Kanbay's Global Leadership Development Program: A Case Study of Virtual Action Learning

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This study examines action learning as a vehicle for the transfer of organizational values in a multi-cultural, virtual-team based leadership development process. A Case Study of Kanbay International's Global Leadership Development Program is used as a lens through which HRD researchers and practitioners may glimpse new possibilities for the development of principle-based leadership in the globally linked, fast-paced technology industry.

Keywords: Virtual Teams, Leadership, Action Learning

The ability to build competent, principle-based leadership is a major challenge facing business in today's culturally diverse, virtual workplace. While technology continues to advance to meet the needs of teams who, through the reality of global dispersion combined with the requirements to keep costs down, must work virtually, methodologies for developing leaders in the virtual environment have lagged behind. Particularly difficult has been the ability of leadership to instill the core values and principles that are emerging as critical factors to the success of their organizations. Following the collapse of Enron, Arthur Anderson, and other high-profile corporations, companies are now being watched and are expected to deliver value, while remaining centered on ethical treatment of all shareholders – not just financial investors but also the employees who invest their time and creativity in the firm. Future leadership must continue to excel on dual fronts, for in a knowledge-based economy where employees are recognized as valuable capital assets, albeit intangible ones, the way in which people are managed is as crucial as the quality of the commodity or service produced. The traditional power held by leaders of the hierarchal organization of the past, is being replaced with value-centered leadership, designed to create organizational integrity. This organizational integrity is needed to compete in our constantly changing world (Behr, 1998). While Value-Based Management (VBM), is not the focus of this study, the assumptions upon which the study is predicated agree that, the qualitative, subjective and motivational aspects that impinge on business success are highlighted by the use of value-principles (Arnold & Davies, 2000). Ginsberg & Miller (1992) found that companies often do not adhere to their stated values. They indicated that if values are to be maintained, they must be an integral part of the organization. How then, should leadership be developed?

   Action learning is one methodology currently emerging for developing leaders in today's complex, constantly evolving work environments. While some cases on action learning have been documented, little has been seen on action learning as a means for transferring corporate culture and values in a global workplace comprised of diverse virtual teams.

Review of Literature

The focus on diversity and the movement toward teams in the workplace logically occurred simultaneously, as diversity initiatives and work teams both share the potential to enhance organizational outcomes by applying unique contributions and differences toward a common goal (Hickman & Creighton-Zollar, 1998). Successful teams include members with complementary skills and experiences. The diverse backgrounds that bring about that rich complementary mix, allow teams to respond to complex challenges (Katzenbach & Smith, 1993). As we see the predictions of the "Workforce 2000 Report" of 1987 becoming a reality, with only 15% of the new members of the American work force being white males, our work teams are becoming increasingly diverse. This diversity has forced many companies to examine their diversity efforts.

Koonce (2001) summarized the successful diversity initiatives of several organizations, noting that cross-cultural communication and diversity training can expedite collaboration in multinational teams and promote team learning. In addition, cultural misunderstandings might be reduced as a result of such training. While diverse work groups provide an excellent venue to develop new ideas and identify new opportunities, the increase in workplace diversity has given an additional challenge to those who lead and are members of the self-directed teams that many organizations have implanted as a part of their organizational structure (Kuga, 1996). Racial and ethnic diversity tend to slow a work team's performance initially, although eventually the diversity of the team enhances its performance (Sorohan, 1993).

Hickman & Creighton-Zollar reported that studies of workplace teams have been inconsistent in demonstrating the potential benefits of diversity. They suggested that training and facilitation in negotiation and conflict resolution might be necessary at the team level, while the organization may need to protect the team from external political pressures and reward them for team rather than functional outcomes. Alder (2001) indicated that many teams find cultural diversity an additional burden to creating an effectively functioning team. She noted that some research has found that cross-cultural teams are either highly effective or highly ineffective, while most single-culture teams fall somewhere in the middle. It is suggested that the way that cross-cultural work teams are managed determines their success or failure.

