

ROB the Concierge: well-being in hybrid working

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Digital Business Lab

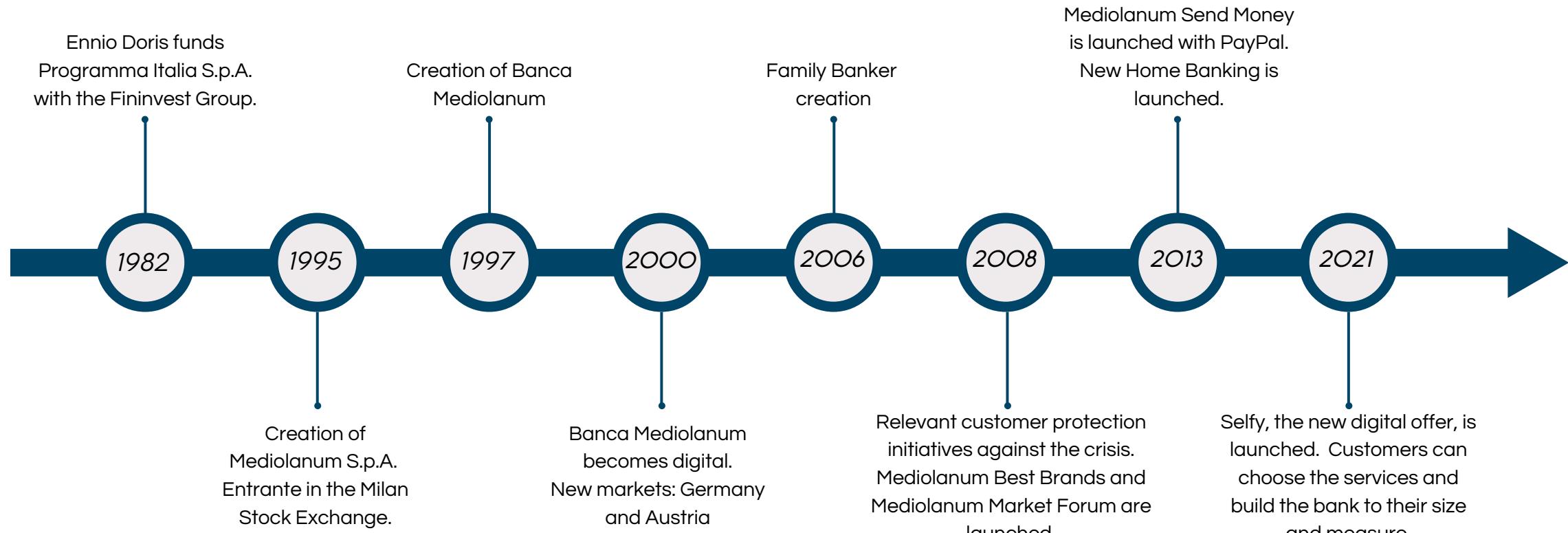
Professor: Corso Mariano

ACADEMIC YEAR: 2021/22



Company profile

Banca Mediolanum SpA (Banca Mediolanum) is a provider of banking products and related financial solutions.



● Vision: *We at Mediolanum are bringing change to the traditional banking market that goes well beyond technology: we offer families a new kind of freedom and a more personal relationship with the bank. We are committed to "Freedom in Banking".*

● Mission: *For all of us, "Freedom in Banking" means offering families tailored, comprehensive, reassuring and transparent financial services through innovative and easy to-use technological solutions. The concepts contained in our vision and mission are real values underlying all daily internal and external operations carried out by every Group company and by all personnel.*



MEDIOLANUM GROUP:

- Banca Mediolanum
- Mediolanum Corporate University
- Mediolanum Fiduciaria
- Mediolanum Investment Banking
- Banco Mediolanum
- Bankhaus August Lenz
- Prexta S.p.A.
- Flowe S.p.A. Società Benefit

INDUSTRIES:

- Depository Credit Intermediation
- Specialty Food Stores
- Credit Intermediation and Related Activities
- Finance and Insurance
- National commercial banks

PRODUCTS and SERVICES:

- Current accounts
- Cards
- Mortgages and Loans
- Savings and Investments
- Insurance
- Pensions

External (PESTE)



Political:

- Influence of legislative decisions and government initiatives

Economic:

- Increase in credit risk linked to the 2008 crisis

Social:

- Social role of Banks in the post-Covid pandemic period

Technological:

- Companies and customers digitalization process

Ecological:

