



SEAD

Sustainable Employment in the Age of Digitalisation:
challenges, obstacles and opportunities

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Case reports for specific occupations: the case of customer advisors

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Introduction

The scope of the WP3 is to **study changing occupations** (in connection with the introduction of digital tools) in established organisations. The changes are related to job content, skills and quality of work. Those occupations were found according to two sources of recruitment: 1. individual workers from the selected occupations within the organization of the WP2 (made of 21 case studies); 2. individual workers from the selected occupations outside the organization of the WP2. **The objective** of this work package is to realize in-depth qualitative case-studies of technology-related change in specific occupations (*no matter what the organisational context they are embedded in*). The case study reports are structured according to the conceptual model that is used in this work package. This is discussed in the SEAD Chapter 1 Induction paper.

75 interviews of the five occupations depicted below were held, completed by 3 interviews of middle-managers and recruiters' representatives.

The five considered occupations are:

Occupations	Assembly line workers	Customer advisors	Middle Managers	R&D Managers	Recruiters
Interviews number	N=11	N=13	N=21	N=13	N=17
Definition	Workstations wherein a product is assembled progressively by different workers or machines, each of them executing a subset of the needed assembly operation (Moreira et al., 2015)	Workers who interact with customers after the purchase of goods/services. Their main aim is usually to provide service and support to clients in order to increase customers' satisfaction (Jasmand, Blazevic, & De Ruyter, 2012)	Managers who typically head a function, team or office and supervise day-to-day operations (Chen, Berman, & Wang, 2017).	Managers responsible for the research, planning and implementation of new programs and protocols. They also supervise the development of new products from the initial planning phase to implementation or production (Study, 2020).	Workers in charge of recruitment (the act of building a pool of potential candidates for a vacancy) and selection (assessing the capabilities and fitting of those candidates for the said vacancy) (Stone et al., 2015)

1. Preliminary information

1.1 Overall profile of respondents

There were 13 respondents, between 26 and 56 years old (4 info missing). They had between 3 and 37 years of seniority (1 info missing). 5 were women, 4 were men (4 info missing). 4 of the interviewees were union delegates.

1.2 Contextual information

The majority works in the bank/insurance sector: daily banking operations, credits, investment, insurance... One person works in retail (front-end manager and administration).

2. Type of technology(ies) used

Automation technologies

In the online banking/insurance sector, digital platforms (website or app) are used as interfaces for clients to deal with day-to-day operations; internal chatbots are used to support workers during calls (e.g. to collect information) and external chatbots (sometimes human are behind them) are used to answer clients' questions or redirect them, and clouds are used to storage clients' data. In the retail sector, self-checkout and self-scanning tools are used.

Organization

Online appointment scheduling tools are used to manage the workers calendar and appointments.

Collaboration/communication

Visio-conference tools are used for meetings with colleagues and/or clients. The chats can be used to transmit documents and information. Intranet and social media are used for internal exchange of information. Chatbots are also used for collaboration and communication (see above).

Tracking/reporting

Often internal digital platforms track the workers activities. Toolbars indicate the workers' task status in real-time. Besides this, workers report on their activities through the same software. Clients also participate to reporting by giving feedback through online tools.

Human resources tools

Internal digital platforms are used to manage workers' careers: contracts, trainings, schedules, payment.

Remote work tools

Integrated platforms allow workers to call clients, manage their agenda, collect information, realize operations, generate documents, realize client identification, activate pop-up in the client's online banking...

3. Changes / modifications of work

3.1 Changes in work content

3.1.1 Type of tasks

Operational tasks (asking for a credit, a bank card, opening an account), administrative tasks generating documents, scheduling an appointment), client support tasks (giving information, helping clients); have been externalized to clients, other functions in the company, or chatbots. Consequently, advisors are dealing with more commercial-oriented tasks (mobilizing expertise and advice skills). New control and support tasks also emerge with automation since advisors sometimes have to double check the (automatized) work or be the intermediary between the client and the online interface when the latter doesn't work correctly. The promotion of digital tools is part of the new tasks the advisors have to handle.

3.1.2 Task complexity

Since a filtering of the clients' demands is being performed upstream, only the complex cases are the subject of proper meetings. In the context of a credit application, regulation organisms control the information advisors exchange orally (remotely) with the clients - instead of in writing during a face-to-face meeting - which requires them to be particularly rigorous.