Alder was not isolated in her concern regarding the processes by which cross-cultural teams are developed. Much of the research suggested that the effective performance of multi-cultural teams cannot be left to chance. Gardenswartz and Rowe (1994), explained that the ways by which difference within a team are managed will determine the success or failure of the team. Hickman & Creighton-Zollar recommended that a training program for diverse work teams should include project and goal setting, transitioning from individual to team, and aligning personal and organizational goals. In addition, they suggested training in utilizing diversity to enhance team performance and outcomes, fostering credibility, serving as an effective leader and member in the team, developing communication competency, and cultivating productive work processes in teams. According to Gardenswartz and Rowe, the ten characteristics of an effective pluralistic team are: a meaningful mission, a clearly defined performance outcome, an understanding of different cultural norms and their impact on communication, problem solving and conflict, a set of shared values that clearly articulate demonstrations of dignity and respect, a cultivation of different viewpoints, a willingness to do what it takes to get the job done, loyalty and devotion to the team experience, a desire for individual and collective growth, an openness to new experiences and processes, both interpersonal and problem solving, and shared laughter and humor as an integral part of the team experience.

Adding to the complexity of the nature of diverse work teams is the fact these teams often work in a virtual environment, with little or no face-to-face contact. Colky, Colky, and Young (2002) emphasized the importance of trust in a virtual team. They noted that building trust begins in the initial orientation session, which should be held face-to-face prior to the beginning of the project. This training should include team building, a definition of the virtual team, and a clear understanding of each individual's role. In addition, issues such as common goals and vision must be addressed. Young, Jarvenpaa and Leidner, unlike Colky, et al. indicated that trust can exist in teams built purely on electronic networks, with no face time involved. Their research study described a number of communication behaviors and member actions that distinguish global virtual teams with high trust from global virtual teams with low trust. Encouraging such behaviors and actions on the part of members of global virtual teams might help to foster a climate conducive to the existence of trust. They agreed with Colky, et al. in emphasizing that definition and role understanding is essential if virtual teams are to perform effectively. Katzenbach and Smith (2001) stressed that team members and leaders must develop the ability to differentiate between individual tasks that can be carried out through the direction of a single leader and collective tasks, that require collaboration, teamwork and multiple leader involvement.

Marquardt (2004) recommended virtual action learning teams as a means for solving many of the problems associated with virtual teamwork. The role of the coach in the action learning process becomes even more critical when the social presence, feedback and behavior cues of an onsite team are missing. Although groupware and new e-commerce applications continue to be developed, the probing questions of the coach, that push for reflection and feedback, are necessary for the learning to occur that will elevate virtual team performance. Closely linked with the concept of action learning is Noel Tichy's theory of Leader as Teacher. According to Tichy, (2002) one of the major roles of leadership is to teach others to be leaders, and the best way to accomplish this is through coaching and role modeling.

Problem Statement and Research Questions

The main problem addressed in this paper is: How can organizations develop principle-centered leaders who have the skills to excel in the diverse and virtual team-oriented work places that will thrive in the 21st century? The theoretical framework for the study is based on Michael J. Marquardt's six components of action learning (Marquardt, 2004). According the Marquardt, action learning must include " 1) a problem (project, challenge, opportunity, issue or task)…2) an action learning group or team…3) a process of insightful questioning and reflective…4) an action taken on the problem… 5) a commitment to learning… and 6) an action learning coach (pp 3-4). Raymond Spencer, Chief Executive Officer of Kanbay International offered Kanbay's Global Leadership Development Program (GLDP, 2003) as a potential example of action learning in a virtual, team-based environment. The following research questions were formulated to analyze Kanbay's GLDP.

1. What comments do participants in Kanbay's GLDP have that will provide insight into the effectiveness of virtual action learning as a process for global leadership development?
2. How are continuity, accountability and momentum maintained throughout 18 weeks, and across multiple time zones?
3. What has Kanbay's leadership learned that will assist researchers and practitioners in the evolution of action learning as a flexible evolving methodology?

Methodology

The methodology of this research is the case study, involving a detailed examination of one company. For this qualitative study, the researchers avoided beginning the study with a hypothesis or structured interview questions. This is what Yin (1994) considers an exploratory case study, where the data is collected prior to the definition of the research questions and hypotheses. Qualitative research is inductive, with the study structuring the research, rather than preconceived ideas or a specific research design (Bogden and Bilkin, 2003).

