

# HAYS JOURNAL

GLOBAL INSIGHT FOR EXPERTS IN THE WORLD OF WORK



## DRIVING FORCE

How Artificial Intelligence could help organisations improve their productivity

ISSUE 16 2018

### WHEN IT'S GOOD TO FAIL

Agile companies understand that failure is central to innovation

### A HEALTHY DEBATE

Are compulsory workplace wellbeing programmes effective?

### THE POWER OF SUGGESTION

How nudge theory can be used to improve productivity and wellbeing

# HAYS JOURNAL



## HELLO AND WELCOME TO ISSUE 16 of *Hays Journal*.

We focused on chatbots a couple of issues ago, but they're not the only way in which Artificial Intelligence (AI) technologies are affecting the world of work. In this issue we explore how these developments could provide a boost in productivity in all aspects of business. However, organisations will also need to build trust in these technologies among their workforce. Find out more on page 10.

In today's marketplace, for many businesses, the threats to their success have changed. Organisations that wish to survive must be agile and build a culture where employees feel free to innovate, explore new ideas and make mistakes. On page 18, we look at how leaders need to prepare for this evolution.

Culture is not the only thing many businesses will need to adapt. As people live longer, the career journey itself is changing. More people are finding fulfilment in different areas as they develop through their working lives; for example, by switching to a new field or running a small business alongside their main job. Find out the reasons behind this on page 42.

Many organisations previously turned their back on the annual review in favour of more frequent feedback. However, cultural, generational and technological shifts are encouraging companies to rethink feedback entirely, using new forms of performance data to drive more regular goal-setting and linking these metrics to rewards. On page 48 we revisit these essential developments in performance management.

And, while feedback can be a great opportunity to give clear instructions to influence employee behaviour, some workplaces are considering more subtle techniques. Nudge theory, championed by Nobel Prize Economics recipient Richard H. Thaler, suggests that behaviours can be changed through softer means. Find out more on page 34.

Elsewhere we've considered the merits of compulsory wellness programmes. While a healthier workforce is obviously desirable, is making wellness programmes mandatory the best way to achieve this? We set out the arguments for and against on page 37.

We've also spoken with Anne Boden, CEO of Starling Bank, one of the fastest growing challenger banks. Remarkably, Anne is the first woman in Britain to start a bank, and she has placed diversity high on the agenda across the company. Read her story on page 26.

Elsewhere, entrepreneur Nat Peat explains how he balances his busy professional career – he's the CEO of two dynamic companies – with personal passions that include maintaining his pilot licence and practising martial arts (page 50).

We'll be back in the New Year with more industry-leading insight. In the meantime, I hope you enjoy reading the expert views in this issue.

**ALISTAIR COX, CEO, HAYS**

**HAYS** Recruiting experts  
worldwide

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## GET IN TOUCH

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You can also view or download past issues at [hays-journal.com](https://hays-journal.com)

# TOP STORIES

What's changing in the world of work?

## GERMANY MAY RELAX IMMIGRATION LAWS TO ATTRACT SKILLED WORKERS

**A RECORD NUMBER** of 1.2 million unfilled jobs has prompted Germany to consider a proposal that will make it easier for workers from outside the European Union (EU) to move to the country.

Not enough skilled labour, and a lack of young people willing to commit to long-term and on-the-job training, has become a recruitment headache in Europe's largest economy.

Germany had hoped that the million-plus refugees who arrived in 2015 would fill workforce gaps, but a lack of language skills and the inability of most refugees to prove qualifications have slowed down the process.

EU citizens already enjoy the right to work in any member state but, according to **Reuters**, the German cabinet will now look at relaxing migration rules for non-EU workers too.

Such plans could be sensitive in a country where anti-immigration sentiment has helped drive support for the far-right **Alternative for Germany** party, and a row over asylum policy almost toppled Chancellor Angela Merkel's Government in July.



Germany already has the so-called 'blue card' system to help companies hire foreign academics and professionals.

If agreed, the new proposals would provide further assistance that includes the Government no longer insisting that companies give preference to German citizens in filling vacancies before looking for non-EU foreigners.

Under the proposals, non-EU graduates and workers with vocational training will have an opportunity to come to Germany to look for a job within a certain period of time if they meet qualification and language requirements.

The Government is also planning to launch an advertising campaign promoting the scheme in selected countries.

## THINGS YOU SHOULD KNOW...

### SINGAPORE IS OFFERING ITS CITIZENS FREE AI TRAINING



#### **TWO FREE PROGRAMMES**

have been announced that aim to educate Singapore's citizens about AI by showing them how it can help in their daily lives, and to prepare industry professionals to be ready to work productively with AI.

The scheme has been unveiled by **AI Singapore**, an initiative aimed at improving the country's capability in this area.

The first programme, *AI for Everyone*, aims to reach 10,000 people, ranging from secondary school students to



## EMPLOYER PENALISED FOR EXPECTING WORKER TO BE 'ON CALL' OUT OF HOURS



**A FRENCH COURT** has made a first-of-its-kind decision to fine a British company for expecting an employee to pick up work emails and phone calls outside of normal office hours.

Pest control and hygiene giant **Rentokil Initial** has been ordered to pay a former employee €60,000 (£53,000) because it failed to respect his “right to disconnect”.

The ruling – by France’s Supreme Court, the Cour de cassation – is thought to be the first since the so-called El Khomri law, aimed at tackling the modern-day problem of compulsive out-of-hours email and message checking.

It was unfair, the court decided, for the unnamed ex-employee, a former regional director of the company in France, to

have to “permanently leave his telephone on... to respond to requests from his subordinates or customers” in case of any problems while not at work.

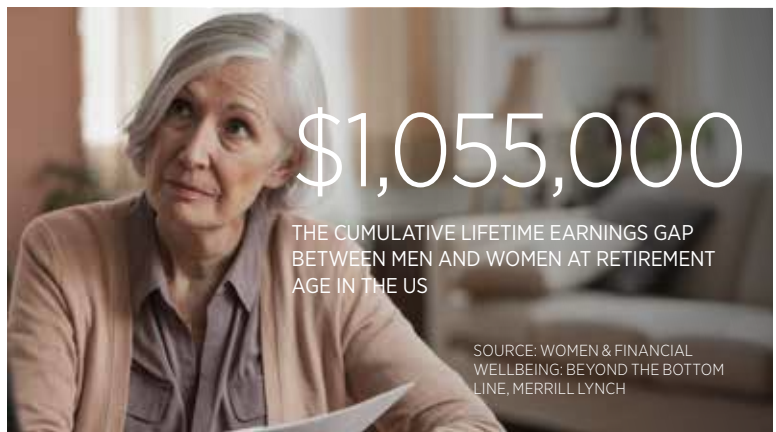
The company argued there was no stipulation that he needed to field calls and deal with emergency business when not at work. However, the court ruled that, given his number was provided as one of the directors to call should problems arise, this amounted to him being ‘on call’, and that he should be paid for his time.

The debate over the right to disconnect is by no means just French. Some large groups such as **Volkswagen** and **Daimler** in Germany have also implemented measures to curtail out-of-hours messaging.

These include cutting email connections in the evening and weekends or even destroying emails automatically that are sent to employees while they are on holiday.

working adults. The programme will introduce them to AI technology and show how it can be used to improve how they live, work and play. The second, *AI for Industry*, is targeted at technically inclined industry professionals and aims to reach 2,000 people with basic AI competency, to enhance their competitiveness in a digital economy.

As part of the push to develop a digitally ready nation, AI has been identified as one of four emerging technologies to drive the digital economy in Singapore.



## JAPAN PLANS MAJOR CHANGES FOR EMPLOYING FOREIGNERS

**AS IN GERMANY** (see page 4), the Japanese Government plans to loosen the country's tight immigration system, but for very different reasons. The plan, designed to address the challenge of a fast-ageing labour market, has the support of most companies in the country.

Japan will allow five-year work permits for foreigners in certain industry sectors. Also under consideration is permitting overseas workers who pass certain tests to stay indefinitely and bring their families.

A **Reuters** survey this summer found that 57 per cent of big and mid-sized Japanese firms employ foreigners and 60 per cent favour a more open immigration system. But just 38 per cent wanted to allow unskilled workers into the country.

The number of foreigners nationwide has more than doubled in the past decade to 1.3 million, but that remains below 2 per cent of the total labour force, compared with 10 per cent in the UK, 38 per cent in Singapore and 2 per cent in South Korea.

"Overall, Japanese firms remain cautious about accepting foreign workers," said Yoshiyuki Suimon, Senior Economist at **Nomura Securities**, who reviewed the survey results. "They are aware of the need to accept immigrants in the long run, but for now they are trying to cope with labour shortages through investment in automation and labour-saving technology." Restaurants



and retailers are also making active use of foreign students, he said.

While some companies saw unskilled foreign workers as a source of cheap labour, others fretted about the cost to their businesses of educating and managing them, citing cultural and language barriers.

**"JAPANESE FIRMS REMAIN CAUTIOUS ABOUT ACCEPTING FOREIGN WORKERS"**

– YOSHIYUKI SUIMON,  
NOMURA SECURITIES



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THE MINIMUM AGE OF THE 14 MEMBERS OF STAFF IN A BRANCH OF **STARBUCKS** IN MEXICO CITY. THE INITIATIVE IS THE RESULT OF A PARTNERSHIP WITH **THE NATIONAL INSTITUTE FOR OLDER PERSONS** (A GOVERNMENT PROGRAMME) TO OFFER JOB OPPORTUNITIES TO SENIORS TO HELP BOOST THEIR QUALITY OF LIFE.

**"WE'RE NOT JUST INCREASING DIVERSITY IN ETHNICITY, BUT HIRING MORE FEMALES TOO. THERE ARE VERY FEW SKILLS WE CANNOT FIND A SPOT FOR"**

**FBI RECRUITER ERICA PARKER ON HOW THE INTELLIGENCE AGENCY IS EVOLVING ITS RECRUITMENT PROCESS**



## STUDY FINDS POTENTIAL HEALTH BENEFITS OF OPEN-PLAN OFFICES

Workers in open-plan offices are more active and less stressed than those with desks in cubicles or private offices, US research suggests.

The **University of Arizona** study, published in *Occupational & Environmental Medicine*, claims to be the first to measure activity and stress in office workers, rather than asking them in a survey.

Chest sensors were used to track movement and heart rate in hundreds of people in different buildings over three days.

In the study of 231 office workers in government buildings in the US, those in open-plan offices – with no partitions between desks – clocked up 32 per cent more physical activity than workers in private offices and 20 per cent more than those in cubicles. This could be because they make the effort to find privacy to talk away from their desk, the researchers said.

Those who were more active had 14 per cent lower levels of stress outside the office compared to those who were less active. And, on the whole, men were more active than women.

Older office workers were more likely to have higher stress levels. The most stressed people at work were also those who were highly stressed at home too.

Study author Esther Sternberg said: “We all know we should be increasing our activity but no matter how we try to encourage people to engage in healthy behaviour, it doesn’t work for long.

“So changing office design to encourage healthy behaviour is a passive way of getting people to be more active.”





## MAJORITY OF IRISH WORKERS WANT TO DITCH 9-5 WORK PATTERN

**A STUDY HAS REVEALED** Irish employees want greater flexibility in their jobs, including an end to traditional 9-5 working hours.

**McDonald's** summer survey of 1,000 Irish workers found 48 per cent of people say that they would get rid of the 9am–5pm day, while 31 per cent of respondents prefer 8am–4pm hours. If given the option, 32 per cent of people would accept a longer workday for a shorter working week.

The research uncovers what Irish adults consider the key ingredients of a 'good' job: a friendly and sociable work environment, flexibility, a high salary, location and opportunities for progression.

The final piece of information the survey provided was that Irish workers are no longer looking for a job for life, and are willing to move jobs to find the right role.

**31% OF RESPONDENTS PREFER 8AM–4PM WORKING HOURS**

## HOUSING PROBLEM IS BEHIND AUSTRALIAN ALMOND PICKER CRISIS

**AUSTRALIA'S ALMOND** industry has a shortage of workers because a lack of accommodation means pickers have to resort to camping with no access to facilities such as showers or kitchens.

Ironically, the rapid expansion of the industry has also contributed to the problem. Ross Skinner, CEO of the **Almond Board of Australia**, confirmed almond growers have struggled to find workers.

"The producers themselves are looking to address the problem but overall the industry is looking to promote itself as a career for agricultural students," Skinner said.