3.1.3 Task fragmentation

In some case there is an externalisation of specific tasks to experts (e.g. credit experts), which means the advisor does not handle the hole case anymore.

3.1.4 Tasks predictability

One the one hand, tasks are more predictable because of the anticipation allowed by the "by appointment only" policy, and the online screening of clients' demands. Workers feel like the work is better organized and structured. In some

situation the tasks are less predictable because of the malfunction as well as the permanent changing of methods and tools, which could cause anxiety:

"That's quite complicated too, this constant change, this need to adapt and change processes all the time, it's very tiring, it's very tiring" (CA01).

3.1.5 Task flexibilization

When digital tools do not work properly, workers need to demonstrate flexibility, to be able to adapt, find solutions and sometimes go back to old “manual” practices:

" Or if the customer says 'I never get it to that mail, those links that never work for me, I do step away from that technology a bit and then I say 'maybe it's easier if we just send everything back by mail'? So I can also change the way we work, it really does vary " (CA12)

Many advisors said that they had to juggle more between different types of tasks. For those in charge of the communication channels with clients, it can also imply juggling between many interfaces: answering on different chats, making translations of the questions, handling requests coming continuously... Whereas before they had systematically face-to-face contact with clients who came to the office, focusing their attention on one client at a time.

3.1.6 The variation of the workload or the workspace

We observe an intensification of work, caused by multiple factors. First, workers are submitted to more quantified objectives, and often a competitive environment is promoted by the management (e.g. between different teams). Secondly, as discussed above, the externalisation of some operations involve more “complex” demands to handle all day and reduces “venting” tasks (e.g. print a document for the client). Moreover, the use of digital tools also results in an acceleration of the work because they affect the expectations of clients. Indeed, the invisibilization of humans behind the interfaces sometimes generates unrealistic expectations of instantaneity, reactivity, and availability. In general, the flexibilization of tasks, working time (with the extension of working hours) and the workplace makes it difficult for workers to disconnect, and can result in the impression that the workflow isn't as content as before, that they could work indefinitely.

3.1.7 The competences that are needed

As expected, the digital skills have increased with the use of digital tools. Moreover, according to a worker in charge of the development of chatbots, we could consider AI tools as external memories for “basic” information, allowing workers to mobilize and develop other skills (than knowing that information by heart) such as analyzing, supporting, handling complex requests... Indeed, some workers mentioned

that they were now mobilizing more expertise (advising, analyzing) skills. Although, the human component of the advisors-client relation (especially the trust that needs to be built) is often identified as important limit of the digital tools: face-to-face contacts are necessary to build trust, to understand clients' requests and needs, and to make sure they understand all the information that is given.

3.1.8 The worker autonomy

Some workers felt like the flexibility allowed by remote work tools resulted in more autonomy, in the sense that they get more manoeuvre for organizing their work.

3.1.9 Learning opportunities

In some case, workers specialized in new technologies. In addition, when there is a change in competences, e.g towards consulting skills, workers get more opportunities to deepen knowledges.

3.1.10 The control

The control relies less on the direct supervision of (middle) managers, and more on (real-time) remote monitoring/surveillance tools and software:

"In the past, managers were very keen to see their teams so that they could control them and find out what they were doing, etc. Today, they have developed remote control tools, and you can find out with just three clicks what an employee has done during the day, even if they are not next to you" (CA01).

Some managers use random control to double check the information recorded:

"[...] so what we're doing that's linked to this toolbar, the managers have that in real time, so on their computer... so the manager can say "I'd like to see 10 people" who are present at the time, he ticks off the people and he can see in real time what the person is doing. And there have been times when a manager has suddenly come running in and said "I see you're in administration, what are you doing?", and then we look at the screen and if an email is open, we just read the email... so we don't really have a private setting, it's true that I know that at work we're not supposed to have a private setting, I understand that, but... ". (CA09)

The data recorded will serve as a basis for the worker evaluation based on quantified objectives:

"So on Iris, which is our software that allows us to call our customers and see them on video conference, we use this software. And this software means that at the start of the day, we have to be in "ready" status, meaning that we're ready to pick up the phone if there's a customer calling into our department. And we check regularly, we're regularly assessed on the time we've spent in 'ready' status, the time we've spent in 'busy' status, on break too, lunch etc. So we have all sorts of

different statuses. So we have a whole range of different statuses: "meeting", "training" and so on. And we're checked, we're checked regularly against that. And if we don't have a sufficient number of hours when we're ready, we say "Hey, what did you do? How come you've had so little time" (CA01)

The monitoring of workers' activities is also used for HR purposes: controlling the hours worked, giving warnings when the prescribed working hours are not respected, giving advice to manage their working time... If workers are dealing with sensitive matters, regulating authorities also control workers by recording and screening their calls:

"There are also things that are more restrictive in the sense that when we work remotely like this, we have a kind of... it's called the [regulation]... It's an agreement, in fact, for remote advice which authorises us to record the conversation we have with our client, which authorises us to carry out an investment order simply on the basis that the client tells us verbally and that it's properly recorded on tape... In the branch, he will sign the purchase or sale form directly, and so... [there are] a few less constraints as well in terms of being face-to-face... Now yes, it's a lot more cumbersome in the sense that... from time to time in the branch we had 'mystery shopping', it's called, and so these are people from the [supervisory body] who went anonymously into the branches to check that the advice was correct. Personally, I haven't been mystery shopped in 7 years. On the other hand, since I started here in January, I've already been audited 3 times by internal audit to see if I was complying with all the provisions of the regulations, so it's much stricter, digitalisation is much stricter because everything is recorded" (CA01).

Online appointment systems make every worker's agenda and status visible by everyone. This encourages control by the peers as well as auto-control:

"So, on the one hand, we've actually reviewed our diary. So if you like, we can tell you what we're going to be doing during the day, when we're available for this or that, but also our training sessions or meetings. So we can have a fairly complete overview that's really up to date, minute by minute. All a colleague has to do is say, "Oh well, I'm going to take time off on such-and-such a day, but not for the whole afternoon, just from such-and-such a time to such-and-such a time for a medical appointment or something", then we can see it live, the whole office, the whole team can have access to it and we can already say to ourselves, "Well, I know there won't be many of us on such-and-such a day, so if I want to take time off it might be a bit inconvenient, we might have to wait a bit or ask for something to be arranged" (CA13).

3.1.11 The role clarity and/or ambiguity

Workers feel like they are submitted to contradictory injunctions. Indeed, although they feel primarily responsible for helping the client (building trust, advise, support), digitalization seems to only serve commercial purposes, at the expense of the service. Concretely, it happens when they must encourage clients to use digital interface (which is sometimes considered a “sale”) rather than having face-to-face interactions, even if the clients ask for it. Here there is a contradiction between the official speech surrounding digitalisation/restructuration (“we need to focus on the clients”, “we want to ensure the well-being of workers”) and the actual motive behind it (reducing costs).

3.1.12 The effective uses of digital tools

Some workers showed resistance to the use of digital tools, especially senior and older workers for whom this can be a particularly important change given their longer careers, the habits they have built. Indeed, using new tools require extra work:

"So HR will see who else has developed, who can develop etc., all in relation to what you put in your [programme]. But it's all about getting there, filling it in and doing it. It's this approach that's more complicated, it's the fact that you're dealing with something new, that you don't know and you don't know what to do... it's like when you've got Facebook for the first time, you have to fiddle with it. It's the same with [the programme], you have to go and look, you can't do anything stupid... It's really this apprehension of new things" (CA02)

From time to time, workers need to deviate from the prescribed procedure when it is necessary to assume his/her counselling role properly vav the client, e.g. when the latter can't or don't want to use digital channels.

3.2 Changes in working conditions

3.2.1 Ergonomic exposures

Ergonomic is deteriorated because workers spend more and more time in front of screens, which can result in eye strain and musculoskeletal disorders, and it is even more problematic when the employer doesn't provide for an adequate equipment in case of teleworking. Some employers offer “solutions” to prevent risks associated with teleworking, such as life coaches giving advice on weekly emails (how to eat healthy, take sufficient breaks, etc.). But this supports the idea that those are individual problems which workers have a personal responsibility to deal with, and not consequences of collective working conditions imposed structurally by the hierarchy, which could be called into question and need to be negotiated collectively.

