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*The European social dialogue and the development of the solidarity between generations of workers: focus on “over 55” and young workers in the finance sector. Sustainable Growth and generation gap VS/2018/0040*

# Intergenerational Solidarity in the Bank, oxymoron or opportunity?

How industrial relations and collective agreements change  
How the individual subordinate employment relationship changes  
How industrial strategies of work organization change

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# Costs/opportunities of early exit from work

- The "transfer" of social costs on public welfare (pensions and health care) is only apparent
- The tax system "recovers" from the companies the costs of expulsions, transferred to general taxation
- The "adaptive" maintenance of the work of the "aged", perhaps fiscally "facilitated" (in the case of exchange ratio with new employment), would represent a reputational advantage for the banks (linked to a non-predatory perception of their "social function" in external) and economic (linked to the effective capacity to use human resources), also ensuring internal cohesion, social peace, work well-being and climate.

# The "digital divide" can become "digital ageing?"

**THE NEW WAYS OF ORGANIZING WORK AND OFFERING SERVICES ON THE MARKET THROUGH THE SO-CALLED "DIGITAL PLATFORMS" INTRODUCED BY THE "GIG ECONOMY" SEEM TO HAVE CHALLENGED THE TRADITIONAL CRITERIA OF QUALIFICATION OF THE SUBORDINATE EMPLOYMENT RELATIONSHIP.**

**ON THE ONE HAND, THE PLATFORMS WILL PRESENT THEMSELVES ON THE MARKET OF THE SUPPLY OF BANKING SERVICES AS SUBJECTS WITH A RAREFIED ORGANIZATIONAL STRUCTURE, WHICH MOVES ON THE THREADS OF THE ALGORITHMS; ON THE OTHER HAND, THOSE WHO WILL COLLABORATE WITH THEM SEEM ALREADY TO DO SO IN A SPONTANEOUS, VOLUNTARY, RANDOM AND FLEXIBLE WAY.**

# Alternatives to early exodus and "geographical mobility" currently in the field

- smartworking
- part-time
- job-sharing
- cloud
- ... and digital platforms (intranet and/or internet)?

# Risks and opportunities

- Technological ... or cultural barrier? Role expectations: a different "functional/cultural mobility". Transversality and vicarious function towards the "actors" of the commercial agonist Stable integration into the work organisation but...  
Autonomously
- Exceeding the static framework (role / workplace / organisation diagram) and liberating from commercial logic
- Provision of experiential know-howls the bond of subordination loosened? Is it self-employment? Is it intended as an 'internal offer' or also as an 'external offer'?

# External offer

In the latter case, it can be called into question and there is a need to clarify and safeguard the formula of employment. If you un hinge the formula, the relay is no longer needed..

One can strongly doubt the genuine autonomy of the worker: 1) that he is subject to a managerial power, even if depersonalized, automated and exercised in a way that does not imply a direct contact between the platform and the worker; 2) whose activity coincides entirely with the corporate purpose of the company with which it collaborates and, if it is classified as autonomous, it is carried out under the regime of "monomandate"; 3) who are under an obligation to render the benefit, at least to a minimum extent; 4) who, in the specific case, renders the benefit on a continuous basis

# External offer: current and "exclusive" dimension of digital platforms

First of all, who is responsible for fulfilling the obligation towards customers: the worker or the platform? Who, then, bears the consequences of non-performance? And, in the end, against a (at least apparent) plurality of different contractual relationships between them (platform/worker, client/worker, platform/client), how and why does the possible non-fulfilment of one affect the fate of the other? The answer lies in the fact that the triangulation of relationships that is the basis of the functioning of the platforms produces an obvious distorting effect: that of fully passing on the risk of non-performance to the worker (young or old), keeping the platform unharmed.

## External offer: better for young workers

It is an algorithm that, according to mechanisms not known to most, identifies the worker who can best or fastest perform a certain service for a certain customer. The algorithm, which in turn is enriched and improved by keeping a record of past experience, can sort the tasks among workers in order to ensure the highest level of speed and efficiency. The worker's freedom to choose whether or not to perform the service, a characteristic element of autonomy, is excluded from the clauses according to which the worker, in order to maintain access to the platform and, therefore, his relationship with it, must ensure a minimum number of services and remain available online for a certain number of hours during the week.

Rating systems take account of the worker's downtime: part of the rating - useful for the worker's stay on the platform - is based on this element. While the "traditional" enterprise organizes different inputs (work, ideas, raw materials, technologies, etc.) to produce a new and different result to place on the market (the final product), the platform "sells" a service that coincides substantially with the activity of the workers. High competition: few opportunities for the aged.



# "Adapting work to human": how?

It is a different algorithm, built for the characteristics of the worker "aged" (experience, prudence, knowledge of processes, knowledge of operational risks, history of customers and the square) able to respond to the different needs of a given internal customer. The "new" and "man-made" rating systems also take into account, in addition to response times, the quality of the assistance and advice provided. Overcoming the limit of the "space" and "time" of the work performance, the digital platform "extends" and "prolongs", expanding them, the characteristics of strength of older workers, making them "differently present".

If the "quid novi" is the social recognition of the value of "assistance" to the internal client, the result cannot be achieved only "at a distance", but must enhance "also" (as an intrinsic value) the possible forms of physical protection: the company is a meeting place. High collaboration, many opportunities for the "aged".

## New bank models, new forms of 'inclusive and fair' work organisation between generations

- How can the wisdom of the "aged" in European banking companies be enhanced in practice? If the political choice is shared, it is necessary to establish new professional figures for operational control, especially in the area of "risk management".
- Think of a "MiFID II Guarantor" or a "Guarantor of the credit chain": figures of widespread support, of operative role who, in "support", offer contents of experience (consultancy and assistance) to young operators: or to those already hired, stressed by budgets and more exposed to legal and disciplinary risks, or to those hired ad hoc, in a perspective (contracted) of generational replacement. Here the ratio of exchange and assistance can reach a ratio of 1:1. **It is therefore a question of overcoming collective agreements of pure exodus and of encouraging the maintenance of know-how and the patient transfer of corporate identities.** It is necessary to innovate the solidarity funds of the sector
- These figures do not overlap, but perform a valuable link between the compliance function and the business function, enhancing the effectiveness of operational controls in advance and with management methods that have the merit of informality (making the best use of soft skills)