- Environmental standards and sustainable process

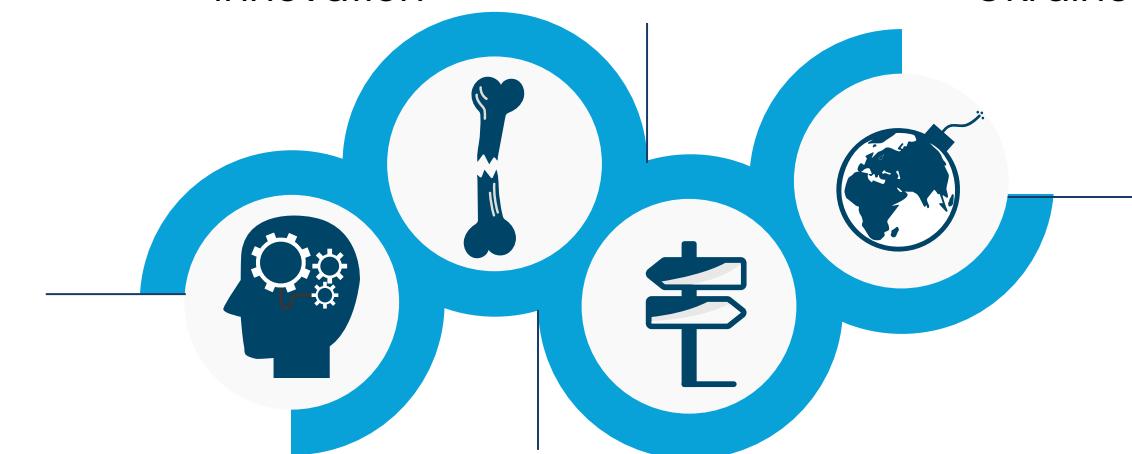
Internal (VRIO)

	V	R	I	O
Campus, Training	✓	✓	✓	✓
Family Banker	✓	✓	✓	✓
Brand	✓	✓	✓	✓
Personnel	✓	✓	✓	✓
Firms channels	✓	✓		
Web-based bank	✓			
Challenger bank (Flowe)	✓			

SWOT

Weaknesses:

- Big organization
- Old-style
- Innovation



Threats:

- Credit risk
- Pandemic
- Ukraine war

Strengths:

- Brand
- Employees
- Training
- Family banker

Opportunities:

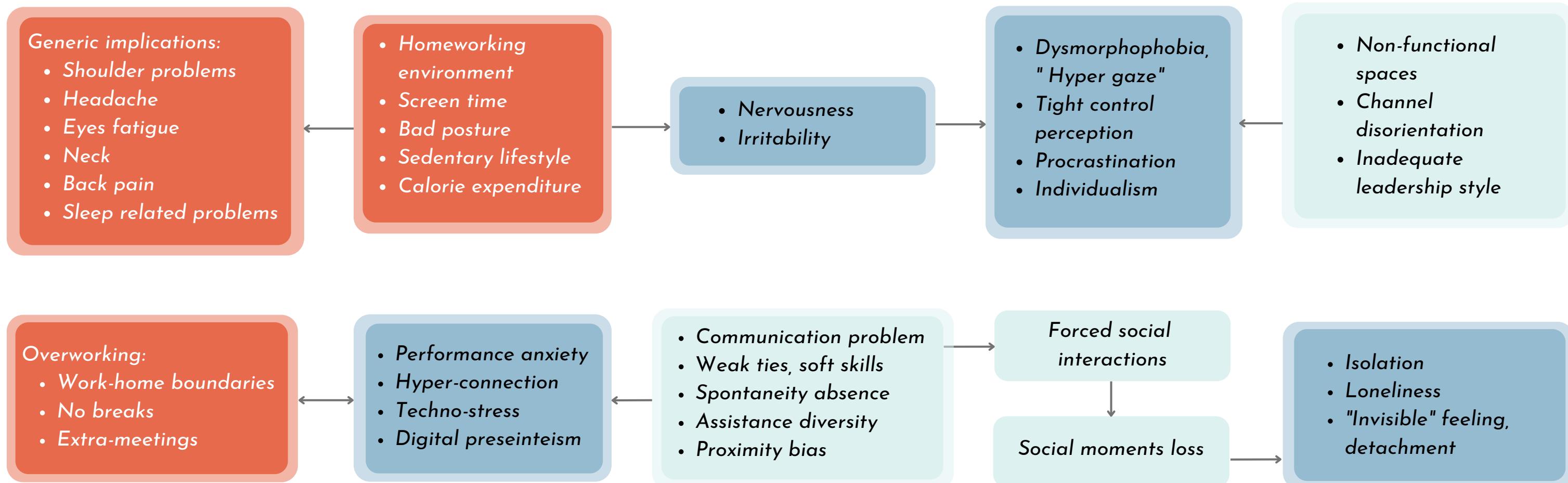
- Digitalization
- Circular economy
- Sustainability

Definition:

It is the concept which refers to the state of employees' mental and physical health, resulting both from working environment and their personal life outside the workplace.

