



Building a New Better in Banking

Accelerating workforce change in banks for a stronger path forward

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"There is an important tension that financial services firms face right now. This is the need to evolve quickly, to deploy new technology and to reinvent themselves, all the while balancing the reality that we are still a fiduciary culture."

Michael Burke,
Chief Executive Officer, Aon's Human Capital Solutions

How to Build a New Better for Banking



The COVID-19 pandemic has disrupted business operations across all industries around the world. Such unprecedented times have accelerated solutions to previously known issues that were thought to be too difficult to address. In order to remain relevant and useful to their clients, organizations know they must evolve. However, business leaders battling against constantly changing markets, customers and expectations are struggling to predict and execute change while continuing to serve current needs.

Within financial services, technology is fuelling the disintermediation of traditional models and adoption is being accelerated by COVID-19. This impacts client expectations and ultimately revenue streams, reducing fees and commissions if changes are not made.

Let's face it – change can be hard and this sector has been hugely successful for many years, which has driven a component of inertia. This new digital transformation requires firms and their existing employees to move outside of their comfort zone, changing the way they are accustomed to conducting business with clients. There is an important tension that financial services firms face right now. This is the need to evolve quickly, to deploy new technology and to reinvent themselves, all the while balancing the reality that we are still a fiduciary culture with responsibilities to multiple stakeholders (clients, employees, shareholders and society at large). We are dedicated to helping our clients navigate this challenge.

In this paper, we tap into top industry knowledge to explore the case for an agile and resilient workforce (instead of merely predicting the future, we want to help firms arm their people to cope with change) and the impact this will have on skills, career pathing, rewards and all components of the lifecycle of the workforce. We also discuss the backbone that can help drive these changes forward – using objective, holistic and robust data to provide leaders with the confidence necessary to make key decisions for the future. The current situation presents a once-in-a-generation opportunity to start building a new better together.

Michael Burke

Chief Executive Officer, Aon's Human Capital Solutions



1

The Case for an Agile and Resilient Workforce



Technological, customer, business and sociodemographic factors have created new expectations for the banking industry. For many years, there has been a discussion surrounding the agile workforce.

However, in 2020, this topic gained greater traction and prompted further consideration as the pandemic forced work-from-home and digital agendas.

We define **workforce agility** as the ability to quickly move employees into new roles or areas to support changing business needs.

81%

of organizations rate 'maximizing workforce agility and resilience to address future disruptions or risks' as either very or extremely important.¹



Customers Are the Central Reason for Creating More Agile Workforces

David Sterland, Head of Wealth Strategy and International, Santander

“At the heart of agility is our customers. Agility is about making sure that you’re there for your customers whenever they need you, which is a big shift in the world of banking. Over the last 12 months, it is especially important to understand that your operating model should change from having limited hours — in a sense, only on the business’s terms — to making sure that it is *also* on the customer’s terms. An agile workforce that follows this approach is now more critical than ever before.”



Before the Pandemic, There Was a Lack of Technology to Enable Agility

Kumar Kymal, Global Head of Compensation and Benefits, Bank of New York Mellon

“A crucial part of agility is about the ways of working and establishing new practices, like design thinking, which we’re deploying more broadly. It’s about trying to create a change mindset across the organization by breaking down silos to help transform how ideas and plans are created. This also empowers teams to make thoughtful decisions. A key pillar to our firm’s transformation to agile is our investment in core digitization, which then trickles down to both the client and employee experience.”

¹ Reference for all ¹ in this document: COVID-19 Pulse Survey, 6th Edition: The Future of Work is Now; global survey results for financial services, December 17, 2020



Financial services firms around the world are in the process of rethinking how they operate to embrace agility. This includes the delivery of their products and services, which will have many workforce implications. While there is still much work to be done, the onset of COVID-19 has accelerated their efforts one step closer to achieving tangible outcomes and results. There are four key actions financial firms should take now to achieve progress. These are:

- **Invest in technology.** Make investments to improve your technology and digital ecosystem and upgrade legacy technology. This includes the adoption of chatbots, artificial intelligence, machine learning and blockchain.
- **Move to an open-platform approach.** This could mean partnering with financial institutions, big technology companies and FinTech firms – providing an opportunity to deliver new and unique client-centric solutions.
- **Focus on data and analytics.** Invest in data and analytics solutions. For instance, a New York bank recently built a cloud-based software and content program that allows the firm to offer an ecosystem of proprietary and third-party applications to deliver greater insights to clients.
- **Transform the development of products and services.** As technology expands into all areas of the business, financial services need to adopt agile development, operations and delivery models.

