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ROB the Concierge: well-being in hybrid working context

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1. Brief choice

In this first page we want to present the reasons that have pushed us to choose this brief. At the presentation of the course, we had different companies with their respective requests.



After few discussions within the group, we chose Mediolanum's brief because it seemed really interesting from the very beginning. In our opinion, it concerns an extremely **current theme** that will only acquire greater importance in the future. The goals to be achieved were important, but at the same time we realized that we had a lot of ideas from the beginning.

We believe that the real purpose of this project is to create a solution aimed at **equilibrium**, which is synonymous with well-being. This specific term, well-being, inspired us, prompted us to create a useful solution and an employee-friendly service. We have come to this, after having carefully examined Mediolanum's scope and objectives (below) in the projects' presentation.

Scope

Pandemic has accelerated the shift of the workplace from a physical to virtual space, changing the way we work, and the way we interact. Pandemic has generated different consequences that have impacted the wellbeing of employees. Forced remote working has opened new issues such as hyper-connection, technostress, isolation, procrastination, stress and, sedentary lifestyle. The scope of this project is to identify innovative approaches to monitor and/or foster the wellbeing of employees within hybrid working context, making hybrid working context more sustainable.

Objectives

Define innovative solutions able to foster and/or monitor wellbeing of employees within hybrid working context. The new approach will be developed in order to achieve the following main objectives:

- i. monitor and improve the wellbeing of employees (physical, psychological, relational)*
- ii. explore new ways of working*
- iii. improve the performance of employees*

In conclusion, we think that we live in a highly automated world, in which we are strongly assisted by digital tools. Still, we are not masters of our time, we live hectic and hasty lives, often unable to give value to the activities and to the people we really love. And all of this causes stress, physical and psychological malaise, which affects our sociality.

What guided us was the idea of **restoring balance** in the lives of Mediolanum employees, providing a targeted tool to monitor their well-being and help them improve it at 360 degrees. It's not important to work harder, but smarter, in any environment. Efficiency is the key, to give again value to what matters in our lives.

2. Introduction

Company profile

Banca Mediolanum SpA is a provider of banking products and related financial solutions, founded by Ennio Doris in 1982.

The bank portfolio's products comprises a range of accounts and deposits such as current, savings, freedom, basic and dollar ones, debit, credit, and prepaid cards, mortgages and loans, and also e-banking solutions. Banca Mediolanum also offers life and non-life insurance, private banking and retirement solutions.

The **vision** of Mediolanum is to bring change to the traditional banking market that goes well beyond technology: the goal is to offer to families a new kind of freedom and a more personal relationship with the bank.

The Mediolanum Group believes in the contribution of everyone for the success of business initiatives, considering the constant enhancement of the human factor as a basic element for a company's solidity and growth.

Mediolanum has also a beautiful campus in Basiglio, with all the comforts for the employees, such as canteen, kindergarten for children, psychologist, etc.

Problem setting

After the pandemic, the way they work has changed, shifting the workplace from a physical to a virtual space. Pandemic has also changed the way people interact, generating different consequences that have impacted the well-being of employees.

Forced remote working has opened new issues such as hyper-connection, technostress, isolation, procrastination, stress and sedentary lifestyle.

Mediolanum tried to address these problems and to manage them better in the **hybrid working** environment configured after the period of health emergency. Mediolanum started a lot of different initiatives, probably too many. Combined with the large numbers of applications that they have for communication and completing daily tasks, these have generated **disorientation** in the mind of the employees.

The main consequence has been a drop in the overall **engagement** in the working life. People no longer go to the Basiglio campus because they prefer to work remotely. The search for a **work-life balance** is fundamental nowadays, and the hybrid working modality can affect the wellbeing of the employees in either bad or good ways.

The goal of this project is to present a **digital solution** able to solve the previous problems, that addresses all the 3 dimensions of well-being (physical, psychological and relational), making possible to explore new ways of working and to improve the performance of the employees.

3. Analysis

In this section we perform a range of analysis with the aim to better understand the context in which Medioalum competes and to recognize which factors are responsible for the firm's **competitive advantage**. We will be able to understand more in depth the impact of the hybrid working change in people's daily life, to define the **well-being** concept and its relation with the engagement.

We will adopt a variety of tools and frameworks that are necessary in the correct selection and evaluation of our solution.

External analysis: PESTE

In order to better understand the overall situation in the financial industry, we decided to develop the PESTE analysis, which allows us to have a generic overview about the main trends that could affect the company activities.

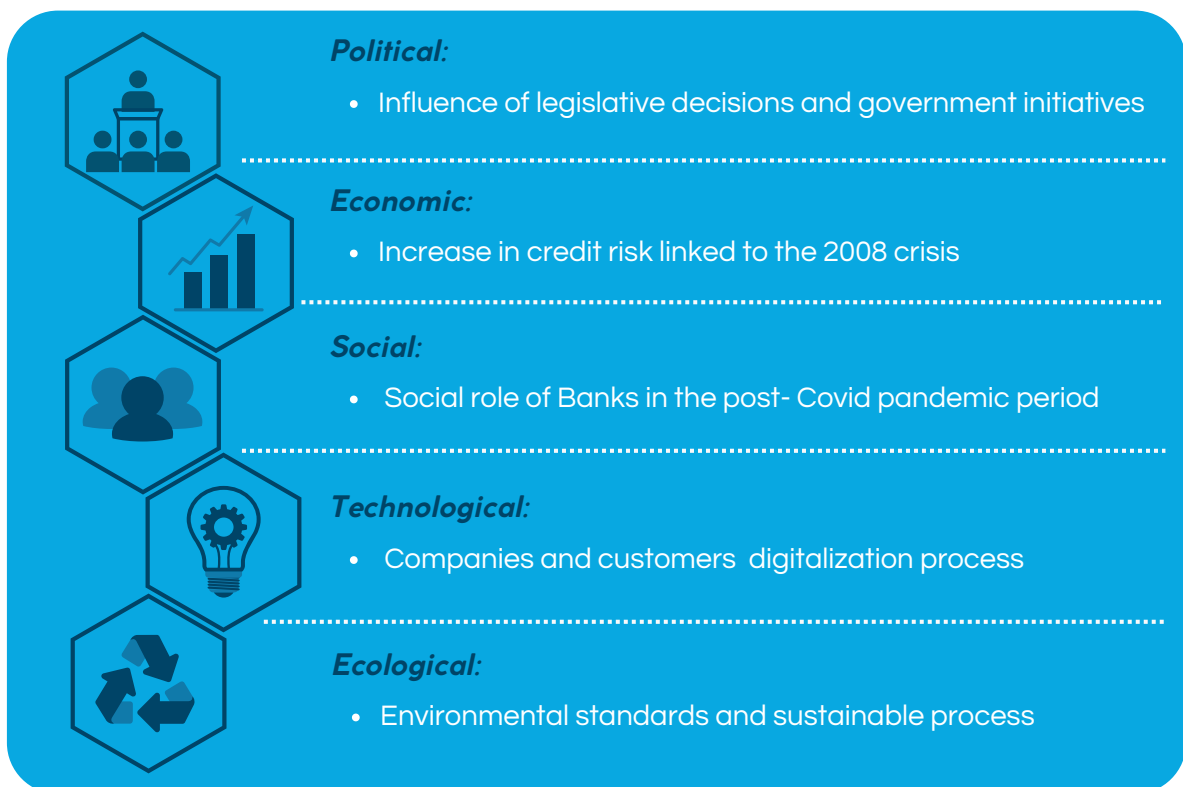


Figure 3.1: Peste Analysis

- **Political and Law:** the banking and the financial system is closely linked to legislative provisions and government initiatives. In particular cases, as Monte dei Paschi di Siena bank, the government can also allocate important figures to avoid disastrous consequences on the whole system and on citizens.
- **Economical:** in 2007, the financial crisis severely impacted US and European banks. This triggered a credit crunch to businesses, causing a chain of economic recession (2008-2009) and a significant slowdown in economic growth (2007-2019).

The result was an increase in credit risk, which made credit recovery much more fragile. From that moment on, financial institutions had to manage a high level of non-performing loans, impacting on profits and available resources.

- **Social:** in a historical moment of severe crisis, such as that linked to the pandemic, the social role of financial institutions is very important. The pandemic has heavily impacted on the income of citizens, who are thus more fragile towards possible scams, corruption or interactions with criminal organizations. Banks are tasked with creating not only economic but also social value by focusing on offering sustainable loans to entities able to repay them without falling into a further debt spiral.
- **Technological:** in 2020 the EBA (European Banking Authority) established the final version of the "Guidelines on Loan Origination and Monitoring", where it was stressed the importance of technological innovation. In Italy, the digitization of processes is insufficient, with an operational model heavily based on physical infrastructure. That's why online banking is an industry where many positions can be filled in smart modalities, which also impacts the culture, both of customers and employees.
- **Ecological:** the theme of sustainability and ESG (Environmental, Social and Governance) has become central for every company, and for the sector financial even more. In 2020, the EBA emphasizes the presence of new trends, such as the importance for the customers of ESG factors and the importance of environmentally sustainable lending. The concept of sustainable finance extends the fulfillment of specific sustainability standards set for the issuance of each financial instruments.

