



Finnish Institute of
Occupational Health

WELL-BEING
THROUGH WORK

The Finnish Institute of Occupational Health's (FIOH) contribution as project's co-applicant

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Finnish Institute of Occupational Health, FIOH, is a specialist in well-being at work. FIOH carries out research, and provides services and training.

Finnish Institute of Occupational Health

Well-being through work



SUSTAINABILITY GAP

POLARIZATION

SOCIAL EXCLUSION

DEMOCRACY

PRODUCTIVITY

WORK ABILITY

CONTINUOUS LEARNING

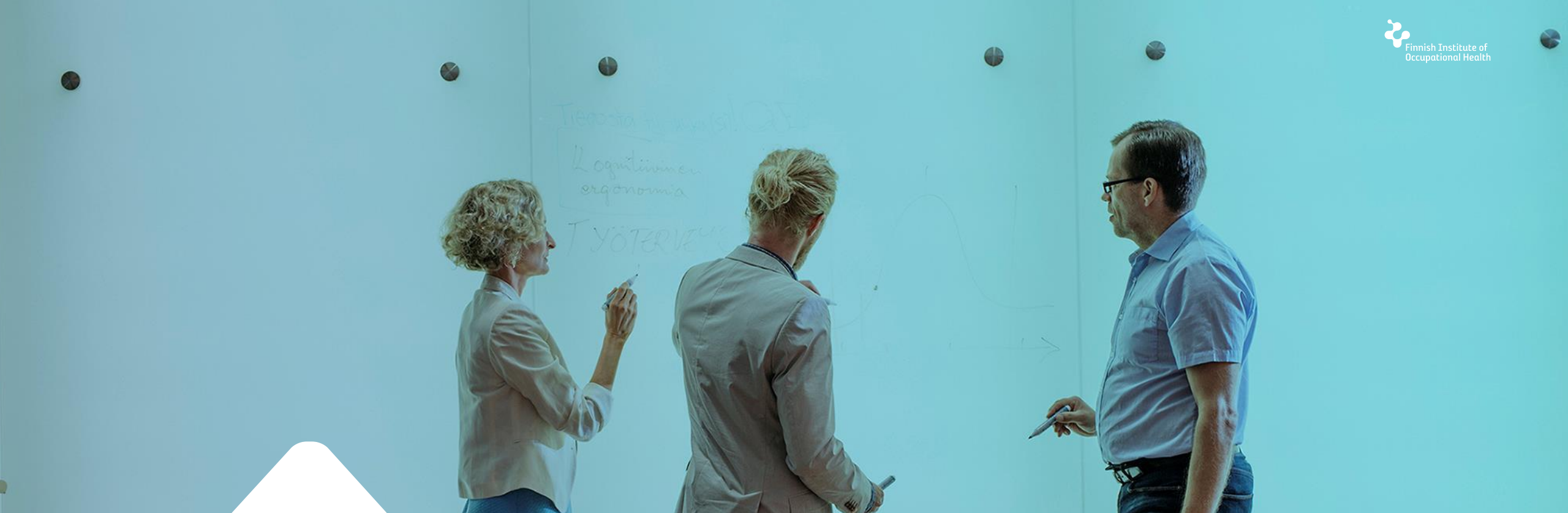
CLIMATE CHANGE

GLOBALIZATION

DIGITALIZATION

URBANIZATION



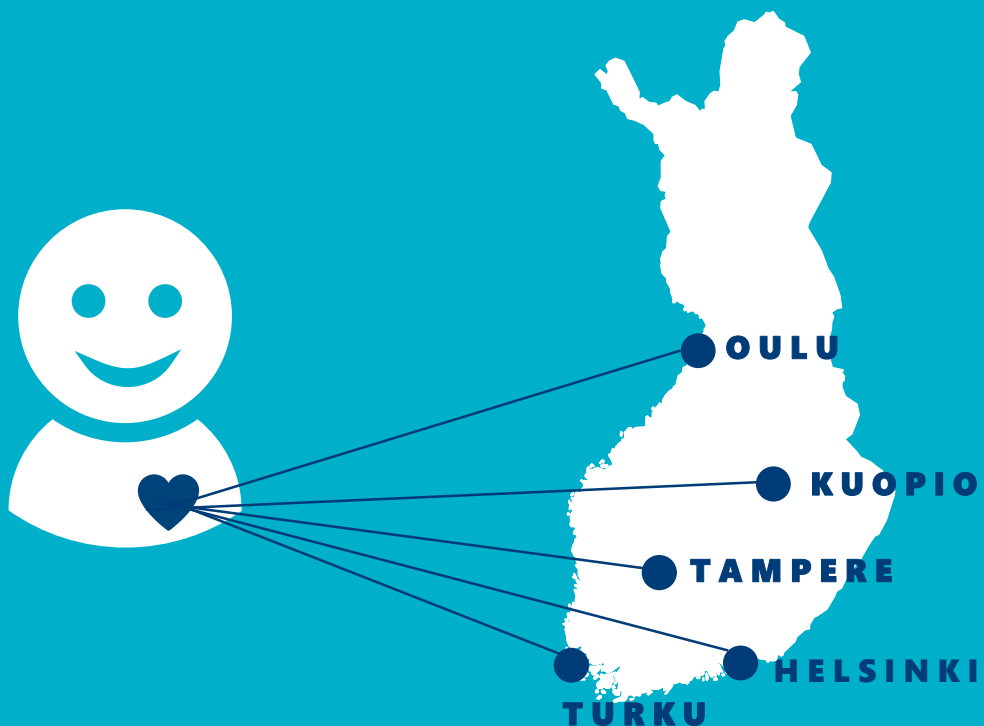


FINNISH INSTITUTE OF OCCUPATIONAL HEALTH

**Founded
in 1945**

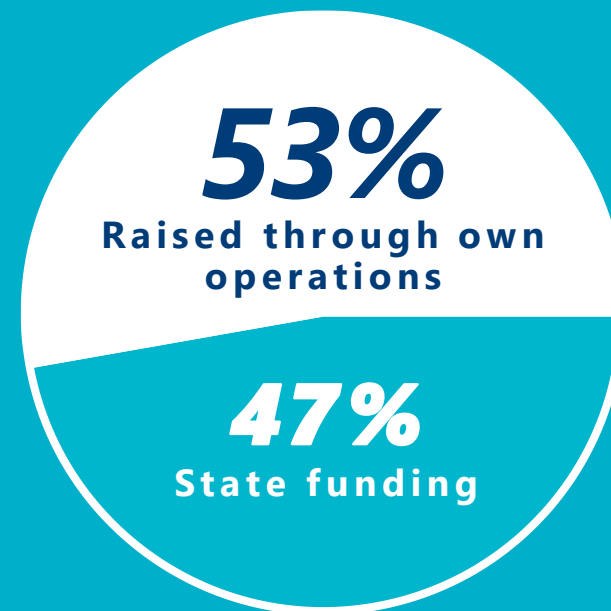
**An independent
public law institution**

**A research institute in the
administrative sector of the
Ministry of Social Affairs and Health**



**Personnel: approximately 500
persons.**

Budget 2019 approx. 52 m€



BOARD 2017–2020



Ministry of Economic Affairs
and Employment of Finland



MINISTRY OF
SOCIAL AFFAIRS AND HEALTH

Confederation of Finnish Industries



KT

SAK



Akava

Research questions

- What are the major visible and expected changes in work content in the banking industry owing to digitalization?
- What are the major visible and expected changes in work content in the banking industry owing to MiFID II?
- What are the major visible and expected changes in the future job quality in the banking industry owing to these changes?

Specific objectives of research

- To examine current changes in the banking industry regarding digitalization and MiFID II and the impact of these changes on work. This will take place through desk research and supporting expert interviews.
- To assess the consequences of the above-mentioned changes for different aspects of job quality.
- To disseminate the findings to the use of relevant social partners and policy-makers.

Deliverables

- Working paper presenting results of the literature review and supporting interviews.
- Summary with policy implications to be used in the project.

Issues to be clarified

CONCEPTUAL ISSUES

- The aspects of digitalization
- The aspects of MiFID II
- The aspects of job content
- The aspects of job quality

METHODOLOGICAL ISSUES

- Relevant literature