While varied, these action items have one important factor in common: a direct connection to and impact on the people aspect of a business. For example, with improvements in technology comes the need for improved digital skills. The current demand for change has forced firms to revisit their existing talent and future requirements to ensure a positive return on investment.

“The pandemic, and the chaos that ensued, has inspired some of the brightest thinking around being agile.”

Peter Keuls, Partner, Aon's Human Capital Solutions



Building a New Better

Four key actions financial firms should take now to achieve progress:

- 1** Invest in technology
to improve your ecosystem
- 2** Move to an open-platform approach
to deliver new and unique client-centric solutions
- 3** Focus on data and analytics
to offer greater insights to clients
- 4** Transform products and services
to support agile development, operations
and delivery models





“These issues existed in 2019 – but there were other priorities to focus on. The COVID-19 pandemic has accelerated workforce change and made it more tangible. We believe that, from these foundations, we can build some positive momentum.”

Pete Bentley,
Chief Commercial Officer, Aon's Human Capital Solutions

Being Agile Requires Readiness for Change

Agility is also reflected in how current jobs are changing. The banking sector needs talent who understand diverse cultures with the ability to predict consumer patterns based on individual preferences and backgrounds. Therefore, the change that we are seeing is not limited to technology or people who work directly with technology, but rather everything that is happening today, as well as how things will happen in the future.

The second part of the change is centered around how to form new relationships in an agile environment. We believe this will entail changes across structures, skills and systems. More organizations are moving from traditional hierarchical business functions to the use of projects and squads. The teams that are coming together form and dissolve quickly. Jobs and roles are transforming from detailed job descriptions to assignments, with an increase in talent mobility within the firm for certain skills. This will also impact the ways in which managers maintain relationships with their teams. For instance, instead of being responsible for guiding careers, many business leaders are now sponsoring people for various jobs based on their skillsets. Furthermore, these jobs will be available in an internal and transparent marketplace.

This new reality leads us to the pivotal question: how do we upskill talent and prepare leadership and employees for the future of work?

66%

of financial services firms consider executive leadership to be extremely important for defining the future of work.¹

When it comes to digital readiness, employees should be evaluated on three critical criteria: curiosity, agility and learnability. However, only 18% of organizations today actually assess their employees for agility and adaptability skills.¹ Therefore, the journey for building an agile organization and workforce is not over. Workforce resilience is only created when there is a work environment that allows individuals to adapt to adverse situations, manage stress and stay engaged.



2

Risks and Opportunities of the Future Workforce



Throughout the transformation to an agile and resilient workforce, there is no doubt that firms will hit both opportunities for growth and hurdles along the way. Building strong skills and capabilities that meet current and evolving needs will require constant employee support.

Good Salespeople Need New Skills

The demands on your salesforce to provide customers and investors with value have increased. It is now necessary to offer something that is not readily available elsewhere. Salespeople must be better prepared, possess greater insight and offer solutions – and do all this within a rapidly-evolving regulatory framework. It is essential to find the right balance between being entrepreneurial and operating within a highly-regulated framework under compliance that is non-negotiable. Business development will be different in the future, as firms continue to embrace digital communication and reduce lengthy, in-person meetings. However, what remains is the need for great ideas that connect the firm's capabilities to the clients' needs.

In today's digital environment, there has been a massive progression towards greater sophistication. Overall, people are better educated, particularly in finance and accounting. This allows firms to delve deeper into the real intricacies of client problem-solving in the financial context. However, what about those softer skills?

In addition to technical capabilities, communication is now front and center when it comes to choosing talent that will help your business thrive. Collaboration skills and being able to communicate effectively to facilitate teams around client needs are the best differentiators. These are now table stakes skills that are essentially required to be a high-performing advisor. Employees who had already built deep and meaningful relationships with their clients before the pandemic are now in a better position.

There is an opportunity to reinvent organizations and business models. However, in order to do so effectively, banks need to identify the decision-makers quickly, have good skillsets and establish trust.