## FINDING THE LEADERS OF THE FUTURE

IN EACH ISSUE, WE INVITE SOMEONE TO DISCUSS A LIFE-CHANGING MOMENT. KATE ROBERTSON HAD ALREADY ENJOYED A SUCCESSFUL CAREER IN ADVERTISING WHEN SHE CO-FOUNDED **ONE YOUNG WORLD**, WHICH STAGES AN ANNUAL SUMMIT WHERE YOUNG LEADERS ADDRESS THE WORLD'S MOST PRESSING PROBLEMS. SHE EXPLAINS HOW IT CAME ABOUT



**One Young World is a non-profit organisation that brings bright people aged 18-30 together with world leaders and thinkers. It's a forum for young leaders to drive change, take action and tackle today's most**

**pressing issues in areas such as health, education, the environment and sustainable development.**

The first *One Young World Summit* took place in London in 2010, and since then, we've built a network of over 9,000 Ambassadors – young leaders whose work projects have affected 17.5 million people worldwide. Our Counsellors have included Kofi Annan, Sir Bob Geldof, Professor Muhammad Yunus, Mary Robinson, Justin Trudeau, Emma Watson and Meghan Markle.

I grew up in apartheid-era South Africa, which definitely affected my view of the world. It left me alert to the way that governments can do great wrong when maintaining systems through totalitarian controls, and of course you can still see that now in many countries.

I fell into advertising after graduation and came to the UK in 1986. I joined **Havas** in 2003 and became UK Group Chairman in 2006. The origins of One Young World go back to an argument I was having with someone at Havas about setting up a conference business. I didn't want to do it because I didn't think it would be profitable, and I said, "Anyway, if we were going to have a conference business, it would have to be true to our brand; we're the youngest network, so it would all be about young people."

The person I was talking to said that was rubbish, but afterwards I realised it would be a really good idea and I set about selling it to my CEO, David Jones.

In my head, coming from a marketing and advertising background, organising a conference was going to be easy. You'd get a couple of sponsors and off you'd go. But I soon discovered that smart young people say, "No, I won't stand on a stage with your logo behind my head." They don't want to be told what they can and cannot

say. That helped to shape our thinking. I also realised that when I looked around the world, there are lots of youth conferences that no one's ever heard of. So, we would have to use our marketing skills to make our conference famous. For that you need mainstream media, and to attract them you need big names.

The first time, it was a nightmare: it took 11 months to get Desmond Tutu and 13 to get Bob Geldof. David will say now that he never believed that they were going to show up or that it was going to happen. But what these people eventually buy into is that young people are driven to a higher ethical standard, because they have time to meet that standard. This young generation is the most connected and educated in human history.

**“YOUNG PEOPLE HAVE SO MUCH ENERGY, ENTHUSIASM, SELF-BELIEF AND HOPE”**

Before we started, we didn't know how fantastic it is to work with youngsters. There's so much energy, enthusiasm, self-belief and hope – you don't have to bring any of that, the kids drive it themselves. What I did know, though – because I'm an Olympics fan – was that when people from around the world come together, the magic comes into the room. The people become a human family, and that's an incredible thing.

I left Havas in 2015 to devote myself entirely to One Young World. My ambition is that by the time it reaches its tenth anniversary, it will be as important as the **World Economic Forum**. It will become the place where you go to find the brightest, the fastest, the smartest – the next group of inspirational leaders. ■

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One Young World celebrates its tenth anniversary in 2019 with a summit that will be held in London. To find out more, go to [oneyoungworld.com](http://oneyoungworld.com)

# DRIVING FORCE

ARTIFICIAL INTELLIGENCE IS ALREADY BEING USED TO COMPLETE MANY VITAL TASKS IN BUSINESSES ACROSS A RANGE OF INDUSTRIES, BUT COULD IT BE USED TO BOOST PRODUCTIVITY FOR THE GLOBAL WORKFORCE GENERALLY?

**STAYING ON TOP** of new technologies is a huge challenge for HR professionals. On the one hand, they are having to find ways to take advantage of these advances in their own jobs (such as the chatbots explored in Issue 14 of the *Hays Journal*). On the other, they also have to help the rest of the workforce adapt and implement new tools that change the way they work too.

And while new technology can undoubtedly make some jobs easier, it can also increase fears around career security within the workforce. It is, in some ways, reminiscent of the Industrial Revolution, where the advent of machinery saw roles traditionally undertaken by hand come under threat, leading to widespread protests and attacks on equipment.

So how can HR professionals support the

implementation of these strategies and improve productivity in their workforce while alleviating fears?

## PRODUCTIVITY PROGRESS

The impact of Artificial Intelligence (AI) on jobs could be significant, although quite how this will develop is hard to predict. A recent study by **McKinsey** suggests as many as 800 million workers could lose their jobs by 2030 as a consequence of automation and robotics, while research by **Gartner** suggests around 2 million new jobs will be created and a study by **PwC** estimates the overall impact on jobs will be largely neutral.

"If you look at the history of transformational changes, generally it takes decades for the effects to fully kick in," says Rob Kniaz, a partner at AI investment company **Hoxton Ventures**. He has previously worked





at **Google** and **Intel** in Silicon Valley. “We’re still in the hype cycle part of it, where people think AI will solve everything, and you realise over time that it does change things, but maybe differently to how you predict.”

Sofiane Belgadi is President of **Lozard AI**, a platform which uses AI to link up businesses with investors and salespeople, based in Toronto, Ontario. North America is already well advanced in the use of AI, he says, with universities, research centres and the private sector starting to form “hubs” of enterprises specialising in AI. “What we are living with now in AI is exactly what we saw in the early 2000s with the internet,” he says. “Every day we’re seeing new start-ups created.”

From a business perspective, effective use of AI offers the potential to improve productivity; something

that has remained stubbornly low in recent years in developed economies, and continues to lag well behind pre-2007 levels. A recent series of pan-European studies by **Ricoh Europe** suggests that employees, at least, believe AI has the potential to improve efficiency, with 65 per cent of the 3,600 workers surveyed saying automation technology would enable them to be more productive, and 52 per cent agreeing that AI would have a positive impact on their role.

Meanwhile PwC analysis suggests that AI could contribute US\$15.7trillion to the global economy by 2030, with US\$6.6trillion of this figure of this coming from increased productivity. These gains are expected to come from the automation of processes, coupled with AI technologies augmenting their existing labour force. In fact, there are already examples of where AI is ►





► starting to have this sort of impact. Owen Tebbutt, Marketing Leader, Cognitive Process Transformation, for **IBM Global Business Services**, Europe, gives the example of AI being used by fund managers to track media or social media stories about particular companies, helping them to digest the vast number of stories on the internet to glean important information which could create fluctuations in share prices.

“Twenty years ago, these people received data about the marketplace they serve at a much slower rate and in far fewer formats,” he points out. “AI is a good way to empower someone who is doing that sort of job, and it can help them to prioritise, sort and make sense of a huge wall of data that is coming at them all the time, relentlessly.” There’s still a need for human intervention, however, particularly in how AI interprets headlines or other elements of stories which could have more than one meaning.

The medical sector is another which has embraced AI. “We’re early investors in **Babylon Health**, which is an AI system for GPs that conducts an initial triage of a patient,” says Kniaz. “If you’re a medic trying to cope

with demand, then treating people who don’t really need a GP right now with basic diagnostics means you can spend more time with people who do need that primary care.”

AI has obvious implications for employees, with some basic positions likely to be taken over by machines and others having to adapt their roles. Joanna Bryson, Associate Professor in Artificial Intelligence at the **University of Bath**, gives the example of a bank which is using chatbots to deal with basic customer enquiries. “You would think that would reduce the number of people managing the telephones, but what they found was that customers felt more engaged and ended up contacting the bank more,” she says.

“The other interesting problem was that the chatbots were solving all the easy problems, so they had a set of people who used to answer the phones who were no longer useful when they answered the phones, because they were used to the easy problems.” In this case, those employees were diverted to helping customers who weren’t sure or comfortable

# “AI IS GREAT AT THE IQ LEVEL, BUT HUMANS – AND HR – ARE ALL ABOUT EQ”

— HELEN KONTOZOPOULOS,  
UNIVERSITY OF TORONTO

about using chatbots, she adds, rather than being replaced entirely.

Robert Schwarz, Managing Director ANZ of **Nuance Communications**, agrees: “Conversational AI is transforming how organisations and customers engage with each other. It has resulted in not only increased productivity, but also improved efficiency and accuracy within customer service. Virtual Assistants allow organisations to provide their customers with fast and accurate self-service offerings, which are often more convenient than available alternatives. This also reduces call centre costs and has the effect of freeing up agents to undertake more value-adding tasks that are more complex in nature.”

## ALLEVIATING FEAR

Further down the line, it's possible that the use of AI could spread to roles that currently still require human intervention. “We now have AI in California which can diagnose radiology images better than most radiologists,” points out Sheldon Fernandez, CEO of **DarwinAI**, a Canadian start-up dedicated to finding use cases for AI in organisations. “It hasn't replaced radiologists because the question of regulation and responsibility hasn't been fleshed out with these systems; so if AI diagnoses someone's radiology incorrectly, who is responsible? Right now, it's a tool that helps them but will it ever become a tool that replaces them? That's something we're going to have to grapple with.”

HR will clearly have an important role in helping businesses to make use of AI and ensure it is used responsibly. Part of this will involve talking about the rationale behind it, and explaining how it can help individuals with the job, and potentially develop their career through learning new skills. “One thing is clarity; the more open an organisation can be about why and where it's using these technologies, the less concerned employees will be,” says Tebbutt. “The really big one is that it's got to be based around this idea of empowerment. It's not there to replace jobs but to

make your job more impactful, enjoyable and productive. HR needs to be very positive about some of the things this technology can do to make people more productive, happy and fulfilled.”

It appears there is a degree of willingness to embrace AI, which employers would do well to harness, so long as they are open about its introduction and offer training to employees where needed.

A global survey of nearly 3,000 employees across eight nations conducted by **The Workforce Institute at Kronos** found that four out of five employees see significant opportunity for AI to create a more engaging and empowering workplace experience, yet admit a lack of transparency from their employers is a primary driver of fear and concern.

Meanwhile, Ricoh Europe research reports that 67 per cent want employers to emphasise training more so they can make best use of new digital tools, and 40 per cent admit they are lacking in this area.

Some 72 per cent, however, feel firms will only introduce technology if it leads to cutting costs rather than empowering staff, so HR's role in stressing the individual benefits is essential in overcoming scepticism.

HR will also need to make sure the organisation has the right levels of staffing required, particularly in ensuring there are enough people around to support the use of AI, so overall productivity can be improved. “In the case of Babylon, it's a case of making sure that the people who work for you are handling the most valuable cases rather than dealing with things that are relatively automatable,” says Kniaz. “The businesses that succeed will realise they have to have good technologists in their company, and they have to have it in-house. It doesn't work when you outsource it, so that creates more demand for IT people at headquarters being part of business decisions.”

## A NEW WAY OF WORKING

As well as helping other parts of the business get to grips with AI, HR itself can make use of the new technology. There are a number of ways in which this

- ▶ could help HR, says Tebbutt, ranging from developing individual, personalised training plans to helping to onboard new employees.

“When someone comes into a new organisation, they’re often faced with a wall of information and data, and one of the challenges is trying to make some sense of that so you can use it to improve your performance, and reduce the speed it takes for you to be a productive employee for that organisation,” he says.

There are broader ethical issues around the use of AI too, in which HR needs to be involved, particularly when it relates to employees. Helen Kontozopoulos is co-founder of the **Department of Computer Science Innovation Lab** at the **University of Toronto**, and believes HR has a role to play in ensuring any application of AI is used in a responsible and ethically defensible manner, rather than being implemented just because it’s possible.

“HR is supposed to be the champion of the culture and vision of the company,” she points out. “If you don’t recruit well, you’re not going to get the best talent. If the IT department is thinking of implementing something to improve productivity, they have to ask if it really fulfils their culture.” She gives the example of the ability to track the precise location of employees, which is unlikely to appeal to potential recruits. “AI is great at the IQ level but humans – and HR – are about EQ (emotional intelligence),” she adds.

Then there’s the issue of career development, and giving people the grounding they will need to one day move into more senior roles which will still be required. “If you think about how people achieve mastery of something, it begins with low, ground-level work that eventually allows them to ascend the ladder of professional achievement,” says Fernandez. “So are there unintended consequences in having AI take over what we perceive as low-value work; does it take away the capabilities of someone to do that work as a necessary stepping stone to higher levels of mastery? That’s something we’ve not fully thought through at the moment.”

Kniaz, meanwhile, stresses the need to retrain employees and move them into other areas of the business, partly to ensure the organisation retains talent and knowledge in the business. “It’s easy to make short-term decisions from a spreadsheet and think you can cut this cost, and then six months later you realise it went wrong and have to hire people,” he says. “You can’t switch people on and off as resources

**“THE MORE OPEN AN ORGANISATION CAN BE ABOUT WHY AND WHERE IT’S USING THESE TECHNOLOGIES, THE LESS CONCERNED EMPLOYEES WILL BE”**

— OWEN TEBBUTT, IBM

## BUILDING TRUST

One of the largest challenges around AI is the perceived threat that many workers see it as posing to their livelihood.