Internal analysis: VRIO

As regards the internal analysis, we decided to implement the VRIO model to better recognize which resources are responsible for the differentiation of the company.

Through this analysis, we understood that the main strengths of the company are:

- Campus Basiglio, training resources
- Family Banker network
- Brand
- Personnel

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

Figure 3.2: VRIO Analysis

Mediolanum is a popular bank in Italy that recently entered also the circle of the significative banks in Europe. It differs from the other bigger banks by being able to create value for its costumers by using **specialized resources**. In addition, Mediolanum presents a strong and historical **brand**, whose claim is: "Around you". The strategy is focused on providing a personalized and inclusive experience for each customer.

Mediolanum's important competitive differential relies on the management of its own **family bankers network**: they are professional bank figures located throughout Italy, with the task of helping the client to show him and select the most suitable product among the different financial solutions offered by Mediolanum.

Since the Family Banker is one of the main interaction points with the customer, the company takes particular care in their **preparation** by supplying courses and tools to elevate each employee to the standards of the company, making them a key resource that creates value for Mediolanum.

Recently Mediolanum also focused in sustainability both economically, by entering the MIB ESG index, and environmentally by creating Flowe (a challenger bank dedicated to customers that greatly value sustainability and the environment).

Lastly, the company cares about its employee and their family bankers, by providing **excellent facilities**, offices and a high quality internal education. The goal is to make them able to provide the best services to the customers.

SWOT

In the SWOT analysis we want to sum up all the most impacting aspects emerged in the two previous analysis. The SWOT model foresees the formulation of different strategic alternatives, based on the combination of information regarding the strengths and weaknesses of the company and the opportunities and threats of the industry.

Due to the nature of our project, we knew right away what type of road to take, linked to the improvement of the hybrid working environment, which is in any case absolutely valid.

Our solution, which will be illustrated later, is based on the opportunities of **digitalization** of the industry, on the need to renew the organization of the company, focusing as much as possible on its main resource: employees.



Figure 3.3: SWOT Analysis

Hybrid working and change management

This section aims to present the analyses performed on Mediolanum shifting towards an hybrid working environment, by implementing the frameworks of Change management and People's strategy.

• Contingent model

Our starting point was the Contingent model, in which we were able to find the most suitable leadership style to adopt by Mediolanum.

The final result of the analysis is shown on the picture 3.4, and can be summarized as the following.

- From the perspective of **change urgency**, we believe that hybrid working is a change with a low-to-medium urgency. The reason why hybrid working became popular in the first place was the need brought by the lockdowns that were enforced due to the Covid-19 pandemic, but the current improving of this situation is bringing the urgency to the lower end, to the point that many companies are attempting to go back to full presence already. But on the other hand, despite all, we can safely say that the pandemic curve is far from being stable yet, so we must always be prepared in case of future lockdowns. In general, a cultural change happened, so it's also irrational to act as remote working never existed.
- Mediolanum company has a low **competences gap** about this aspects.

Firstly, we can assume that the past two years of continuous remote working and hybrid working enforced by Covid-19 has accustomed both the managers and the employees to the these modalities.

On top of that, Mediolanum has repeatedly claimed that they had already implemented some forms of remote working even before the pandemic, possibly making them pioneers of these more innovative ways of working.

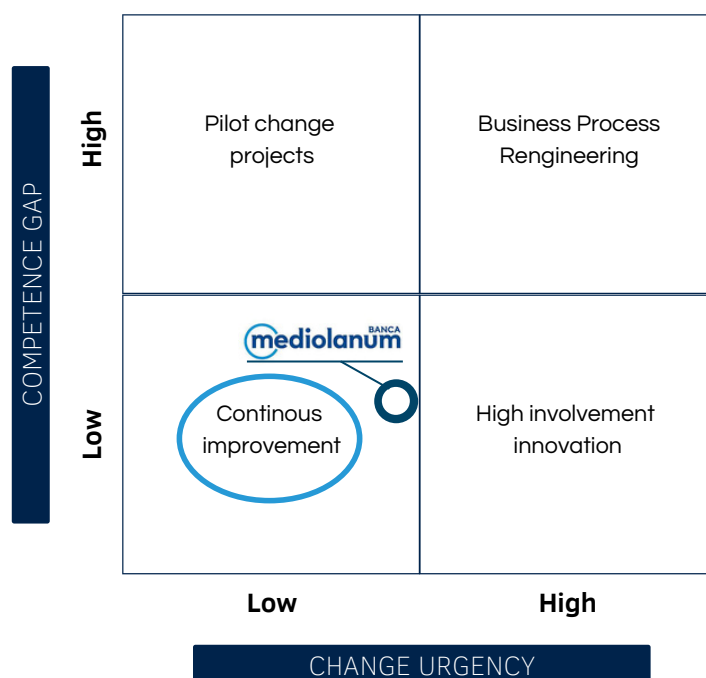


Figure 3.4: Contingent Model

• 7 psychological conditions

In the next part we assessed the 7 psychological conditions that the company has to overcome to make the **change sustainable**. This step is important, as we need to ensure that Mediolanum is able to transition effectively in order to benefit of the solution we are going to present.

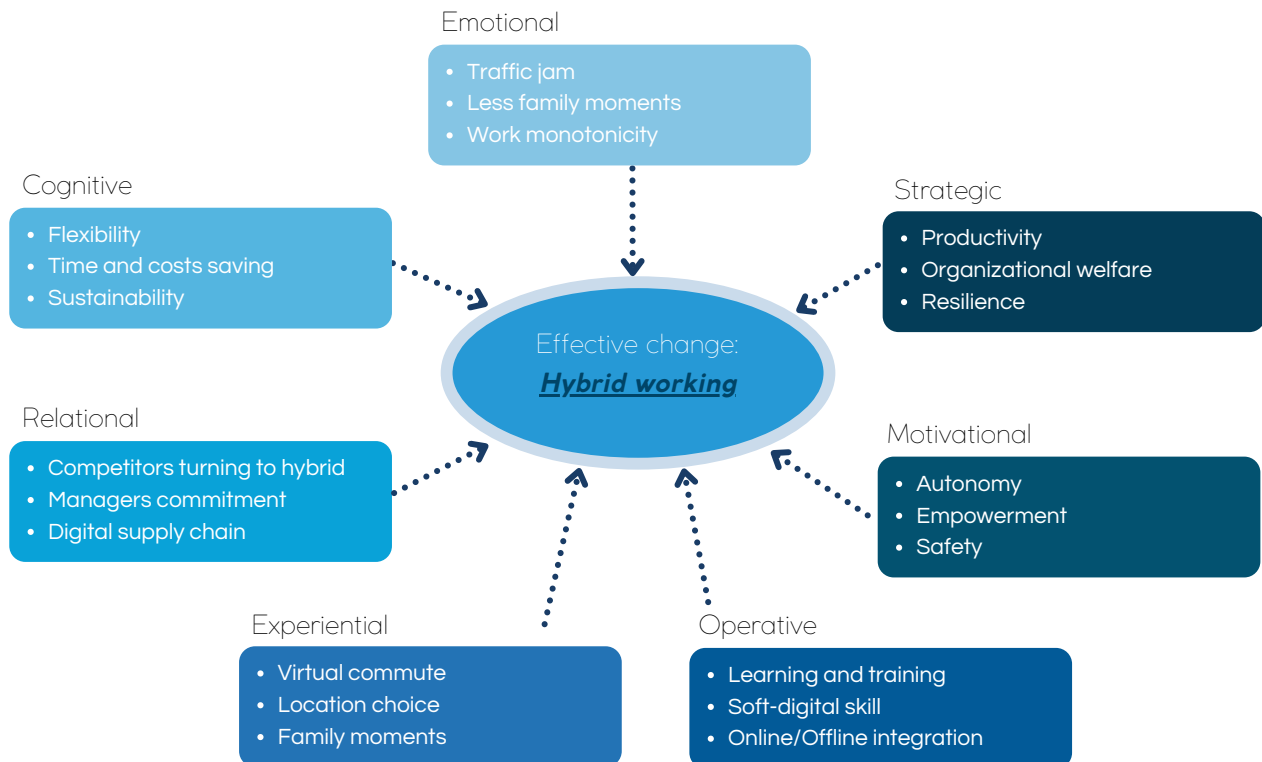


Figure 3.5: 7 Psychological Conditions

1. **Cognitive:** the company must be rationally aware that hybrid working has positive impacts in terms of work flexibility, it allows to save time and money, (including the costs of fuel, parking, eating, etc...) and to reach a lower overall level of pollution in the environment, thanks to the decrease in traffic.
2. **Emotional:** having to continuously move to go to work and to come back home can be tiring: the extra time spent in the traffic of Milan takes away a lot of energies. Another point is that long work shifts away from home implies that employees can stay with their loved ones only for very few hours a day.
3. **Strategic:** the company must acknowledge the strategic benefits of hybrid working about resilience, productivity and organizational welfare.
4. **Motivational:** in contrast with the status quo's dissatisfactions mentioned in the Emotional condition, employees should be motivated in this process, considering, for instance, more empowerment, autonomy and safety as final goals of the change.
5. **Operative:** the company must have a concrete plan to achieve the change. In this context, the plan will include several activities of learning and training of the staff on one side, and the integration of the "online" and "offline" work spaces on the managerial one.