"Pre-existing relationships that were strong, became stronger. It was always the strongest people who demonstrated those skills."

**John Moore, Partner
Head of Institutional Equities, Sales, Trading and Research,
William Blair**



We have seen this play out in our work with clients. Training for banking professionals is largely focused on technical, functional and analytical skills. However, most banking employees are proficient in these skills. It is the softer skills, such as communication, that are often lacking and, when addressed, have the potential to set your firm apart.

Companies should turn their attention to training their employees in these new areas or attracting fresh talent that is proficient in managing emotional quotient (EQ), can collaborate efficiently and build deep, personal and empathetic relationships with clients. This is only heightened in a virtual working environment, where firms are embracing digital networking and access to referrals. This opens the door for even more opportunities to expand communication efforts and relationship-building tactics.

“In a sense, virtual work has enormously broadened the horizon for communication. The previous paradigm was very much around face-to-face contact, which means more travel and more time. The digital space encourages a seamless interaction and provides additional ways to grow networks and build relationships.”

David Bailey
Chief Operating Officer, Wealth Management International, RBC

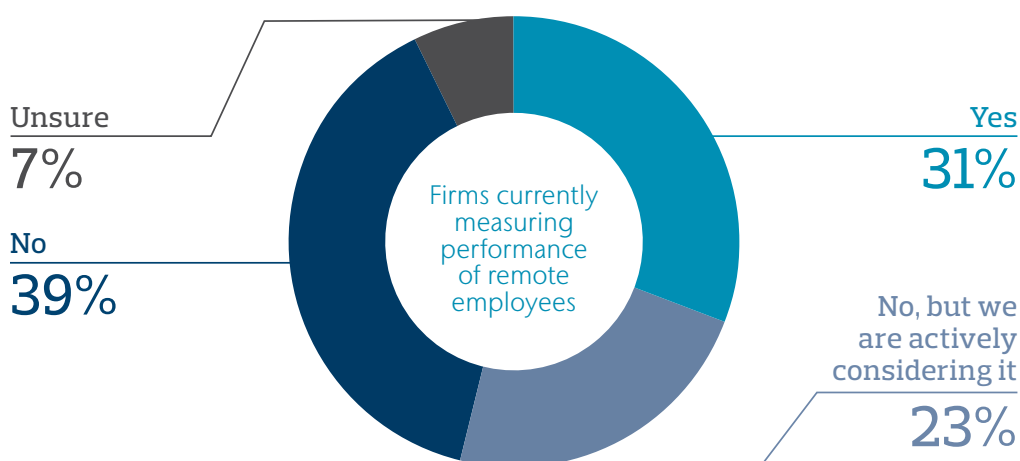


The Careful Balance of Flexible Work

Since the onset of the COVID-19 pandemic, **48% of financial services firms**, which traditionally operate in the office, **have expanded their population of employees who qualify to work remotely**. While there are clear benefits to virtual work, this increase in flexibility also creates additional business risks. To date, **36% of financial services firms have not yet completed a formal assessment of job/role types that can effectively be performed remotely on a permanent basis**, but are actively considering it. **Only 23% have completed this analysis**, according to a recent pulse survey.

Managing productivity is another factor to consider. How should leaders now gauge work output in a business so accustomed to basing merit on in-person experience and interaction? When asked about new steps taken to measure or monitor the productivity of remote employees, the majority of participating clients in our survey have not yet addressed this issue.

Percentage of firms currently measuring performance of remote employees¹



However, 70% of firms are currently evaluating and updating their performance management programs in the context of implementing future-of-work strategies.¹





Having a more flexible work environment also raises questions around relocation and geographic pay differentials. If an employee moves to a lower-cost location, will a pay adjustment be necessary? And, if so, how do we ensure the employee remains motivated and engaged? Without a carefully thought-out strategy in place, the risk of losing key talent could increase significantly.

On a more positive note, with expanding geographies also comes expanding talent pools. A large proportion of the workforce can now be anywhere thanks to flexibility – and this changes the perspective of talent strategy and hiring, including the opportunity for a more diverse workforce.

“Work location may no longer hold as much importance. Employee promotions are not linked to a certain geography and we have seen an increased ability to move employees around and work remotely. This has given financial services firms some flexibility while still recognizing that, for such a regulated industry, there are still constraints. In general, work/life balance is becoming easier and talent pools are expanding, which can only lead to more diversity. I see this as one of the most positive outcomes of the state we are in.”