However, the *Hays Global Skills Index 2018* found that although there may be short-term impacts on jobs, the longer-term effects suggest that we should see little change in aggregate employment.

In fact, a 2018 study, *Is automation labor-displacing? Productivity growth, employment, and the labor share* by David Autor and Anna Salomons, examined the impact of automation across a number of European countries, as well as Australia, Japan and the United States. It found that AI has had a positive effect on aggregate employment.

The impact is mainly expected to be felt in middle-skilled jobs, as requirements increase for those high- and low-skilled professions.

The Index found that a combined effort by business and state will be key in helping workers embrace AI. Organisations must focus on reskilling and training while governments should focus on aiding displaced workers. This may include offering universal basic income or introducing job guarantees.





by the hour or day, so when you have good people, it works well to retrain them and keep them on tap.”

More generally, Tebbutt warns that businesses need to ensure they have the right processes in place to help them gather the data that will underpin any use of AI. “You can’t do AI for the sake of AI,” he says. “It’s there to make sense of data first and foremost. A lot of organisations which are trying to get from step one into using AI in a production environment are struggling because they don’t have the data to allow them to do what they want to.”

Another concern is that of privacy, although how big an issue this is will depend to an extent on the geographic location. Fernandez points out that China is putting significant investment into AI with the idea of being the world leader by 2030, but has a very different attitude to privacy from the European Union, which recently introduced the GDPR legislation.

“That included the right to algorithm transparency, so if a system is making a decision in an automated fashion, you as a citizen or consumer have the right to

understand how that is made,” Tebbutt says. “Privacy and transparency is central to the proliferation of AI systems and we’re seeing different countries with different standards around how to implement that. It’s interesting to see how it manifests itself in China, Japan and countries in South-East Asia versus Europe versus North America.”

In the longer term, however, there can be little doubt that AI will play a more significant role in how organisations are set up and run in the coming years, even if certain use cases prove not to be viable or ethically desirable. “A human being is only capable of taking in so much, so we are going to need help sorting through that, and that’s the biggest area where AI can help organisations or people,” says Tebbutt.

“The choice is quite stark; we can either drown in data or find a way to benefit clients and the workforce. As the market starts to emerge we’ll get organisations proving concepts and making a return on investments. That’s when we’ll really start to see the take-up of these technologies in the workplace.” ■



# THE SPIRALLING PRODUCTIVITY DILEMMA

THE LATEST HAYS GLOBAL SKILLS INDEX REVEALS THAT PRODUCTIVITY CHALLENGES CONTINUE TO HAMPER WAGE GROWTH

**ACCORDING TO** the Hays Global Skills Index 2018, *Investing in the Skills of Tomorrow; Avoiding a Spiralling Skills Crisis*, relatively slow growth of economy-wide wages, after allowing for inflation, is a key feature of labour markets around the world. Some of the downward pressure on wages can be explained by the desire for more work among certain employees (for example, those in part-time jobs who would like to be in full-time employment). However, this is not enough to cover the widespread trend of slow wage growth. So what is behind the ongoing crisis?

## PRODUCTIVITY PUZZLE

The research indicates that improvements in productivity will be key to wage growth. If economies around the world are unable to increase their output with their current

resources, there will be little growth in business revenues, which in turn means wages are prevented from growing.

According to the Index, the value of goods and services produced per worker has slowed markedly since the financial crisis. While this was to be expected in the immediate aftermath of the crisis – in recessions, output tends to fall as firms retain their labour – the rate of productivity growth has remained slow, even during the subsequent economic recovery.

Some of this can be explained by the large drop in both public and private sector investment following the crisis. This means that firms were less able to make the most of each worker by enhancing the quality and quantity of tools and machinery they use.

The tighter credit conditions that followed the financial crisis, coupled with

heightened uncertainty, led to reduced investment in cutting-edge technologies, which is now weighing heavily on productivity growth.

As a result, many countries appear to be caught in a 'low-growth trap': weaknesses in productivity growth lead to lower investment that further dampens productivity.

## ADVANCES AND EXPECTATIONS

But, while the financial crisis certainly appears to have been a contributor, some studies<sup>1</sup> suggest that this global decline in productivity is a longer-term trend, influenced by factors such as countries' ageing populations, a downturn in global trade, falling investment in education and training, and a slowdown in technological advancement.

Despite the apparent flood of new

## “MANY COUNTRIES APPEAR TO BE CAUGHT IN A ‘LOW-GROWTH TRAP’”



digital and mobile technology, some argue that productivity improvements from information and communications technologies (ICT), which are at the heart of the so-called fourth Industrial Revolution, have not matched the gains associated with the introduction of the steam engine, electricity or the telephone in previous industrial revolutions.

Another factor highlighted by one recent study<sup>2</sup> is the slowdown in technology and knowledge ‘spillovers’ from the world’s most productive firms to

others in their sector (‘laggards’).

Global firms, including the likes of **Amazon**, **Uber** and **Microsoft**, can more easily upscale their operations and generate synergies to create dominant positions in the market. Meanwhile, smaller firms are less able to do so, and in turn have experienced very weak growth in productivity.

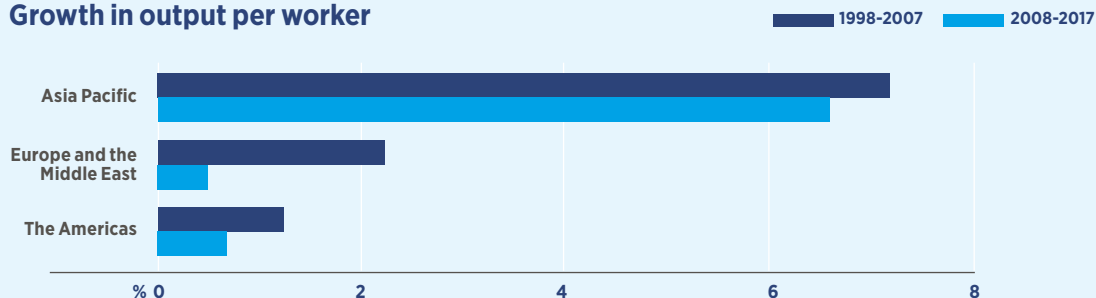
A final possibility is that certain countries are underestimating their reliance on the digital economy and may need to more adequately capture

the contribution that ICT is making to the economy. This could paint a clearer picture of how productive certain nations really are.

So, while there are many questions as to what will solve productivity challenges, it would seem that businesses and governments will need to work together to better understand the impact of new technologies on their economies. ■

To read the full report and gain further insight, visit [hays-index.com](https://hays-index.com)

### Growth in output per worker



Source: OECD (2017)

1. ROBERT J. GORDON, ‘SECULAR STAGNATION: A SUPPLY-SIDE VIEW’, 2015

2. DAN ANDREWS, CHIARA CRISCUOLO AND PETER N. GAL, ‘FRONTIER FIRMS, TECHNOLOGY DIFFUSION AND PUBLIC POLICY: MICRO EVIDENCE FROM OECD COUNTRIES’, 2015



# NO RISK, NO REWARD

**BEING PREPARED FOR CHANGE IS NOW THE KEY TO SURVIVAL FOR MANY ORGANISATIONS. CAN THE CELEBRATION OF FAILURE HELP THEM TO BUILD WORKFORCES THAT ARE BETTER PREPARED TO EVOLVE?**

**FOR MANY BUSINESSES**, the threats to their success have changed. Where they may once have looked at rival organisations as their key competition, they are now just as much at risk from changes in technology and shifts in the marketplace, not to mention social and political challenges.

For example, in 2016, **Ford's** then Chief Executive Mark Fields said that the company works on the assumption that its future rivals may not be **Chrysler** or **GM**. Instead, it is eyeing competition from **Google** and **Apple**. Meanwhile, **Amazon** continues to disrupt a whole range of industries with its ventures in everything from grocery delivery to healthcare.

If a business is to succeed in the current climate, leaders and staff alike must constantly ask themselves what they want their organisation to look like in the coming years and decades, while remaining open to changing their view.

"In today's business world, success is inextricably linked to how quickly and how effectively leaders and managers can react to change," says Richard Chiumento, CEO of business transformation specialists **The Rialto Consultancy**. "To remain relevant and competitive, organisations will find that they have to re-engineer processes, and even reinvent themselves, on a regular basis."

## IDEAS FROM EVERYWHERE

One sector where there is a constant need to react to change is financial services. Polina Rasskazova, Head of Recruitment, **Citi** in Russia, Ukraine and Kazakhstan, says: "The sphere we work in changes very quickly, due to technological progress, evolving customer expectations and increased competition from non-financial services firms such as e-commerce and fintech companies."

Employers need a varied and different set of skills to respond to such changes, she adds. "The ability to change and to learn new skills quickly is crucial for our organisation. At Citi we are building a culture of change that is based on several principles, including ethics, meritocracy and inclusiveness, collaboration, ideation and innovation and a digital mindset."

For example, around 140 ideas on improving the bank's client experience process have been submitted by employees through its *Ideation* page, an innovation platform. "Changes are driven not only from the top, but from all levels of Citibank," says Rasskazova.

Derek Draper, CEO of **CDP Leadership Consultants**, agrees that generating new ideas and concepts and staying on top of trends is key – and it doesn't matter who is involved. "Ideas should come



## “IF ORGANISATIONS TRULY WANT TO DRIVE GROWTH AND INNOVATE, THEY MUST CREATE A POSITIVE ‘SAFE TO FAIL’ CULTURE”

— HELEN NORRIS, FORMERLY OF NATIONWIDE BUILDING SOCIETY

- ▶ from everywhere – and be listened to and acted upon,” he says. “You should be implementing new, exciting things on a regular basis. Ask yourself: what have we done that’s new this week, month, quarter or year?”

### AN INCLUSIVE APPROACH

Phil Sproston, UK Country Manager at the **Top Employers Institute**, points out that when it comes to implementing change and innovation, diversity is a major contributing factor.

“It is far too easy for organisations to become trapped in a group-think mentality, with a variety of topics that aren’t banned, but that are just not discussed by common consent,” he notes. “It’s the ‘no, there’s no point. We tried that ten years ago and it didn’t work’ mentality.”

Opening up and recruiting a truly diverse and inclusive workforce brings a wealth of benefits, he adds: “Not only in terms of race, gender, sexuality and ability, but also of background and experience. Diversity brings an organisation a rich tapestry of ideas, thoughts, best practice and new mindsets.”

This is something that chimes with Citibank’s experience. “Maintaining a truly diverse environment has been proven to be a leading indicator of the quality of a risk culture, in addition to being an effective



way of connecting to an equally diverse client base,” says Mike Corbat, CEO of **Citigroup**. As a result, diversity and building new skills are the cornerstones of the bank’s corporate culture. It tries to create an inclusive and collaborative work environment by advocating a combination of internal and external people who can bring a range of different skills and generate change.

“We aim to increase client value, productivity, innovation and employee engagement by hiring, promoting and retaining diverse groups, creating an inclusive work environment, leveraging our diversity of thought to drive value for clients, and embedding the value of diversity into business practices,” says Rasskasova. “We believe in talent development within the organisation but, on the other hand, in order to stay creative and competitive and get fresh ideas, we look for talent outside Citibank. On average, 50 per cent of open roles are filled with internal candidates,” she comments.

### FIGHTING THE FEAR

But for companies to be truly agile, there is something else they need to take on board. In order to respond to change, you need to create a corporate culture where failure and innovation are encouraged and celebrated. A culture where





people feel free to innovate, explore ideas and make mistakes.

"The workforce is more digital, more global, diverse, automation-savvy and social media-proficient than ever before," says Helen Norris, former HR director of **Nationwide Building Society**. "At the same time, business expectations, needs and demands are evolving faster than ever. If organisations truly want to drive growth and innovate, they must create a fit-for-purpose, positive, 'safe to fail' culture that enables leaders and their employees alike to feel comfortable being creative and innovating."

Rasskazova agrees that building a culture where innovation can thrive is not possible without allowing room for failure. "Failures and setbacks are a big part of the test-and-learn approach and allow us to meet the needs of our customers more quickly," she explains. "In Citibank we use a 'fail fast' rule and have found that the best breakthrough ideas in business are often a result of constantly experimenting and taking risks."

In the course of experimentation, she continues, it is inevitable for individual leaders or companies to make mistakes or fail, and the company has tried to incorporate that into its culture and processes.

"This culture also requires employees to stay

persistent in the face of failures," she says, citing the importance of determination, which "helps us to see and use failures as learnings to improve and keep up the momentum. Determined people are also able to maintain optimism and see future possibilities where others can't."