6. **Experiential:** the employees can replace the daily commute with a "virtual commute", a buffer period after work that they can afford and devote to themselves, thanks to the time gained. In this break it is advised to have a shower or to go for a walk, to ensure the employees are mentally disconnected from work before resuming with their private lives.
7. **Relational:** the company should embrace the influence given by their surrounding environment: the banking sector facilitates work in hybrid mode, and indeed the companies in the market are also trying to accomplish this transition. Similarly, this applies to the change in the whole supply chain, and also within the individuals in the company.

Smart working journey

After discussing the concept of hybrid working, we want to analyze Mediolanum position regarding the transition within the Smart working Leadership Journey.

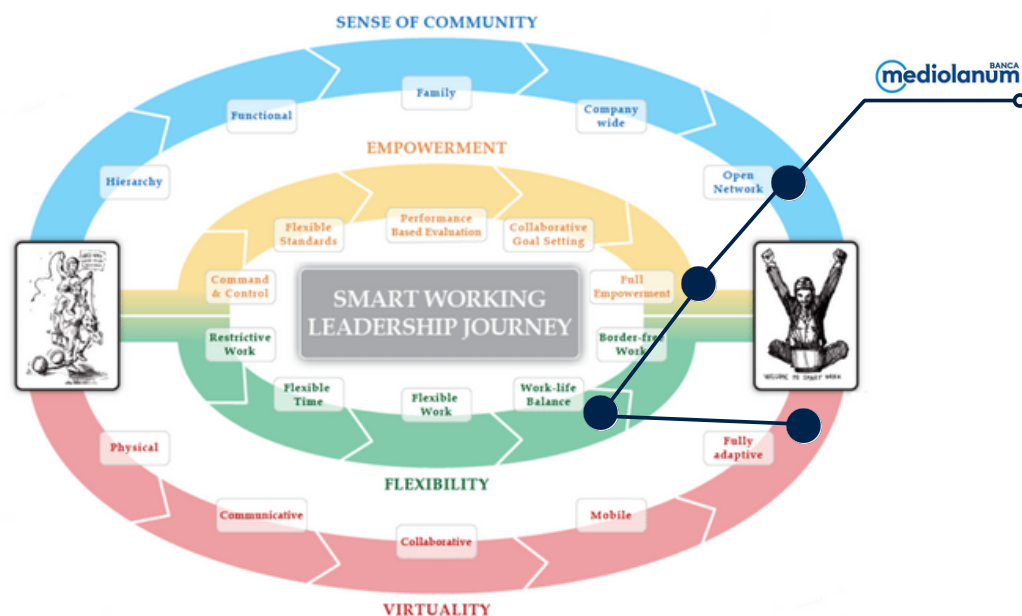


Figure 3.6: Smart working Journey

In the picture 3.6, we assign a position based on the initiatives and processes implemented by the company for each of the four categories of the framework: sense of community, empowerment, flexibility and virtuality.

In particular, we conclude that Mediolanum is in these stages:

- **Open network:** in the sense of community level, the firm is at the final step because it can stimulate the construction of open networks (e.g. the university inside Basiglio campus) outside the company to support and foster innovation.
- **Full empowerment:** discussing with Mediolanum managers, they informed us about the ability of company leaders to engage and empower their employees, with a proactive definition of personal and ambitious goals, which are also consistent with company objectives.

- **Work-life balance:** in this category managers pay great attention to people welfare giving them the chance to balance work and private needs, encouraging a proper and responsible use of flexibility. In fact they propose remote working as an alternative to the in-presence work and the possibility to adopt the working modality that an employee prefers, especially in specific situations concerning health issues or private and delicate moments in their lives.
- **Fully adaptive:** in the virtuality dimension, the firm allows that employees freely choose the favorite way and tools for interaction and collaboration to better accomplish their tasks. One example is the variety of digital programs present in the company portal (HOMEdiolanum): from listening to interviews and advices regarding the physical mobility given by industry experts, to applications where the employees can interact and dialogue remotely.

The high results in all the categories does not surprise us, because the company had already implemented different smart working programs even since before the beggining of the pandemic situation. In this way Mediolanum has showed a good positioning in the smart working adoption, proving to be at the forefront regarding also this theme.

Well-being definition

After analyzing all the aspects of hybrid and smart working, this section addresses a third concept, which is the other pillar of our solution: it's well-being and, in particular, we will focus on Work engagement as one of its dimensions.

Well-being 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.

In this project, Mediolanum managers have clearly express the request to focus on all the three dimensions of well-being: physical, psychological and social.







Well-being goals (in business)	Well-being dimensions
 Productivity and performance  Employee attitude  Talent attraction	 Physical well-being  Psychological well-being  Social well-being

Figure 3.7: Well-being goals and dimensions

However, the three dimensions are not isolated, but strongly **interconnected**. Indeed, it is often difficult to identify whether a given problem is the cause or effect of other reactions in other dimensions. This is due to the profound effect of mental health on the physical one and vice versa, and to the need of the human being to be socially satisfied, otherwise suffering as if you were receiving physical pain (this is a clear and proven mechanism, put in place by our brain as a survival mechanism).

We must also consider that the world of work, unfortunately, can affect several aspects of well-being. Spending many hours a day at your desk and PC can lead to postural problems, neck disorders, vision problems, headaches and in general lead to a sedentary and lazy lifestyle. This also affects one's mental health, due to stress and anxiety about one's deadlines. Social life obviously suffers from these interferences. These relationships will be analyzed more in depth later.

• Engagement and well-being

As mentioned before, the work engagement dimension presents a strong relation with the well-being of the employee.

That's why this paragraph is aimed to understand how to increase the two correlated variables.

To better understand the connection and how to improve the overall situation, we have adopted the concept of Flow.



Figure 3.8: Engagement and Well-being

• The Flow concept

Flow is a mental status of total focus and absorption on the activity that the employee is carrying. This condition is reached when there is a perceived balance between the challenges that a person has to face and the awareness of having proper resources and skills to be up to the tasks and overcome them.

For the Mediolanum case we notice:

- **Scale of Challenges:** medium-high, the perception of people is to face an important challenge, and this is caused by the pandemic situation. The diversity and the unpredictability of this event led to adapt rapidly the organization of work, to force the usage of new tools and to change also the social and daily life moments.

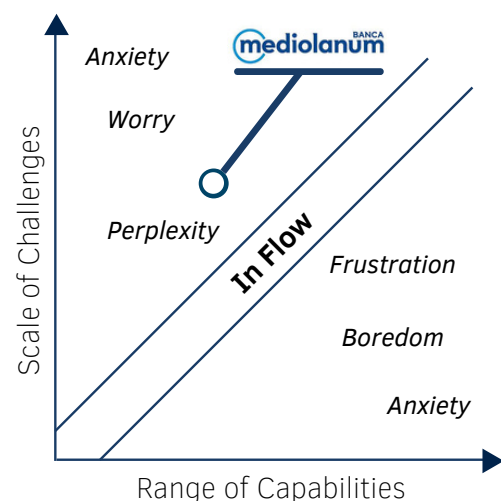


Figure 3.9: The Flow Concept

- **Range of capabilities:** medium, the employees could work remotely also before the pandemic situation, but the "new-normal" sets new habits and challenges that not all of the employees face easily.

The objective is to reach the flow condition through the definition of clear and unambiguous goals and activities, the design of a constant feedbacks system, the assignment of challenging goals but achievable by the specific worker and the empowerment of the employees.

The importance of the flow status achievement regards not only the improvement of individual and organizational performance, but it also increases the well-being of the workers.