Tarandeep Singh
Chief Executive Officer, Assessment Solutions,
Aon's Human Capital Solutions

Building a Learning Culture and Recognizing That Different Skills Are Needed

There is no doubt that the pandemic has prompted firms to rethink necessary skills, behaviors and attitudes going forward to include a growth mindset. Firms are going through, not only a digital transformation, but also seeing their culture and values evolve.

According to a recent COVID-19 pulse survey, only 28% of financial services firms currently have a definition for the future of work and 60% are actively considering it. Yet, 57% of companies have a taskforce in place to help set the framework and drive home new strategies and opportunities that will carry them forward on the journey ahead.¹

Here are five ways to instill a growth mindset and new ways of thinking among your workforce:

- ▶ **Make a foundational element of your business centered around diversity.** In doing so, you will be building diversity of thought, ideas and experiences, which supports innovation and the overall approach to product development and service delivery.
- ▶ **Enhance your culture.** It is important to establish a clear transformation of culture and values that articulates the behaviors you want your employees and the organization as a whole to exhibit. Include supportive mechanisms and listening strategies in your plan to help foster collaboration and understanding throughout the journey.
- ▶ **Ensure that learning is accessible to everyone.** Reward and reinforce learning through regular opportunities, such as offering new learning experience platforms.
- ▶ **Develop a specific point of view around what skills are needed in the current environment.** Some firms are tracking their progress on the digital transformation journey with learning tracks by job family. These focus on things such as learning outcomes and the learner's pace. Based on this gathered information, organizations can then offer capability academies centered around job skills.

"We are looking to make our organization much more learning-focused to ensure we are fully prepared to build our future workforce."

Kumar Kymal

Global Head of Compensation and Benefits, Bank of New York Mellon





Self-Development Is Important and a Paradigm Change Is Needed

David Bailey, Chief Operating Officer, Wealth Management International, RBC

“An optimal tool is one that would make individuals see personal development as critical and ensure that employees carve out time in their day to actually do it. I think, for most of us, particularly in the financial services industry, other priorities take precedence over personal development and learning. This is a paradigm that should change. There is a strong need for us all, as individuals, to take accountability, grow, maintain curiosity and make sure that we are participating in a development that is purposeful in terms of the career choices we make.”



Collaboration, Coaching and Development throughout the Organization

David Sterland, Head of Wealth Strategy and International, Santander

“There’s a big focus on coaching and development throughout the team and we want to see all of our people demonstrate that behavior. It’s also important to ensure that your employees can relate to the fact that all of this activity is actually helping them be the best person that they can in terms of their role.”

It cannot be denied that the pandemic has accelerated change. The danger and risks with such acceleration is making sure that firms are supporting their people with the necessary skills and tools to react quickly, so they do not fall behind. This includes sharing best practices and confirming that teams remain engaged and realize that everyone is on the journey together.

There is a lot of noise out there at the moment. Keeping the message simple and getting employees in the financial services sector out of their comfort zones to understand that technology is actually improving their positions in the marketplace, will encourage curiosity and increase learnability. This will ultimately benefit both the business and their personal careers.



Building a New Better

Five ways to instill a growth mindset
and new ways of thinking
among your workforce:

- 1 Make a foundational element of your business centered around diversity
- 2 Enhance a culture that articulates those behaviors you want to exhibit
- 3 Ensure that learning is accessible to everyone by offering new learning experience platforms
- 4 Develop a specific point of view around what skills are needed in the current environment
- 5 Include supportive mechanisms in your business plan to develop a strong culture and values



3

Bridging the Future Skills Gap



Without a strong workforce, any investment in technology will be rendered useless. It is critical that companies start building their future workforce to create businesses that can steadily deliver for rising client expectations in the years to come, while meeting regulatory, economic and competitive challenges that financial services firms face.

There is a heightened margin pressure in the sector. Technology is enabling the automation of many of the analytical tasks that used to be done manually. As such, there is a very different workforce profile than what we have witnessed before.



“It takes time to build the success profiles of the people that we need, to understand the skills that we have today and map them to the organization we need in the future. Then comes changing and developing people, recruiting new skills, onboarding them and building the culture and the incentive plans and structures around them so that they will be successful. The process will take years. Firms must start now.”