Well-being goals (in business)	Well-being dimensions
<ul style="list-style-type: none"> ✓ Productivity and performance 	 Physical well-being
<ul style="list-style-type: none"> ✓ Employee attitude 	 Psychological well-being
<ul style="list-style-type: none"> ✓ Talent attraction 	 Social well-being

Hybrid working implications:

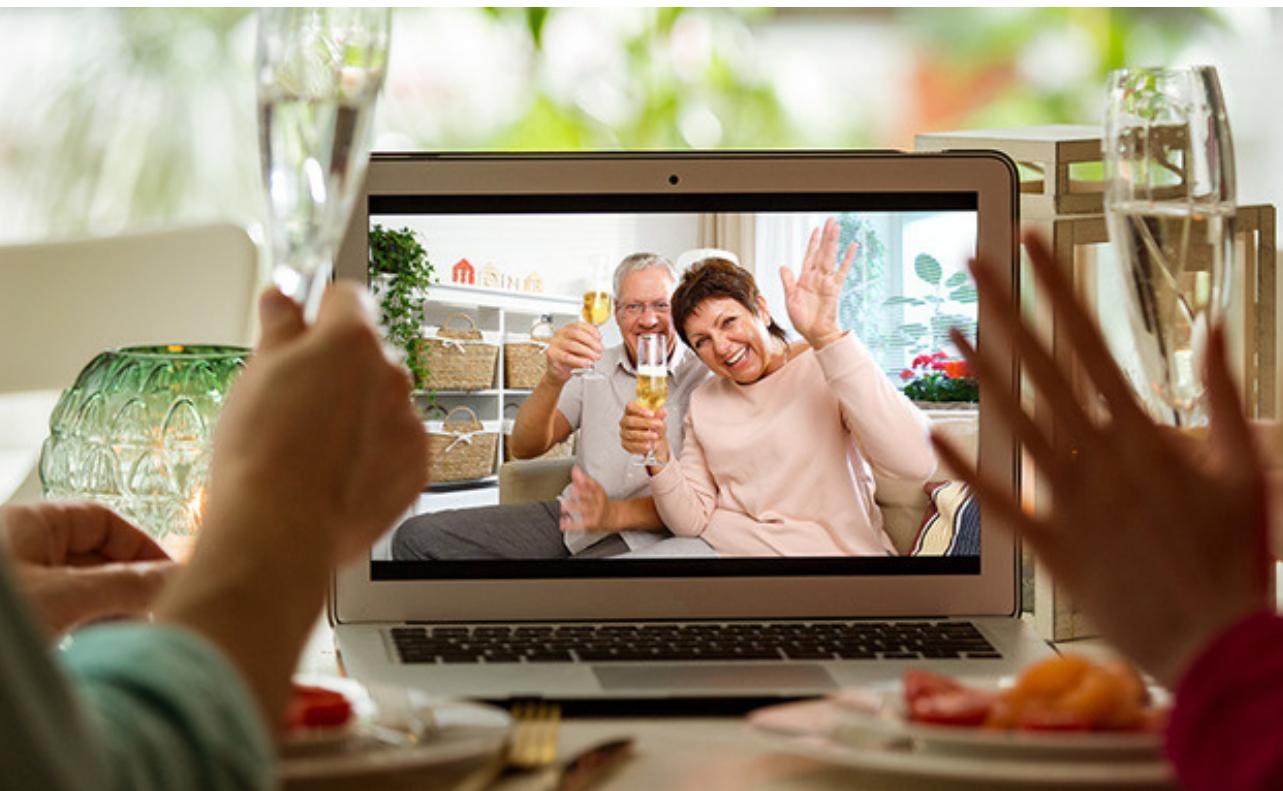


As-is scenario

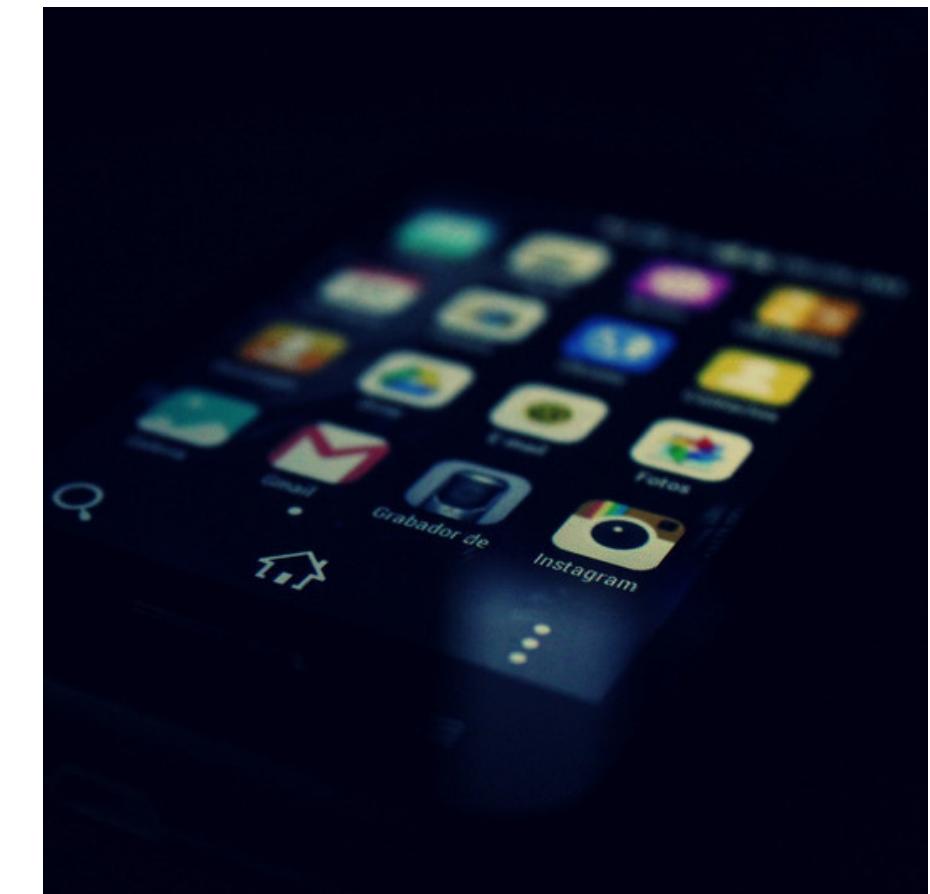
Hybrid working management



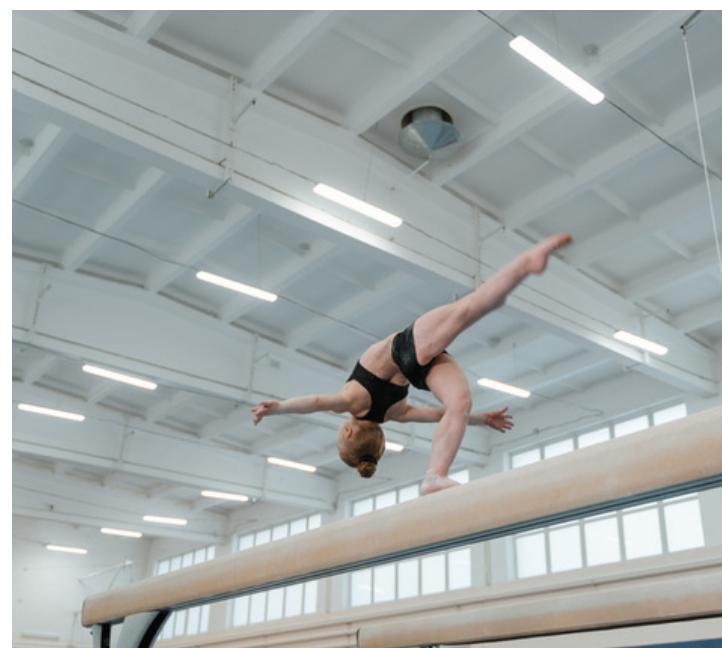
Initiatives overwhelming



Applications fragmentation



Disorientation



Work-life balance



Engagement drop



Well-being effects

ROB



Hi i'm ROB 😊
What can I do for you?

"The best assistant you can imagine"

Technological support (concierge) that makes hybrid work sustainable

Who is ROB ?

Digital friend

Digital assistant

Meeting planner

Mental coach

Proactive adviser

Survey manager

ROB functions

Listen

Monitor

Evaluate

Propose

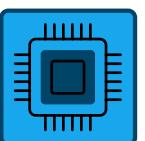
ROB benefits

Why ROB ?

- Bridge between digital and physical environment
- ICT new meaning: from control to a source of well-being
- Hub: "all in one place"
- Interconnection and synergies between different modules