3.2.2 Psychosocial demands

Advisors sometimes have to deal with clients struggling to use digital interfaces, which can be psychologically demanding. Regarding the relationship with clients, some workers mentioned that they consider videocalls more “human” than a simple phone call, although they still find it easier to advise someone in person than online.

3.2.3 Workplace

Before covid and the spreading of online communication tools, some advisors already worked remotely, but not necessarily from home (in open-spaces and by phone). However, the pandemic accelerated this trend, especially teleworking. In addition, not only workers work more than before from home, but the collective working time, e.g meetings, also take more and more place online. On the one hand, working from home has offered some workers some flexibility, making it easier for them to conciliate work and private life:

"That's also nice for the family... because when you're teleworking, you can set yourself a time slot, start at 8am or 9am, even, when you've been driving the children... start at 9am and stop at half past twelve, you start again at 1pm, time for a bite to eat and then you work again until 3pm, you go to pick up the little one from primary school, you come back at 9am and stop at half past twelve. start at 9am and stop at half past noon, you start again at 1pm, just long enough to have a bite to eat, and then you work again until 3pm, you pick up the little one from primary school, you come back at 3.30pm, you start working again, and then at 5pm you pick up the big one from the train... that's it, it also gives you a certain amount of flexibility in your work... that, frankly, is not negligible... it's really not negligible" (CA01)

On the other hand, the generalization of teleworking poses risks. First, a shared workplace enables socialization, bonding with colleagues and creating a sense of solidarity. This is especially important for new employees who, if missing those contacts at the workplace, will miss the opportunity not only to get to know their colleagues, but also to learn from them. Second, working remotely makes it difficult for workers to report problems that would more easily be raised informally. Third, it participates in blurring the line between work and private life, which often translates into a difficulty to disconnect. In some company, digital yoga sessions were organized to “help” workers with these problems. However, as mentioned above, not only does it put the responsibility of the well-being at work on the workers instead of question the sustainability of the working conditions imposed on them, but this help is also provided in the same conditions (remotely, via online tools).

3.3 Changes in employment conditions

3.3.1 Contractual arrangements

In some case employers let go of personnel.

3.3.2 Working time arrangement

Working hours tend to be more and more flexible (day/week/month schedules) because of the closing of agencies. Indeed, the agencies that are still opened need to be more flexible to accommodate clients; and the online presence covers large hours - including evenings and weekends - for the same reason. As for the workplace, the flexibility of working time/hours can be perceived positively when allowing for a better conciliation with private life. However, it also has negative effects, among which blurring the line between work and private life, or weaken the working collective by reducing collective time:

"...] We used to be open from 9am to 5pm every day, we all had the same timetable and at lunchtime we all closed between 12.30 and 1.30pm, so in the morning we all arrived at the same time, and at lunchtime we all ate at the same time and we all left at the same time in the evening. We introduced new opening hours 3 years ago, 3 and a half years ago. We started opening earlier so that customers could also have interviews during longer hours. So we opened at 8am, but the problem with 8am is that we can't get everyone to work from 8am to 5pm, so some people work from 8am to 4pm, which means that some of the team arrive at 8am and others at 9am. Then, at lunchtime, we decided to stay open, so we don't all eat at the same time. One team eats at 12 noon and the other at 1 p.m., which means that sometimes you arrive at 8 a.m., you're all alone, you don't see the other colleagues, they all arrive at 9 a.m., and then at lunchtime you'd have liked to eat with this colleague but no luck, he eats at 1 p.m... we haven't lost our cohesion because we still see each other, we know how to talk to each other between two customers, but it's not the same as before. Before, we ate at the same time, we saw each other at the same time..." (CA13)

3.3.3 Training opportunities

New trainings focus on digital tools, but they tend to be provided online, either by trainers or through self-learning tools. In general, workers point out the lack of training with digital tools and often feel like they have to manage on their own.

3.3.4 Career opportunities

Some workers have been given new opportunities by occupying functions related to the digital development (developing tools, chatbots, etc.).