Peter Keuls
Partner, Aon's Human Capital Solutions

Unleashing Existing Talent

Financial services firms are looking to their existing workforce to address the increasing skills gaps. In a recent survey, 57% are identifying current or future skills gaps, 69% are integrating agile ways of working and 47% are optimizing their career paths. Only 21% of firms are currently using dynamic skills-based planning, although 30% are considering it. While the approach to filling this gap varies per region, what is globally consistent is the extent to which organizations will start to retrain and look for talent internally. This means that firms must have processes in place that will help to identify people with the pivotal skills, mindset and capabilities for each new role.

57%

**of firms are identifying current or future skills gaps,
69% are integrating agile ways of working and
47% are optimizing their career paths.¹**



Not surprisingly, the process of establishing new competencies always starts at the top. Leaders must be mindful of the concept of self-efficacy or the belief in one's own ability to achieve a positive outcome. In other words, a growth mindset can serve as a self-fulfilling prophecy. If you have that mindset, it is more likely to lead to positive business outcomes.

Internal Mobility and Enabling Diversity

Internal mobility and reskilling initiatives are culturally-suited avenues for corporations to take that can help bridge the future skills gap. Our research has found that **38% of financial services firms are actively evaluating and updating their reskilling/upskilling programs** to support future-of-work initiatives.¹ Rather than letting employees go and completing the process of rehiring, increased retention associated with this approach improves return on investment by avoiding termination fees and new-hire costs. In addition to these benefits, a shift towards internal mobility and reskilling means a push towards increased inclusion and diversity, supporting overall business performance. What firms need to be mindful of is the ways in which these opportunities are communicated or positioned to colleagues.

It is important for organizations to acknowledge that women, ethnic and racial minority groups and people with lower educational attainment are more likely to experience psychological barriers. To alleviate this probability, the makeup of internal programs should be tailored to address these challenges. Here are some actionable ways to approach this in your re-skilling initiatives:

- ▶ **Provide guidance for mastering skills.** This gives people the opportunity to feel a sense of accomplishment, helping to build self-confidence.
- ▶ **Enable self-directed career pathing.** Allow individuals to compare themselves on their learning track to others and make decisions to support their chosen direction.
- ▶ **Establish the right culture and leaders.** There should be positive social persuasion to help boost confidence and motivation.
- ▶ **Have the right types of interventions.** The pandemic has caused more stress, anxiety and pressure on your people. Carefully-planned wellbeing policies to positively influence employees and provide a strong support system are more important than ever.



Determining return on investment on internal mobility programs can be tough. While the cost-saving aspects of avoiding termination and new-hire fees, as well as the positive behavioral benefits are clear, the decision-making process within complex or larger organizations is diluted. This causes difficulty when trying to attribute an outcome or a financial metric to one individual. What we can do is look at companies with flatter structures, such as venture capital firms, to see what impact enabling diversity truly has within these organizations. As mentioned during the virtual series, even as little as a 10% increase in female hires within these organizations will allow you to see a direct correlation and impact on financial performance and metrics, confirming that increasing diversity can positively impact the bottom line.



Diversity Is a Key Differentiator

Tanuj Kapilashrami, Group Head Human Resources,
Standard Chartered Bank

“Diversity is in our purpose. We believe that our ability to problem solve with and for our clients has improved because of our diversity. It’s just so fundamental to who we are.”



Building a New Better

How to promote confidence in your workforce to support reskilling initiatives:

- 1** Provide guidance for mastering skills
to give people a sense of accomplishment
- 2** Enable self-directed career pathing
to allow individuals to compare their learning track
- 3** Establish the right culture and leaders
to help boost confidence and motivation
- 4** Have the right types of interventions
to positively influence and support employees