• Impacts of hybrid working on well-being

The last analysis concerns the possible **negative impacts** of hybrid working to well-being in the as-is situation. This helps us to identify, starting from many aspects, the links between them, and finally the possible root causes of the problems.

Indeed, it was possible for us to discover that most of the issues found can be grouped to fewer, bigger ones that will be easier for us to tackle, in order to improve hybrid working in the most effective and efficient way.

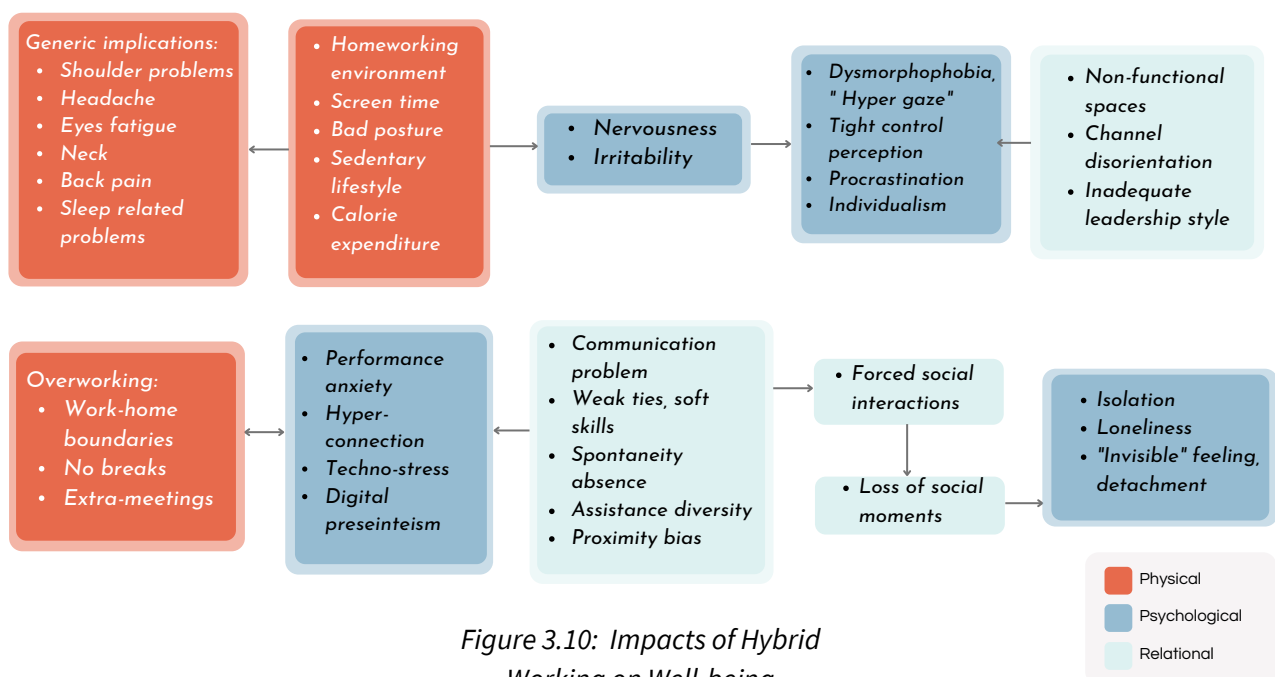


Figure 3.10: Impacts of Hybrid Working on Well-being

The picture above highlights in different colors the well-being dimension that the single problems are affecting. You can tell that all of these "blocks" are interdependent, or even one causing the other, also among different dimensions. This pattern can be more easily explained in the following example.

During our research, we have discovered a phenomenon called **proximity bias**, in which managers tend to reward the people working in the offices, close to them, more often than those who decided to work predominantly online in the past period.

This is partially due to the fact that the work done from remote is less tangible, and often goes unnoticed by the managers; on the contrary, they get the impression that remote workers take advantage of their condition to favor their personal off-work goals.

This causes people from remote to work even harder than their full-presence coworkers, taking a toll on their mental health due to the possible overworking and burnouts. This also leads to physical issues such as fatigue, neck and back pain, dry eyes and so on; lastly, a poor mental and physical health can make the employees nervous and unproductive, and that compromises their work relationships.

4. Solution

This chapter is fully dedicated to the description of our proposal, a solution able to monitor and improve the three well-being dimensions (physical, psychological, relational), in order to maximize their **performances** and the **effectiveness** of the hybrid working modality.

Furthermore, we will show how this project improves the employees' daily life, increasing their well-being level and making the hybrid working context **sustainable** for a long period, following a continuous improvement leadership style (see Contingent model paragraph).

The core part is an evolution of modern chatbots, included in an application that will be provided for all the Mediolanum's employees, available as a mobile app or in desktop modality.

Introducing ROB

ROB is a technological support, with the aim of improving the well-being of Mediolanum's employees in the context of hybrid working.

It performs the functionality of a **concierge**, with the particularity of not limiting itself to an answer-only & passive approach, but also **proactively** interfacing with the user.

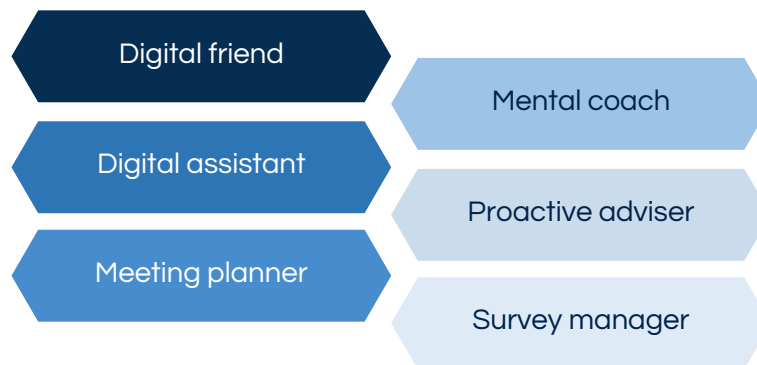
Thanks to the data at its disposal, ROB is able to intercept the needs and the state of well-being of the user in time, proposing activities and giving advices.



Therefore, not limiting itself to the simple function of answering questions and requests, ROB is configured to act like a **real personal assistant**, tailored to the needs of each employee.

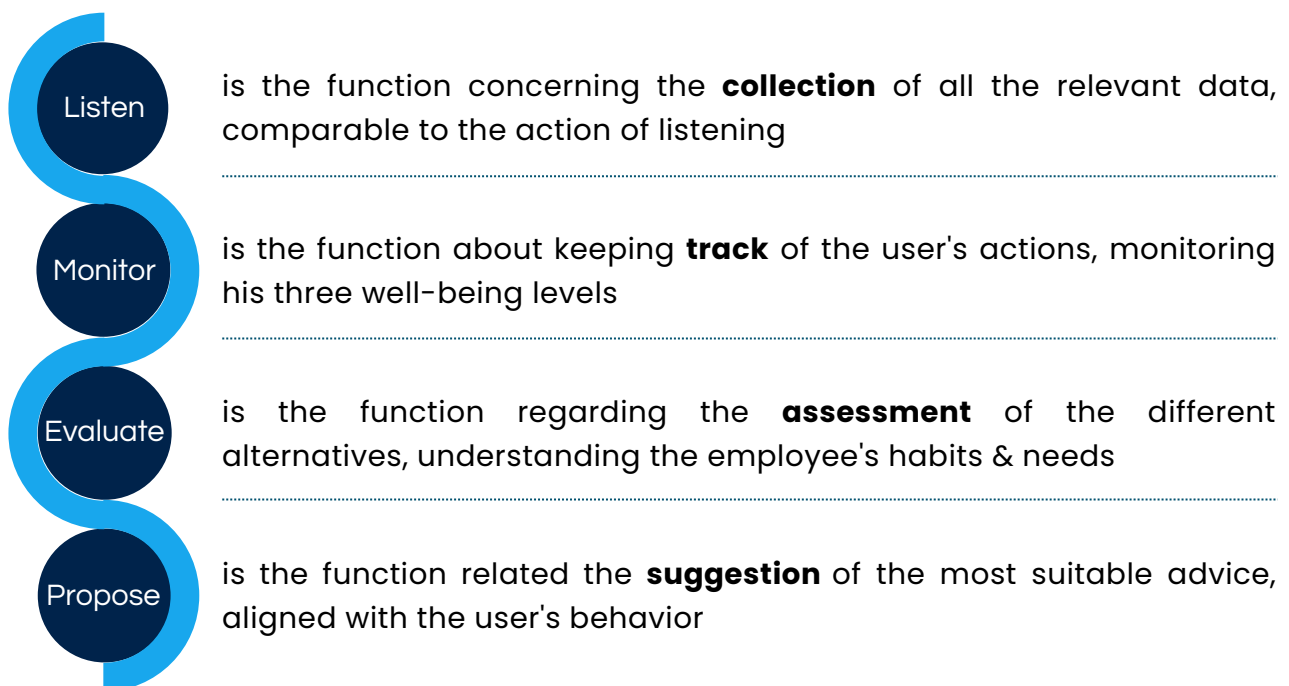
We resume ROB's meaning in the motto "***The best assistant you can imagine***", because we think that this kind of solution will go beyond the concept of a simple secretary, but it goes beyond the purely working aspect and becomes a support tool in everyday life.

