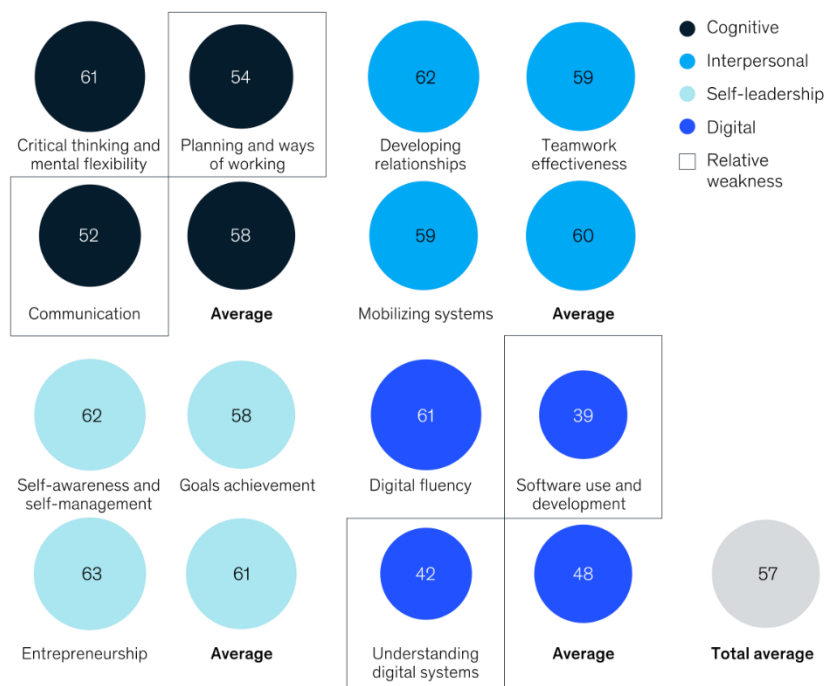
To ascertain proficiency levels, we defined a desirable level of proficiency in each of the 56 DELTAs, then devised a psychometric questionnaire to assess respondents’ proficiency against this bar. Eighteen thousand people from 15 countries completed the online questionnaire and were given a score on a scale of 0 to 100 for each DELTA (see the sidebar “Example: Evaluating proficiency levels for DELTAs”).

The results showed respondents’ proficiency was lowest in two skill groups in the digital category—software use and development and understanding digital systems. Proficiency in the skill groups for communication and planning and ways of working—both in the cognitive category—was also lower than average (Exhibit 2).

Exhibit 2

Respondents' proficiency was lowest in two skill groups in the digital category—'software use and development' and 'understanding digital systems.'

DELTA¹ by category and skill group, all countries, average score²



Note: The margin of error is 1% with a 95% confidence interval. Averages are computed as the mean of country averages and not of all respondents' averages.
¹Distinct element of talent.
²Index score calculation: survey answers for each DELTA were associated with a proficiency level of 1–3, which in turn corresponded with a score of 0–100. The index for each aggregation is calculated as the average of the answers for each DELTA within the skill group.



These are the strengths and weaknesses of DELTA proficiencies.