And Chiumento emphasises the role of leaders in setting this 'safe to fail' culture. "They need to take a hard look at their organisational culture and assess whether it truly supports transformation and innovation," he says. "They also need to examine their own behaviours and actions and be prepared for people to challenge them. A leader's strategy may be to prioritise innovation but, in effect, their everyday actions and attitude stifle it."

#### MEET IN THE MIDDLE

Creating an environment that both encourages innovation and celebrates failure requires a high level of transparency, to build trust in managers and the company as a whole.

"Employees want to know what drives the company they are working for, what its long-term goals are and how they will be involved in achieving these objectives," Norris points out. "Communication and transparency across all levels of management are what foster this trust and determine the degree



- ▶ of discretionary effort that comes with a high level of engagement.”

Citi also places a high value on transparency. In order to ‘fail-safe’, says Rasskazova, it has to be able to make quick decisions to drive change, and support this with an open and transparent culture where it accepts and appreciates that not all ideas will work.

“In order to be innovative and to truly meet and exceed our customers’ expectations, we must be willing to step outside the box, try something new and take smart risks,” she explains. “This transparency is supported by our ethical principles and leadership standards.”

But how can employers foster and promote this transparency, especially in organisations that have an archetypal hierarchical management structure?

One of the first steps is to stop using the hierarchy as the main source of communication, Norris advises. “Remind teams of what the end goal is, what the key principles you base your decisions on are and how they can be a part of bringing the company closer to this vision,” she says.

Then you can try to involve them in the decision-making process and make them part of it: “Bring them on board and encourage them to voice their opinions; it will gain their trust and instil a sense of responsibility.”

Middle management must also be open about what is going on in the organisation and willing to communicate this to their teams.

“If middle management do not understand their role in a future organisation’s structure or feel threatened by change, they can block the team’s ability to be successful,” Norris notes.

“They must adapt their role and learn to step back from functional leadership and act more as a servant leader who trusts their teams and helps them remove roadblocks. They must also learn how to establish the concept of ‘accountable freedom’, where teams can make their own decisions and commit to their own work,” she adds.

Alan Price, Chief Operating Officer and HR Director at law firm **Peninsula**, agrees that, in order for change to happen, you have to get middle managers fully on board.

“An organisational change often demands contributions from many within the business,” he says, “so help each employee and manager to understand how their contributions will fit into the overall architecture of your organisation’s change.

“An honest and respectful boss, who is willing to share information with her or his teams and help employees to understand their role in the business’s progression, has more chance of earning employee trust.”

### **TONE FROM THE TOP**

As with most things in business, innovation and change have to come from the top and be actively embraced by everyone within the organisation. Business leaders need to look at their own behaviour and actions and the impact they have on company culture, says Chiumento. “While such self-examination may not deliver the desired answer, time is running out for those leaders and organisations whose own actions may be impeding transformation rather than promoting it.”

In order to gauge whether a culture is working and evolving with the changing landscape, an

# “FAILURES ARE PART OF THE TEST-AND-LEARN APPROACH AND ALLOW US TO MEET THE NEEDS OF OUR CUSTOMERS MORE QUICKLY”

— POLINA RASSKAZOVA,  
HEAD OF RECRUITMENT, CITI, RUSSIA,  
UKRAINE AND KAZAKHSTAN

organisation may need to use a range of different measures. “These should include a mix of the formal, such as decision-making accountability, and the informal, such as the tone set by senior leaders,” says Norris.

The indicators need to be tied back to the business objectives with a balanced set of measures, she explains: “For example, the achievement of specific milestones, the change of behaviours and the development of business performance.” They should ultimately result in a shift in the way people think, believe and feel.

She adds that people need to understand and agree what they can count on each other for. “This practice then becomes about principles and not personalities – holding people to account around agreed outcomes and helping and supporting each other to achieve them,” she notes.

“Our teams [at Nationwide] required capability development in managing difficult conversations and negotiating and resolving performance breakdowns. A measurable outcome was the number of new ideas being suggested and the overall performance of the team.”

Ultimately, progressive employers should be implementing, rather than inhibiting, innovation by taking a more gung-ho, less risk-averse approach to new ideas and projects.

“A true culture of innovation demands that leaders be more risk-taking, experimental and collaborative.

“But above all, they must recognise the crucial part innovation plays in their organisation’s future rather than merely paying lip service to it,” Chiumento concludes. ■

## BUILT TO CHANGE

Anne Billson-Ross is Group Human Resources Director at UK homebuilding company **Taylor-Wimpey**. She discusses four ways in which the company helps staff to embrace change.

### FUTURE FOCUS

We want to provide a workplace where individuals are inspired to be creative and innovative, and this sometimes means mistakes are made. Within our cultural principles, we have a “continuously improve and innovate” stream, which places emphasis on being future-focused and driving change.

### OWNERSHIP

While we have defined principles in which we want our employees to take decisions, we encourage them to ‘do the right thing’ and make personal choices. In a simplified form, this is reflected in our ‘dress for the day’ philosophy; they choose what work attire is appropriate for the day, from the very casual to the business smart.

### LEADERSHIP

It’s about being prepared to engage and listen to your employee. The CEO and senior management team take the opportunity to speak directly with employees and ask questions such as ‘what would you change if it was your company?’ and ‘what would make our employees proposition more attractive?’

### COMMUNICATION

We encourage all our employees to have a voice and question the status quo. For example, we connect them directly with the plc board to share understanding through our National Employee Forum. In September, 12 of our employees presented four strategic updates direct to the plc, giving their personal views of progress and what needs improving.



# 2,650,000

The number of people working in the tourism sector in Spain – 13.7 per cent of the country's working population. Tourism has helped to drive Spain's economic recovery and has overtaken construction as the country's top employer, according to the Spanish Institute of Tourism.





## CV

## ANNE BODEN'S CAREER

- CEO, Starling Bank, 2014-present
- Chief Operating Officer, AIB, 2012-2013
- Head of EMEA, Global Transaction Services, Royal Bank of Scotland Group, 2009-2011
- Executive Vice President Europe, Transaction Banking (Payments, Liquidity, Trade), ABN AMRO Bank N.V., 2006-2009
- Director and Chief Information Officer, Aon Ltd, Aon Corporation, 1998-2005
- Vice President, Corporate and Institutional Banking, Europe, UBS, 1993-1998
- Supervising Consultant, Financial Services Division, Price Waterhouse Management Consultants, 1990-1993
- Head of Systems and Process, UK Corporate Banking, Standard Chartered Bank, 1985-1990
- Programme Manager, Lloyds Bank, 1981-1985



# FLYING START

LAUNCHED IN 2014, STARLING BANK IS ONE OF THE FASTEST GROWING CHALLENGER BANKS. FOUNDER AND CEO ANNE BODEN EXPLAINS WHY SHE BELIEVES THE FINANCE INDUSTRY STILL HAS A LONG WAY TO GO WHEN IT COMES TO DIVERSITY

## ANNE BODEN IS NOT SOMEBODY WHO IS AFRAID

of change. Having studied Computer Science and Chemistry at Swansea University, she switched her focus to join a trainee scheme at **Lloyds Bank** in 1981. Since then, her career has included consultancy roles and heading up regional and international teams, before she decided to start a bank of her own in 2014. It's only natural, then, that she would build an organisation that is as dynamic as she is.

“**Starling Bank** is all about taking the things that I instinctively believe and the lessons that I've learnt from a long career in traditional financial services,” she explains. “The important thing about Starling is that we want to move fast because the world is moving fast. We have to execute our ideas very, very quickly.”

“We are able to reinvent things and start from scratch when the traditional banks are having to put new systems on top of old. They are stuck in the traditional ways of doing things, using traditional hierarchies and structures. We can build an organisation and technology that is appropriate for the way people live now.” ▶



**“INNOVATION IS  
OUR LIFEblood;  
WITHOUT IT, WE  
DIE. IT’S SOMETHING  
THAT EVERYBODY  
DOES EVERY DAY”**

► **MADE DIFFERENT**

Accordingly, the shape of Starling Bank’s workforce is not that of a typical bank. It has an in-house art director, yet other, more traditional departments are not represented.

“We work as groups of people, so we do not have a contained IT department,” Boden explains. “Technology takes place across the whole organisation. We don’t believe that, as a technology-led bank, IT should be ring-fenced.

“Technology is everywhere and that’s why we don’t have that sort of self-contained function.”

For this reason, she continues, outsourcing is also

rare. Their agile approach means that ideas and critiques can come from anybody.

“Everybody should be contributing to the vision of this bank, whether that’s a software engineer deciding whether our artwork looks good or our art director giving a view on the functionality of the app. Those are equally important opinions.”

A case in point is the innovative vertical debit card Starling Bank launched in July 2018. The orientation of the card was chosen to match that of people’s phones, while all numbers and the account holder’s name have been moved to the reverse of the card, making it easier to input details for online payments, and more difficult for anyone to steal card details.

“We started thinking about how we could do something that would be very practical and useful in people’s lives, as well as being beautiful, creative and aesthetically pleasing,” says Boden. “It was very important that it was totally practical and pleasing to the eye and we weren’t prepared to compromise on either point. The care we have taken to engineer something well that also looks good says a lot about us.”

Unsurprisingly, creating this sort of culture has required diversity in the workforce, yet this has not been a struggle for Starling in the way that it has been for many banks, as it was part of Boden’s vision from the start.

“I’ve been in finance, I’ve been in technology, and both of those professions have very few women,” she explains. “Now I’m an entrepreneur and there are very few female entrepreneurs who are getting big funding. But diversity is not something we have to aspire to at Starling; it’s what we are.

“We have people who have come straight from school to work as junior software engineers and we have people like me who have had long careers in banking. You look around the place and it’s a hugely diverse group. I’m really proud of creating such a diverse environment in all senses.”

That’s not to say there are not wider diversity issues to be dealt with across the industry. Looking back to the start of her career, to say Boden is disappointed in the progress made in finance would be an understatement.

“I started in banking and finance in 1981 and things have not got better,” she says. “We’re making strides in the boardroom, with non-executives being more likely to be women, but we still don’t have enough females in senior positions.

“It’s not good enough – we’re not making the progress that we should have made. Looking back to the early 1980s, if you’d told me then that 30 years later we would still be fighting this battle, I would have been shocked.”





## SPREADING WINGS

As you might expect, Boden has ensured that opportunities are open to everyone working at Starling Bank – something she feels gives it an edge over larger competitors.

“We believe that people can achieve an awful lot very quickly,” she says. “Every person here can make a real contribution to the end game. It’s very difficult to do that if you’re one of 100,000 people.”

The second enabler of opportunity, she believes, is the bank’s customer-focused approach.

“The team are free to make sure they can execute in a way that delivers solutions to customers,” she continues. “We don’t believe in preparing lots of presentations for each other, we believe in delivering products that customers can use. Throughout the organisation, we only spend our time on things that are outward- and customer-focused.”

This seems to be paying off. Earlier this year, Starling claimed first place in The British Bank Awards – a prize voted for by consumers. Boden says steps have been taken to ensure that a lack of physical locations does not stand in the way of strong relationships with their customers.

“We have a vibrant community where people share their ideas and discuss issues with us,” she explains. “I will contribute to the community and chat to customers about three times a week.

“We also have an area in our office where people can meet with us. We have events and people come in to talk to us. Just because we’re a digital-only bank, it doesn’t mean that we don’t talk to customers. I think

we have a far richer engagement with our customers than most traditional high street banks.”

Boden also encourages a fast-moving culture to improve services, and the company is reliant on technology to allow this. It is a big user of cloud-based team collaboration tool **Slack** and endeavours to share information and projects openly wherever possible.

“We don’t keep things separate for the sake of it; we much prefer to share information than keep it private,” she says. “When you’re sharing, it’s much more interesting.”

## TOP TAKEAWAYS FROM STARLING BANK’S WAY OF WORKING

**BREAK BARRIERS:** Starling Bank avoids pigeonholing its diverse employee base, allowing all staff to have input on projects.

**GET BEHIND A CAUSE:** Many workers want to know that their employer stands for something important. The #MAKEMONEYEQUAL campaign is one of several schemes Starling Bank has created.

**OPEN DIALOGUE:** The company takes advantage of various tools to ensure that communication is open and easily managed, both internally and with customers.



**“WOMEN LIKE MYSELF NEED TO BE PREPARED TO SAY THAT THINGS ARE NOT GOOD ENOUGH”**

► “We don’t have to create processes for innovation. Big banks have to do that, big companies have to do that, but innovation is our lifeblood; without it, we die. It’s something that everybody does every day, it isn’t something we have to force.”

Furthermore, says Boden, this outlook keeps the team mindful that Starling Bank will face challengers in the future – something they welcome.

