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“Future-proofing” an organization is something you hear a lot about lately. But is that the real objective? “Proofing” something means you’re playing defense. Preventing harm. Shouldn’t a “future-proof” business aim higher than that?

In financial services, a clear view of today’s unfolding changes can do more than prevent loss. It can empower an organization to take advantage of more opportunities. Anticipating and planning for the rise of technology is important, but it’s only one step. People are evolving, too. New ways of working, already far removed from traditional norms, will continue to progress. Organizations are beginning to measure the value of talent itself in new ways. And ones that put it all together can transform themselves and create conditions not merely to withstand the future, but to sustain heightened performance over the long term.

“Everything’s changing” is a bell you’ve heard rung before. What’s different now? A combination of disruptive forces that are global in their scope: economic forces such as expanded freelancing and the rising “gig” economy, lifelong learning, the falling price of automation, and some countries’ experiments with a universal basic income. Geopolitical forces including slow growth and the narrowing digital divide. Legal forces like new forms of labor organization and controversies related to talent for gig-focused companies. Social and demographic forces such as the emerging “100-year career” and wherever-whenever mobility. And, of course, technological forces like big data, human-machine collaboration, remote crowdsourcing, and automation.

New pressures require new strategies, because the old rules don’t apply anymore. But new strategies can pave a way beyond the pressure of the moment and define a profitable future.

The financial services workplace of the future overcomes legacy issues such as aging core banking systems, growing webs of regulation, and margin pressure, while capitalizing on new technology and new employment models to better serve clients with evolving needs and more access to information and advice than ever before.
Financial services firms that thrive under these new realities will have mastered five interlocking core issues:

**Transition to the future of work.**
The days of full-time employees who sit in your building are fading fast. Traditional structures are becoming obsolete as the workforce shifts in its composition, demands, and expectations. To capitalize, organizations need to be proactive in understanding how work will be done in the future and what the workforce and workplace should look like.

**Activate the digital organization.**
Technology change is visible, dramatic—and only part of the picture. The organization must transform in step with the tools it uses. When a company can organize, operate, and behave in a digital way, it can create a workplace that doesn’t only equip teams but also empowers them. To do that, organizations must understand and activate their “digital DNA” and develop leaders who know how to act, think, and influence according to new patterns.

**Create the “simply irresistible” experience.**
Who’s chasing whom? Members of a generation of wired workers who can sell their talents anywhere are not necessarily lining up at your door with hat in hand. As much as pay and title—maybe even more than that—today’s workforce demands an experience. From the physical workspace to the digital workplace, from the leader to the front-line employee, and from performance management to incentives, a simply irresistible experience puts employees at the center, helps them feel engaged, and keeps them in the fold.

**Optimize the human capital balance sheet.**
Workers live on both sides of the balance sheet—they’re assets, not just a cost of doing business. That’s good, because human capital is often the biggest component of any P&L. But it’s a challenge, because employers need to navigate changes in health care, pension reform, immigration regulations, tax laws, and workforce composition in order to make sense of the master cost-benefit equation. The stakes? Not just red and black numbers, but also an organization’s corporate and employment brand.

**Sustain organizational performance.**
This is the capstone that brings the other pillars together. “Playing defense” against disruption isn’t only a weak response—it’s also a fleeting one, because while you’re celebrating your defense, the disruption never rests. The biggest organizational challenge is to stay ahead of the pace and never flag. To continue to grow and outperform the market, organizations must constantly adapt and invest in new capabilities so they can take advantage of the rapidly developing opportunities around them.

For leaders in financial services organizations, tracking the trends that shape the workplace of the future is one of many mandates. They still should stay on top of customer experience, core technology, robotics and cognitive automation (R&CA) solutions, and powerful emerging forces like blockchain. But unlike those other concerns, workplace and workforce transformation doesn’t come with a champion in place. You can’t do this without HR, but it is much bigger than an HR issue. When leaders at the top recognize and embrace the transformation that’s all around them, they can provide the impetus to navigate it effectively.
It seems virtually every profession is changing. Is it any surprise that financial services is too? The popular imagination seems to have two competing images of the industry: at once traditional and hidebound, but at the same time deeply embedded with technology. As phenomena like robotics, cognitive technologies, and automation continue to advance, they are likely to affect both culture and process.