The case study is a thorough description and analysis of a phenomenon or social unit, seeking to describe the situation in depth (Merriam and Associates, 2002). Bogden and Bilkin compare the design of a case study to a funnel. At the beginning of the study, there is a wide focus as the researcher seeks possible locations and people they wish to examine. The researcher seeks clues on how they might proceed. As data is collected and reviewed, decisions are made on where to direct the study. As the research progresses, a more specific focus begins to emerge. A case study investigates contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident. While an experiment intentionally separates a phenomenon from its context, the case study method would be used when the researcher believes that contextual conditions might be highly relevant to the phenomenon of the study (Yin, 1994).

One company was selected for analysis because of its globally scattered workforce and its technological infrastructure that provided the technology necessary for working in virtual teams. The company was one whose leadership considered itself to be principle-centered and was committed to providing the financial resources necessary for the gathered and scattered components of action learning methodology. Additionally leadership development was considered to be of major importance to the future of the company. The primary researcher collected data through semi-structured interviews with organizational leadership and program participants. Interviews were conducted until data began to fall into patterns that could be developed into a framework for transferring the responses into case study format emerged. Interviews began in April 2004 and concluded in September 2004. Fourteen interviews were held with ten informants. In order to minimize the effects of researcher bias, the secondary researcher provided feedback on data analysis.

Company Background

Kanbay International is a global systems integrator providing solutions to the insurance, banking, lending, credit card, and securities industries. Founded in 1989 in Chicago, Illinois, Kanbay's corporate offices are now located in Rosemont, Illinois, and the company has grown to over 2,800 associates in 12 locations throughout the US, Canada, Europe, Australia, Hong Kong, Singapore, Japan, and India. While the business and industry acumen that Kanbay has brought to the market has helped position the company to

succeed, what has truly allowed them to carve an advantageous niche in the technology services sector is the dramatic capability of their off-shore development facility in Pune, India. Kanbay's leadership has also been savvy enough to understand that the company could become just one more off-shore provider if it did not focus on building a culture that was focused on the care of its people.

By mid 2003, Kanbay could be seen as a highly successful entrepreneurial venture that had beaten the odds by weathering the recent economic downturn within the technology services sector, had expanded globally, opened a state of the art off-shore technology center in Pune, India, had plans for opening a second center in Hyderabad, India, had attained ISO 9001 certification and had successfully launched an Initial Public Offering (IPO). The company had been listed by Computer World Magazine as one the best places to work and had been acknowledged for World Class Honor in the magazine's 'Search for New Heroes,' following a nomination by Morgan Stanley for Kanbay's *GlobalLink* Methodology. Chairman and CEO, Raymond Spencer, had received multiple honors, including the 2003 Illinois Finalist in Ernst and Young's Entrepreneur of the Year, and an induction into the University of Illinois' Chicago Area Entrepreneurship Hall of Fame.

Spencer's concern now became one of how to sustain growth and momentum of a maturing company without losing sight of the culture and values that he, Chief People Officer, Cyprian D'Souza, and other Kanbay leaders had worked so hard to create. As with many entrepreneurial ventures, much of Kanbay's success could be attributed to the hard work and diligence of its employees – to whom Kanbay refers as their Associates. The can-do, will-do attitude had been pretty much a requirement if one was to survive at Kanbay.

From the start, a top priority of Spencer and D'Souza had been to create a value centered – people centered organization – as is reflected in their decision to replace the term *Human Resources* with the more unusual - *People Care*. According to Spencer, "If there is a secret (to our success) it is because we have placed as much emphasis on our organizational culture, purpose, values and mission as we have on producing what we obviously have to produce to be successful… although we are described as a business technology solutions company, we are really a people company. And if you don't provide the people who are global associates with an environment that gets the best out of them, respects them and so on, we are not going to be successful." D'Souza states, "At Kanbay, our entire ethos revolves around our seven core values. The first of these seven values is 'respect for the individual.' Our respect for those who work with us starts with acknowledging them as people whom we have partnered with and not as 'human commodities'. Which is why we address ourselves as 'Associates' and not as 'Resources' and appropriately, the division is called 'People Care' and not 'Human Resources'."