In this perspective, ROB is able to play different roles such as:



We will deepen these aspects in the next paragraphs.

In particular, ROB's mission is articulated in four actions:



Lastly, the core technological features that ROB relies on are the: the guarantee of the **privacy** of workers' data, the use of **artificial intelligence** to ensure ROB's proper functioning and the **data collection** process to support and power our solution.

Benefits of ROB

ROB is a 24/7 personal assistant, an escape valve, a listener. This is a new way for Mediolanum employees to experience the new world of work, hybrid, fast and constantly moving.

In this section we want to list the main benefits that led us to choose ROB.

ROB allows you to manage your information in a **synergistic way** and can always help you, by proactively proposing advice, reminders and initiatives adapted to the user's needs.

It represents the new face of ICT, changing its meaning: the technology is not perceived anymore as a source of control and intrusion, but it becomes a precious resource for the **well-being** and **personal balance** of each employee.

It's a **bridge** between the digital and physical dimensions of work, aiming to guarantee the user's well-being above all else, from a physical, relational and psychological point of view. Lastly, ROB helps to make order in chaotic lives.

In figure 4.1 we show how different ROB's features have an impact on all three well-being dimensions. One example is the physical level: ROB is able to remind the user to do physical activities and analyze her data in order to suggest breaks and better manage the workload; all these functions have the task of focusing on a specific aspect of well-being, improving the physical one.

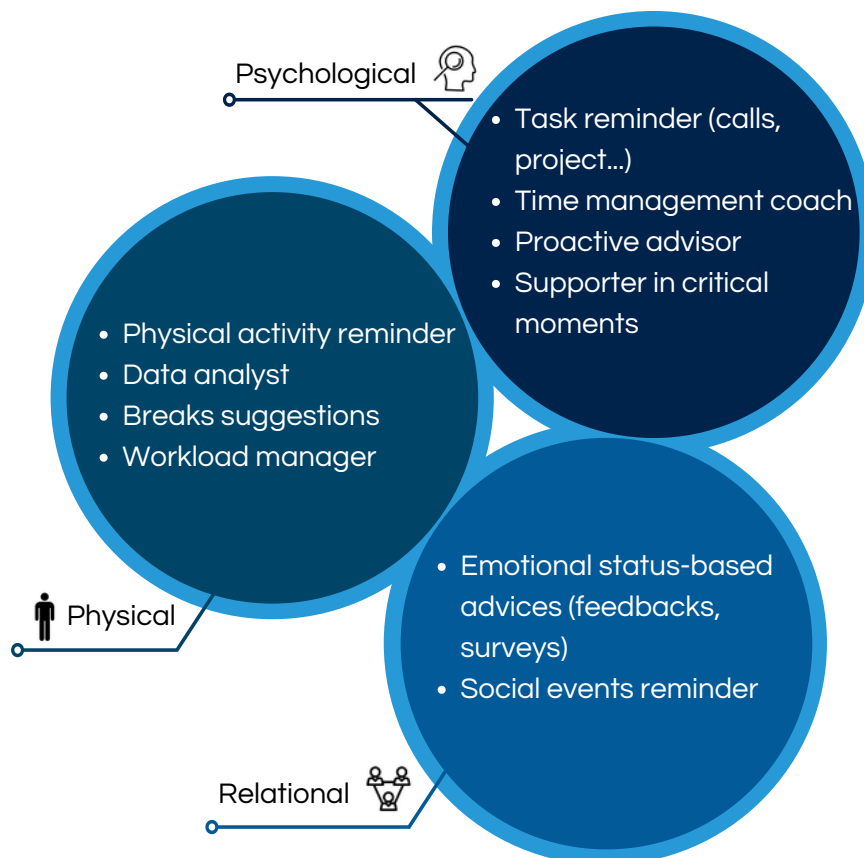


Figure 4.1: Benefits of ROB

Data collection

In order for ROB to be able to operate, he must be able to "know" the user. To do so, the application presents three modules the employee can interact with. These three modules bring together services and features that were already present in Mediolanum, but in this case, the application as a whole also acts like an aggregator and hub of all the services, following an "**all in one**" approach.

These 3 modules are respectively called:

- Physical well-being
- Work
- Feedbacks

The next part is aimed at giving a more detailed insight on the features that have been implemented (or better, "aggregated") in each module, and the respective case scenarios of conversations with ROB regarding each of these 3 "topics".

Physical well-being

• Data sources

The most important part of data (heartbeat, steps, sleep quality, etc..) for inferring the overall physical well-being are gathered thanks to the users' consent in sharing health data from the trackers already present on his device like Google Fit or Apple Health. For other types of data, such as posture, it is necessary to have specialized gadgets. Lastly, data about the usage of technologies at work can be gathered from the services already used by Mediolanum.

Thanks to the data gathered, the application is capable of showing the user an aggregated view of all his **health data**, while also showing a feedback on how the well-being of the user is affected by each statistic. This module of the app can be considered also a summary of what ROB is thinking about the user's health condition, on which the interaction with the user will be based.

• ROB's features

Caring about our own physical health is important and even now that we are coming back to the "old normal" and our lifestyle has become more sedentary, with many activities usually done face to face that are now done through a screen, even when the employees are working at the office.



Figure 4.2: Physical Well-being

For example, many meetings are now done via call and the employee has less occasions to move from his/her seat.

In order to solve these physical issues, we design ROB as personal assistant, characterized by the following four specific natures:

- **Digital friend:** ROB cares about the user's physical well-being and will try to give useful suggestions on how to improve it, contextualized to whom he is talking to.
- **Proactive adviser:** actively, ROB will send alerts when some of the tracked value is off chart by prompting the user to take action; for example ROB can suggest to take more steps on a day when the user is staying in front of the PC for too many hours. He will also make the user aware of the activities proposed by Mediolanum that could be of particular interest to him, like fitness courses or health lessons.
- **Digital assistant:** in addition, ROB is also a proactive listener; if the user asks some questions regarding its health, ROB is able to answer them with coherent suggestions that are based on the guideline/articles of Mediolanum.
- **Mental coach:** this nature is more related to the promotion of a healthy and balanced lifestyle, where the employee is stimulated to be efficient and performant at work while also being able to take care of his physical well-being.

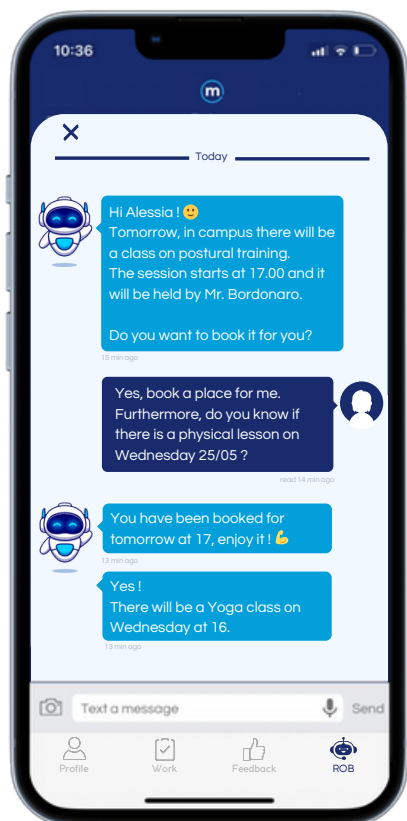


Figure 4.3: ROB's Features

On figure 4.3 we show an example of ROB's actions, where he proposes to a specific employee the possibility to follow a physical activity; then he can book a reservation for that event in place of the user, and optionally reminds of the next events, that are similar or that could be interesting to the user.

The main benefit of this module is to point the user in the right direction to take a meaningful step toward a better physical dimension of well-being.

Lastly, as for the other modules, the role of ROB is not to substitute the best fitness app or a personal trainer, but instead to integrate seamlessly with the already existing library of content that is available in Mediolanum, exploiting the full potentiality of these tools.

Work

• Data sources

This second module, which is the richest one in terms of features, aggregates functionalities that are inherent to Work management and Teamworking.