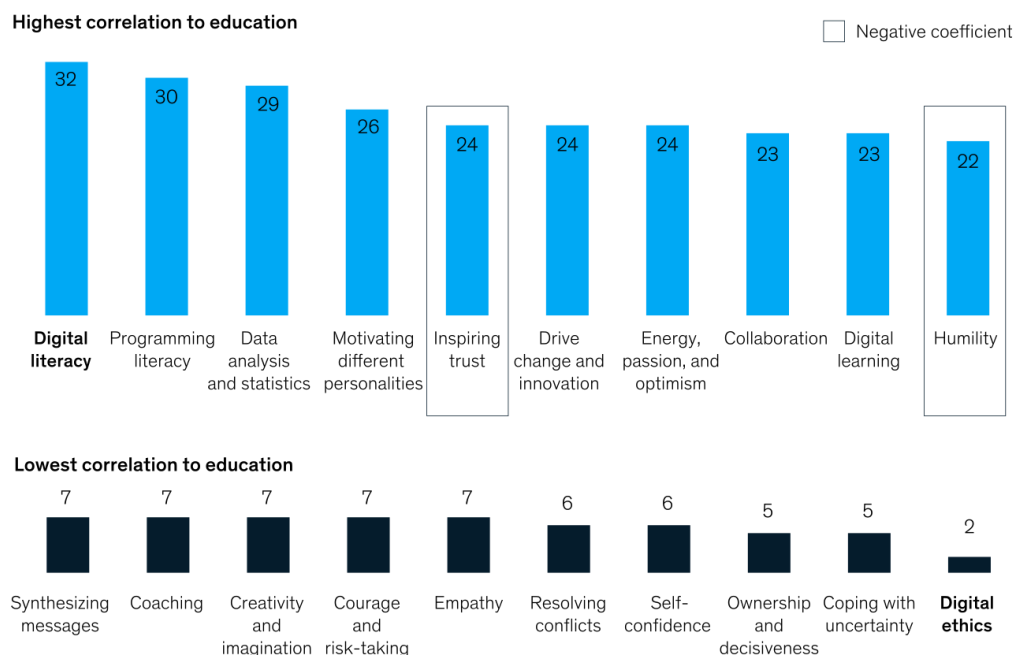
We also examined whether proficiency was linked to education. Overall, survey participants with a university degree had higher average DELTA proficiency scores than those without, suggesting—perhaps not surprisingly—that participants with higher levels of education are better prepared for changes in the workplace. However, a higher level of education is not associated with higher proficiency in all DELTAs. The association holds true for many DELTAs in the cognitive and digital categories. But for many within the self-leadership and interpersonal categories, such as “self-confidence,” “coping with uncertainty,” “courage and risk-taking,” “empathy,” “coaching,” and “resolving conflicts,” there is no such association. For some DELTAs, more education was associated with lower proficiency, “humility” being an example.

Exhibit 3 lists the DELTAs where proficiency has the highest and lowest correlation with the level of education. (Some have a negative coefficient.)

Exhibit 3

Proficiency in certain DELTAs is not necessarily linked to education.

Accuracy of statistical models predicting DELTA¹ proficiency from level of education,²
percentage points above pure chance of 33% (3 proficiency levels, value of 0 = pure chance)



¹Distinct element of talent.

²Three statistical models used: linear discriminate analysis, multinomial logistic regression, and ordinal logistic regression. For each DELTA, the figures displayed are from the statistical model that showed the highest predictive accuracy.

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Education is not necessarily a determining factor when it comes to DELTA proficiency.

Outcomes

We went on to evaluate whether proficiency in the DELTAs was already helping people in the world of work; the results showed that survey respondents with higher DELTA proficiencies were, on average, more likely to be those that were employed, with higher incomes, and higher job satisfaction. Different DELTAs were more strongly associated with these three work-related outcomes, however.

Holding all variables constant—including demographic variables and proficiency in all other elements—we found employment was most strongly associated with proficiency in several DELTAs within the self-leadership category, namely “adaptability,” “coping with uncertainty,” “synthesizing messages,” and “achievement orientation” (Exhibit 4, part 1).

High incomes were most strongly associated with proficiency in the four skill groups where overall proficiency levels were lowest among respondents—namely understanding digital systems, software use and development, planning and ways of working, and communication (the first two fall within the digital category and the latter two within the cognitive category).

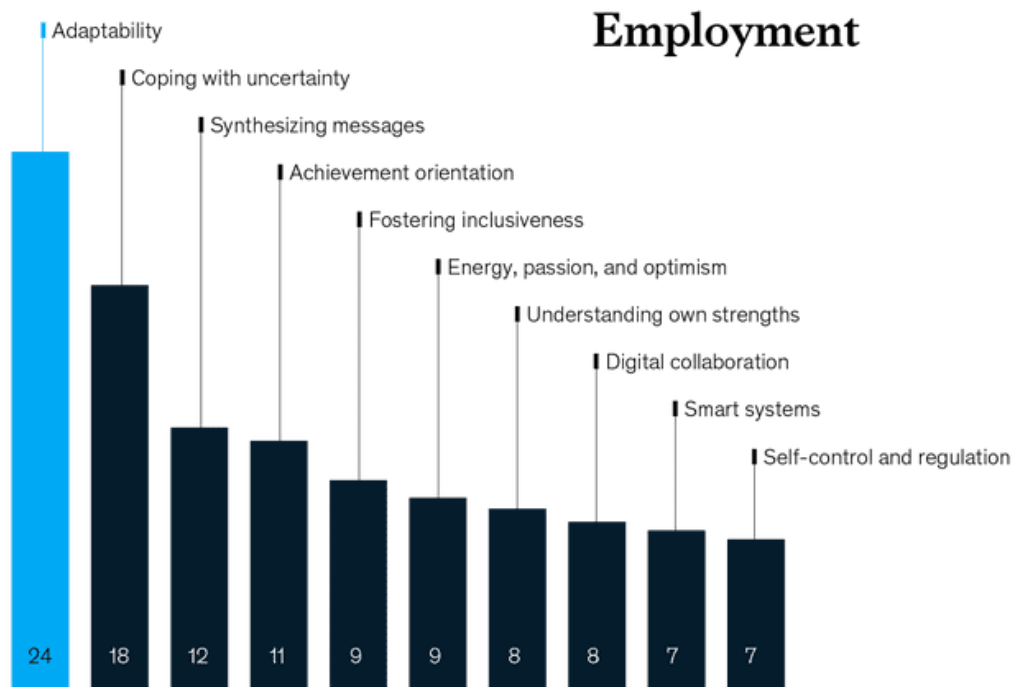
Digital proficiency is particularly associated with higher incomes: a respondent with higher digital proficiency across all digital DELTAs was 41 percent more likely to earn a top-quintile income than respondents with lower digital proficiency.⁹ The equivalent comparison was 30 percent for cognitive DELTAs, 24 percent for self-leadership DELTAs, and 14 percent for interpersonal DELTAs.