Kanbay had been clear from its inception that the success of the business was dependent upon the success of its people. The construction of its culture had been a priority agenda item for the leadership of the company, and indeed had become the cornerstone for their overall business strategy. With expansion to 12 global locations and nearing 3,000 employees with culturally diverse perspectives, it had become clear to Spencer, D'Souza and others that if Kanbay was to remain competitive in an industry where off-shore facilities were becoming the norm, the continued commitment to unified values and culture throughout the organization was essential. The development and communication of shared disciplines and processes would be necessary if the values were expected to survive. Leadership development was no longer seen as a good thing to do – it was necessary for the company's survival. And – it had to be done in real time as people were fulfilling ongoing work requirements.

The Global Leadership Development Program

Kanbay retained Bob Marcus, who at one time was a fellow to Noel Tichy in the Global Leadership program at the University of Michigan, to assist them with this initiative. Originally conceived by Marcus as the GMDP (Global Management Development Program), Spencer wished to differentiate between the terms leader and manager. According to Change Management authority, John P. Kotter, "while management produces order and consistency" "leadership produces change and movement" (1990, pp 3-8). While order and consistency were also being sought out to help solidify Kanbay's status as a quality technology services provider, the goal of the GLDP was to insure Kanbay's agility and adaptability without sacrificing its ethical, value-centered base.

Four weeks prior to the beginning of the Global Leadership program an invitation was sent to 32 employees who had been specifically selected by company leadership for this program. Participants received a letter from Kanbay's CEO Raymond Spencer. In that letter, Spencer stated, "Leadership

Development is one of Kanbay's key company-wide initiatives for 2003, and developing a Competent, Unified & Diverse Leadership is a strategic building block."

Spencer stated the goals of the program as:

- Develop a group of global leaders that effectively can work across borders and cultures to drive the business and lead the organization
- Understand and acquire new models, skills and attitudes of leadership
- Learn to plan and implement strategic breakthroughs
- Create a living "leadership network" across Kanbay locations
- Launch four global project teams that will deliver positive, measurable and lasting results that achieve our business objectives."

The GLDP took place over a period of 18 weeks. In the first week of the GLDP the participants came, from multiple global locations, to Chicago and participated in seminars and workshops that exposed them to essential leadership theory and practices. The 32 Associates were divided into four teams of seven to nine members each. Group membership was based upon the expertise and resources each could bring to the particular business need as well as a representation of business divisions, multiple global locations and cultures. After receiving their team assignments, they participated in business simulations and exercises, which required them to practice the tools and methodologies regarding team building, problem solving and decision making, and interpersonal communication.

With one week's preparation, participants were sent back to their home locations to plug back into client engagements. For the next ten weeks workloads doubled as individuals were caught up with issues that had accumulated in their week's absence, while learning to operate in virtual teams to produce results on their assigned strategic global initiatives. Each project group had a sponsor and a coach. The coaches facilitated the team learning process and served as a mentor and coach to the project team members and sponsors. The sponsors were the project team's key link to the organizational strategy and for whom the project teams delivered and implemented solutions. While the coaches provided the day-to-day guidance, the sponsors were available to provide strategic input and ensure that each project team had access to necessary resources and support to be successful.

The 12th week everyone reassembled in Chicago to present plans, receive feedback from leadership and to reflect on lessons learned about leadership. Aarti Gupta, manager with the Learning Group in Hyderabad, India, who had performed the role of coach in the GLDP reflected, "This was painful. Everyone had worked so hard, and now they were receiving feedback that much of the work needed major revision. At least one group's plan had to be completely reworked. But before everyone left, Raymond asked each person to read a personal commitment statement, and a renewed sense of purpose and resolve was generated."

The final six weeks, while back in project virtual teams at scattered locations was the time when plans were finalized and implementation designs put in place, with ongoing coaching and pushback from leadership, Roy Stansbury, an executive vice president and GLDP coach stated, "At the conclusion of the GLDP not every team's initiative was immediately doable, but all had made significant breakthroughs in thinking and planning that took us to a new level of organizational capability."

Virtual Action Learning

Kanbay's leadership adopted action learning as the process they believed would serve them best. Action Learning is "a powerful problem-solving tool that has the amazing capacity to simultaneously build successful leaders, teams, and organizations. It is a process that involves a small group working on real problems, taking action, and learning as individuals, as a team, and as an organization while doing so" (Marquardt, 2004, p 2). The six components of Action Learning (Marquardt) spanned both the gathered and scattered components of the four virtual teams.