Privacy



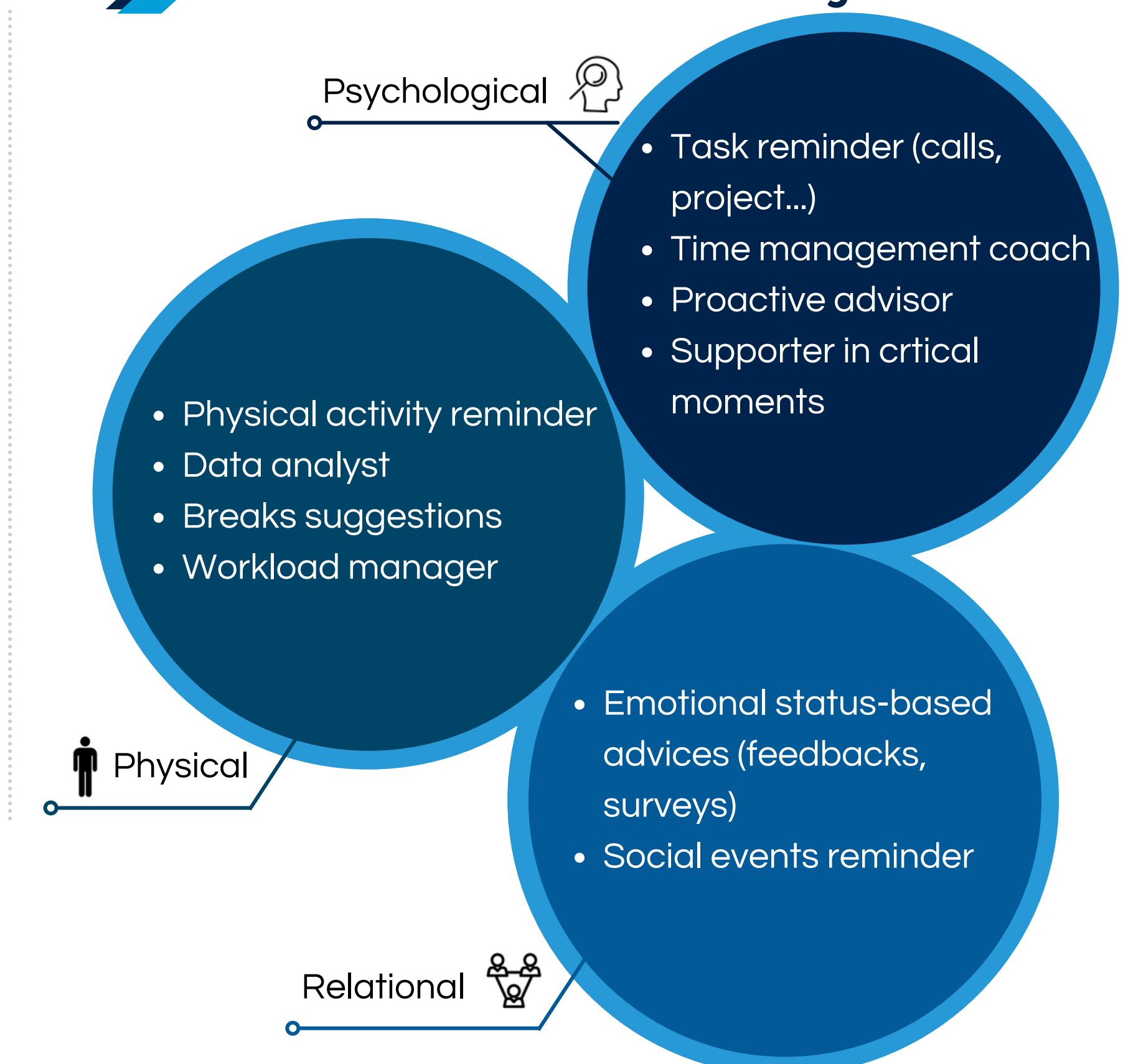
Artificial Intelligence



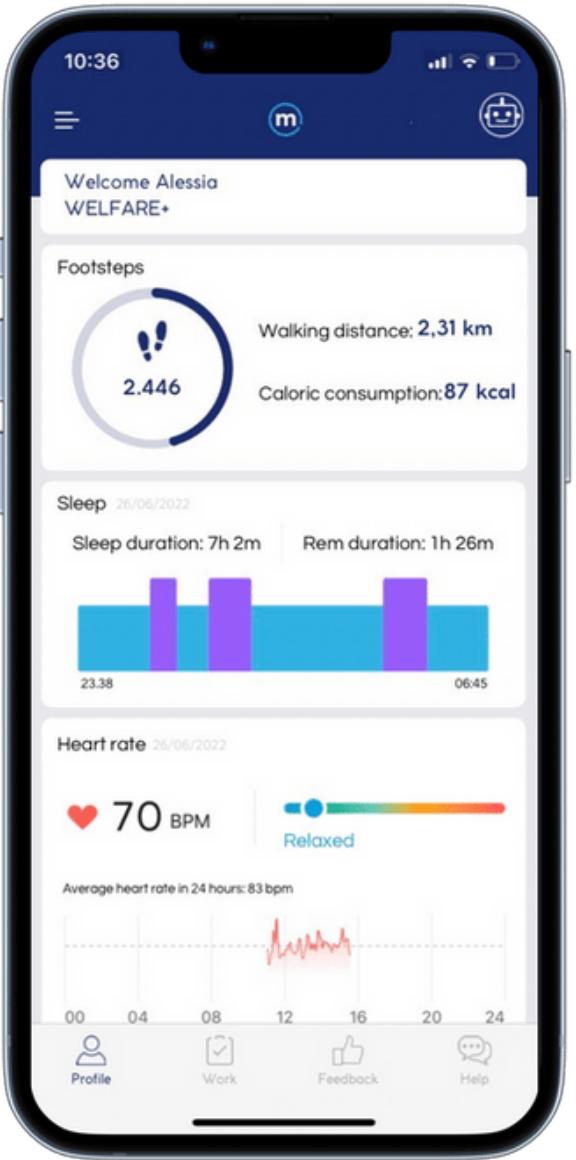
Data collection



ROB's features in well-being dimensions

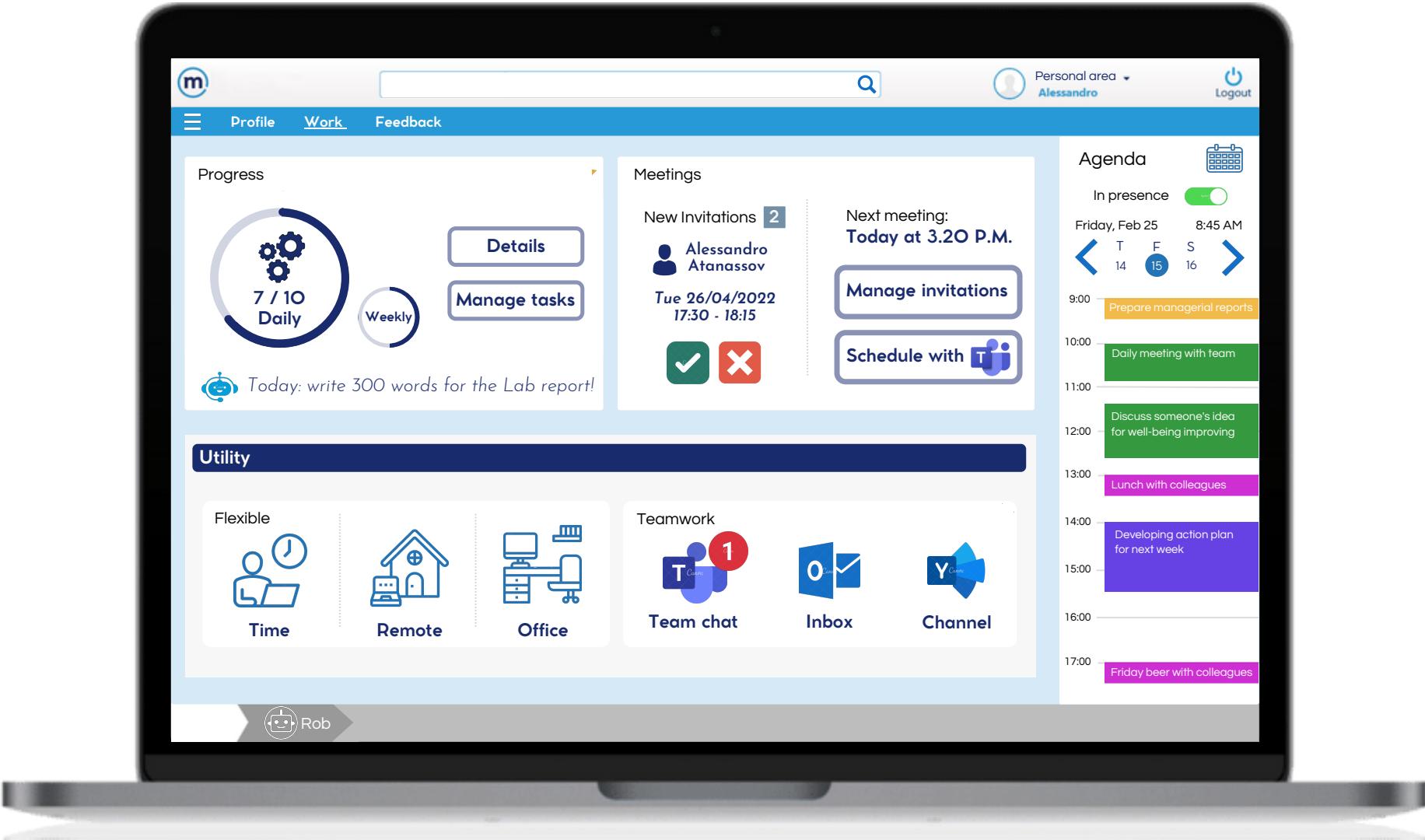


Data sources



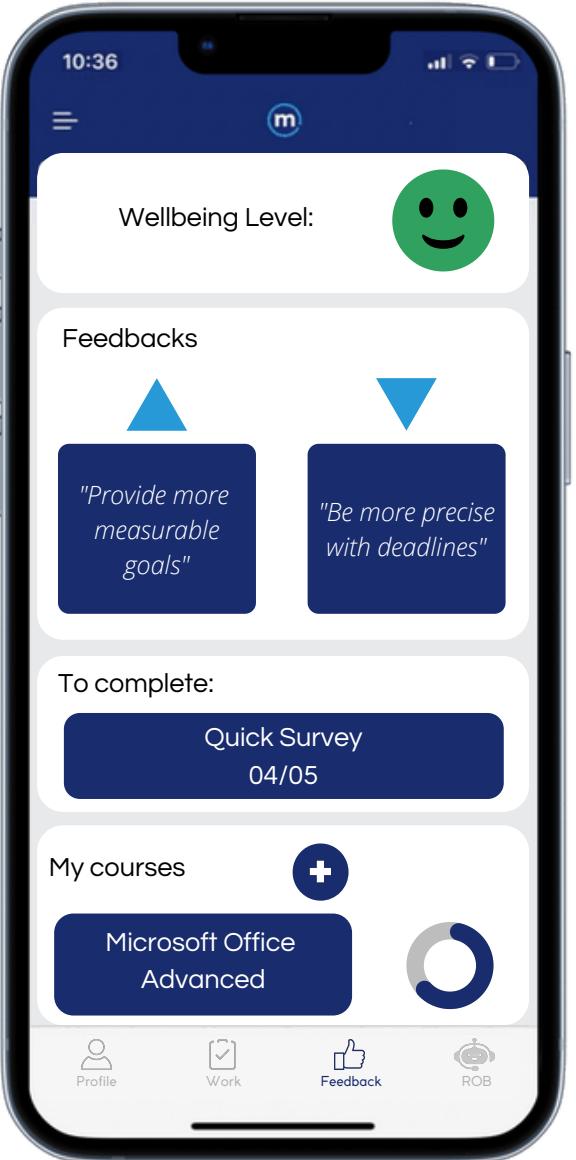
PHYSICAL WELL-BEING

- Footsteps
- Sleeping hours
- Heart rate
- Screen time
- Posture



WORK

- Daily specific tasks and duration