But are machines poised to “take people’s jobs?” Not in the way people think. That’s because those technology developments are only one part of the story. Leaders in talent functions should know the broader picture so they can own the narrative within their own organizations, inform their leadership, and steer change that is driven by more than media hype.

The real scope of the changing work experience in financial services is truly the Fourth Industrial Revolution—a rapid, deep connection between the physical and digital worlds that will embed the power of data, analytics, and mobility into almost every business function. In this vision, machines aren’t replacing humans. The machines are augmenting human capability.

This leads to a new kind of workforce operating in a new kind of workplace—one that will differ from the traditional model along several dimensions. What routine work can machines and robots take off people’s hands? And what would that mean for employees and their organizations? In financial services, these are real questions. For example, in 2017, life, health, and property and casualty companies filed more than half a million documents with state regulatory agencies. Think about the increased strategic value that people checking those boxes could bring to their CXOs and board members, to their colleagues, and to their customers if technology freed them from more mundane tasks. And how much more fulfilled would they be in their jobs if they could focus on more interesting work?

You’re likely already looking at what your critical workforce segments are. Now, imagine what each will look like in the future. What can the enterprise do to pave the way for that evolution?

**How can a company not only ease the transition to a new way of working, but gain new value from it?**
The answers to these questions are like the workforce changes themselves: They bridge the human and technology worlds. In addition to building tools, organizations may want to develop the new human skills the tools will complement. Instead of relying on technology only to speed up existing tasks, it’s time to identify new operational roles that will align the technology to generate new kinds of value.

We’re already seeing this change in action. A major financial institution found that mindsets and technology had to move together. So did structure: Adding new tools for reporting also led to the creation of new operational centers where the work took place. Many employees were freed to do other work. “Plugging in” new technology led to new physical work locations, new job descriptions, and new reporting lines—in addition to the process efficiency the company looked for in the first place.\(^1\)

Another organization has incorporated a virtual digital assistant – the same voice-activated technology many people are using to get weather forecasts and sports scores in their living rooms – as part of its trading floor operations. But there’s more to this evolution than wiring in new technology. It’s also creating new markets, like robo-advisors, and requiring we bring new kinds of talent into the financial services industry that haven’t been there in the past. Many companies are hiring data scientists, technologists, artificial intelligence engineers, and other specialists whose prior experiences may not have been in their industries.

This blending of new tools and new ways of working has the potential to reach the front-, mid, and back-office environments. But instead of taking away jobs, these changes can allow people to be more customer-focused. This means spending less time “pushing paper” as automation frees up time for them to serve as trusted advisors. And a greater command of data will let them devote as much energy to following opportunities as they do to avoiding risks.

With new tools, the specialists in an organization can become “exponential professionals” – people, with essential human skills, only more powerful than before.

But with all the energy spent on regulation, customer security, and other pressing concerns, financial services organizations may not have spent much time on crafting a vision for the future of their workforce. That can't remain the case going forward. When you combine external forces such as regulation and competition with internal forces such as changing workforce expectations, it's clear financial services organizations are facing significant change. And their approach to an evolving workforce augmented by technology will need to keep pace.

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\(^1\) Deloitte research of S&P Global Market Intelligence’s Rate Watch as of 2/26/2018.

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Legacy organizations with billions of dollars in play are likely to resist evolution, especially when it must come from the top and has the potential for enormous risk. Yet, the alternative to staying ahead of marketplace changes is irrelevance – and no one wants that.

Change in the financial services workplace isn’t just inevitable: it’s here, and it’s moving fast. A key area of acute market pressure is talent. The ability to attract and retain top talent is a make-or-break differentiator in financial services. To win in this space, the future financial services organization must create a “simply irresistible” working experience that is mutually beneficial for all stakeholders.