“This new world is far more outward-looking than previously. We know very well that traditional banks have been able to compete against a very limited number of other big banks. We believe that our competition is in all places – traditional banks, new digital banks, retailers, big tech and more – but having that competition is very, very good for all of us.”

Starling Bank is also taking this competition into new territories. In 2017 it received a banking passport into Ireland, which enables it to offer its products to customers there. This is just the first step in its plans to provide services to markets across Europe.

### **BANKING ON CHANGE**

Boden’s focus is not limited to changing the industry within Starling Bank. She is also campaigning to change how men and women are treated differently in the media when it comes to finance.

Her inspiration for this came while skimming magazines as she waited to get her hair cut. In publications aimed at women, she realised, articles on money called for frugality and assumed women were prone to spending frivolously. In men’s titles, the language revolved around power and investment.

“I’m passionate about talking to men and women about their financial lives,” she says. “At a time when we’re talking about the gender pay gap, the way we engage with men and women about money could be something to do with that inequality.”

In March, she launched the #MAKEMONEYEQUAL campaign to try to combat these discrepancies.

Research by Starling Bank confirmed her belief that the language used in financial articles was vastly different depending on gender. Out of the 300 titles analysed, 65 per cent of money articles in women’s magazines defined women as excessive spenders, while 70 per cent emphasised that making money is a masculine ideal.

She knows she needs to change her own behaviour, too. “I sometimes make fun of the fact that I spend too much money on shoes and think ‘why am I saying these things? Is it because I’ve been brainwashed to speak that way?’ #MAKEMONEYEQUAL is about getting the media to think twice before they write about men and women and money.”

She is also well aware of her responsibilities to help improve gender representation in the industry. For her, the key is being open and vocal about the challenges she has faced in her own career, in the hope that others will not have to face them in the future.

“Women like myself need to make it very clear that it is tougher for women to be promoted,” she says. “Women have to do more, work harder and achieve more to get promoted in all financial professions and businesses. We have to talk about this, realise that it is a real issue. And women like myself need to be prepared to say that things are not good enough.”

She concludes by looking forward. While she says that her younger self would be shocked by the lack of progress made in the industry to improve gender equality, she is still positive for the future.

“My hope is that 50/50 representation in all walks of life will be the norm. I think it’s very sad that the industry is setting expectations so low.

“I don’t know what life will be like in 30 years’ time. We’re experiencing a huge change; we’re going to have more artificial intelligence and machine learning, and there will be a shift in the jobs people do. I very much hope that future society and the future job market will be more favourable to women.” ■





### ANNE BODEN AT A GLANCE...

**WHAT HAS BEEN YOUR FAVOURITE CAREER MOMENT?** Getting the banking licence. I was in a taxi Googling the Financial Services Authority's register and all of a sudden, I discovered we'd been granted a licence.

**WHAT'S YOUR BIGGEST PASSION OUTSIDE OF WORK?** Fabrics. I love design and I'm forever buying fabrics that I'll never, ever use.

**WHAT'S YOUR FAVOURITE PART OF THE DAY?** First thing in the morning, when I see what's been happening over the last 24 hours in our customer service unit. I read some of the things our customers have been saying about how we're helping them, day in and day out.

**WHO'S YOUR HERO?** Madeleine Albright, who said there's a special place in hell for women who don't help other women.

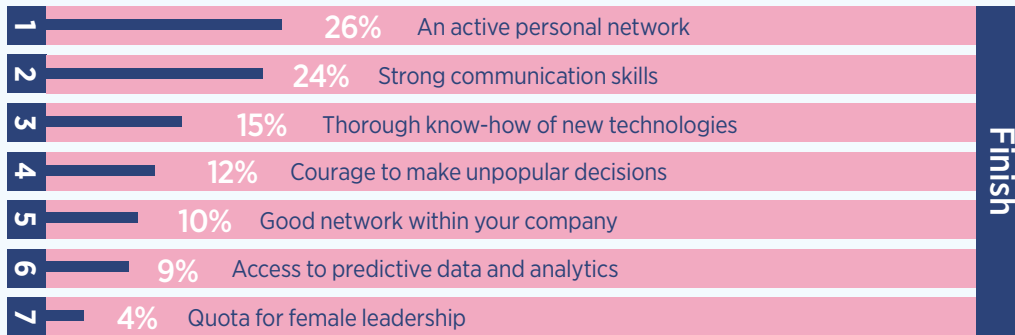
**WHAT'S THE BEST ADVICE YOU'VE EVER RECEIVED?** Never give up.

# FEMALE LEADERS READY TO INNOVATE

Female leaders are technology savvy and optimistic for growth, according to **KPMG's 2018 Global Female Leaders Outlook**. The report surveyed 700 global female leaders from 42 countries and territories to assess future economic developments, the challenges of digitalisation and their personal career development. Here are some of the key findings:

## The fast track to success

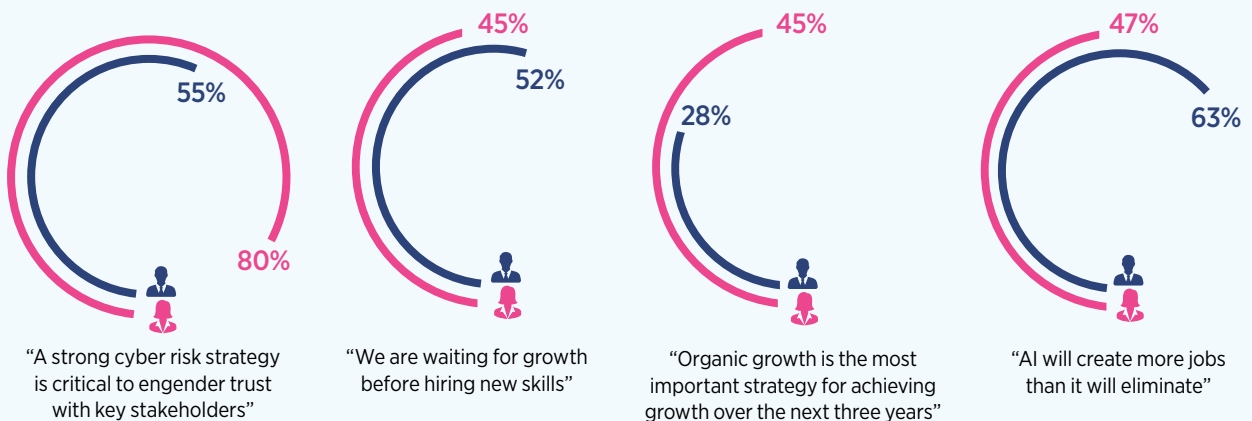
When selecting the most important factor for personal success, female leaders named the following:



## Savvy on tech

Compared with participants in KPMG's *CEO Outlook* (of which 84% were male), female leaders appear to be technology focused and ready to hire.

Percentage of respondents who agreed with the following statements:



# The winning formula

## Improving innovation

**93%** felt that innovation processes must improve in order to achieve growth over the next three years

## Confident on growth

**77%** feel confident about the growth expectations of their company

## New business focused

**66%** see no risk of losing existing customers while focusing on new ones

## Trust in data

**58%** trust insight provided by data when making critical decisions

## Ready for opportunity

**56%** see technological disruption more as an opportunity than a threat

## Working together

**53%** intend to collaborate with start-ups

## Technology leaders

**48%** are comfortable with AI, blockchain, 3D printing and mixed reality technologies

## Disruptors

**41%** believe their organisation is actively disrupting their sector



# A NUDGE IN THE RIGHT DIRECTION

HUMANS ARE PRONE TO MAKING IRRATIONAL DECISIONS BASED ON DEEP-SEATED BIASES. CAN THE APPLICATION OF NUDGE THEORY HARNESS THOSE INFLUENCES TO HELP BOOST EMPLOYEE WELLBEING AND PRODUCTIVITY IN THE WORKPLACE?

**WE ALL LIKE TO THINK** of ourselves as the masters of our own destiny, navigating our way through life by making independent choices. But is this really the case?

According to psychology experts, we make some decisions using a subconscious autopilot that has nothing to do with thinking things through logically. Instead, we're inclined to make irrational choices based on deep-seated biases like peer pressure, fear of missing out or an aversion to information overload.

Nudge theory – first brought to prominence in 2008 by Richard H. Thaler and Cass R Sunstein in their book *Nudge: Improving Decisions about Health, Wealth, and Happiness* – aims to harness this phenomenon.

### UNDERSTANDING THE IRRATIONAL

By making small tweaks in how options are presented to individuals, nudge theory deliberately plugs into humans' irrational decision-making processes to help steer people towards decisions that will benefit them.

Behavioural economist Jordan Birnbaum explains that the underlying reason for our irrational choices is a tendency to take short cuts. He says: "Daniel Kahneman's 2011 book *Thinking, Fast and Slow* outlines two types of thought that we all engage in. System one is fast, emotional, impulsive, intuitive. System two is slow, reflective, logical, thoughtful. Most of us stick with system one. It's not lazy – it's energy efficient. If you used system two for every decision, you'd be exhausted by breakfast."

Nudge theory has gained support at the highest levels. In the UK, the Government's Behavioural Insights Team, or Nudge Unit as it was dubbed, sent out tax bill reminders that had been amended to include a line informing the recipient that nine out of 10 people paid their taxes on time. This programme of small changes, leveraging the power of peer influence, saw £210 million in overdue tax paid into the Treasury.

Birnbaum recounts another example that makes use of humans' bias towards choosing the status quo. "In Germany, you have to tick a box to opt in to organ donation and the take-up rate is 12 per cent. In Austria you have to actively opt out and the rate is 99 per cent. That's because people will tend to go with the default option. It's still a free choice, which should be a defining quality of a nudge, but this demonstrates their impact."

With these sorts of results, it's little wonder HR professionals are considering nudges to influence choices that could potentially benefit employees and the organisations they work for.

Leading Silicon Valley companies were among the first to apply nudge theory to increase the productivity

and happiness of their employees. Birnbaum believes other companies will follow suit. "There are endless applications that leverage our built-in irrationality," he says. "Take, for example, the fact that humans are twice as motivated to avoid losses as we are to secure gains. So, if you lose US\$20, that experience is twice as powerful as gaining US\$20. It should be the same level of impact, but we just aren't wired that way.

"Now, say HR is encouraging managers to develop their leadership skills. You could tell them to think of the career advancements they could gain by improving as a leader. Or you could talk about the advancements they stand to lose by *not* improving as a leader. Changing a couple of words makes the second approach twice as motivating because of what we know about the human psyche."

### A HEALTHY OUTLOOK

HR professionals might also use nudge theory to help staff make better financial decisions. Duncan Brown of the **Institute for Employment Studies** led a research project for the **Chartered Institute of Personnel and Development** that examined how behavioural insights might be used to do just that. He found that one way this can be achieved is by understanding that people are put off by too much information – 'cognitive overload'. Offering employees fewer, simpler options around pension fund choices, for example, can overcome this. Employees less stressed about finances are better engaged and motivated, he adds.

Another specific area where HR professionals could make use of nudge is in tackling gender balance. ▶

## HARNESSING THE SUBCONSCIOUS

Nudge theory harnesses the irrational biases that subconsciously influence human decision-making. These include:

- Peer pressure/influence – people will often choose an action because they believe everyone else is doing it
- Fear of loss/losing out – this human trait has a powerful impact on our choices
- Cognitive overload – fewer and simpler options make decision-making easier
- Sticking with the status quo – the tendency to go with a default option rather than actively choose an alternative



## “RESOURCES AND EXPERTISE ARE REQUIRED TO IMPLEMENT NUDGE THEORY SUCCESSFULLY”

— ROBBIE TILLEARD,  
BEHAVIOURAL INSIGHTS TEAM

“Managers tell me this, but then you follow them for a day or two and it’s clear that they haven’t,” he says. “They may be using various behaviourally informed strategies, but they often rely on intuition and cannot apply it systematically.”

Robbie Tilleard is a Senior Advisor at the **Behavioural Insights Team**, which is now a social purpose company jointly owned by the UK Government, its employees and the innovation charity **Nesta**. He says: “At a micro level, anyone can try to apply nudge theory. It depends on the context and the organisation, but we’d say that resources and expertise are required to implement and evaluate it successfully. One approach to nudge strategy implementation is to start small and expand.

“A company we worked with started with outlines of footsteps on the floor that led to the stairs instead of the lift. The evidence collected showed an increase in footfall on the stairs, leading to a mandate for further nudges across the wider organisation.”

Nudge methods could even be used by HR professionals to change ingrained work habits. Tilleard explains: “An Australian employer we worked with had a strong 9-5 culture but wanted to encourage more flexible working hours. Changing default time settings in Microsoft Outlook calendars to include hours outside of that framework, prompting managers to discuss flexible working, and releasing data about people adopting flexible hours all had an impact. After just a couple of months there was a 7.1 per cent increase in flexible working.”