That said, the four DELTAs most strongly associated with high incomes were “work-plan development” and “asking the right questions,” both in the cognitive category; “self-confidence,” a self-leadership DELTA; and “organizational awareness,” an interpersonal DELTA (Exhibit 4, part 2).

Exhibit 4

Proficiency in certain DELTAs is linked with higher likelihood of employment.

Increased chance of respondents with a higher proficiency in the DELTA¹ being employed,²%



Note: The margin of error is 3% with a 95% confidence interval. DELTAs selected based on individual contribution—holding other variables constant—to the probability of a survey participant being employed among those with income below the median or those with no income. People with income above the median were excluded to avoid skewed results because of higher proficiency in DELTAs.

¹Distinct element of talent.

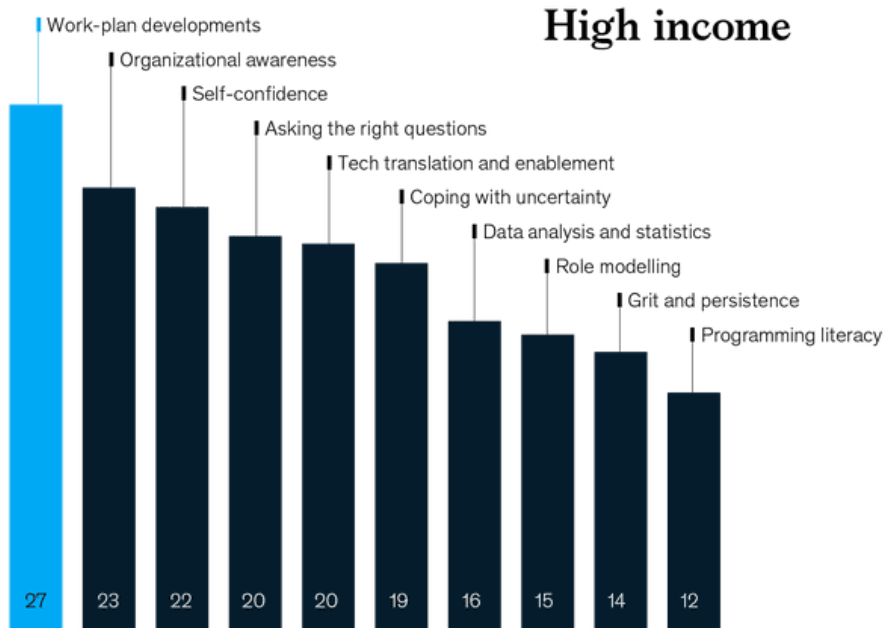
²Increase in the odds of being employed if proficiency score is higher by 1 level, assuming all other elements and demographic variables are fixed/constant. Only OECD countries included in this analysis.

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Adaptability is the strongest DELTA to increase employment.

Proficiency in certain DELTAs is linked with higher income.

Increased chance of respondents with a higher proficiency in the DELTA¹ earning high income,²%



Note: The margin of error is 3% with a 95% confidence interval. These skill groups show the largest difference in proficiency between survey participants with income below the median income in their country and those in the top quintile.

¹Distinct element of talent.

