

Case Studies



A Career in Banking is more than just a job at RBSI: it is about championing potential as we bring together people from all backgrounds. We spoke to Tom Colclough, Head of Strategy, Customer Experience and Proposition, who looks at how we become a relationship bank for a digital world, and Josh Muchiri, the Co-Chair of the RBSI Multi-cultural network and asked about what attracted them to banking & how to succeed in a banking career.



Tom Colclough

Head of Strategy, Customer Experience and Proposition

What initially attracted you to banking?

After my A-Levels, I was determined to study History. Fate had other plans for me though: my A-level papers went missing, and I had to take a year out. During that time, my priorities changed and I decided to pursue a career in financial services. Its meritocratic culture really appealed to me: I was selected for an accelerated programme & out of a cohort of 23, I was 1 of 3 people who did not have a degree. Additionally, the focus on diversity and inclusion was incredibly important to me, and I never had to worry about whether being a minority would hinder my career.

What do you credit your success to?

I have been incredibly lucky to have found good mentors who have pushed me outside my comfort zone. It was crucial that I became comfortable with not being perfect at a role I am doing - if you are; you are probably not developing as much as you should! To that end, I challenged myself to move across different areas of the bank. Early on in my career, I discovered that I am passionate about delivery, and I have made it part of my personal brand. Finally, it was about finding meaning and purpose in my work: what inspires me is the opportunity to champion and develop others to reach their potential.

If you could give your younger self one career tip what would it be?

Do not be afraid of trying new things – give it a go!



Josh Muchiri

Compliance Monitoring Officer & Co-Chair of the RBSI Multicultural Network

What initially attracted you to banking?

When I first moved to Jersey from Kenya, I worked in the hospitality sector, working my way up to being the Hostel Manager at the Durrell Wildlife Hostel. However, I wanted a change and finance seemed like the next logical step in my career. I applied to RBSI and I have never looked back: I am glad that I was brave enough to do so.

What have you done to develop yourself and others at the bank?

I credit my success to my focus on personal development and not shying away from networking. In my current role, I represent RBSI on the NatWest Group's Junior Management Risk team which is highly competitive. I help inform and influence key strategic decisions, making sure the views and voices of colleagues are heard. In the light of the death of George Floyd last year, myself and other colleagues campaigned and raised awareness amongst senior leadership of the issues that employees of colour face. I now Co-Chair RBSI's Multicultural Network where I intend to continue championing equal opportunities and development for all colleagues.

If you could give your younger self one career tip what would it be?

You are capable of more than you think. Be yourself, you will progress much quicker if you are appreciated for who you really are.