

“Tone from the Middle” culture assessments



**Is your desired culture reaching
your customers?**

How well do you truly understand the culture in your business?

The Consumer Duty requires financial services firms to ensure that the interests of their customers are central to their culture and purpose and embedded throughout the organisation. To meet this regulatory expectation, the FCA has emphasised the need for firms to take a critical look at their culture and address any areas that may need improvement.

Cultural transformation often starts at the top - with the board and executive team setting the vision. However, it's the middle management and customer-facing staff who bring this vision to life in daily operations.

As a senior manager, are you confident that your firm is as customer-centric as you believe it to be?

Bridging the gap between vision and reality

There's often a disconnect between the "tone from the top" - the culture leaders aspire to create - and the reality experienced by staff and customers on the ground. How significant is this gap in your firm? Where does it exist? And most importantly, could this unseen gap be exposing your business to risks you're not aware of?



How Fusion can help

At Fusion, we combine over 20 years of financial services expertise with proven facilitation techniques to provide an unparalleled view of your firm's culture. By speaking directly with non-managerial staff, we uncover the true day-to-day working environment within your organisation.

We get under the surface to understand how staff experience the culture - through their managers, within their teams, and across the business. We also explore key cultural drivers such as promotion criteria, performance management, development opportunities, and remuneration policies, to assess whether they align with the values and behaviours your firm aspires to.

Our Tone From the Middle assessment service can be used as a standalone review, a Consumer Duty post-implementation review, or an invaluable tool during a merger or acquisition, helping to align and integrate two distinct cultures effectively.

Why choose Fusion?

Our approach

Illuminate your culture, take control of your risks

Regulatory insight: Our deep industry expertise and understanding of FCA expectations allow us to ask probing questions and challenge assumptions to uncover the full picture.

Beyond surveys: We dig deeper than traditional surveys, capturing rich, nuanced insights that staff may hesitate to share directly with management.

Psychological safety: We create a safe and open environment where employees can share honest perspectives.

We collaborate with you to select a sample of non-managerial staff and facilitate engaging, interactive workshops using thought-provoking questions and creative exercises tailored to your organisation's needs.

Our workshops cover critical themes such as:

- Customer focus and alignment with Consumer Duty principles
- Inclusion and the ability to speak up
- Links between conduct, performance, and rewards
- Foreseeable risks and challenges

We deliver a detailed report highlighting key cultural themes, areas of strength, and potential risks. This report is designed to feed seamlessly into your governance and risk framework, enabling your board or leadership team to prioritise and address improvement opportunities. We can also run interactive feedback workshops with your senior team to unpack findings, determine priorities, and outline next steps.

Don't leave cultural risks to chance. Gain deep, actionable insights into your business's culture to ensure alignment with Consumer Duty expectations and safeguard against potential harm to customers, markets, and your firm.



Duncan Lancashire

FINANCIAL SERVICES TEAM COACH

Before coaching, Duncan spent 20+ years in financial services, including as a Risk & Compliance Director on a UK Executive Committee and 10 years as a regulatory consultant with Deloitte.

Duncan has worked at executive and board level in the financial services industry and has always helped to build better cultures in his organisations. As a team coach, he has worked with businesses and leaders in investment management and wealth planning to build clarity and unity in teams, improve workplace culture, and break down siloes between departments. He understands what it takes to build productive, respectful relationships between revenue-generators, senior management, support and assurance staff.

As a consultant at Deloitte he managed many successful project teams, with businesses including Credit Suisse and Nomura. He worked at Lloyds Bank through the financial crisis and the merger with Halifax Bank of Scotland, where he developed his ability to align different viewpoints to improve collaboration. He became Risk & Compliance Director on the UK executive committee of the South Africa-headquartered Sanlam, where he often strengthened relationships and de-escalated tensions between people who couldn't address their differences by themselves.

Duncan has a natural ability for building positive working relationships. He focuses on making people feel trusted, listened to and appreciated, thereby achieving long-lasting results. His values of compassion, fairness and impartiality drive his approach to working with clients. He is an Organisation & Relationship Systems Coaching (ORSC)-trained team relationship coach and has a law degree from the University of Nottingham.

**Get in touch today to
uncover the real
culture in your
business.**

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