A smart approach puts employees at the center, treats them like customers, and works to enable their success. This results in innovative, satisfying and highly-effective work outcomes.

The game is changing in two ways. First, the talent that you want is getting harder and harder to find, and workers now expect holistic rewards. To get your fair share of the talent pool, you’ll have to offer much more than money – employees are also looking for a portfolio of experiences and an extension of their personal brand.

Second, a culture of stewardship and fiduciary responsibility is vital to a financial services organization, and that means tightening rules, not just belts. Regulators expect it, and workers do too, not to mention customers. The past decade has been hazardous to navigate for financial services organizations. A tighter regulatory environment has created an even fiercer view of the bottom line, diverting attention away from what customers increasingly seek: connection to an organization’s purpose, and a seamless service experience. Instead, executives have largely focused on cutting costs, and protecting profits – both necessary goals, but we see the bar continuing to rise. Customer experience, powered by creating an extraordinary employee experience, is a new opportunity and a crucial market differentiator.

Be mindful that the old, cold stereotype of an uncaring bank or brokerage will not succeed with a younger, more agile workforce.
If they feel that vibe, they won’t work for you and they won’t bank with you. And the reality is, Millennials in particular now make up over 50% of the US workforce, so they’re not going away – in fact, quite the opposite. So, you want Millennials and their younger counterparts, Gen Z, to work with you, and as their financial power grows, you certainly want them to bank with you.

Let’s start where change is already happening: In the office.

Baby Boomers, who have kept the American economy going for decades, are now retiring in droves. And there’s simply not enough members of Generation X to take their places. So, who’s next?

The Millennials—and on deck, Gen Z. Now the largest cohort in the workplace, Millennials bring flexible work patterns and evolved priorities. They’re digital natives and not afraid to ask, “Why? and, “Why not?” And they’re coming for your old ways of working, of managing, of serving customers, of making new markets. Let’s not forget that Gen Z has never known life without the Internet—and has never known adolescence or adulthood without smartphones, and the world at their fingertips. And many of their parents, the baby boomers, are boomeranging back into the workforce armed with a new understanding of technology and different expectations of employers.

A generation that rivals the Baby Boomers in workplace and economic power, the Millennial generation is bringing financial services into the 21st century - if legacy institutions can recognize this opportunity and instill the changes necessary to make it happen for their organization.

As digital natives, Millennials expect to work in a digital-first organization. They embrace risk in their professional lives, recognizing its worth and, when needed, how to mitigate it. They look for moments that matter in their work life—and how those moments are recognized by an organization will determine an employee’s loyalty, as well as success. Millennials demand flexible working conditions and a rewards package, of which salary is one of several facets. And they place a premium on an organization’s culture, its ethos, and its charter. Instead of just asking, “How much money will I make?” these workers also wonder, “How much positive change can I affect?”

An organization that can answer both those questions, and in the process help Millennial workers succeed in the market as well as define their own success, is poised to provide their employees with a simply irresistible experience.

Let’s be clear: this isn’t soft talk. The connection between an employee’s expectations for a work experience and his or her experience as a customer is real. Your employee’s digital experience as a customer of Amazon, Uber, and Netflix sets the bar high for their expectations for their experience at work. The data is there, and it also shows that a happy and engaged employee makes for better-served customers. Employees who “get it,” who are passionate about their work, and who share the mission and values of their organization, will go the extra mile to serve their customers, will take ownership for their customers. The result? Extraordinarily delighted (and loyal) customers.

So how do you get there? We know it isn’t just about the paycheck. It’s about creating a Simply Irresistible Organization™ and how we leverage the varied ways employees connect and are motivated at work.

If you articulate your vision and charter and enable your workers to participate in and serve that mission, the customer in them will also follow. By thinking of your employees as “customers” of the employee experience you create, you will change the lens for the leaders and managers across your organization who are at the front lines for this.