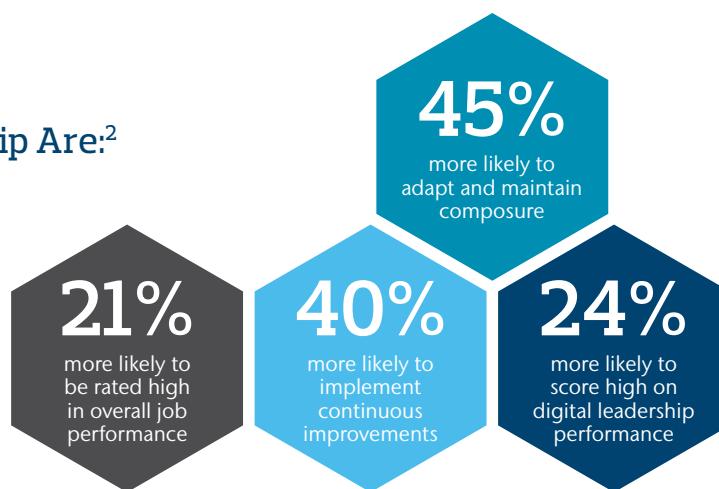


Identifying Untapped or Hidden Talent

It all comes back to looking for someone's innate potential to grow and learn. Firms need to ensure that they are using the proper tools to help identify an individual's true potential as opposed to using outdated methods. They must also make sure that the core of their program is focused on enabling those who might lack the confidence to really thrive and enable future diversity.

The future workforce should focus on growth mindsets. These cover three core areas: the extent to which someone is open to learning new things; the extent to which they are agile and can flexibly adapt; and the extent to which they are open to new innovations and new ways of working.

High Scorers in Digital Leadership Are:²



Aon research reveals that **someone who easily fits into these three points is significantly more likely to be an effective problem solver and approximately 50% more likely to succeed at continuous improvement.**¹ They are also more likely to achieve productivity upon re-skilling and can maintain resilience when an organization is going through transformation.

The other reason to focus on these key behaviors for the future of work is that, for many organizations, ethnic and racial minorities and women occupy some of the lower-skilled and lower-paid roles. If firms only focus on historical data, diversity could potentially decrease. Leaders should be looking at innate capability to reskill and realign employees to what they enjoy doing and their true potential.

² Impact research for digital leadership solution by Aon



How We Define 'Potential' Is Changing

Suzanne Courtney, Strategic Growth Director,
Aon's Human Capital Solutions

“The concept of potential is being reimagined. Traditionally, it focused on someone’s ability to be a leader or potential to be a leader in the future. Many organizations take an overly narrow lens approach and think about this concept in terms of the top two, five or 10% of talent. However, this approach isn’t fit for purpose in the future. We’re paying much more attention to identifying who has the capability to reskill within the existing workforce, identifying who has the potential to move vertically or laterally into different roles or who has the potential to sustain effective and productive working whilst at home. The new definition of ‘potential’ needs to broaden to account for the complexities that we now have in the workforce.”

The potential to be a change leader, the potential to make those lateral career moves and the potential to be someone who can work from home effectively are all now front and center. From an external perspective, there is also the potential to be a cultural add. Rather than just seeking someone who fits your firm’s values and behaviors, you should know what skill gaps you have internally. If you need to fill external skill gaps, you can dial up or down behaviors and pick someone with the potential to fill those areas within your firm, as opposed to just picking someone who has a combination of general skills and behaviors.

4

Making Better Data-Driven Decisions for the Future

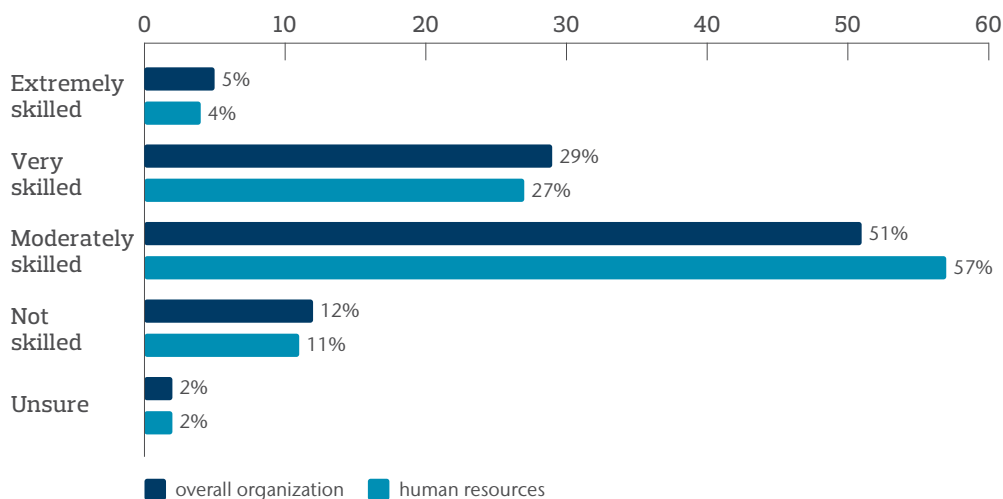


The COVID-19 pandemic has brought both risk and opportunity for the banking sector. Traditional customer-facing activity was halted and a necessarily-regulated sector was forced to adapt at a faster pace than ever before.