3.3.5 Evaluation

The evaluation is more based on quantified objectives/performances and data recorded by digital tools or reported by advisors: numbers of calls, number of digital appointments, etc.:

"Every 2 or 3 weeks we have an evaluation. Well, it's not really an appraisal, they call it [name], it's a Teams meeting, in which we go through a OneNote on which we also report a bit on all our activity, so anything that might not be recorded, the number of calls we've made, etc. Well, all that is recorded, but in fact for them, for their simplicity, if we still put all that on our OneNote, at least it's not recorded. Well, it's all recorded, but in fact for them, for simplicity's sake, if we put it all on our OneNote in a declarative way, at least they don't have to look for it, everything comes directly to them and it's all ready, they just have to go through it with us to see what we've done" (CA01)

"[...] heel veel van mijn job is ook via cijfers aan te halen. Dus bijvoorbeeld de minuten dat ik in telefoon sta, het aantal video calls dat ik doe, hoelang een video call duurt, dus dat is eigenlijk allemaal heel meetbaar en veel wordt ook daarop beoordeeld" (CA12)

Encouraging the clients to use digital tools is also part of what is evaluated:

"[...] Now we're going to objectify that, the referral to a member of staff, the sale of a remote appointment, and before we objectified what I could encode as a standing order. So if a customer came in to place a standing order, that was a sale, but now selling a standing order is no longer of any interest to the bank, which is more interested in selling digital appointments...". (CA10)

However, other dimensions are worth evaluating, such as the quality of interactions with clients, though cannot be quantified:

" It's really the balance between the 2 that's important. You can do a thousand contracts at 1 year, but then have you always really served customer well? That may not be the case because there are also important things you should always tell them. If you want to do fast fast and you don't tell them, you have closed a lot of contracts, but therefore have you done a good job? Because that's one thing, but also doesn't say everything. You can sign a contract but have a really bad conversation. So it's really a combination of them both. That has to be well balanced " (CA12)

When considering who is responsible for the evaluation, advisors mentioned that the reduction of (in-person) interaction with managers (often there is one manager for several offices instead of one manager per office, on site) could impact how evaluation is perceived. The responsibility of evaluating is also partially

externalized to clients, through requests for feedback after each interaction (rating emails, satisfaction survey, etc).:

"Then, in terms of indicators, there's also what we call the [ranking system], and that's a score that the customer gives us, so it's the satisfaction surveys [...]. The problem is that here too we have an objective in terms of figures, because [the bank] is going to base itself on the percentage we have in total, but [the bank] assumes that a 9 and a 10 is a customer who is a promoter, so it's a good mark, and as soon as we are 8, 7, 6, then it's a neutral customer, so it's not good" (CA09).

3.3.6 Remuneration, incentives

Some workers perceived that the evolution of their function – e.g. mobilizing more consulting/expertise skills and reducing administrative tasks – should be translated financially.

3.4 Changes in employment relations

3.4.1 Worker's involvement and participation

A lot of workers complained about the fact that they were not consulted/involved enough in (or before) the implementation of new technologies:

"...] we thought it was a bit of a shame because sometimes the marketing department launches an action without really consulting, well they consult the opinion of the consultants who come in, [they don't] necessarily go and ask for the opinion in the offices whereas honestly, I find that in offices like Namur or even Liège... we are, I think, the best representatives in this respect because we have customers in front of us, we see them every day, we have information that we pass on and at the end of the day, just relying on a marketing department or telephone services that don't see customers and don't spend as much time with customers as we do... sometimes there are certain things where we've passed on information where we're a bit unhappy, saying "you shouldn't have done it like that, maybe you should have asked our opinion a bit, because customers don't think that way at all"... so there have been cases where we weren't particularly consulted" (CA13)

In addition, the fact that workers are consulted does not mean that their point of view is considered when decisions are made. In some company, workers were involved in the development of a chatbot, either via focus groups or by being invited to participate in its testing phase of a tool. Of course, artificial intelligences rely on workers' contribution ("feeding" them information or questions).

When it comes to giving feedback on digital tools, internal communication channels are often used to exchange questions, problems, information, opinion... Also, automatic feedback can be transmitted after using an online tool. Digital experts can be a contact point in case of a problem or a bug, but in this case local divisions might be helpless. Workers regret that there is too little transparency regarding what is made of the feedback they are giving, or the purpose of digital tools in general.