However, despite good intentions, some employees will find nudge theory intrusive or patronising, while others will ask if employers should be engaged in influencing decision-making at all. Tilleard advises that careful design of nudges is key, with a “deep understanding of the context”. And, if possible, they should be co-designed with the target audience.

Like most experts in this field, Philip Ebert, Senior Lecturer at the **University of Stirling** and co-author of a paper on nudge theory, points out that organisations have always influenced employees’ decision-making. “While I think, in general, nudging is here to stay, there will no doubt be certain uses of nudges that are not acceptable. There are difficult and complex debates ahead of us about the ethics of nudging.” ■

- ▶ Dorothy Dalton, CEO of **3Plus International**, an HR consulting firm that provides specialist services to attract, retain and promote female talent, says: “Business language and behaviour, as well as definitions of corporate success, tend to be male coded. So it’s important to include photos and testimonials of female employees, especially those who work outside stereotypical female functions, to send more positive signals. Showcasing the profiles and successes of senior women as brand ambassadors is just one nudge that helps overcome the unconscious bias that leadership is a male activity.”

HR professionals can also nudge staff towards a healthier lifestyle. Ruth Tongue and Lucy Faulks of **Elevate**, a company that helps organisations improve the wellbeing of their workforce, point out that 50 per cent of UK workers say they’ve experienced anxiety or burnout in their current job, leading to feelings of demotivation and disconnection. “Whether it’s putting fruit in common areas or offering subsidised gym memberships, there is always more that can be done to tackle these issues. While employees should all be free to make their own choices, giving them an invisible helping hand towards making healthier ones can only be a good thing.”

### GETTING IT RIGHT

Some managers might claim they’re already using nudge theory on an instinctive level, but Pelle Guldborg Hansen, a behavioural scientist at **Roskilde University** in Denmark, and Chairman of the **Danish Nudging Network**, isn’t impressed.





# A HEALTHY ALTERNATIVE

**MANY STUDIES INDICATE THAT WELLBEING PROGRAMMES CAN IMPROVE PRODUCTIVITY AND RETENTION. BUT IS MAKING SUCH PROGRAMMES COMPULSORY A HELP OR HINDRANCE TO ORGANISATIONS AND THEIR WORKFORCES?**

**YOU WOULD BE HARD PUSHED** to find anybody who is willing to argue the case against wellness programmes. Statistics from **United Healthcare** show that 62 per cent of employees using them report productivity rises, 56 per cent have fewer sick days and 30 per cent even have a disease detected through health screenings.

A further study on workplace wellness programmes, conducted by the **National Bureau of Economic Research** (NBER), found that participants in such schemes were more likely to feel that their management cared about their health.

David W. Ballard, Assistant Executive Director for Organizational Excellence at the **American Psychological Association**, explains: "Employee

wellbeing and organisational performance are inextricably linked, so taking care of workers is not only the right thing to do as an employer, it also makes good business sense.

"In a healthy workplace, employees benefit from better physical and mental health, increased job satisfaction and higher morale," he continues. "Meanwhile, organisations can see improvements in performance and productivity, reduced absenteeism and turnover, while gaining a reputation as an employer of choice."

But despite the benefits, the NBER study found that less than 39 per cent of eligible employees chose to participate at all. So, given the benefits for employer and employee alike, should it be a



- surprise that some organisations are implementing compulsory programmes?

“The question of compulsory programmes is a really interesting one,” says David Price, CEO of health and wellbeing firm **Health Assured**. “The biggest problem with wellbeing initiatives is that often, the biggest converts are the employees who are already very fit. Meanwhile, those with poor wellness – who employers really want to target – get left behind and don’t improve a company’s overall good health.”

**KPMG** was reported to have launched one such programme earlier in the year. The consultancy firm launched a three-day course for all UK-based auditors, known as ‘*KPMG Audit University*’. Compulsory sessions included mindfulness and yoga to help staff deal with the stress and scrutiny their job can entail.

More physically focused programmes have been introduced, too. In Sweden, so-called ‘compulsory exercise’ has been described as the country’s latest craze. Each Friday, staff at fashion and sportswear company **Björn Borg** are required to down tools for

a mandatory workout at a nearby gym, and other organisations (such as city water company **Kalmar Vatten** and consultancy **Rotpartner**) are following suit.

But will more employers really be tempted to make wellness mandatory? It seems that some organisations will take a bit of convincing.

#### ENGAGEMENT FIRST

In Russia, Anastasia Prechistenskaya is Head of Human Resources CIS at **Group SEB** – the French consortium that owns brands including **Tefal** and **Krups**. She says being part of a French-owned multinational company with high ‘Great Place to Work’ score already means that staff are well cared for, but earlier this year, she officially launched a wellbeing strategy (called ‘Take Care, Be Well’), because she feels that staff first need to be made aware of what’s there for them.

“We’re inviting experts to talk about diet and healthy eating, and we’ve begun a process to promote the benefits of doing sport and physical



## “HEALTH COMES FROM PEOPLE’S HEARTS. THEY HAVE TO MAKE THEIR OWN DECISIONS ABOUT WHETHER TO PARTICIPATE”

— ANASTASIA PRECHISTENSKAYA, GROUP SEB

health, including having a yoga trainer in the office twice a week,” she says.

She says that building initial engagement was the biggest hurdle, but once it had been overcome, staff began making their own wellbeing requests. “We find that once people are engaged this way, it’s the small things that really make a difference. For instance, in Kazakhstan, staff asked if we could simply buy them an extra fridge, because that way we could help them bring in their own, healthier, home-made lunches.”

Now that awareness is there, she says she’ll be bringing in elements that are already successfully run in other Group SEB locations, like massages (currently offered to staff in Poland). “We want to make health part of our company culture,” she says. “But one thing is certain: making it mandatory would not be an option. Health comes from people’s hearts. They have to make their own decisions about whether to participate.”

Ballard also raises warnings when it comes to insisting on employee participation: “Although companies may have good intentions in mandating

participation in wellness activities, those efforts can backfire if not executed properly — disrupting trust, heightening tensions and allowing cynicism to grow in the workplace.

“If employees are forced to participate in wellness activities, those who were already self-motivated to do so may begin to feel like it’s a chore. Similarly, those who participate against their will may take a compliance-based approach and do the bare minimum to meet requirements or avoid penalties.

“Unfortunately, this can lead to employees resenting programmes they might otherwise find valuable, and limit the gains achieved.”

“When an employer makes something compulsory, it means they are effectively deciding what’s important for employees and that is a significant use of power” argues Megan Reitz, Professor of Leadership and Dialogue at **Ashridge Business School** – “it means these decisions need to be made rigorously, respectfully and ethically”. She is required to tussle with this conundrum herself, as she integrates mindfulness sessions into development training for high-potential executives.

And compulsory training doesn’t always work for staff, says Mike Blake, Wellbeing Lead at **Willis Towers Watson’s** health and benefits division. He argues that it’s the very ability to choose that engages them in the first place. “Some may want financial assistance more than health, or vice versa,” he adds.

### PROVIDING PROTECTION

That’s not to say that employers shouldn’t be offering protection to their employees. Bruce Daisley is VP – EMEA at **Twitter** and host of the *Eat Sleep Work Repeat* podcast. He says that changes in the way we are living mean that organisations must take new steps to look after their staff.

“I was reading a paper by banker turned academic Alexandra Michel – she looked at how the banking



## “THE BUSINESS CASE FOR DEALING WITH MENTAL HEALTH CAN’T BE IGNORED”

— SUE BAKER, MIND

► industry has been built on new hires working 120-hour weeks,” he explains. “It’s happened for a century, but in the last ten years – despite the fact that the toll of these working practices has always been brutal – there has been a shift. Young bankers have been collapsing, having breakdowns and sometimes worse.

“The difference is that our mobile phones have been filling the gaps. The bankers, who used to go home and sleep for six hours, are now not even achieving that. And for all the extremes of banking, we’re seeing the same damage in our own jobs too. Workplaces are seeing a great toll on workers and are having to take actions to help.”

However, Daisley agrees that mandatory wellness programmes are not the right approach: “Irrespective of the benefits, it’s not appropriate for firms to make it mandatory to join in schemes that are dealing with such personal psychological feelings.”

Isaac Getz, Professor at the **ESCP Europe School of Business**, agrees that cultural change must come first. “Too many wellness programmes are like an aspirin,” he says, “in that they calm the fever but don’t hit the root cause of why it’s happening. Wellness programmes only work if everything else about being at work is in alignment too. There’s no point having meditation or resilience classes if managers are still overworking people; if the environment is too controlling; if there’s discrimination; or if there is no scope for autonomy. Wellness needs joining up to the business as a whole.”

One way in which employers have increased participation is through incentivisation. **IBM** has four wellbeing programmes comprised of training courses lasting 12 weeks. It wants staff to participate in them, and so, to attempt to make this happen, it offers a maximum of US\$300 a year (US\$150 for each course completed). As a result, it reports that 80 per cent of its 400,000-plus staff have signed up for at least one of the wellness programmes every year.

Other strategies employers could start to use include moving a greater proportion of their wellness options into employees’ flexible benefits pot – essentially forcing them to use them or lose them, and guaranteeing at least some engagement with wellbeing services.

Sue Baker, Director of the ‘Time To Change’ movement at mental health charity **MIND**, believes this is a good place to start. “Mental health sessions should certainly be encouraged or incentivised,” she says. “While the carrot is probably better than the stick, the business case for dealing with mental health can’t be ignored.”

She adds that, while making participation in wellness programmes compulsory may not be the right thing to do, staying more aware of employee mental health issues could come through the review process instead: “I can’t imagine why certain large companies couldn’t make having a mental health check-in part of their annual review, or part of joining in the first place.”

### BALANCING YOUR APPROACH

A further force that could see compulsory programmes become more commonplace is the spread of co-working spaces (growth of which has more than doubled in the past few years, according to office space analyst **Cushman & Wakefield**). Here, it’s the providers of workspaces (rather than the companies that locate there) that are now calling the shots from a wellbeing perspective. For instance, **WeWork**, the UK’s largest provider of co-working spaces (which also runs gym and yoga sessions at its locations), recently decided to ban meat in its canteens, and it promotes low-sugar, low-salt and slow glucose-releasing foods in the name of wellness.

But Rob Hingston, boss of **Origin Workspace** (and former Group HR Manager at **David Lloyd** and HR Business Partner at **Virgin Active**), takes it a whole stage further: “Our wellbeing programme – comprising organised workouts, ‘work-out networking’ (where people meet other businesses in the building while working out), monthly jogs or runs, and orienteering 8km runs – are part of our culture. So much so, we use it to select the businesses that want to locate here.”

He adds: “We’re quite overt about it: if you want to work in this space, you need to join in with what we see as wellness. Compulsory is a strong word, but



## “WELLNESS NEEDS JOINING UP TO THE BUSINESS AS A WHOLE”

— ISAAC GETZ, ESCP EUROPE

we're keen to stress that tenants need to embrace the wellbeing element.”

Yet he does sympathise with businesses struggling to improve participation. “Even at David Lloyd, a health business with 6,000 staff, voluntary wellness was something we had to work very hard on to get buy-in from people.”

For some, the key is to take a balanced approach. Pip Hulbert is Chief Operating Officer at digital agency **Wunderman**, which has 10,000 employees in 70 countries. For them, like other organisations, engagement was key to seeing staff join these programmes. She says this creates trust, arguing that it makes wellness something that staff own, and that they are therefore more likely to participate in. However, the organisation has made some elements of wellness mandatory for leaders in the organisation.

The company has taken a more instructive approach when it comes to resilience; particularly in regards to

their leaders. While companies can exercise control over their own culture, they are not necessarily able to protect their staff at all times from the challenges and stresses that come with their job.

If left unchecked, low emotional resilience among staff can lead to higher absence rates and affect mental health. A survey of 2,063 individuals entitled *The Positive Effect of Resilience on Stress and Business Outcomes in Difficult Work Environments* found that good resilience among workers in high-stress jobs protected them against depression, absence and low productivity.

Hulbert says that leaders at Wunderman are told they must attend sessions in this area – not least because it protects the organisation more widely.

She concludes: “It’s a big financial commitment, and I wanted to make sure as many people did it as possible, so we did mandate that all senior managers – those with people management responsibilities – attended it, purely because they need to be able to spot the signs early if people need help.”