The module is structured into the blocks seen below:

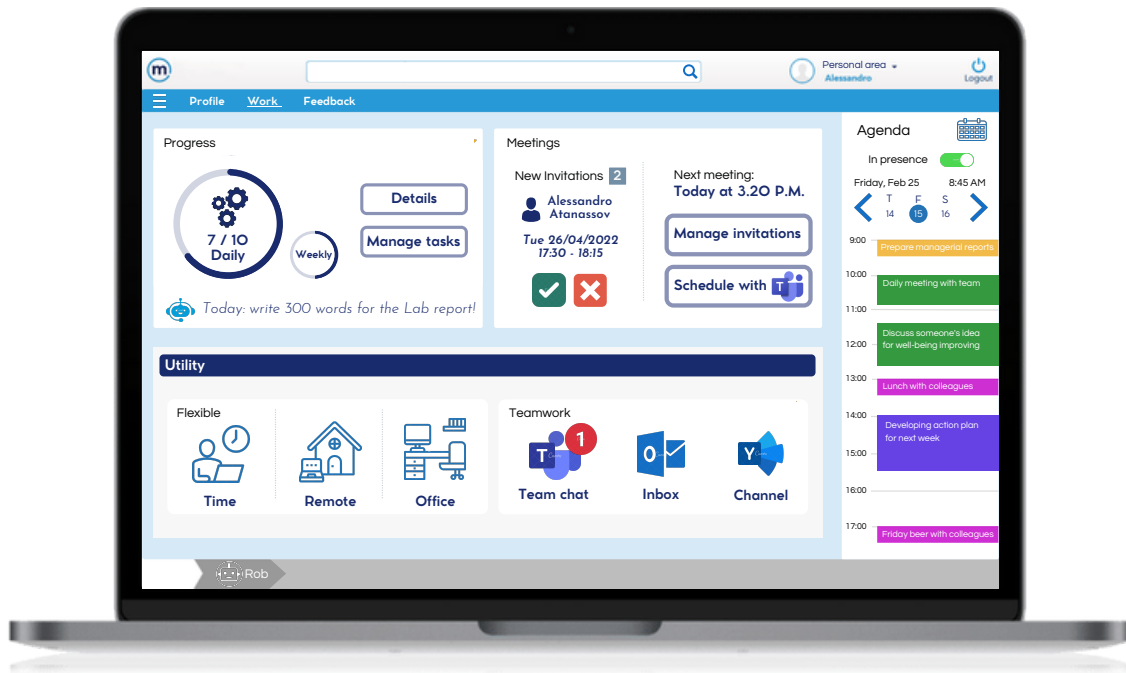


Figure 4.4: Work Section

- **Task management** Progress tracker, in which the employee can view the overall progress, plan a TO-DO list of daily tasks, and mark the completed ones.
- **Meetings** Submodule to manage upcoming meetings, fully linked to the services of Microsoft Teams. It provides a quick access to manage invitations (accept/decline), schedule new ones, postpone...
- **Flexible time/space** Allows to communicate to the managers, via booking, choices that concern the flexibility of the worker.
 - Time: management of working time slots (e.g. flexible hours);
 - Remote: choice of the week days to work from remote;
 - Office: booking of desks and/or other working spaces in presence.
- **Agenda** A brief of all the planned activities that involve the employee. This agenda aggregates data both from Teams, and from other sources, and it includes both working tasks and leisure activities (such as lunch breaks with colleagues, aperitives, etc.)

● Teamwork

A section to provide an easier access to all the platforms used by the company for communication: group chats of single teams (e.g. Teams chat), the inbox (Outlook), and the channels through which the managers can communicate towards the lower levels (e.g. Yammer).

• ROB's features

Given the features above, ROB is able to train itself based on the activity of the user to provide suitable suggestions to the employee. When it comes to Work Management and Teamworking, the roles of ROB can be summarized as the following:

- **Mental coach:** ROB can help the employee to be more productive, by giving reminders in the right moments of the day. This reminders can concern tasks from the TO-DO list, but also breaks and leisure activities, to ensure the employee is not subject to overworking. Another feature that comes in help is the productivity benchmarking: ROB will analyze your working patterns to give you suggestions to improve time management.
- **Digital assistant:** to some extent, this is the "passive" side of ROB, in which he acts like a secretary. He can manage for you the booking of working spaces, of remote days, and of flexible time. To help the employees traveling to work, he can provide real-time data about traffic congestions along the road, and can help coworkers to organize car sharing travels, helping for a more efficient usage of private vehicles. Lastly, he will notify the employee of new activities in group chats and/or of communication channels.
- **Proactive adviser:** this is the more "active" side of ROB, in which he can analyze your schedule to find more sustainable alternatives for the employee. For instance, he can see your most busy hours, and propose you to move tasks and meetings from your TO-DO list, to arrange a more balanced schedule.
- **Meeting planner:** ROB can manage for you, on your command, the meetings with Teams, by abstracting the same functions from the respective Data Source module (schedule, accept/decline), except they are now accessible in an easier, more user-friendly way.

Although these work-related functions may seem not strictly related to the concept of well-being at first sight, the benefits actually involve two dimensions of well-being.

- Psychologically, ROB helps to improve the **mental load** of the employee: many services, although already existing since before ROB, can now be accessed all in one place, making their work easier to manage, mitigating possible burnouts.
- From a relational point of view, the "all in one" philosophy of ROB makes it easier to manage **communication** within the company, thanks to the integration with the Microsoft platforms used to communicate.

Example of conversations of ROB are shown below. These two conversations highlight both the "passive" side of ROB (where the user starts the conversation) and the more "active" one (where ROB gives proactive suggestions and reminders, even when not asked).



Figure 4.5 Examples of Chats

Feedbacks

• Data sources

In this module the employees can give and receive feedbacks, complete quick surveys and check the progress of their skill courses.

In particular, we have:

- **Quick Surveys** Surveys to be completed at the end of the week, with few questions, 5 for example, so that employees do not get tired of filling them out.
- **Feedbacks Exchange** In this area employees can give feedbacks on their managers and requests something to them, while the managers can give feedbacks to the employees and suggest things to improve.
- **Courses Progress** Progress and completion of all the courses that the employee is following.

- **General well-being Level** Summary of the employee's well-being level, calculated on the basis of various parameters shared with the other modules.

In figure 4.6 we present a mockup with the features described above.

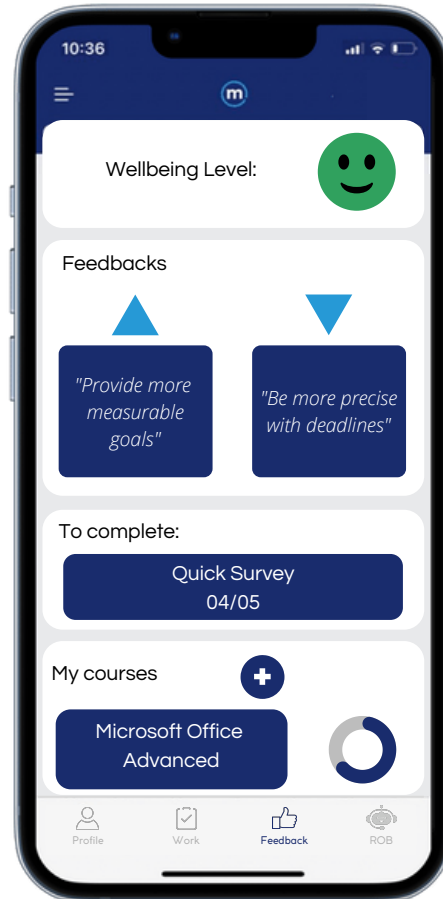


Figure 4.6 Feedbacks Section

• ROB's features

In this section, ROB's action is aimed at increasing the engagement of a worker through the creation of a continuous feedback system. In fact, the design of an ongoing dialogue with ROB is fundamental for the creation of a **continuous and real-time feedback**; its importance lies in enabling people to have a tool that allows them to learn, improve and provide results that are more satisfying and more in line with the company's requests.

ROB in this case presents different natures and, differently from the previous modules, acts like a:

- **Digital friend:** the worker can ask ROB to receive feedbacks on the activities she's doing, as she normally does with her managers/boss/colleagues. This will not replace the normal feedback given by her responsible, but it will be seen as plus, thanks to the facility of sending a comment.

- **Mental coach:** ROB represents a point of reference for the employee, which can make her know how distant she is from the target. In addition, ROB can encourage and incentivize the worker to give and commit more to complete the requests, in such a way as to live that sense of self-realization (*see well-being part, paragraph 3*).
- **Proactive adviser:** this nature is fundamental because people prefer to be proactively guided and accompanied towards the achievement of objectives, rather than passively undergo ex post evaluations in which it is explained to them how and what they should have done to achieve them.
- **Survey manager:** ROB's main tasks are the monitoring of the level of surveys completed by the employees, to track surveys information to provide smart advices, and to elaborate those data in order to find some users' patterns and specific behaviors, looking for a predictive solution.