1. A *problem* that is urgent enough to demand the team's attention and significant enough to freight meaning.

Kanbay's global leadership team chose four critical initiatives that required the sponsor and the participants of each team to develop a clear understanding regarding the key business issues, make recommendations, and actually implement parts of the plan after approval by the global leadership. Other aspects of the plan were transitioned to key stakeholders throughout the company. The four critical initiatives were:

- A career development framework that supported the Kanbay culture while satisfying growth objectives and career aspirations of the Associates,
- A decision making model for Kanbay's solution center strategy that would determine the timing and location for the next business solution center,
- A model for the improvement of project profitability that would allow for continuous growth while increasing the gross profit margin, and
- A consistent client interface management process that would create predictable excellence in project delivery across multiple sites.

2. Action learning *groups or teams*.

The 26 Associates were divided into four teams of seven to nine members each. Group membership was based upon the expertise and resources each could bring to the particular business need as well as representation of business divisions, multiple global locations and cultures. Claire Caragher, North American Staffing Manager and GLDP participant stated, "A day didn't go by but what I was not interacting with India or Asia-Pacific. Cross cultural communication and team work, particularly the ability to perform in virtual teams, was essential if we were to complete our assignment and will continue to be important if Kanbay is to continue to grow and be profitable." Video conferencing technology was used by many of the teams to help them make critical breakthroughs and build consensus.

3. A learning process that includes *questions* which trigger insightful reflection as well as active experimentation.

In the initial meeting when all the GLDP participants gathered in Chicago, Marcus and Brimstone introduced the GRPI process, which was handed to each participant on a laminated card to remind them of the importance of process. A member of the Client Interface Management Team, Aftab Ullah, later commented that after team members returned to their own geography and began to work virtually, it was GRPI that had kept his group on track. GRPI:

- *G* -Goals – What is our goal and are we on track?
- *R* - Roles – What team role am I playing and is it the appropriate role for me at this moment?
- *P* - Process – Are we conscious of process as well as product? Are we paying attention not only to the end result, but how we are achieving it?
- *I* - Interpersonal dynamics – Are we getting the best out of each team member? Are we using good emotional intelligence? Ullah suggested that without the continued reminder of the need for interpersonal skills development, his team could never have completed the task due to the multiple perspectives represented within his team. "We had to remember to be inclusive, particularly with respect to culture and gender," commented Ullah.

4. A requirement that *action* be taken.

Senior Leadership clearly expected each team to deliver results. Claire Caragher, who was assigned to the Roles Framework Team, stated, "Being a part of the GLDP was an incredible honor, but it was also the hardest thing I have ever done. I had to continue my own job as North American Staffing Manager while working in a virtual global team and knowing that I would be held accountable for producing a quality outcome! There was a great deal of pressure to perform. A senior member of Kanbay Leadership was assigned to our team as a sponsor – and his role in the GLDP was to hold our team accountable on a weekly basis. I think I must have been working 60-70 hours a week. But you don't work for Kanbay if you're not willing to work hard."

5. The long-term benefit of individual, team and organizational *learning*.

Roy Stansbury participated in the selection of the GLDP participants, the choice of the business problems the participants were expected to solve, and in the process of placing the participants. "Taking on an idea, working it across time zones, and finally coming to consensus on a new direction at the global level has transformational power in it," stated Stansbury. According to Stansbury, participants were placed on teams where if they wanted to achieve success, they would be required to learn new skills and ways of operating. Even the Sponsors and Coaches were involved in the learning process - the Chief People Officer was not a sponsor for the team who worked on roles and the Chief Financial Officer was not a sponsor for the team who worked on project profitability. "Sure, we were looking for results," commented Stansbury, "but if learning was not going on we were not getting what we needed out of GLDP – development of depth leadership capacity."

One area of skill development that could not be ignored was conflict resolution, which was exacerbated by the cultural differences and the necessity of working virtually. According to.Hampden-

Turner and Tompenaars (2000), the pressure to create wealth through achievement of time bound tasks pushes individuals with vastly differing cultural perspectives to resolve those differences. In other words, action learning can provide an opportunity for reconciliation. Turner and Tompenaars indicate that only those who are reconciled to one another can deal with the future clashes that arise in conducting business cross-culturally.