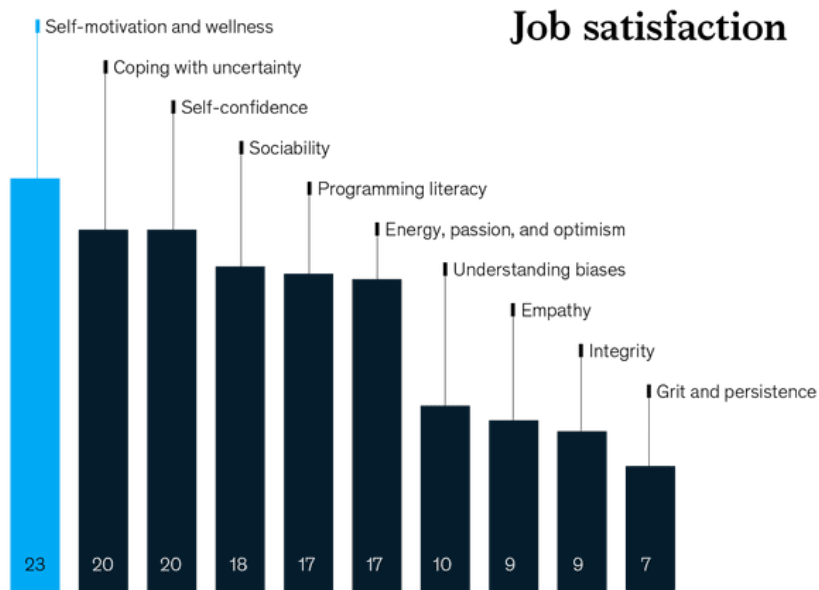
²Increase in the odds of being in the top quintile for income if proficiency score is higher by 1 level, assuming all other elements and demographic variables are fixed/constant. Only OECD countries included in this analysis.

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Work plan developments is the DELTA most linked with higher income.

Proficiency in certain DELTAs is linked with higher job satisfaction.

Increased chance of respondents with a higher proficiency in the DELTA¹ having job satisfaction,^{2%}



Note: The margin of error is 3% with a 95% confidence interval.

¹Distinct element of talent.

²Increase in the odds of being "fulfilled and satisfied" or "satisfied" with job, rather than unsatisfied, if proficiency score is higher by 1 level, assuming all other elements and demographic variables are fixed/constant. Only OECD countries included in this analysis.

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Self-motivation and wellness is the DELTA most linked to job satisfaction.

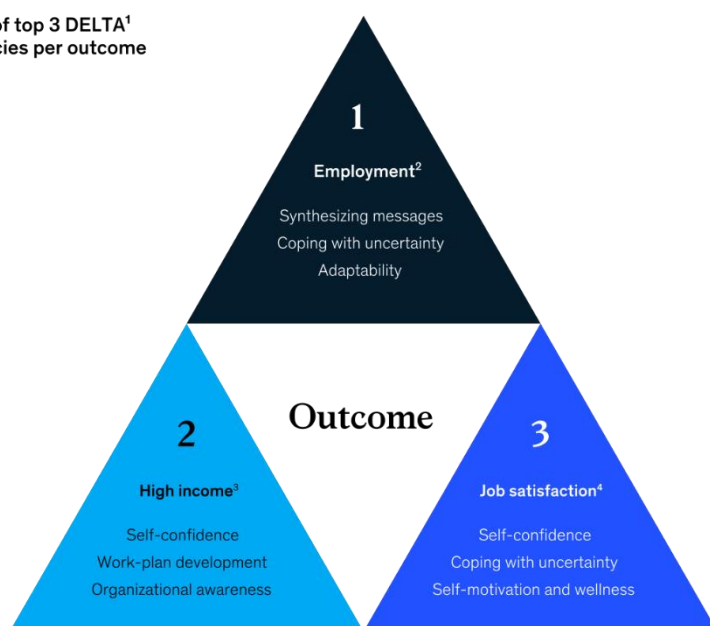
Job satisfaction is also associated with certain DELTAs, especially those in the self-leadership category. Holding all variables, including income, constant, "self-motivation and wellness," "coping with uncertainty," and "self-confidence," had the highest impact on respondents' job satisfaction (Exhibit 4, part 3).

Notably, proficiency in two self-leadership DELTAs— "self-confidence" and "coping with uncertainty"—ranked among the top three most predictive DELTAs for two out of the three outcomes (Exhibit 5).

Exhibit 5

We ranked the top three DELTAs in which proficiency predicts better outcomes for employment, high income, and job satisfaction.