In particular, ROB's actions can be summarized in:

- remind to complete surveys and suggest ways to keep them not biased

Every week employees have to complete a quick survey, made of few questions, so that they do not get tired of filling them out.

ROB can assist the employee in completing surveys in different ways. The simplest one is reminding to complete the survey, but for example, if ROB notices that it is a heavy day for the employee, he can suggest to move it to another day or after a break, so that it won't be influenced by stress or tiredness (fatigue).

- remind course classes or tests

People in the company can also follow courses on various subjects, including soft skills, and ROB can be the employee's digital friend: a reminder of classes and tests, percentage of completion, booking of appointments, and a helper with modules and bureaucracy.

- suggest actions to do, to improve the well-being level, based on feedbacks and surveys

One of the most important part of this module is the tracking of the general well-being level.

ROB can access all the information from every module and give the employee a summary of the level of several parameters, like physical well-being, time management, psychological evaluation, satisfaction from surveys and others. Based on these information, ROB can suggest ways to improve different aspects of the work life of the employee.

On figure 4.7, we show an example that represent a real-case scenario: ROB is warning Alessia about her mental status and is inviting her to fill the weekly survey that she's missing.

In this case, the concierge reminds also the appointment with the psychologist that has been booked before. Then, there's a request to book a further appointment by the employee.

In the feedbacks section, ROB's benefits on the well-being are the **assistance** of the worker in her daily tasks, organizing the activity related with this topic and providing useful advices by knowing how the employee is feeling.

The continuous support will lead to a **stress decrease** in the worker's life: this is possible thanks to a reminder as ROB, a continuous feedback system and also the possibility to turn to professionals in specific and particularly sensitive cases (such as psychologist sessions).

The last benefit regards the **productivity**, acting without additional mental thoughts is useful to fully concentrate the energy of the employee on the work, extrapolating optimal performances.

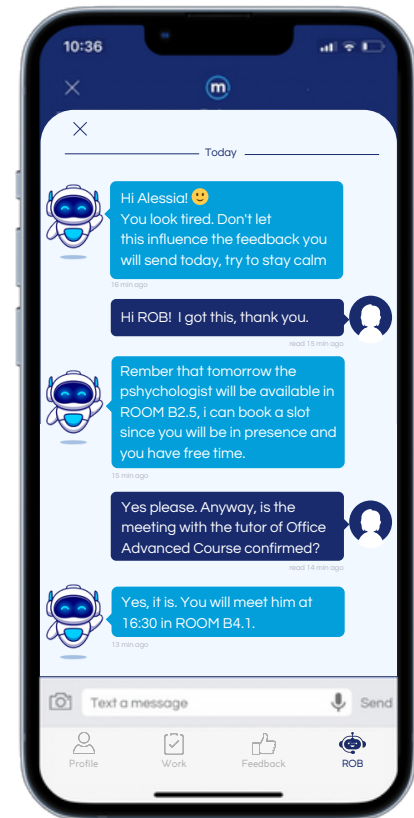


Figure 4.7 Example of Chat

We are confident that the implementation of our solution can truly improve the well-being of Mediolanum employees.

From a strictly economic point of view, quantifying this benefit for the company is very complex: there would be many variables at stake to consider, based on how much a greater state of well-being influences the productivity of a single individual, the position of employees in the company, the contribution to Mediolanum of their productivity, and so on.

Surely, however, the surveys would show greater **enthusiasm** and more **positivity**, the workplace there would be a better atmosphere and the company could "retain" its employees, avoiding losing important resources of its staff.

5. Feasibility analysis

In this chapter we want to go in deeper in the economical aspect of the project, showing an **estimation** of the whole cost of our proposal. In order to calculate the project development cost, we thought it was more functional to divide the entire project into environments:

Environment	Estimated development time
Web (React Native Framework)	6 months
BackEnd (Java/Spring)	6 months
Artificial Intellegence (Python)	6 months
Data Base	6 months

Table 5.1: Development Time

For each environment a senior developer is required. There will be 4 developers in total:

- Web(React Native Framework)
- BackEnd(Java/Spring)
- AI(Python)
- Database designer.

We also need a strong product manager who will act as a team leader.

The list of all the required specialists is presented below.

Position	Workforce	Experience	Average Gross Monthly Salary
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 €

Table 5.2: Salaries

Now let's calculate the total salary expences of such team for development period:

Salary (total) = (5,600€ + 5,000€ + 4,800 + 4,800 + 4,600) * 6 months = 148,800 €

Project development period – approximately 6 months of working days.

It is very important to hire all employees, better than to cooperate with freelancers or contact development studios.

Also, we have assumed that all the hardware required for development is already owned by the company.

In this calculation, we took into account a positive scenario, in which the project will be completed within 6 months, and will not be extended for 1-2 years. Also, the calculation did not take into account salary increases and bonuses.

In conclusion, we compute the development period of the project around **6 months**, and the total investment around **150,000 €**. In this number we include:

- Implementation cost
- Maintenance cost*
- Development cost
- IRPEF taxes

Overall, this number seems reasonable, if we consider that part of this project starts from the many initiatives that Mediolanum already has, this is a big advantage for the development of ROB, since we would not need to start from scratch, allowing to reach a very affordable cost.

6. Team dynamics

The scope of this last chapter is to describe how the team has conducted the project work. We will describe the **organization**, the **stages** that we went through and the **team composition**.

As a general comment, we perceived the initial part of the project as easier, since most of us had made external and internal analysis for many other project works, so we were in our comfort-zone. Then, since the first meeting with Mediolanum, we faced a more challenging step: the company managers asked us to design a practical and specific solution that is able to solve a concrete problem (as the hybrid working sustainability and well-being improvement).

In that period, we tried to list different concepts and discuss the validity of those ideas within our team, analyzing all of them and selecting the most suitable solution for our project.

The first and the second reviews with professor Corso were useful to understand the errors we made in the presentation of our proposal. He gave us precise feedbacks, giving us specific guidelines on how to extract the best from our idea, by improving our way of communicating it, and by stressing more on the most innovative aspects of it, such as the concierge.

This insight made us realize that we needed to change and give more importance to the feature with more potential. As a consequence, we shifted our attention and tried to concentrate on that part, changing also the "Storytelling" in order to exploit the full potential of ROB.

*maintenance guaranteed for the 6 months coverage, then Mediolanum should choose how to provide it (internal resources or external ones).



Methodological approach

In this paragraph we want to focus on the working modality that we adopted for this project. In addition to the calls (traditional & remote) within our team, we had the opportunity to interface with Mediolanum's managers, experiencing very important and useful moments of discussions; then, we also had two reviews with professor Corso and we also had the possibility to book for optional tutorships with doctor Boccoli (to update him with our work, ask and receive important feedbacks).

Thanks to these many opportunities for discussion and comparison, we were able to work following this process:

- 1) Capture information on the context, the resources available, the **current state** of the situation, the problems to be solved and the solutions sought through meetings with the company.
- 2) Internal **brainstorming** phase, with exchange of opinions and conception of the solution and of the next steps.
- 3) Meet the faculty to **validate** our work from a **theoretical** point of view, making sure that we were on the right path.
- 4) Meet the staff of Mediolanum to **validate** our work from a **practical**, real point of view, to make sure that it was in line with their needs.

If one of the meeting did not provide a positive result, we would start again from phase 2), with the aim of completing the cycle successfully and then continuing.

Tuckman's Model

FORMING: in this first phase we briefly presented ourselves, decided the team structure, fixed the scheduling of our meetings and divided the work.

STORMING: after a couple of weeks some conflicts concerning work modalities and initial ideas emerged. Overall, conflicts were handled easily, and we were able to overcome them peacefully. The first review gave us specific feedbacks, forcing us to change our perspective in facing the problem. This allowed us to find a new common direction and to jump into the next stage.

NORMING: having found the right path, we understood the relevance of the relations within the group. As a consequence, the meetings were characterized by harmony and equilibrium.

PERFORMING: after the second review with the managers of Mediolanum and the different tutorships with doctor Boccoli, we understood that we were going in the right direction. At the same time, we figured out where we needed to focus more our attention in order to finalize the project. This gave us a lot of confidence and positive energy.