Leaders who understand that today’s status quo is not a sustainable strategy will be the ones who guide their organizations to lead the industry into the future. They will flex new talent muscles in their business, and carve out a loyal workforce from an evolving, more sophisticated, and more discerning talent pool. They will reinvigorate the purpose and mission of their organization, and see their customers through their employees’ eyes. And see their employees through new eyes.

These leaders will define what it means to succeed in the modern financial services space. Will you be one of them?
For the financial services workplace, this moment in technology is a sweeping wakeup call, requiring new strategies for new pressures. For years, the financial services industry was focused only on surviving a massive economic downturn and navigating new, tighter regulatory structures. But now, geopolitical, legal and social pressures are bearing down on workers, changing the way organizations do business, and even changing the work itself. New ways of working, from broad organizational changes to the minutia of the day-to-day workplace, can stymie financial organizations that don’t take steps to capitalize on those changes. The old ways don’t apply—and for financial workplaces, discovering the new ways and a clear path forward is the ultimate challenge of the 21st century.

This is a pivotal moment for each facet of the industry itself. Every department, from the executive suite to human resources, should consider how to face these changes in technology and incorporate them into their organizations. Executives must figure how to organize, operate, and behave in a digital way—and whether they can afford this change. Human resources departments must choose a path: either become true thought partners in creating and enabling an evolving financial services workforce—or become obsolete and unneeded by managers who can recruit, hire, and manage without them. And this is a moment for financial services organizations to reconsider the work that they do. For example, what’s the checking account of the future, and in the age of mobile payment apps, does the average consumer even want one? Will clients expect or care that their investments will be handled by artificial intelligence? Who is the customer of the future, and how do you provide a seamless experience for them?

To thrive in this new uncharted age of technology, financial workplaces must harness and activate their “Digital DNA”: 23 traits of organizations that have successfully enabled their digital core and defined their profitable future. Here’s how to start.
Prioritize and chart a path to success. In such an enormous transition, organizations often don’t even know where to start. They’re not alone. Ask 10 financial services executives what a truly digital organization is, and you’re likely to hear 10 different answers. In the face of such confusion, organizations should work to understand what exactly their digital ambition is, and what is their journey to achieve that. Then, a digital DNA assessment can help to figure out priorities. What does it mean to be digital? Which Digital DNA traits are most important for us to move the need from “doing digital” to “being digital”? Which parts of our organization need to change to drive our digital ambition? Investing your time and energy in answering those questions will help clarify your focus on digital activation. And remember: being a digital-ready leader, especially in a time of great change, means confronting skepticism and converting it into optimism. The traditions of hierarchy in legacy financial organizations are at odds with how we think of operating digitally. And most importantly, the journey to digital requires a change in mindset and the way we operate, from leaders down to the newest team member. Change a culture, and you change the business. You might even change Wall Street.

Realize your ambitions with a Next Generation Business Model. The workplace of the future will likely work rapidly, release products often, and change them constantly. To achieve this, organizations must become agile, flat, and executives must become accessible by and answer to their employees. This means employers must be comfortable hiring and retaining an open talent workforce. And for financial services, that means tearing down the hierarchy. Get used to doing work in cross-functional teams that include IT workers, client-facing employees, analysts and others. These team members support and lead each other, with minimal hierarchy, and work in sprints, iterating on ideas frequently. Your new workers will be different than the employee you’re used to: they’ll expect to, and should be, treated like your best customer. You’ll need to employ more creative ways of finding them; a recruiting fair or word of mouth just won’t do. They may expect flexible working conditions, consistent career development, and generous performance rewards that reflect the success of the organization. They don’t just do digital: they are digital. In return, the work they’ll do can push your organization forward in ways imagined. This is the true 21st-century workforce, and they will become indispensable to your enterprise. If you want to survive, development of this type of talent is not an option—it’s crucial to success.