So, while there certainly isn’t consensus that a compulsory approach to wellness is the way forward, it seems that organisations are increasingly looking for ways to boost participation. Whether they’re leaning towards new engagement strategies that focus on health, or pushing leaders to get involved in new schemes, many businesses are placing a greater emphasis on addressing wellness among staff. ■

# STARTING A NEW JOURNEY

AS LIFE EXPECTANCIES EXTEND AND PEOPLE SEE THEIR CAREERS LASTING LONGER, THERE IS A GROWING DESIRE AMONG WORKERS FOR A NEW TYPE OF CAREER JOURNEY. HOW CAN ORGANISATIONS ADAPT TO A WORKFORCE THAT WILL REQUIRE DIFFERENT THINGS THROUGHOUT THEIR WORKING LIFE?

## IN THE BOOK *The 100-Year Life*, London Business

**School** Professor of Management Practice Lynda Gratton and Andrew Scott, Professor of Economics, argue that traditional ideas of a linear career are dying out. They are being replaced by an appetite for variety – whether that means holding down more than one role at a time, or changing our career identities more frequently.

They argue that people will work for different reasons than they have done historically, and may take ‘mini retirements’ or go in different directions at multiple points, rather than following the ‘three-stage life’ of education, career and retirement that emerged in the twentieth century. In response, companies will take less of a ‘parent’ role in terms of directing

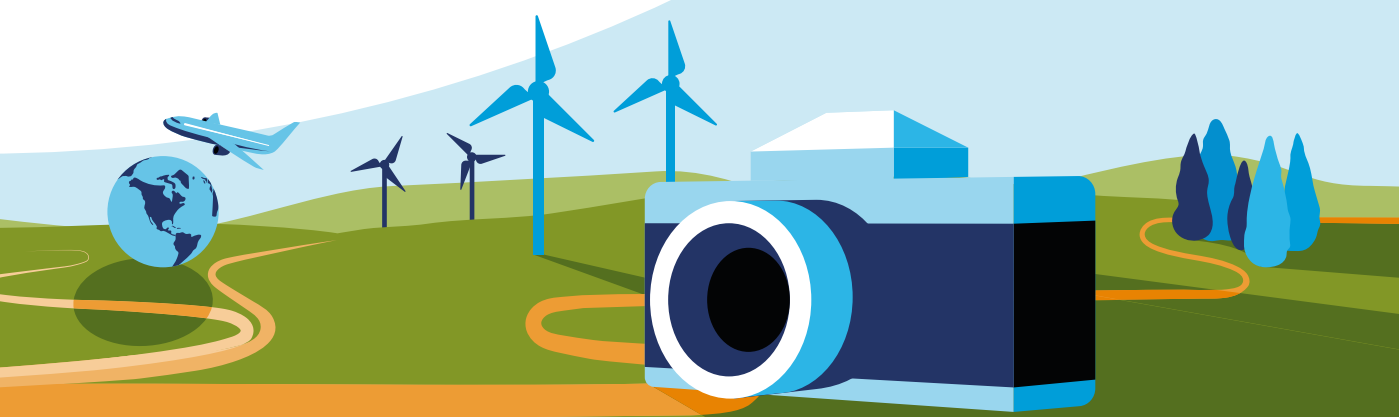
employees in what to do, and a more nurturing role in supporting staff to curate a portfolio of working life.

“People will choose what they want to do and when they want to do it,” the book states. “People will take risks and experiment, and employers will need to be more individual in their approach.”

“It’s a bit like when Doctor Who regenerates,” laughs Naeema Pasha, Head of Careers at **Henley Business School**. “If we stay with the same skills or organisation for too long and the market changes, we fall behind.”

She believes that, as having multiple careers during our lifetime becomes more common, “regenerating” our work selves depending on our life circumstances and goals will become the norm. With increasing life





expectancies and technological disruption changing many traditional jobs, she argues that this adaptability will be essential to thrive in a changing world.

For employers, this multi-stage career approach throws up both challenges and opportunities. Most understand that the days of the 'job for life' are long gone, but must now adapt their recruitment and training processes for a new generation of employees who are placing different priorities on their working lives.

This is true for educators, too. **Bournemouth University**, for example, has changed its employability initiatives to better support graduates for this non-linear future. "We're trying to build adaptability and resilience and help them to understand how the way we work is changing," explains Finn Morgan, Projects and Business Support Manager. This includes rebranding careers fairs so employers pitch to students, *Dragon's Den* style, rather than having stalls, and supporting employers to manage students' expectations around how career trajectories have changed.

Polina Rasskazova, Head of Recruitment for **Citi** Russia, Ukraine and Kazakhstan, has also observed this trend. "Students and recent graduates claim that the chance to have multiple career opportunities is one of the key factors that influences their decision to join an organisation," she says. "We also observe a trend where role requirements are changing, so we need people with new skills who are able to learn fast and get cross-functional experience and digital skills." Once employees join Citi, they also have the chance to join a number of employee networks that support innovation and entrepreneurship.

#### THE BRIGHT SIDE

This evolution in how we view careers has arguably played a part in the growing popularity of 'side hustles', where people explore outside business interests alongside their day job. Some are pushed into this by financial necessity; others simply want to follow their passions alongside their usual job.

Kelly Knight, HR Director at advertising and creative agency **AMV BDDO**, already takes a flexible

approach when employees want to explore other career avenues or personal ambitions. "I guess around a quarter of our staff have side businesses, others play sport competitively for their country, and some leave the business to do something completely different," she explains.

"Our feeling is that if we give people the flexibility, they can better juggle their life with their work and we can hold on to them for longer."

Emma Jones, founder of entrepreneur support network **Enterprise Nation** and author of *Working 5 to 9: How to Start a Successful Business in Your Spare Time*, argues that traditional workplace structures do little to support these changes to how we view careers.

"Most contracts state that you must give full-time commitment to your job, with no allowance given to side businesses. One thing companies can do is build flexibility into contracts. Companies such as web hosting firm **GoDaddy** have already done this. Employees want to do something that gives them fulfilment alongside their jobs and if employers do not respond to this, they risk losing the talent they've already got.

"Support for small businesses is often only offered during 'normal' business hours, when many will be exploring these interests in evenings and weekends," she says. "The employee should still be doing what they're paid for, but once their outputs are delivered, then organisations can be flexible about them taking time to fulfill their side passions. Where employers allow this through flexible working, staff pay back that trust with loyalty."

However, businesses do need to safeguard their interests while allowing employees the flexibility to pursue parallel careers, recommends Dr Charmi Patel from Henley Business School, which found that 49 per cent of businesses do not have a policy on side working. "A formal policy on side hustling within employment contracts will become essential," she says. "If staff are working flexible hours, from home or virtually, the control might not be there on whether they are conducting their own business on company time, and using company property, resources and



- ▶ data to do so.” Employers also need to be mindful of whether one person’s activities are having a detrimental effect on the rest of their team.

### THE NEW FLEXIBLE

There’s no denying that businesses will need to shape their workforces differently as expectations change and external market forces place new demands on staff. ‘Traditional’ employment concepts such as maternity leave and end-of-career retirement are gradually being supplemented by new arrangements such as returnships for those who have stepped off the career ladder to raise a family, apprenticeships targeted at older workers, or remote working options for employees who need to care for elderly parents. Consulting firm **PwC**, for example, has recently launched a scheme called the ‘Flexible Talent Network’ where new recruits can work the hours they want – whether that means shorter weekly working hours or working for a few months a year.

Global PR company **Golin** introduced a similar scheme called ‘Lifetime’ two years ago, whereby employees can work flexible hours, from anywhere,

and enjoy unlimited holidays. It was also one of the first in its industry to offer returnships to senior marketing professionals who wanted to return to work after taking time out from their career.

Deputy Managing Director Emily Luscombe says: “If businesses don’t adapt in line with changing working lives, they can’t future-proof their organisations. An adaptive approach is also critical for building a diverse team of all ages and social backgrounds; you need to be flexible because you’re not hiring people with the same life goals and perspectives.” Almost eight out of ten employees feel more engaged with Golin as a result, so there’s a benefit in terms of retaining staff when many companies struggle to attract talent.

Ultimately, multi-stage careers will become the norm rather than the exception, and businesses, government and educators will need to get up to speed to support this brave new world. “We need to take a more ‘whole career’ view,” Pasha concludes. “We will want different things as our lives change, and rather than thinking of it as having multiple careers, it will be how we take ownership of one career that happens to have lots of skills, stages and attributes.” ■

## INTERNAL OPPORTUNITIES

Employers can also improve engagement across these lengthening career journeys by giving staff the opportunity to work on projects that might normally fall outside their remit.

For example, the *BMW Innovation Lab*, run by **BMW Group** in the UK, is a technology incubator and accelerator. In 2018, it introduced an ‘intrapreneurship’ programme to crowdsource ideas from its 1,300 employees who work across three UK commercial divisions.

Under the programme, teams are invited to come up with ways to deliver improved services to customers, and a select few then embark on a structured development programme to turn those ideas into commercial reality.

This gives employees a ‘safe space’ in which they can explore their entrepreneurial side, says James Towle, Business Innovation

Manager at **BMW Group Financial Services (GB) Ltd**, as well as creating solutions that have a tangible impact on the business.

“By providing a platform for staff to explore ideas outside of their day jobs and to engage with senior leaders from across the company, it makes a difference for employees wanting to progress in their careers,” he explains.

There are two key benefits to this approach, he adds. “The first is being able to attract and then retain talent and knowledge within the business, as people who can get more flexibility in their careers are less likely to become dissatisfied and leave.

“The second is new ideas – staff will utilise their professional or personal knowledge of a subject, meaning they will approach problems in different ways. This is invaluable in achieving innovation.”

## UNITED KINGDOM

## SKILLS IN SHORT SUPPLY



### MANY ORGANISATIONS IN THE UK ARE FACING STAFF AND SKILLS SHORTAGES AS THE DEMAND FOR EMPLOYEES GROWS FASTER THAN THE SUPPLY

**DESPITE THE BACKDROP** of Brexit uncertainty, key indicators show that economic growth accelerated during the second quarter of 2018 and the UK is experiencing record levels of employment.

The *Hays UK Salary & Recruiting Trends 2019 report* found that many employers are also optimistic for the year ahead. The majority of UK employers remain confident in their outlook while hiring plans are at a five-year high.

However, this does not mean it will be a year without challenges. The vast majority of employers (92 per cent) experienced skills shortages in the past year and many are concerned about competition for talent – over a quarter of employers say they do not have the talent to achieve current objectives.

Simon Winfield, Managing Director, **Hays UK and Ireland**, says: “Skills shortages are prevalent across most of the sectors we recruit for, but are particularly acute in the construction industry and in the technology sector, where we are seeing high demand for specialists in areas such as data and cyber security.

“Furthermore, these shortages within the market have a knock-on effect outside of productivity, with many employers reporting an impact on employee morale, growth plans and profit.”

This has resulted in rising salaries and the need for employers to react quickly by offering a strong employee value proposition.

James Milligan, Director for Technology at Hays UK and Ireland, explains that he doesn’t think this challenge will be surmounted easily. “Even though there are more people available with relevant skills, there are more jobs being created,” he says.

Reforms to tax legislation are further contributing to the skills shortage and applying pressure on the recruitment challenge.

It first affected contractors working via limited companies in the public sector, but there is now an expectation that the Government will extend these rules to the private sector. Winfield says this could potentially “put pressure on employers’ access to the flexible contract workforce”.

### MIND THE GAP

Milligan lists the digital technology and IT skills that are in short supply. “An area where demand seriously outstrips supply is software development,” he says.

“Digital transformation projects are becoming more prevalent in traditional organisations that may not have had a digital focus previously, but where the pressure is now on to change the business.”

Another critical skillset for this sector is cyber security, he adds. “High-profile data breaches have been well documented. With the implementation of the General Data Protection Regulation (GDPR) in the EU, and the



## UNITED KINGDOM

- ▶ financial and reputational risks of a data breach, lots of organisations are investing in building their cyber security teams.”

He stresses that there are lots of opportunities across the UK, not just in the capital. “There’s high demand in all big cities: Edinburgh has a big digital community; Bristol is very buoyant, with the largest digital economy after London.

“There’s been a growth in opportunities for software engineers in Leeds, to the point where it’s difficult to find someone because of the critical mass of companies that are all looking for the same skills. We’ve responded to the demand for consultants in the technology sector and expanded our teams in Nottingham and Sheffield, and there are also lots of opportunities for digital skill sets on the south coast, from Brighton to Bournemouth.”



### AN ATTRACTIVE PROPOSAL

One of the top challenges for business leaders is how to go about attracting the right people with the right skills in such a competitive environment.

Organisations need to rethink their hiring process, bringing it into the 21st century. The traditional approach of posting a job advert and seeing who responds might have worked 10–15 years ago, but new tactics are needed now. The most highly skilled candidates don’t always need to go and look for work; employers come to them.