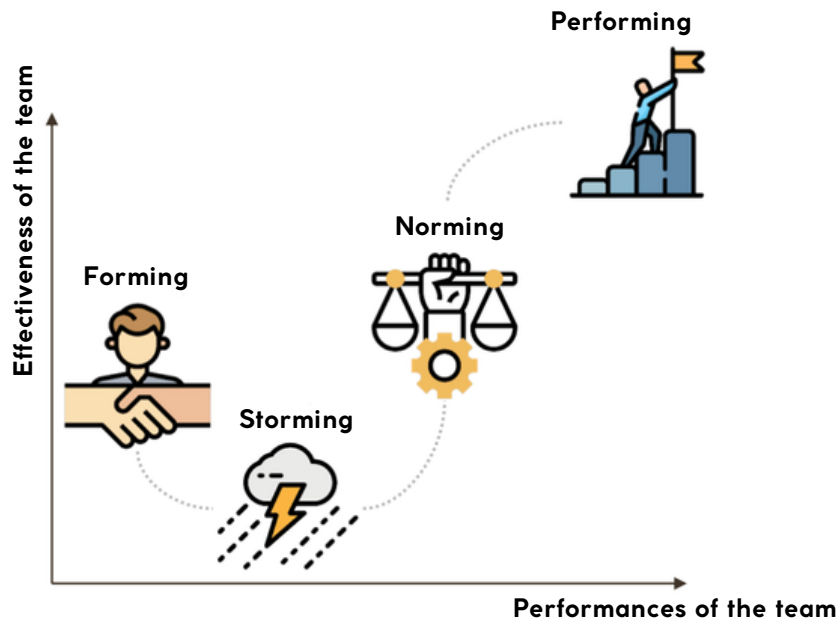


Figure 6.1: Tuckman's Model

Whole Brain Model

To better analyze the **personalities** of all members we want to present the Whole Brain Model that classify in:

- **Blue:** is the behavior of **goal-oriented** people. No matter what, the only objective is represented by the concrete output. These kind of people are determined and really organized in the way they think (structured), and they are focused, take decisions based on data without the possibility that emotions taking over (cortical).
- **Green:** is the behavior of **details-oriented** people. It's important to achieve the result, but the steps to get there are also relevant. This type of people is really precise, procedural and want always to pick the best path, motivating its choice. They are also structured people, but they are driven by the emotions in their decisions (limbic).
- **Red:** is the behavior of **relations-oriented** people. Really important is the interest toward others, caring deeply to the group's members. The way they do is totally at random (unstructured), and they are completely driven by the emotions.

- **Yellow:** is the behavior of **vision-oriented** people. They usually are never satisfied, they possess an acute intelligence and they are really unconventional and intuitive (unstructured), but they take decision based on what they see and driven by facts (cortical).

We use this framework (figures 6.2) to show how we see ourselves and then how others see ourselves.

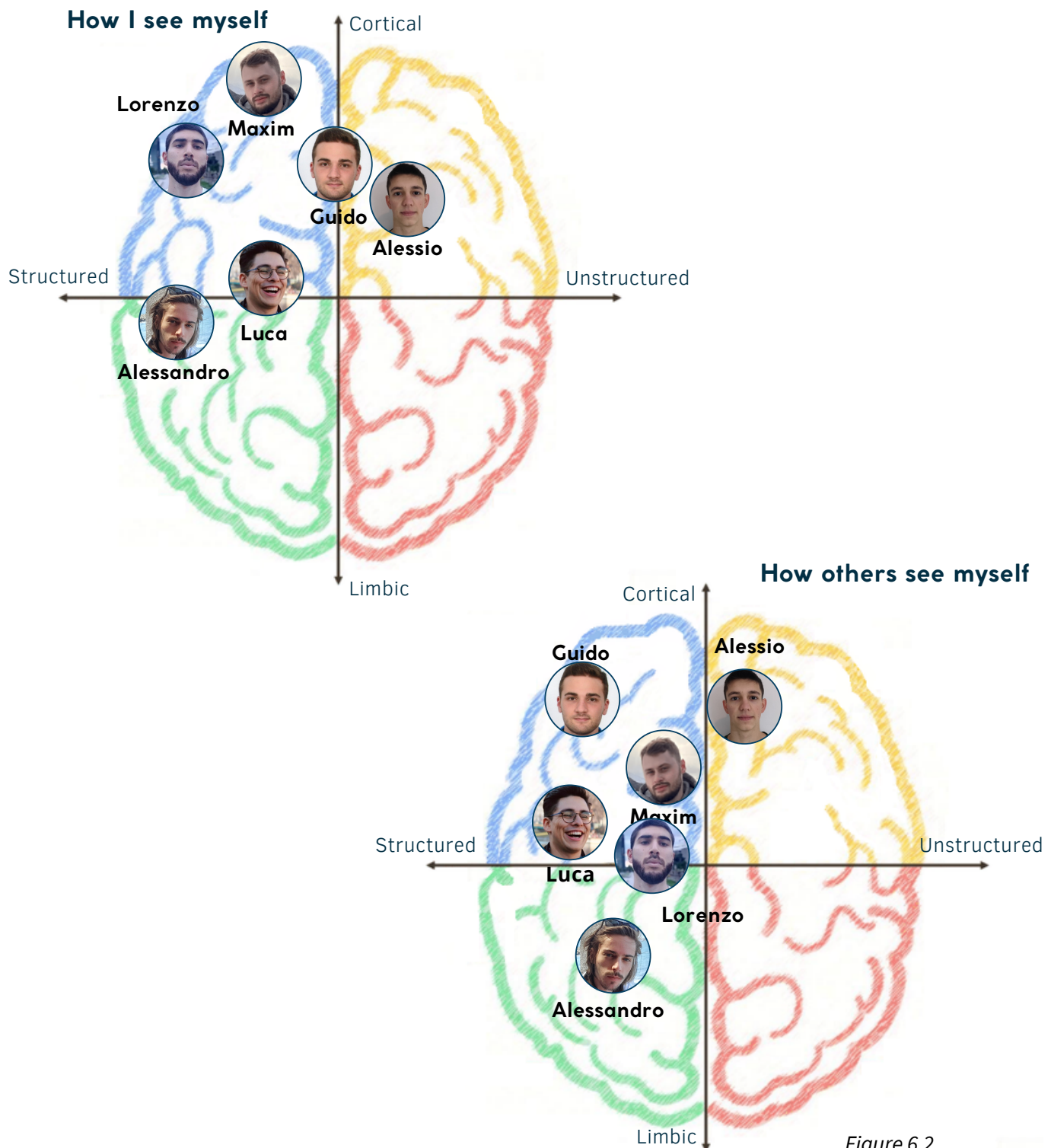


Figure 6.2

Team composition

Luca Arango



Management Engineering

Personality: **Executive**

Task role: Orienter-monitor the progress toward the goal

"My main strength to always have a big picture on the project helped in its development.

This experience makes me understood the importance of the collaboration between us and the relevance of the team. Nonetheless, i appreciated the opportunity to work together with a company as Mediolanum and the support given by our professor and tutor, always encouraging us to do better."

10567464

Alessandro Atanasov



**Computer Science & Engineering
(EIT Digital - HCID)**

Personality: **Mediator**

Task role: Evaluator-evaluate group accomplishment

"Having to collaborate with a team of 6 heterogeneous people is not easy. This project was the perfect opportunity to strengthen my ability to work within a team, improving my communication and relationship skills.

The possibility to work with management colleagues gives me a different perspective, another point of view that is useful in the creative process and in the strategic alternatives' generation."

10623652

Lorenzo Iaccarino



Management Engineering

Personality: **Captain**

Task role: Initiator-suggest new ideas

"My goal is to act in the best way for the team, in order to achieve the best possible results. In my opinion, it's not correct to adopt the same role and attitude in every project, without considering the other members and the situation. We have to adapt, "to be like water", to enhance one's own skills and those of other companions considering the context."

10616925

Guido Bordonaro



**Computer Science & Engineering
(EIT Digital - HCID)**

Personality: **Engineer**

Task role: Driving the technological view of the solution

"I think that only when different fields come together real innovation is possible.

Thanks to this experience I was able to challenge myself in finding a solution in a field where Mediolanum already excelled; Thanks to the blended composition of the team we were able to find an idea that uses the latest tech, while being able to blend seamlessly in the already existing environment."

10546201

Maxim Shkurenko



Management Engineering

Personality: **Executive**

Task role: Procedural technician-performs routine duties

"This project allows me to enjoy the opportunity to bounce ideas off my colleagues and to come up with collective approaches to achieving the greatest outcomes for the team. Everyone is different, with valuable perspective and super friendly.

I'm really happy with the outcome and I hope the company will like it too."

10781969

Alessio Di Domenico



**Computer Science & Engineering
(EIT Digital - Data Science)**

Personality: **Activist**

Task role: Opinion seeker/giver-clarifies pertinent values

"Combining my creativity with my IT skills, I was able to contribute to the team by providing innovative solutions. From this project, I learned to take a much more methodical approach than I was used to, in tackling a huge problem by breaking it into easier sub-problems.

In addition, I have trained my ability to collaborate in a multidisciplinary team."

10675924

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