Financial services organizations are quickly realizing that the core of their business is technology, and tech-fluent employees can build solutions that strike at the core of the customer's needs and wants—and much of the time, what the customer wants is to not have to think about the transaction at all. Workers must focus on eliminating friction points that the customer of the future will not accept.

Prepare your workforce, and your organization. You’ve aligned on your digital ambitions and you’ve thought about the business model to get you there. The most critical step, however, is preparing your workforce for the journey ahead.

New skills will likely be required for the current workforce to thrive in the digital era – tech fluency, agile and design thinking, empathy and influence, to name a few. So how will you prepare your existing workforce to transform?

Financial organizations who will be successful will likely use analytics to motivate employee performance. And, they will partner with HR to focus on the workforce as customers, making their work experience central to the organization's goals. Finally, many industries are facing disruption by startups that allow the customer to sidestep an interaction with a bank in favor of an app experience that takes minutes, if not seconds. Set your organization's sights on that sort of audacious development. Become the financial services organization that not only survives and thrives in a new digital world but can stay ahead of the next giant challenge—which is closer than you think.

Leaders in financial services organizations have myriad demands on their time and shaping the workforce of the future is just one of them. But their goals are all connected: a digitally activated workforce produces transformative work, complementing and integrating emerging forces like AI and blockchain. The work, and the workers, are waiting on a digitally activated organization, helmed by innovative leaders, to enable them. Are you ready?
In the past, you could take linear approaches with a finish line: Identify the problems, assess the gaps, build a solution, then handshakes all around. But today’s organization should aim not only to improve performance but to sustain that improvement.

The pillars to make this happen are sense, lead, and extend—to understand what’s needed, to invest in the leadership and capabilities that can make it happen, and to use strategic relationships to generate value that’s “greater than the sum” of what lies within your four walls. Many organizations can point to targeted improvements they’ve made, but the high rate of disruption in the sector makes it important to safeguard these gains once they’re achieved. That’s what sustaining organizational performance is all about.

So, what can each of the three pillars mean in practice?

### Sense
Most consumers would say that “banking has gone digital.” That makes it sound like a change that’s over and done with—as if the industry crossed a finish line. But the internal view is still working toward becoming digital, and there will always be new opportunities to refine performance. As industry disruption continues, financial organizations should continue watching the market and sensing where they will need to go next.

Gone are the days where executives only look to their peers for a benchmark or comparison. Today, we’re seeing more decision makers who are finding new sources of information to sense by looking inside and outside their organizations as well as inside and outside their industries. Data can come from a variety of tools, some designed for reporting, some built to listen in on conversations and trends.
Lead
What is a common factor among firms that spend the longest periods atop industry rankings? These firms have transformational leaders who are forward-thinking and prepared for disruption. These leaders understand the capabilities needed from both an organizational perspective and a workforce lens. With transformational leadership, the organization itself becomes more agile and change-ready, and its people are primed to follow leadership down the paths that lie ahead.

Talent and leadership are assets. To sustain organizational performance, it is important to keep and engage an evolving workforce. Today’s professionals are largely motivated by interesting work and challenging settings as much as they are by pay. The increasing role of technology means financial institutions are often competing outside the sector for the skills they need. And the rising influence of the gig workforce, already prevalent in other industries, is pushing these institutions to find ways to overcome regulatory issues so they can leverage its potential as well. So, organizations should focus on helping to guide people through a changing career landscape and developing equipped leaders. The point is that transformation in the industry never ends, which is why efforts to improve performance should be perpetual too.

Extend
Many organizations know they need to be on the forefront of trends. That doesn’t mean it’s easy to know where that forefront is or how to get there. Even if the vision is clear, putting effort into new frontiers may lead to conflict over priorities. The traditional mode of insourcing all talent and technology can provide cost advantages but also increases risk for speed and agility with limited ability to flex to rapidly address emerging skill, resource, or ecosystem needs. Disruptive solutions are challenging traditional methods and can deliver competitive advantage by transforming the way organizations operate.