“We have to understand where people with the required skills spend time, so hirers can meet them on their turf,” says Milligan. “We’re committed to identifying the places and events where digital professionals are most likely to congregate and we are actively speaking to the community to understand what is going on in their sector and what

## “YOU NEED TO ENGAGE CANDIDATES WITH A PERSONALISED APPROACH”

— JAMES MILLIGAN, HAYS UK AND IRELAND

engages them. Examples of this include our work with enterprise connectors such as **Impact Ventures** and through engaging with talent at tech networking events throughout the country.”

He describes how the dynamic has changed between the hirer and the potential employee. “You have to develop a strong value proposition as to why someone might talk to you and why it’s in their interest to do so. You need to engage them with a personalised approach.”

Jordan Cummins, Assistant Director at the **Confederation of British Industry**, recommends differentiating yourself through diversity, too. “Employers should increase workplace diversity through inclusive practices. Firms that adopt this as part of their core hiring and culture development strategy will succeed,” he says.

According to the Hays *What Workers Want 2018* report, UK employers are at risk of losing talent due to poor application processes. The survey of over 14,000 people identified a huge gap between an employer’s perception of the quality of the applicant experience they provide, and the reality experienced by applicants. Winfield explains that potential employees have more resources available to them now and can afford to be more specific in their search, too. “Candidates are looking at brand values, financial data and information relating to their potential development opportunities. Plus, they are looking to see if the employer is committed to equality, diversity and inclusion,” he says.

He also warns companies to communicate with candidates throughout the application process: “We encourage employers to respond swiftly, acknowledging receipt of a CV or application. A lack of communication can be very frustrating, and ultimately results in employers losing out on a strong candidate.”

But he concludes on a cautiously positive note. “Against a backdrop of ongoing economic uncertainty around the outcome of the Brexit negotiations, the UK labour market remains healthy, with record levels of employment,” he says. “However, the availability of skilled labour is, and will remain, a critical issue for employers.” ■

## › GOLDEN OPPORTUNITY

What are the biggest opportunities for organisations hiring in the UK?  
We asked our experts



› **Simon Winfield**  
Managing Director,  
Hays UK and Ireland

“Companies that invest in their people strategies, looking at both the short and long term, will be best placed to address skills shortages, ensuring they have the resources required to meet their growth plans and capitalise on any opportunities. Improving the candidate experience can set employers apart.”



› **James Milligan**  
Director for  
Technology,  
Hays UK and Ireland

“Organisations should take a more open-minded approach to hiring and talent. The organisations that are successful in doing this are looking at a broader pool of candidates and considering the competencies they have around critical thinking and problem solving, then investing in these people once hired.”



› **Jordan Cummins**  
Associate Director &  
London Policy Lead,  
the Confederation of  
British Industry

“While an ageing workforce means more experience in the labour market, it also leads to the need for some adaptation within workforce processes. Organisations who take an ethical and progressive approach to their culture and practices will likely see an uptick in interest from jobseekers. In a competitive market, especially in London and the south, differentiating your organisation from competitors is key.”



› **Karen Young**  
Director of Hays  
Accountancy &  
Finance

“As more tasks become automated across different industries, employers need to better understand how to utilise existing skillsets as further automation comes into play. Additionally, they should support their future talent pipeline by considering the benefits of robust intern, graduate and apprenticeship programmes and upskill existing members of staff to bridge knowledge gaps in the meantime.”



# TAKING FEEDBACK FORWARD

**SOME ORGANISATIONS ARE NOW ADOPTING ENTIRELY NEW APPROACHES TO PERFORMANCE ASSESSMENT THAT GO FAR BEYOND SIMPLY SCRAPPING THE ANNUAL APPRAISAL**

## \$35m

The amount a company with 10,000 workers would spend on reviews each year

SOURCE: CEB

**PERFORMANCE MANAGEMENT** is changing. In previous issues of *Hays Journal*, we've explored how businesses were turning away from the annual appraisal in favour of more frequent feedback, but some are now considering how entirely new systems or approaches might be beneficial.

In recent years many companies — including **Adobe**, **Accenture**, **Gap**, **Microsoft** and **Medtronic** — have transformed their performance review processes in ways that go beyond simply getting rid of appraisals. **Deloitte's 2017 Global Human Capital Trends** report found that 79 per cent of executives believed reforming performance management was a top priority.

Professor Sir Cary Cooper, President of the **Chartered Institute for Personnel and Development**, says: "The best way to give constructive feedback is continuously." But he acknowledges that this should be part of a rethink of the entire process, from objective-setting and assessments to incentives and compensation.

### AGE OF CHANGE

What is behind this drive to transform performance management? Alastair Woods, a partner for reward and employment at **PwC**, explains that it's partly down to the way the nature of work itself is changing.

"In the old world, you had teams working with one line manager, sitting at desks across from each other," he says. "That model has been disrupted. We now work across teams globally, in matrix organisations, reporting on multiple projects to multiple stakeholders."

At the same time, there has been a generational shift, with millennials beginning to affect the management science of the future. Woods adds:

"They have grown up with instant feedback and recognition from social media platforms such as **Facebook**, so they tend to want more regular and open conversations about their performance."

He believes this in itself requires a change in performance management. "Measuring performance, providing feedback and setting goals is much harder," he says. "It requires constant communication in real time with several managers, which cannot be done in one year-end appraisal."

The *Deloitte Millennial Survey 2018* backs this up. One-third of millennials believe improving staff skills should be a business priority — more than the proportion who believe profit is important. Similarly, the *Hays What Workers Want Report 2018* found that 39 per cent of employees of all ages would decline a job that did not offer professional development. With millennials now occupying a swelling number of leadership posts, their influence on the future of performance management is unquestionable. So what should this new process look like?

### DIGITAL TRANSFORMATION

Global networking company **Cisco** has used technology to transform performance management, ditching annual appraisals and ratings in 2018. Jennifer Scherler-Gormley, HR lead for the UK and Ireland, explains that they disenfranchised a great proportion of the workforce. "Ratings stuck a label on someone for a year, regardless of how much their performance increased, or decreased, in the 12 months," she says.

A digital platform now enables weekly feedback on the performance of Cisco's 74,000 employees — including managers — to be provided. They answer

set questions, which take just a few minutes, via Cisco's own video conferencing system, an online chatroom or in person. Objectives are provided continuously instead of yearly. The increase in quantity of data — such as what workers loved or loathed about their week, and whether they feel they added value to a project — has helped Cisco identify high-performing teams, whose success can then be emulated across the company, which operates in 96 countries.

"Leaders and employees who regularly check in with each other have demonstrably higher levels of engagement than those who don't, because they are more motivated and better understand their goals," explains Scherler-Gormley, citing internal surveys.

As employees are more engaged, they are also more likely to stay for the long term; Cisco's retention rate has improved since 2015, partly as a result of the new performance management system. "When we talk to potential recruits, our performance management is something they find attractive" says Scherler-Gormley. "It's a differentiator. It helps us attract people."

## MEASURED APPROACH

So how can businesses focus on the quality rather than the quantity of performance data?

Tom Loeffert, HR Director for EMEA at **SAP Concur**, believes data collected for performance management must be specific to employees' roles; for example, revenue in the case of sales staff. At SAP Concur, this enables tailored career development plans to be put in place. "They can help employees maximise individual strengths, which can drive higher performance, rather than providing feedback with no practical application," Loeffert says.

Richer data sets can also be used to change the way we deal with poor performance. At **Hootsuite**, the social media management company, there has been a concerted effort to spot lower performers and course-correct more quickly.

Matthew Handford, Senior Vice President of People, says: "With our new performance management system — having weekly or bi-weekly conversations — it's a lot clearer when you are performing and when you're not. The in-the-moment feedback levels are higher." Hootsuite removed employee ratings from its global performance management process in 2016, and it does not conduct annual appraisals. In addition to more frequent conversations, employees' priorities are now updated more quickly to fit changing business needs.

The way companies have traditionally measured employee contribution is changing, too. Some organisations are aligning performance management more closely with business goals. This may mean making decisions on pay, promotion and other rewards using non-business-related metrics in addition to KPIs, for instance.

**Patagonia**, which sells sustainable outdoor clothing with a focus on responsible business practices, is one company that has embraced this method of allocating rewards. Evelyn Doyle, HR Director for EMEA, explains that pay is determined by factors including the impact generated by an employee's role.

On the topic of hiring to fit she says: "We believe that a candidate can be the best in their field, but it's never going to work if they don't match our culture," which is focused partly on using business to solve environmental problems. "Therefore, we place a high value on how people embody the spirit of Patagonia."

## REWARDING RESULTS

Scherler-Gormley at Cisco believes we should remove some subjectivity from the reward allocation process.

She explains that the company's managers now make decisions on bonuses using more recent performance data, rather than pay ranges being determined by often outdated annual ratings. "This can lead to more objective and fair decision-making," she says.

However, one barrier to Cisco's transformation was leaders who were resistant to change; she says some were uneasy about the responsibility of allocating financial awards. "It isn't for the faint-hearted," she acknowledges, "but it has made managers more accountable to employees who are disgruntled by their bonus. Managers can't blame the ratings any more."

Arguably, the type of performance management model an organisation will embrace depends on its culture. For Patagonia, which has 170 employees in EMEA, the key challenge was harmonising its process across regions that sometimes use different languages and communication styles.

Doyle explains: "Employees use our performance management tool in different ways; how do we evaluate these approaches in a standardised fashion?"

It may be too early to tell, but part of the answer could lie in the data itself.

"It allows us to see how employees use the tool to connect to others. We are finding out who is seeking feedback and trying to understand what the drivers are," she concludes.

Perhaps most importantly, Nathan Sloan, Principal in Deloitte's human capital practice, advises organisations to allow performance management to evolve and flourish over time.

"There is a growing desire for agility," he says.

"Although there is a trend to do away with the annual appraisal, that is far from the end of performance management reforms."

Indeed, from fairer pay decisions based on access to new forms of data, to more frequent goal setting to change how we deal with poor performance, many companies are now rethinking feedback entirely. ■

## THINGS TO CONSIDER WHEN IMPLEMENTING NEW FEEDBACK SYSTEMS

Ensure changes to feedback are communicated clearly to managers and employees. Retraining will likely be necessary to get the most out of new systems.

Real-time data is vital. Up-to-date metrics allow managers and employees to make objective decisions.

Look for practical applications of the data, such as career planning or changes to the way projects are run.

If data is visible to all employees, certain decisions such as pay may face increased scrutiny. Ensure clear policies are in place.



# PEACE OF MIND

Balancing two CEO roles would seem hard enough for most people. Somehow Nat Peat manages to maintain a pilot licence, practise karate and do huge amounts of charity work as well. Here he explains how he balances an incredibly busy professional life with his demanding personal passions

## FOCUS EARLY

My day is not a nine to five. I usually start at half past five or six o' clock; it normally begins with some form of meditation. I do martial arts and I'm a fifth-degree black belt in Okinawan Gōjū-ryū, a form of karate. It gets me focused and levelled before I engage in activities for the day.

My time is split because I've got more than one enterprise. Some of my time is spent working on **GeNNex Solar**, my global renewable energy company. Earlier this year, the Jamaican Prime Minister gave a speech praising GeNNex for promoting renewable solutions in the country. We're in the planning stages of implementing some of those projects and we're also working in Tanzania and Kenya.

I'm also CEO of a social enterprise, **The Safety Box**. We have teams going into schools, working in the community and also in prisons. My evenings are normally packed with functions and activities, and occasionally events where I'm networking on behalf of the **EY Foundation**, a charity that helps young people realise their career ambitions. I'm passionate about everything I do and I'm living my purpose, which is to empower people.

## LET YOUR PASSIONS TAKE OFF

Flying was my dream when I was young. I have this philosophy that you should never allow your dreams to become a regret, and my dream didn't become a regret. I'm a qualified pilot; I did my **Federal Aviation Administration** qualifications in the US and training in the UK. I have to keep my licences up to date, but I travel a lot, which means planning. I have a very tight schedule so I make sure I plan my days out where I'll be for the entire year and make time to fly. Time is important; if you don't keep a tight ship, things can mess up. A lot of this stems from the discipline of the martial arts training. Sometimes you have to sacrifice one thing in order to maintain another.

## DON'T BE AFRAID TO PRIORITISE

I believe I'm successful, but I'm still on a journey and I'm still moving and I'm still trying to achieve. Finding time for the things that you are passionate about keeps your mental health at a high level. There's a principle in martial arts that allows you to be free from noise. Your mind is still even though you are incredibly busy. It's that meditation that you have while you're moving that helps you to keep the stress out.

My advice would be to prioritise carefully. People who are challenged with time have to work out the things that benefit them and focus their energy on them. If something doesn't benefit you, then reassess. You have to elevate away from the things that limit you. ■



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