3.4.2 *The collective representation*

Trade unions involvement is limited in the banking and insurance sectors. When there actually is a delegation, their role is limited to raising issues communicated by colleagues. They are invited to presentations by management (about the orientations, programme, innovations...) but there is no concertation “upstream”. In some case, delegations played a role in the obtention of allocations for mandatory teleworking during the pandemic.

3.4.3 *Social support and contacts at work*

Often, functions of “digital experts”, “technical coaches” or “digital ambassadors” emerge to help workers/clients use technologies. IT support is often partially outsourced abroad, meaning that in case of problem workers are sometimes dealing with people from different contexts and with different qualifications:

"It always goes through a Helpdesk centre, I'll say, a [name]. But here too we have a Helpdesk structure that's a bit unusual in that, for some problems, you're put in touch here directly in Brussels and for other problems, you're sent to Bratislava and for still other problems, you're sent to Manila. So that's not always easy either, because... the skills aren't always the same either. The training is not always the same either. And it's all about saving resources" (CA01)

The generalization of teleworking, especially during the pandemic, made it difficult for some workers to find support.

3.5 **Changes in the work organization**

3.5.1 *Task division*

In some case some of the advisors’ tasks were allocated to specialists, as their role became more generalist. For example, in an insurance company, experts are now in charge of the following up credit applications. Moreover, a lot of administrative tasks were externalized to clients (making appointments, transferring documents, engaging a credit application...).

3.5.2 Task distribution

Digital tools are used to allocate tasks (automation). For example, online scheduling programs allow clients to make appointments directly, according to the advisors' availabilities. In this case, we could say that the task distribution is partially externalized to clients:

"Our office management system has also been overhauled, we've got a new programme that's linked directly to the website. So when people make an appointment, it's entered directly into our internal programme and we know who made the appointment, when and how, and we have direct access to the customer's details, which are also included in our computer programme" (CA13)

Other examples are programs suggesting which client to receive based on an (automated) analysis of the profiles (sales opportunities), or which case to deal with according to priority and deadlines (claims management). Finally, chatbots refer clients to advisors when the IA is unable to answer.

3.5.3 Task coordination

Working with digital tools made it easier for some workers to organize their own work, giving them more flexibility and manoeuvre in doing so. Internal communication channels tend to be digitalized (chats, videoconference tools, etc.). The online appointment system is used to coordinate with colleagues (distribution of meetings) in the most flexible way:

"We all have access to every office in Belgium. We can block an appointment.. for one reason or another, we have someone who wants an appointment in Ostend because he's on holiday in Ostend and he's had an accident, so we can, from Namur, block an appointment in the Ostend diary so that the customer can go there, for example...". (CA13)

4. Surprising elements

A great flexibility is asked from advisors when it comes to the working hours and the channels of communications used with clients (multiplication of tools).

5. Digital tools perceptions

We mentioned earlier that the workers' age and seniority seem to be a cleaving dimension in terms of perceptions. Indeed, senior/older workers have greater difficulty to accept digital tools and with change in general, as it threatens their habits and question the knowledge they have been building for years as well as their skills. We could assume that the implementation of new technologies, especially when happening fast, without great support and in association with a major reorganisation

of the work, might make them feel like they are obsolete. Moreover, this cleavage is sometimes reflected on the profiles employers are looking for when hiring (younger persons, already comfortable with digital tools).

Workers also highlighted the limits of digitalisation in a business where trust between workers and their clients matter, and building loyalty is supposed to be an important part of their job. The fact that clients are forced to use digital tools and deprived of human interaction can therein be a source of frustration for them:

"...] When I joined the bank, I was always taught how to manage and maintain a good relationship with the customer, to build up a bond of trust with them, and now we're putting all that to one side and saying "no, that's not what customers want any more, they only want digital services, they want to be able to contact us wherever they want, whenever they want". And in the end, when we talk to our customers, it's not at all what they want" (CA01)

It is especially true with older clients...