However, the changes do not stop there. Financial services firms must keep developing their proposition to both clients and employees as consumer demands and the ways of work continue to evolve.

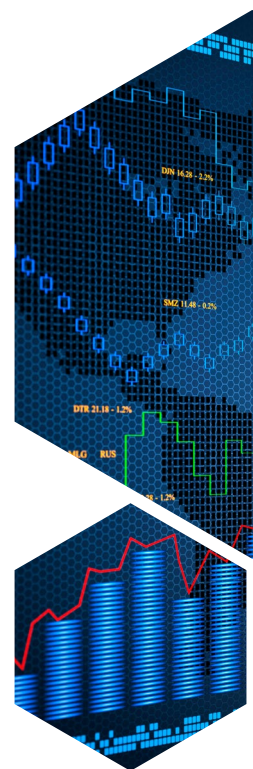
When asked how skilled and prepared financial services firms were for gathering and leveraging business and workforce data and analytics to make informed decisions on future workforce strategies, only 5% felt their overall organization was 'extremely skilled'.¹ The majority (51%) claimed their firm to be only 'moderately skilled' to successfully manage the future of work.¹

How skilled is your organization in using workforce data/analytics for the future of work?¹



Building a resilient and agile workforce is the future of work. This reality is no longer nebulous, intangible and hard to measure. However, at the pace of change we are currently experiencing, navigation and making informed decisions is undeniably challenging for many financial services firms. Seventy-four percent of survey respondents believe that digital skills are key to building and maintaining an agile workforce,¹ and yet 61% of HR leaders report that their organizations do not know how to spot digital potential.³

So, where do firms go from here?



³ Scaling the Digitally-Ready Workforce Report, Aon's Human Capital Solutions, April 2020

“This is essentially a data exercise in which you consider and compare different scenarios depending on the end goal – whether it's a shift to remote working, reduction in office space or a four-day work week. The prize is large for organizations that do right by their people, business and customers.”

Peter Bentley
Global Chief Commercial Officer, Aon's Human Capital Solutions

Data analysis should be objective in order to minimize the risk of human error and bias. Typically, companies have a wealth of information at their fingertips. The challenge is: how do you know what to use, when to use it and how to interpret the results?



Value of a Data-Driven Approach

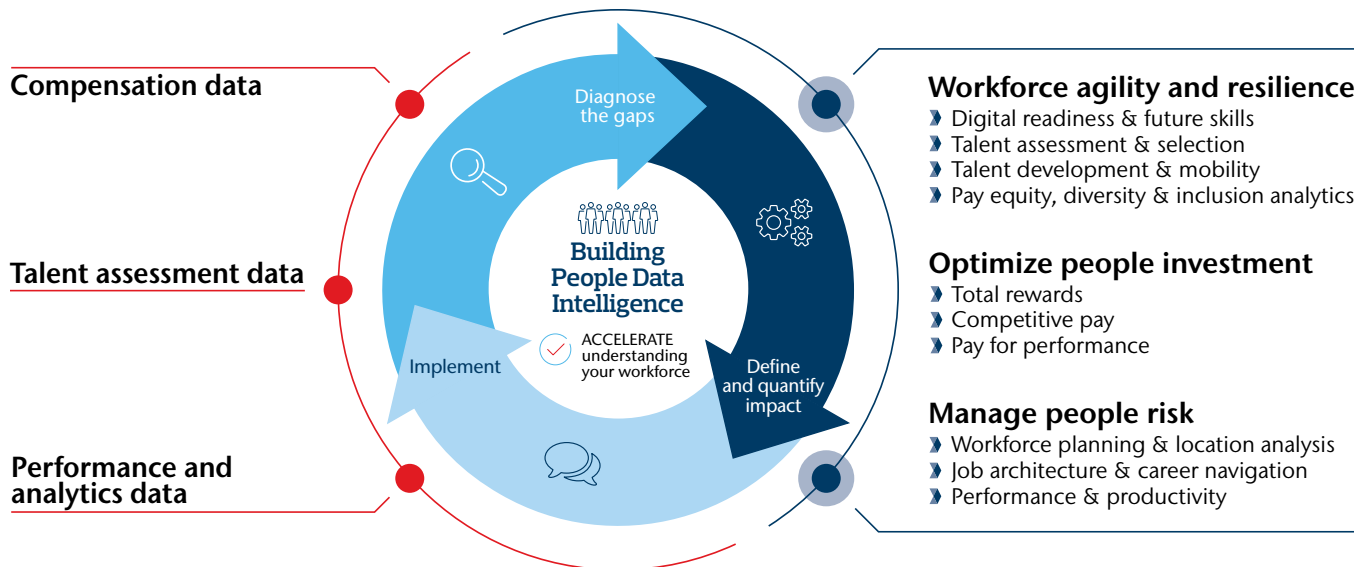
Tanuj Kapilashrami, Group Head Human Resources,
Standard Chartered Bank