Ranking of top 3 DELTA¹ proficiencies per outcome



Note: Data from non-OECD countries presented higher variance and were excluded from this analysis.

¹Distinct element of talent.

²Probability of a survey participant being employed among citizens with income below the median.

³Probability of a survey participant being in the top quintile for income.

⁴Probability of a survey participant reporting being "fulfilled and satisfied" or "satisfied" with his/her job.

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These are the top 3 DELTA proficiencies per outcome.

How DELTAs could help shape education and adult training

Our findings help define the particular skills citizens are likely to require in the future world of work and suggest how proficiency in them can influence work-related outcomes, namely employment, income, and job satisfaction. This, in turn, suggests three actions governments may wish to take.

Reform education systems

Our research suggests governments could consider reviewing and updating curricula to focus more strongly on the DELTAs. Given the weak correlation between proficiency in self-leadership and interpersonal DELTAs and higher levels of education, a strong curricula focus on these soft skills may be appropriate.

Governments could also consider leading further research. Many governments and academics have started to define the taxonomies of the skills citizens will require, but few have done so at the level described here. Moreover, few, if any, have undertaken the considerable amount of research required to identify how best to develop and assess such skills. For instance, for each DELTA within the curriculum, research would be required to define progression and proficiency levels achievable at different ages and to design and test developmental strategies and assessment models. The solutions for different DELTAs are likely to differ widely. For example, the solutions to develop and assess "self-awareness and self-management" would differ from those required for "work-plan development or "data analysis."

In addition, governments could consider setting up institutions for research and innovation in education to fund the research, facilitate researchers' access to schools to test innovative solutions, and establish which methods work

for which DELTAs. They could also make the emerging data and insights available to researchers and educators in the private sector.

Reform adult-training systems

The majority of respondents we surveyed—like the majority of people in society at large—were no longer in national education systems. Raising proficiency in the DELTAs would therefore require continuous adult training. The fact that proficiency in digital DELTAs—shown to improve the chances of achieving higher incomes—was lower among older survey respondents who had left the national educational system illustrates this point.

The curricula of adult-training courses may also have to change. For example, our research has shown that self-leadership DELTAs may be particularly important for employment outcomes, yet these are not commonly covered by adult-training programs. For example, in an online scan of adult-training programs, we found that courses or modules to develop DELTAs within the skill groups of goal achievement or self-awareness and self-management were 20 times less common than those to develop communication DELTAs. That could be an urgent gap to fill to adequately respond to the wave of unemployment caused by the COVID-19 pandemic.

Specific actions that might encourage relevant adult learning include the following:

- *Establish an AI aggregator of training programs to attract adult learners and encourage lifelong learning.* AI algorithms could guide users on whether they need to upskill or reskill for a new profession and shortlist relevant training programs. To develop accurate algorithms, governments would need to collect and organize data on market demand for jobs and skills, as well as data on training programs. Programs listed should include those that teach DELTAs correlated to work-related outcomes. Self-leadership DELTAs could be particularly important given their link to employment.
- *Introduce a skill-based certification system.* Occupation-based qualifications risk becoming outdated rapidly as occupations requiring new skills emerge. Hence, skills-based accreditation may better suit employers' needs. Providers could develop programs that cover the practical skills and DELTAs required to perform a certain occupation but add new components or remove old ones as those occupations evolved. Several AI start-ups have developed algorithms capable of identifying and updating the skill sets required for different occupations. Governments could adapt these to enable a dynamic, skill-based certification system.
- *Fund schemes that encourage a higher focus on DELTAs.* Some governments award lifelong learning grants to their citizens, who can enrol in training programs within a national aggregator. To help equip citizens for the future world of work, governments could funnel funds toward programs that include the DELTAs associated with employment. For example, trainees could be offered spending vouchers for particular programs only, while funding to program providers could be conditional upon employment outcomes or the provision of training modules that include certain DELTAs.

Ensure affordability of lifelong education

Most children around the world have access to primary and secondary schooling, but not all of it is of high quality, and early education for the very young—the best age at which to develop certain mindsets and attitudes—is unaffordable for most people in most countries. In addition, very few countries have worked out a system to provide affordable access to quality adult training.

Hence, just as the Industrial Revolution in the 19th century drove an expansion of access to education, today's technological revolution should drive further expansion to ensure universal, high-quality, affordable access to education from early childhood to retirement and to ensure that curricula include the DELTAs that will future-proof citizens' skills in the world of work.