Looking for strategic and flexible partnerships is about filling gaps in perception and capabilities. A financial organization may need help with strengthening its ability to flex and adapt to new skill, resource, or ecosystem needs. These partnerships can help integrate services that the organization cannot quickly build on its own to innovate, transform, and propel its growth and unnerve competitors—for example, boosting vital digital capabilities and helping to deliver beyond traditional financial transactions to take customer experience to a new level.

The three pillars of sense, lead, and extend can be useful guideposts for the financial services organization that has invested in improvement and wants to continue seeing returns on that investment. Organizations that win in the long run will likely be the ones that are willing to be creative in their solutions, models, and partnerships.

That in turn points to a handful of priorities for financial companies that want to stay on top of the wave rather than letting it pass. One priority is to follow agile principles in process design. The industry’s traditional sense of permanence should become more flexible. Another is to use customer-centric design thinking—not to be an organization that adopts digital tools but to become a digital organization.

Building on that foundation, an institution can begin to grow beyond the habits that heavy regulation and risk aversion have formed and begin to approach digital opportunities with “why not?” instead of “why?”

A commitment to service is in the industry’s DNA, right alongside the thoughtfulness that guards against risk. Together, these complementary tendencies can power the effort to make performance improvement a race that never ends.
Future of Work in Financial Services - Article Series

Finding the sweet spot for today’s talent investments

Over the last decade, financial services organizations have prioritized money, time, and effort to risk mitigation and compliance over addressing the rapidly evolving needs of their workforce.

Now, they are looking to differentiate from their competitors within and outside of the industry by reinvesting in their employees, with an eye on purpose, employee opportunity, and the value of each worker beyond a ledger entry. Imagine the potential and the return on investment that can be unleashed by applying the same rigor to managing the workforce as was previously applied to managing risk.

But how can these organizations make winning workforce decisions? It takes cross-functional collaboration from C-suite leaders that include not only a human resources department, but stakeholders and decision makers from across the enterprise. And a shift in focus: instead of making decisions on cost alone, stakeholders should view these decisions as strategic investment choices that drive value throughout the organization. That’s where optimizing the Human Capital Balance Sheet™ comes in.

Optimizing human capital on the balance sheet
As your company transitions to a financial workplace of the future, the investments made in your largest asset will likely increase in importance. The needs within the industry for employees skilled in quantitative finance, analytics and engineering has grown dramatically. However, many financial services firms are finding themselves competing with technology firms for talent who create a compelling value proposition with their offerings of flexible time and work spaces, deep pockets for benefits, and seemingly endless no-cost perks. While financial services organizations can provide a variety of career opportunities across business lines, having a clear line of sight into what employees’ value can help these organizations win over talent.

The workforce is a value-generating asset and being able to manage the cost while creating value remains critical. Most financial services executives understand the maintenance costs associated with each balance sheet asset; however, they may not have purview into the all-in costs associated with their workforce. Furthermore, organizations may have trouble identifying what the workforce even is, much less how much it costs. This is a huge challenge, but also an opportunity. This doesn’t just affect the CFO or CHRO; it impacts the entire c-suite—and that leads to opportunities for the organization to work together to optimize using the Human Capital Balance Sheet™.
**How can you get started?**

**Shine a light on all areas of labor spend**
Risk and spend are not always visible. Our approach isolates each part of “all-in” labor costs on your Human Capital Balance Sheet. By understanding each component, we can help you start examining how to optimize your labor cost.

**Measure the value that each component brings**
As you change your focus to value provided, new opportunities to address costs emerge. Consider insurance programs: there is always value to having insurance, but there is no value to having too much, or paying too much for it. The same goes for employee rewards programs, where making the right investments is vital, but if the reward is not valued by employees, the investment should be re-allocated, or not made at all. For example, maternal and paternal leave programs have become more and more of a norm in organizations across industries—including financial services. This is in direct response to organizations better understanding what their employees truly value and prioritize, across genders. Conversely, financial services institutions have been known to provide employees with access to on-site corporate gyms at a largely discounted cost. But, maybe employees would rather have fitness subsidies to apply at their discretion. Without the data, the current reward—in this case the on-site gyms—may not be worth the return and may not be mutually beneficial.