- Meetings schedule
- Breaks
- Person in presence/not
- Contacts channels
- Integration with Microsoft services



FEEDBACKS

- "Quick" surveys
- Overall Well-being
- Employees' requests space
- Managers' suggestions space
- Courses (digital, soft-skills)

Physical Well-being



Functions:

- Physical well-being events and sport activities suggestions
- Suggestions based on the previous interactions with ROB
- Personalized physical advices, if the employee accepts health data sharing

Digital friend

Mental coach

Digital assistant

Proactive adviser

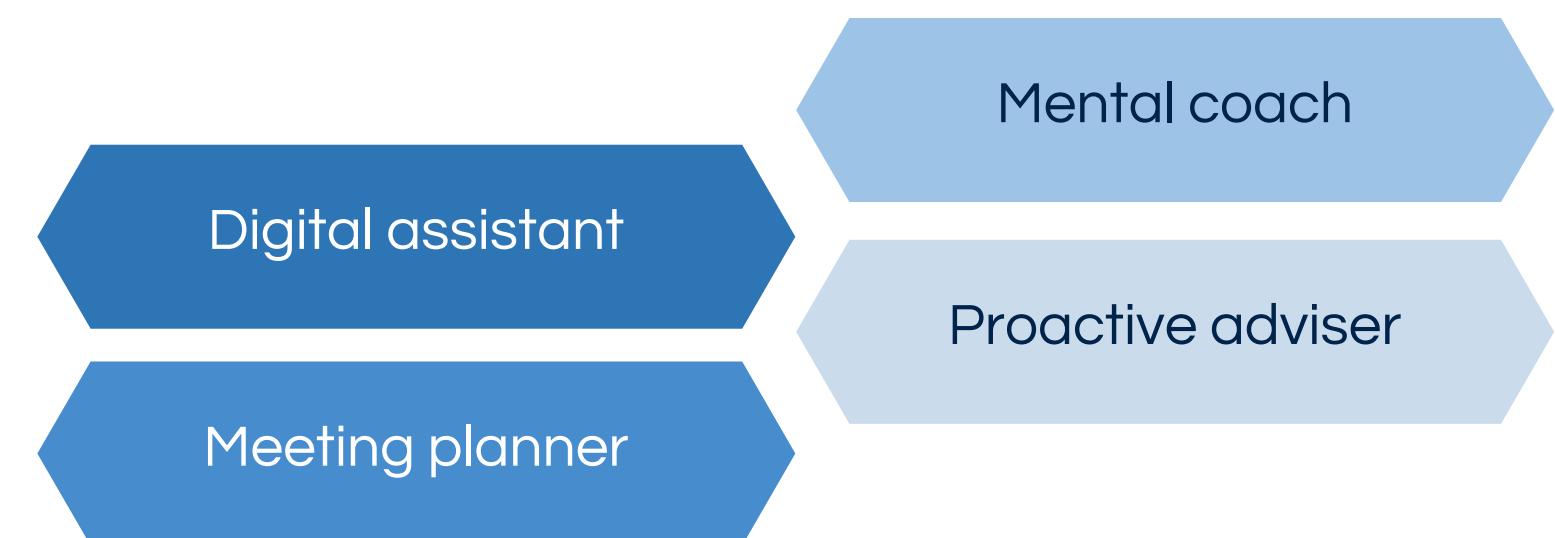
Well-being benefits:

- Employee's self-care & participation in dedicated initiatives increase
- Possibility to constantly and easily monitor physical well-being



Functions:

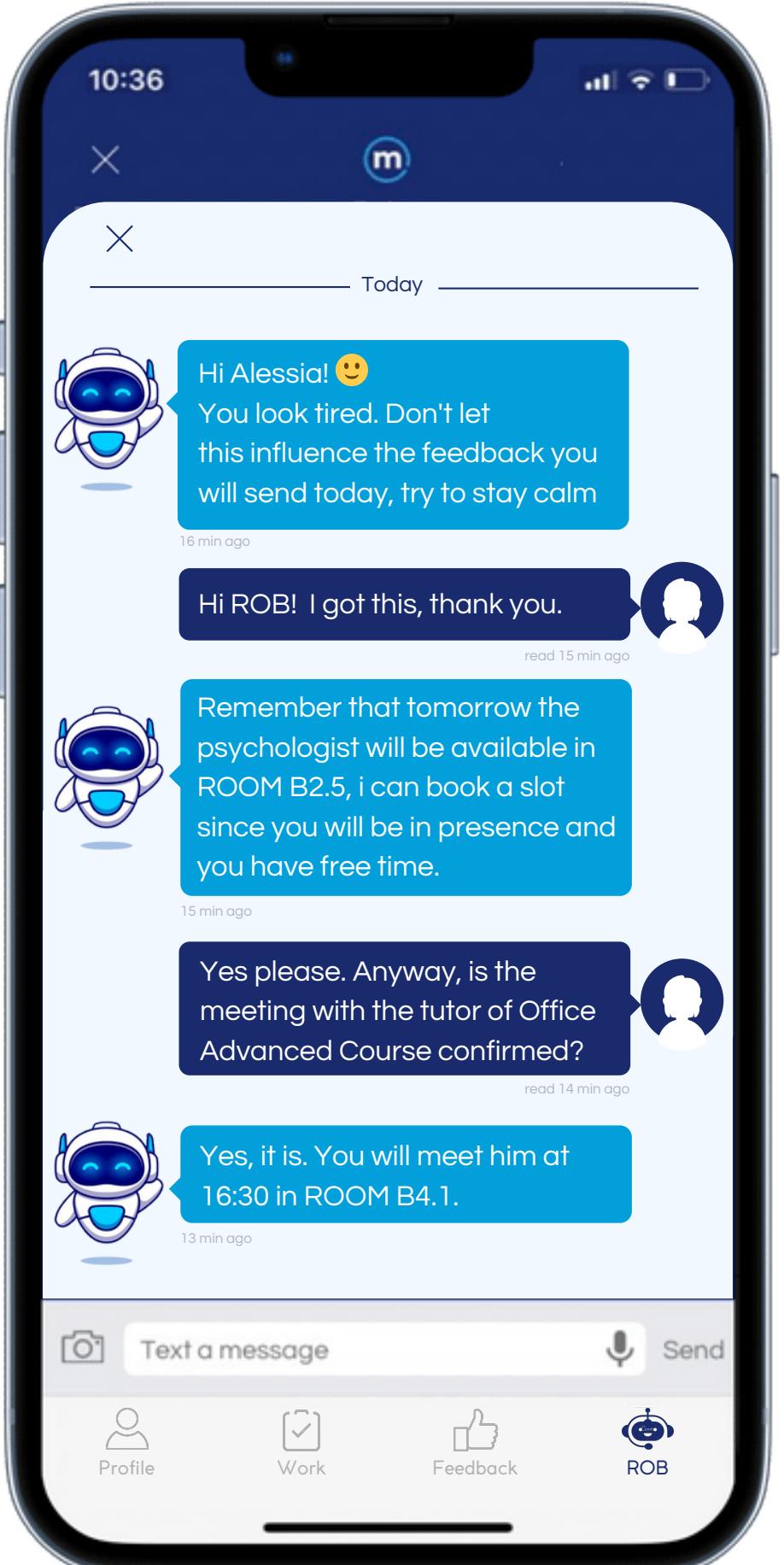
- Reminders about deadlines, lunch breaks, aperitives etc.
- Suggestions about moving / cancelling tasks and meetings
- Insights about personal productivity, based on data gathered from smart calendar and timer



Well-being benefits:

- More balanced workload thanks to ROB advices, time is spent in a more efficient way
- Avoiding overworking and burnout

Feedback



Functions:

- Quick survey management and online course integration
- Feedbacks monitoring
- Overall well-being evaluation

Digital friend

Proactive adviser

Mental coach

Survey manager

Well-being benefits:

- Stress decrease thanks to ROB's assistance
- Productivity increase (feedback system in place)

➤ Developer's team

1 senior developer for 1 of 4 environments:

1. Front End (React Native)
2. Back End (Java/Spring)
3. Artificial Intelligence (Python)
4. Data Base

➤ Table costs summary

Position	Workforce	Experience	Average monthly salary (taxes included)
Product Manager	1 person	Senior - Expert	5,600 €
React Native Developer	1 person	Senior	5,000 €
Java Developer	1 person	Senior	4,800 €
Python Developer	1 person	Senior	4,800 €
Database Developer	1 person	Senior	4,600 €

- Implementation cost
- Maintenance cost
- Development cost

Estimated development time ~ **6 months**

Estimated cost ~ **150,000 €**

Thanks for the attention !!

Our team



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