Smart Banking – Remote Work

The Challenge of Changing “Old” Habits

Experiences from the pilot project in UC Bank Austria

Andreas Steurer, Former Head of HR Expertise Center & Operations

6th HR Minds, Vienna, February 2017
Our “Burning Topics”

1. Smart Banking - What do banks ask from their customers? What do customers request from their banks?

2. UniCredit Bank Austria – on its way to roll out “Remote work” and how does “Smart Banking” support
   - The Working Time Vision of Bank Austria
   - The objectives of offering “Remote Work”
   - The main points of pilot agreement with the works council
   - The pilot project – new work environment “Campino” – versus old work environment
   - Learning Path Remote Leadership
   - 5 Steps to get your team ready for “Remote Work”
   - Evaluation and roll out

3. Conclusions and Learnings
What Customers Request from their Banks?

1. **63%**
   Of bank customers in Germany use telebanking for everyday bank transactions.
   p. 12

2. **55%**
   Want innovative concepts in their bank: therefore the banks should adapt their customer needs to those of the leading companies such as Apple and Starbucks.
   p. 16

3. **6**
   Out of 10 bank customers are interested in mobile banking. Even in the age range 60 years and above, there are still 40%.
   p. 18

Change in Using Different Channels for Banking – Comparison 2014-2015

1. Consulting and personal services costs have to be covered, and therefore be paid for (VIP Card, fast lane, 1st class, Business class, etc.)
2. Customers shall be empowered to take everyday transactions themselves (simple, fast and effortless)
3. Media competences (Internetbanking, Mobile Banking, expert counseling through Skype, Lync or in any case video telephony, self reviewed credit-worthiness, etc.)

Banks expect the same from their employees:
1. Their cost center has to be calculated
2. Employees shall be empowered to carry out HR processes throughout Self Services (simple, fast and effortless) incl. “Trust instead of control”

IT and media competences: Can I demand from customers, what I can’t do myself?

Source: Kontaktfrequenz 2015/ GfK, repr. Österr. Ab 15 Jahre
What do Banks Ask from their Customers in the Present and Near Future?

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IT and media competences:

Can I demand from customers, what I can’t do myself?
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The Working Time Vision of Bank Austria

The Key: Involving Employees, Employees Representatives and Management

• How did we get there?
  • Listened to the employees
  • Invited works council members from the beginning
  • The employees have set the tone
  • What about the leaders and the management?

Keep the vision a vision!
“visionaries and missionaries”
“active believers”
“opportunists”
“I couldn’t care less”
“underground warriors”
“active opponents”
“emigrants”
The Objectives of Offering “Remote Work”

• Be oriented towards the customers and pay attention to the needs of your employees: Remote work as an instrument complements the steps we made with our flexible working time models

  • Work closer to the customers wherever you are – which results in faster service

  • Increase your productivity and improve your working results by finding your place of retreat for concentrated work – decide yourself “when, where and how” to work

  • Save commuting hours and manage your private life easier

  • Further develop your skills and your self responsibility

  • Trust
The Main Points of Pilot Agreement with the Works Council

- **Remote Work Frame**: Accounting period, hours/days. Mandatory presence has to be agreed on

- **Working hours**
  - Within VAZ-frame (7-19). Working time recording, what are working hours or what is work? – not only computer work

- **Place of Work**
  - Only in Austria, 2-hours rule (max. distance from usual place of work), data security

- **Availability**
  - Longer absence during the day has to be aligned with manager
  - Availability outside working hours is not required
  - Employee has to be present in the bank in the following scenarios:
    - In case of emergency (crisis, technical break down etc.)
    - Regular team meetings (jour fixe etc) – to be arranged with manager
    - Other obligations – to be communicated one week ahead of time
  - Focus shall be on telecommunication (eg Lync)
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Campino: Diverse Office Landscape – Alternative Working Opportunities

**Co-Working**
Working on projects / Teamwork

**Touch Down**
Workspace for short periods (e.g. btw meetings) – phone calls, mails

**One to one**
Alternative space for spontaneous conversations / communication, work space

**Central infrastructure**
Shared materials

**Workstation**
Individual work, short phone calls

**Come together**
“Social area”, project work, space for spontaneous conversations, regeneration, relaxation

**Phone Box**
For longer phone conversations without disruption of colleagues
Why Did we Do that?

CAMPINO BENEFITS

- Mindset – Creating change of attitude
- Rapide Prototyping – Checking assumptions and theses
- Trial & Error – Test office (Reality Check)
- Quality assurance for Campus Roll-Out
- Prevention of risks in the program
- Internal marketing of CAMPUS Project

Ongoing Improvement of the programme

Pilot Campino

- Field study
- Work packages
- Office landscape
- Communication
- Change Management

Austria CAMPUS

Watch
Touch
Understand
Find safety!

CAMPINO User Group

<table>
<thead>
<tr>
<th>Stakeholder and Service Intelligence AUSTRIA</th>
<th>Identity &amp; Communications</th>
<th>Marketing</th>
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<tbody>
<tr>
<td>Gerald Krenn</td>
<td>Anton Kolarik</td>
<td>Andrea Schmitz-Dohnal</td>
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CAMPINO

- ~120 MA
- ~1.250 m²

2%

CAMPUS

~6.000 MA
~60.000 m²

100%

>> Start 10/2015
How Did we Support the Implementation of Remote Work for Campino?