"So that's also a very complicated thing [...] Sometimes people aren't always very digital... with the younger population we have almost no problems there, but it's true that once you get into the 50+ age bracket, it's always a bit complicated. It's still a bit complicated because they don't see exactly where they need to click, because they don't see exactly all the steps they need to take, and I have to say that sometimes we've simplified our flows a bit too much, too, for the customer... what may seem intuitive for someone aged 20 or 25 won't be for someone aged 50. So sometimes there are still glitches, yes indeed, sometimes it's quite problematic for certain customers" (CA01)

... who happened to be the ones with the more potential for investment:

"[...]the average age of the investment portfolio is around 50-55... And so there's still a whole generation who weren't born with computers, who don't know how to use a computer or a smartphone, who haven't shown any interest in them, and quite often for us this is the most interesting population, it's the oldest population who have the most money, who have had the time to hoard the most in the course of their lives, who have the most money and who have the opportunity to make investments today? And unfortunately they're the ones we're letting down as part of this digitisation" (CA01)

Considering the limits of digital tools, it was also mentioned that having (important) decisions rely on algorithms and quantified indicators is risky, because they might be missing something only human could perceive as worth taking into account. Two other risks that were identified were the security and fraud risks. Finally, on the positive side, some workers mentioned the ecological benefits provided (not using so much paper anymore) by using digital tools instead of paper.

6. Quality of working life

The fit (or not) between family or care responsibilities and work

The flexibility of working hours and being able to work from home made it easier for some workers to conciliate work and private life (e.g. taking care of their children).

Feeling (un)healthy and/or (un)happy within the job

Some workers express unhappiness about the orientations taken by their employers to reduce costs (suppression of jobs, of agencies, excessive digitalisation...). For others, the blurriness between work and private life because of flexibilization (of the workplace, the working hours) causes stress and anxiety.

The intention / willingness and motivation to stay in the current job

One worker was going to quit because of those strategic choices:

"It doesn't suit me at all, the fact that I no longer have any social contact at all is something quite [...] it also has to do with the bank's strategy today. I've been working in the bank for 21 years now, and I've always been taught to work in a certain way, with respect for contact with my customers, with respect for the relationship, which is something that's very important for our customers, to have a good relationship with their banker, to get to know him [...]. and over the last 5 years I've changed my point of operation 12 times, so it was complicated enough. That's also one of the reasons why I left the network at the time, because there were far too many changes for my liking. And then here the bank says "OK, now we're going to refocus on our customers, on the business, for our customers. We're going to try to win back the hearts of our customers and we're going to look after your well-being"... so that's the Bank's stated vision, but in fact the strategy is always one of cutting costs, cutting services, cutting everything, and in the end we can't see the end of it either, so all these reorganisations that are being generated by this extreme digitalisation, I don't really believe in them any more. So that's why I left" (CA01)

Another one expressed demotivation due to the same reasons but wasn't projecting to quit because of all the years of investment and competences he/she had offered the company.

What are the characteristics of a "sustainable" job according to the interviewees?

From all that has been discussed above, we can note:

- Being able to make sense of one's job/tasks and not be submitted to contradictory injunctions (build trust with your clients but reduce as much as possible contacts with them).
- Maintaining a separation between work and private life by limiting the flexibility of working hours/workplace and implement mechanisms at the company level to protect workers from the risks associated.
- Preserve the working collective by maintaining collective spaces and time (limiting the flexibility).
- The use of digital tools must be explained, justified and submitted to real consultation and dialogue with the workers/unions delegates (before implementation).

7. "Covid effects"

Covid has accelerated or reinforced the use of digital tools and practices such as:

- Online meetings with clients/colleagues
- By-appointment meetings
- Teleworking
- The centralisation of data on clouds and databases,
- The close monitoring/control of workers through tracking software
- The use of e-learning

8. Conclusions

Among digital technologies used in the banking/insurance sector, we identified: automation technologies (online interface, website or app), data storing technologies (online clouds); organization technologies (online appointment scheduling); collaboration/communication technologies (visio-conference tools, intranet and social media, chatbots); tracking/reporting tools (toolbars indicating task status, feedback tools for clients); HR tools (internal tools/platforms to manage workers' careers); remote work tools. In the retail sector, self-checkout and self-scanning tools are used.