“Technology and data analytics help make important HR conversations much more about facts and figures, as opposed to emotion. While emotion is also important, using an opportunity-led lens (e.g. on promotions and hiring) has been very impactful when looking at our ability to create diverse and inclusive teams.”

Experts have developed an Accelerate Model that builds workforce integrity and supports better and more agile workforce decisions. It offers a reliable, validated and carefully considered set of priorities to tackle. Firms can then plan, develop and implement the required changes. It also brings together data from multiple data intelligence sources (people, market and organizational) through three steps:

- » **Build a point of view.** Use readily available data to generate high-impact opportunities for action.
- » **Understand your organization.** Consider the differentiators of your business to identify and quantify the most relevant opportunities.
- » **Develop a virtuous circle.** Use your people as a source of ongoing data.

Base your decisions on the best possible data



Accelerate Your Workforce into the Future

Read more about how the Accelerate Model can help you:
humancapital.aon.com/accelerate-your-workforce-into-the-future



Building a New Better

Three steps to build workforce integrity and support better and more agile workforce decisions:

- 1** Build a point of view
to generate high-impact opportunities for action
- 2** Understand your organization
to identify and quantify your opportunities
- 3** Develop a virtuous circle
to use your people as a source of ongoing data



The Road Ahead

The effects of the pandemic have made workforce change tangible. They have forced us to rethink office-based working, sparked debate around real estate costs and accelerated the demand for new styles of leadership, as well as hiring and onboarding strategies. Business decisions must be made rapidly in order to keep up with other industries and remain competitive in this uncertain environment. At the core of such decisions is determining how to optimize your workforce – and this starts with having the right data.

Accessing and analyzing data can help accelerate the understanding of workforce issues, gain clarity on the return on investment of each available option and enable companies to execute steps to realize a more agile, resilient workforce that will build a better future for the business and its customers.

Banking has, and always will be, an industry that requires a great amount of trust. Trust, which was dented in the financial crisis, is essential for the very existence of banks. This includes trust between banks and their stakeholders: clients, shareholders, employees, regulators and society at large. Right now, it also requires having trust in breaking away from traditional methods to grow with the rapidly-evolving times. The road ahead will not be easy or without hiccups. However, with strong digital plans informed by data, your firm will be well-positioned to continue embracing the future of work and all the benefits that this offers.





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“We are dedicated to helping our clients navigate whatever obstacles lie ahead. There is no better time than now to start building a new better together.”

Michael Burke,
Chief Executive Officer, Aon's Human Capital Solutions

Contact

If you wish to discuss any of the topics raised in this paper, please contact our specialist team:

Asia Pacific and Middle East

Pete Bentley

pete.bentley@aon.com

Europe/UK

Chris Blain

chris.blain@aon.co.uk

North America and Latin America

Patrick Connell

patrick.connell@aon.com

Marketing inquiries

Alexa Babington

alexa.babington@aon.com

About Human Capital Solutions

Aon's Human Capital business provides leaders with a powerful mix of data, analytics and advice to help them make better workforce decisions. Our team,

spanning 2,000 colleagues in more than 30 countries, includes the firm's rewards, talent assessment and performance and analytics practices.

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