**Experiment**

Remote Day 1 with whole team

- **Learning process EVERYONE**
- **Learning process ME**
- **Learning process TEAM**
- **Learning process EVERYONE**

**Participants:**
Employees of the pilot scheme that can work remote

**Period:**
1 day (decided by the unity)

**Ziel:**
- Try working remote at different places and reflect afterwards
- Get an insight of the tasks and surroundings (positive and negative)
- First step to find out if working remote is useful (Remote-appropriateness)

**Supporting tools offered:**
- Diary/inspiration sheet/RemoteAbility App

**Postprocessing:**
- Team Sounding after the Remote Day to discuss the „Remote Work Impressions“

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**Documentation tasks**

- **Diary**
  - Given support to reflect on the tasks fullfield, the requirements and its surrounding on the Remote Day I

- **Inspiration sheet**
  - Support from the experienced Teleworker with proposals and questions regarding the trial

- **RemoteAbility App**
  - Short profil test for the own assessment of the current remote ability
    - A tablet provided after the Remote Day in the Campino Communications Zone
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Conclusions and Learnings
Summary Learning path remote leadership

- Articles on Remote Leadership
- „Remote Work“-Infopackage
- What challenges do I see for myself?
- Summary challenges – Feedback to tutor

First online contact
- How to learn/work with …
- Learning processes & dates/appointments
  **Task**: create „Linked in“ Profile

Self Evaluation – „Remote“ Leadership Readiness
**Task**: Get Feedback on selected fields of competence from team members & peers

Online Discussion
- Dealing with one’s dogmas
  **Task**: Reflection & Transfer into leadership reality

Building Trust
Reflection on building trust
**Task**: Observation on fields of action

Workshop „Virtual Working in Teams“
- Design initial workshop to introduce remote working to one’s team
- Get active as Remote Leader & get Feedback from team

Virtual Storytelling based on „King Arthur“
**Task**: Reflection of the KeyMessages & Transfer into leadership reality -> Feedback to Tutor

Sharing of experience & Best Practice (t.b.d.)
-> Transition of facilitated learning path to self dependent organisation of learning partners

Quality of communication (t.b.d.)
- Aspects of conflict for remote leadership

Let’s start
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5 Steps to get Your Team Ready for Remote Work

1. Clarify Expectations
   - Prove your personal Office Fitness
     - Communication tools

2. Agree on Availability
   - Document your agreements with your superior and evaluate after a certain period

3. Get your IT ready

4. Result: Agreement
Complete the self study programs offered by the Academy Austria

<table>
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<tr>
<th>WHY</th>
<th>WHAT</th>
<th>HOW</th>
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<td>Simplify Your Office Life - Office Fitness</td>
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Werden Sie „Fit für die neue Arbeitswelt“!
Hier finden Sie einen Überblick über Tipps & Tricks, Informationen und Hilfestellungen zur Verbesserung Ihrer „Office Fitness“ strukturiert nach ...

- Mobiles Arbeiten
- MS Office & Outlook
- Telefonie & LYNC
- Windows 7
- Hardware

Tipps & Details
Werten Sie einen Blick auf die Homepage der „Bank der Zukunft“.

Wir bauen um. Für uns und unsere Kunden.

I’ve simplified my office life.
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My personal conclusions: The old habits, stupid
Pilot Remote Work: Evaluation Concept

Evaluation will be based on the following considerations

• Framework
  • Usability of “Punktation Remote Work” and Security Rules of Engagement
  • Communication process & documents
  • Leadership learning path
  • Change path (e.g. experiment)
  • IT availability (HW, SW, performance)

• Content
  • Benefit for employees
  • Benefit for employer
  • Bank of the future mindset (trust, innovation…)
  • CSR benefits
  • Health aspects and effects
  • Performance, team organization, leadership development, etc.

• Conclusions for Company-Roll-Out and Future Monitoring
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The Benefits of Remote Work – a Campino Blogger from 12th of July 2016

• 10 situations you won’t miss if you work remotely

• Traffic jam and technical malfunctions of the tube

• Running after the train

• 😞 - odors in public transportations

• Snuffing and coughing colleagues

• Fire tests when it rains …

• Driving when it rains

• Small talk with colleagues in the bathroom or the lift

• Wearing high heels and ties
• Meetings which start and end late

• Having to listen to other calls
Statements at a “Round Table” with “Participating” Managers

- It feels better if people are around
- Technical skills …. Not fully covered
- Only phone does not fit – lync required

- All employees see remote work as incentive – therefore cautious use
- Remote also seen as business requirement

- Supports flexibility
- Supports quality of work – e.g. providing material for the meeting in advance

- **Crucial for success:**
  - agree on rules, respect agreed rules - commitment from both sides
  - Trust

- Quote of a head of the works council:
  
  “I realized I did not know what, when and where my employees worked BEFORE remote work – and so I do now as they work remotely – so there is no change for me.”
My personal conclusions: The old habits, stupid?

- What would help to really increase productivity?
  - IT-skills and competency in using “new” media (phone ☋, lync, etc.)

- But also….
  - Have a clear governance: plan regular meetings for the week
  - Have an idea of “well prepared and efficient meetings” and execute it

- Figure out efficient communication and interaction
  - Why and when face to face meetings?
  - Why and when digital communication?
  - What does respect of private life mean?
  - How can we deal with urgencies?
  - Etc.

- Trust, trust, trust --- Perform, perform, perform --- Deliver, deliver, deliver

- What about Personal appreciation? Does it work digitally ☺?