The work content has changed in diverse ways. First, tasks have been partially externalized to the clients, such as appointment scheduling, day-to-day operations, evaluation... Moreover, the promotion of the digital tools is part of the new tasks advisors have to handle, as well as helping clients in the process. The externalization of some administrative and support tasks left advisors with more commercial-

oriented tasks (mobilizing expertise and advice skills), which can be considered more “complex” tasks and valorising. The generalisation of the “by appointment only” meetings (with clients) has made their tasks more predictable. However, advisors must juggle more between different type of tasks and channels of communications (flexibilization of tasks). We observe an intensification of work, notably because of the increase of complex tasks and the decrease of “venting tasks” (which have been externalized); and the demand for high reactivity to client’s demands.

As expected, the digital skills have increased, and in some case the externalisation of some tasks at the profit of more complex tasks resulted in the mobilization of more analytical, advising and expertise skills. Workers have often expressed that being able to build a relationship of trust with clients is a core dimension of their work and skills, which is challenged by (forcing) the use of digital tools, especially for elder clients. It makes them feel like they are submitted to contradictory injunctions, since digitalization seems to only serve commercial purposes and cost reduction, at the expense of the service (helping clients).

In terms of autonomy, some workers felt that theirs was increased with the flexibility, allowing them more manoeuvre to organize their work. However, other argued that it is highly limited by automated control and quantification of objectives and performances. Indeed, we saw that the control is relying less on the direct supervision of managers, and more on remote monitoring/surveillance tools. Control is also performed by colleagues since everyone has constant access to everyone else’s agenda.

The reaction to the implementation of digital tools also varied according to the age and seniority of workers. Indeed, the implementation of new methods, tools and a new organisation can be perceived as disrupting habits as well as making some knowledge and skills obsolete, especially in certain conditions.

Regarding the working conditions, if teleworking is sometimes considered beneficial for the work and private life conciliation, it is however associated with multiple risks, among which: blurring the line between private and work life, resulting in difficulties to disconnect; or weakening the working collective and a lack of support in case of problem. The “support” put in place by management such as online coaches or digital yoga sessions are problematic in the sense that it is supporting the idea that workers are individually responsible for their well-being at work, whereas this should be the result of good working conditions negotiated collectively.

Employment conditions have also been impacted. First, some employers let people go, as part of a reduction of cost strategy supported by digitalization. Secondly, working hours have been subject to flexibilization at a day/week/month scale, and availability online has been increased, since the reduction of physical agencies. As teleworking, this poses the threat of weakening the working collective by reducing collective time at work. Moreover, trainings tend to be more focused on digital tools

and become digitalized themselves. Finally, the evaluation relies increasingly on quantified objectives/performances, and is partially externalized to clients.

Workers complained about the fact that they were not consulted enough before the implementation of new technologies, and the same goes for union delegates. Yet they are often asked to participate in the development and implementation of the tools.

When it comes to the task division, we saw functions of “digital experts”, “technical coaches” or “digital ambassadors” emerge here and there to help workers/clients with technologies. In some companies, the advisors have become more “generalists” as some of their tasks were externalized to experts. In general, a lot of tasks have been externalized to clients or automated (chatbots). The distribution of task has also been partially automated (using online scheduling and profile analysis programs). The internal communication channels also tend to be digitalized.

There are many contradictory effects of the implementation of digital technologies. In many cases, they have been implemented as part of the day-to-day practices quite urgently (especially during the pandemic), often without properly consulting, informing, and training workers. This often has led to feelings of stress and anxiety. Moreover, the gap between the official discourse of the employers (serve the client better, increase workers well-being) and reality (excessive digitalization to reduce costs) generates frustration among workers.

Among the risks associated with digitalization, we note:

- Hyper flexibilization of working hours (extension of the workers availability) and working place can lead to blurring lines between work and private life, and result in difficulties to disconnect (from work). This is a source of stress, anxiety, and physical pain; as well as weakening of the working collective and the protections it provides (isolation).
- Increase of the commercial-oriented activities at the expense of the servicing activities, which is supposed to be the core of the advisor’s role.
- Contradictory injunctions: answering better to clients’ needs vs. have them use digital tools and suppress human contact.
- Limitation of the workers’ autonomy by closely tracking their activities and performances.

Among the opportunities associated with digitalization, we note:

- Better conciliation of work and private life (more flexibility).
- Better anticipation and organization of the work.
- Mobilization of analytical/expertise skills, which is valorising.