- Type of bank
- Type of employee
- Relevant informants (interviewees)

Digitalization

- PCs, laptops, tablets, smartphones, etc.
- Instant messaging tools, online chat, social media, electronic workspaces, collaboration platforms, skype, videoconferences, etc.
- Mobile internet
- Cloud computing
- Big data
- Artificial intelligence and machine learning
- Robotics
- Digital platforms
- Blockchains

MiFID II

- Requirements on documentation
- Information to consumers
- Knowing your customer

Job content: both the content of change and evaluation concerning job quality

- Allocation of tasks
- Forms of work organization (e.g. teamwork, smart-working)
- Skills requirements
- Learning opportunities
- Level of work autonomy
- Control and performance monitoring of work
- System of remuneration
- Work environment
- Working hours

Job quality

- Physical or psychosocial health and safety risk-related issues
 - e.g. loss of control, feelings of anxiety, mental stress, information overload, work overload, overtime work, role ambiguity, work-family conflict, social isolation, cyber security, data protection, problems with virtual communication, increased algorithmic control, etc.
- New opportunities for workers
 - e.g. need for new skills and competences (self-management, empathy, social skills, service skills, networking skills, etc.), employer-paid training, new forms of communication and learning, empowering and upgrading ways of working (smart-working?), career development, etc.

Relevant literature

- Both academic studies and non-academic studies or reviews conducted by policy-makers, social partners, consulting agencies, etc.
- As broad coverage of countries of different types in Europe as possible.
- Utilization of contacts to other expert organizations within this project to help to get access to studies on the subject in different countries in Europe.

Type of bank

- Large banks
- Saving or cooperative banks
- Other?

Type of employee

- Employees in customer-facing roles, e.g. sales and advice to consumers
- Other?

Relevant informants (interviewees)

- Union representatives (first phase)
- Shop stewards (second phase)
- HR managers (third phase)
- Bank employees (third phase)



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THANK YOU!



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