6. The necessity of a *coach* to champion the learning process.

Stansbury, who had been assigned the role of Coach to the Career Development Framework Team, indicated that the coach's responsibility was to ensure that learning was taking place. The coach listens, observes, provides feedback and asks questions related to process, as opposed to asking questions regarding outcome - such as the sponsor would raise. Where is the group emotionally? What processes are being used and why? What appears to be working? What's not? What might need to be done differently? Aarti Gupta suggested that compassionate listening and empathizing with each team member was a key coaching role.

Discussion and Implications for Future HRD Research

If one measure of success is the adoption of GLDP as an ongoing annual undertaking, then GLDP was clearly successful in the minds of Kanbay's leadership. In August of 2004 the second 18-week GLDP was launched. A number of Kanbay Associates who had been participants in 2003 agreed to serve in the role of Coach in GLDP 2, and some who had performed the coaching role moved into a sponsorship position. Bob Marcus and Brimstone Consulting stepped aside and Raymond Spencer - Chairman and CEO and Cyprian D'Souza – Chief People Officer, moved into the primary facilitation roles. Marcus is impressed with the commitment that Spencer and D'Souza have made to the ongoing development of global leadership within Kanbay, stating, "It is exceptional when an entrepreneur realizes that education is a critical core competency within the company. Raymond Spencer and Cyprian D'Souza are both members of that rare breed. They realized that they could no longer be the ones pulling the levers to make things happen *their way*."

Two of the 2003 participants who had performed as coaches, felt that a greater focus on the development of the coaching role needed to take place. The coaches, business people accustomed to being focused on business results themselves, found it difficult to facilitate team reflection on process and methodology as a means to achieving quality results. Business results and business processes must be kept in balance if the outcome is to be leadership development and not just the launching of new initiatives, hence the role of the coach becomes extremely significant.

Career growth for those involved in the process could be considered another metric for determining success. Following the 2003 GLDP a number of participants went through, what one member of the company leadership calls, transformational experiences. One participant, who had headed up the recruitment group in India, changed her entire career field and is now client manager at a major financial institution in New York. Another, coach to the Solution Center Strategy Team, left her leadership position in Pune, India to work at Kanbay headquarters in Rosemont, Illinois. Yet another member of the coaching group, coach to the Client Development Process Team, is now heading up the new solution center in Hyderabad, India. Another participant although not in a new position, now sees herself as a part of a vital global network and is excited about the new relationships built and the open prospects that lie ahead. Participants noted that cross cultural communication and team work, particularly the ability to perform in virtual teams, is essential if Kanbay is to continue to grow and be profitable."

One major insight emerged as Kanbay prepared for the second year of the GLDP was that the Kanbay's top leadership should become the primary facilitators of the program. With great respect for Marcus and the process that he and Brimstone put in place, Stansbury reflected, "We are the only ones who can communicate our culture and values." The discovery by Kanbay leadership that they themselves should facilitate the next GLDP reinforces Tichy's belief that leaders are best developed by leaders.

The role of the coach as significant to the overall success of the GLDP is reflected in Kanbay's decision to put more formalization in place around the training of coaches for the next GLDP. It is also of interest to note that the coaching role appears to be a possible sequential stage for the development of leaders. At least two of the participants from the first GLDP are now serving as coaches in the second GLDP.

Related to the importance of the coaching role is the conclusion that conscious engagement in the learning process needs to become as important to the participants as delivery of results. There exists in the

action learning process when applied to virtual teams, particularly if the coaching is not adequately prepared, the potential to forget that the primary goal is learning. The accomplishment of results that the action produces is a byproduct, not the goal of action learning.

However, if action learning is to continue, justification for the ongoing outlay of funds for programs such as Kanbay's GLDP will need to be reconciled and Return on Investment (ROI) will be necessitated. The struggle with how to measure qualitative outcomes must continue. As stated by Mills, Print and Weinstein in their paper – Value Based Management: approaching a dead end or a promising future, "…managing for value is an evolving approach...with opportunities for development to enhance the benefits it can offer… to support the creation of sustainable competitive advantage" (2003, p. 11).

"The future depends on enlightened leaders who are comfortable with global complexity; think horizontally; stretch to reach ever higher standards; care about customers, and consumers, and communities; work collaboratively with partners; and value people, investing in their development." (Kanter, 2000, p. 3). The leadership training program at Kanbay appears to be one that organizations can adapt to create the value-driven leadership they seek to be innovative and competitive.

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