**Put it all together**
So what’s still getting in the way? Organizations have been struggling to piece these considerations together into an actionable solution. That requires leveraging analytics to isolate the labor spend, understanding the affect any change will have on the workforce, and doing it all in a way that aligns with other organizational priorities. Making the right decisions and implementing solutions requires engagement and alignment of senior leaders across the business. This initiative pulls together every leader of the organization—from managing risk, spend, people, and beyond.

**Conclusion**
It’s time to start looking at the “all-in” labor spend with a lens toward the value that each component drives in the organization. While having a clear view into labor expenses will help financial services leaders make more informed decisions, the cost-side alone does not tell the whole story. To truly reach the HCEF in financial services, leaders should examine the outcomes of these decisions on employee engagement and productivity. Show investors, who never stop watching the bottom line, that investing in employees is not just the cost of doing business: it’s the cost of sustaining your business for the long term. Neglect to invest in your workforce now, and you’re not only doing a disservice to your employees, but you may be creating a bigger disparity between financial services and other industries.

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**What is the Human Capital Balance Sheet?**
It’s a solution that can help C-suite leaders see and assess the true measure of workforce costs and performance drivers. Using the balance sheet and the “Human Capital Efficient Frontier” (see illustration), you can distinguish human capital-efficient postures from inefficient ones, to tell which cost take-outs are likely to produce desired effects, and to guide strategic investments. For example, with the rising focus on gender pay gaps and diversity quotients in the financial services industry, executives are looking to invest in their environmental, social and governance (ESG) metrics. Leaders now will want to mitigate non-financial risk, and the Human Capital Balance Sheet can provide a visual representation of the organization’s current state and provide insights as executives make critical talent decisions—where and how to invest in their talent lifecycle to maximize impact in recruiting professionals and retaining employees.

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**Endnotes**

   Thomas Franck, “UBS Asset Management’s Harford says she’s changed her mind on ESG investing,” CNBC, August 1, 2018.
Start the conversation

For additional information on this series, visit www.deloitte.com/us/fsi-future-of-work

The financial workplace of the future

Authors

Margie Painter  
Principal  
Deloitte Consulting LLP  
mpainter@deloitte.com

Andrew Liakopoulos  
Principal  
Deloitte Consulting LLP  
aliakopoulos@deloitte.com

Evan Tyner  
Senior manager  
Deloitte Consulting LLP  
etyner@deloitte.com

Transitioning to a new world of work in financial services

Authors

Steve Hatfield  
Principal  
Deloitte Consulting LLP  
sthatfield@deloitte.com

Darryl Wagner  
Principal  
Deloitte Consulting LLP  
dawagner@deloitte.com
The simply irresistible financial workplace

Authors

Josh Haims
Principal
Deloitte Consulting LLP
jhaims@deloitte.com

Barry Tetrault
Managing Director
Deloitte Consulting LLP
btetrault@deloitte.com

Activating the Digital Enterprise—the Right Way

Authors

Burt Rea
Managing Director
Deloitte Consulting LLP
brea@deloitte.com

Jannine Zucker
Principal
Deloitte Consulting LLP
jzucker@deloitte.com
The finish line is an illusion

Authors

Diane Sinti
Managing Director
Deloitte Consulting LLP
dsinti@deloitte.com

Mike Chon
Managing Director
Deloitte Consulting LLP
mchon@deloitte.com

Finding the sweet spot for today’s talent investments

Authors

Rob Dicks
Principal
Deloitte Consulting LLP
rdicks@deloitte.com

Michael Fuchs
Principal
Deloitte Consulting LLP
mfuchs@deloitte.com

Michael Niciforo
Principal
Deloitte Consulting LLP
miniciforo@deloitte.com