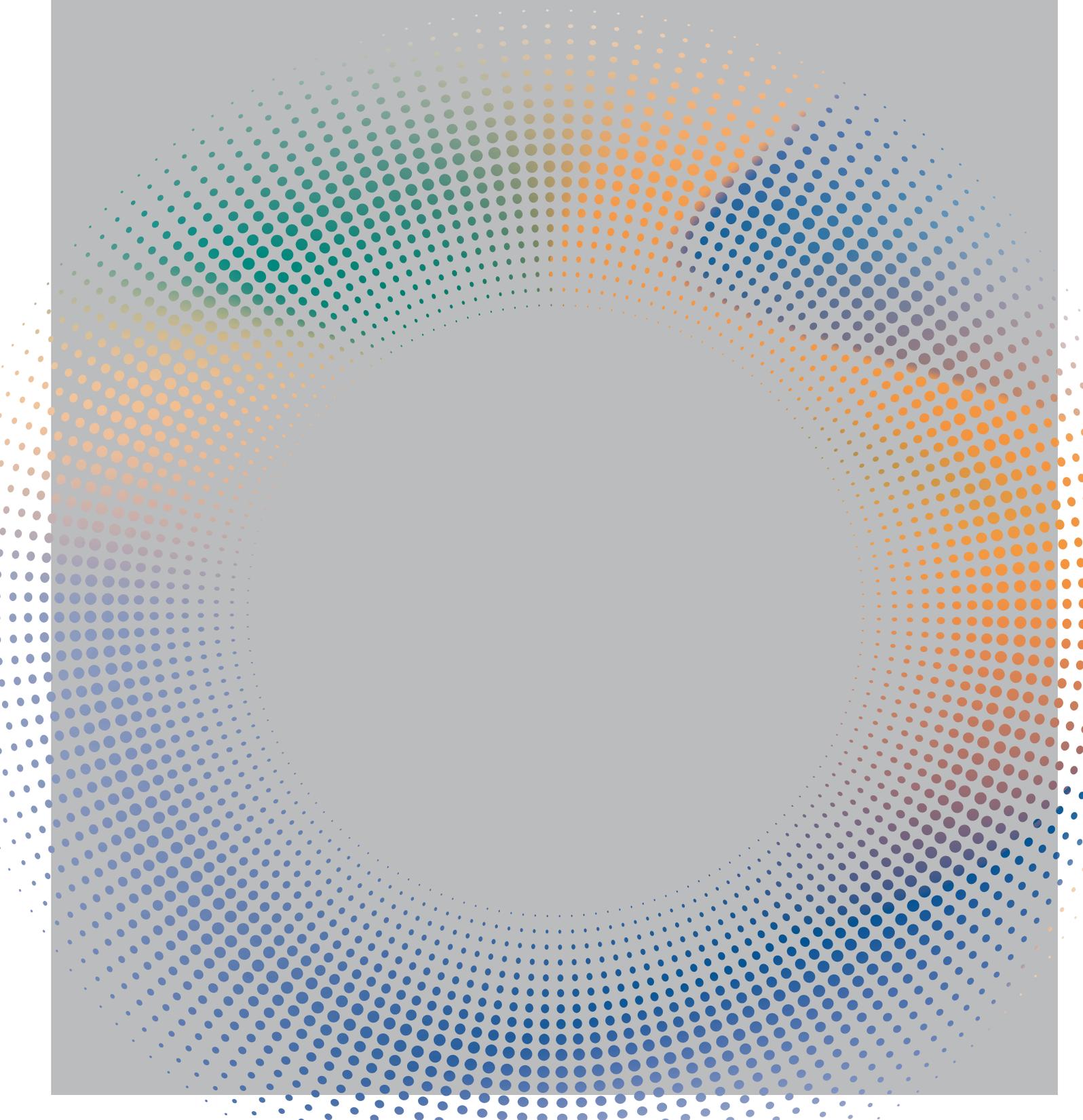




Arbeitgeberverband des privaten Bankgewerbes





# AUTONOMY MAKES THE DIFFERENCE

**Due to progressive digitalisation, many employees work more flexible in terms of location and time than they did a few years ago. How this affects health and work satisfaction cannot be answered in general terms because with mobile/flexible working, the sector, field of activity, company and management culture, degrees of freedom and also the personal characteristics of the staff play a role. Also, in the private banking industry a differentiated, altogether distinctly positive picture becomes clear: A current AGV Banken survey proves that employees working with a high degree of flexibility are more satisfied than average and do not feel that their health is affected any more than those with a regular working pattern, despite a higher workload – provided that they can determine their working hours as autonomously as possible.**

The greater the changes in digital technologies, office and knowledge work, the more intensively the subject of flexible work is discussed and researched. In the process, the following (simplified) state of knowledge has emerged thus far: Anyone who works more flexibly in terms of time and location compared to someone who works the standard nine-to-five job is, as a rule, more satisfied, more productive, can work undisturbed, on the whole better realize his/her potential and more successfully reconcile his/her work and private life. Conversely, there is a risk that informal exchanges with superiors and colleagues suffer, that due to sheer enthusiasm for their own work the working hours become considerably longer and that the boundary between work and free time becomes so very blurred that their health gets overlooked; Experts refer to the so-called motivated self-endangerment, which can arise in certain circumstances.

However, this merely generally describes the spectrum of possible effects, without any differentiation of the influence of important factors. For mobile/flexible working, the extent and experiences do not only differ very much from one sector to another, but also within a company, or even individual departments. At the same time, certain activities and modes of working as well as certain employee-types are well-suited to mobile/flexible working, others less or even not suited at all. This merits closer investigation in order to make use of the benefits and minimise the risks.

## **Private banking industry: over three-quarters of staff work flexible hours**

One sector which is well-suited to this is the private banking industry. It traditionally ranks as one of the economic sectors with the most flexible working times and modes of working. Over three-quarters of staff have flexible working models. ▶ 01 And it is a thing of the past to consider the office being the only place of work: on all weekdays, just 86 percent of staff are at least occasionally present, whereas at least 21 percent work at least once a week at the premises of their customers or at home – this proportion has gradually increased in recent years – and even just under 50 percent at least occasionally. ▶ 02

These figures are significantly higher than those just published by the German Institute for Economic Research (DIW). Based on the data from the socio-economic panel, the DIW calculated that only 11 percent of financial services staff work from home at least occasionally.<sup>1</sup> The significantly higher figures in the private banking industry may be due to the fact that the business models are not as strongly influenced by the stationary branch as in other banking groups and, at the same time, different company and management cultures play a role. In any case, private banks are well-suited to a more precise analysis of mobile/flexible working due to the comparatively high proportion of work outside the office and based on flexible working models.

AGV Banken has therefore investigated in a current survey where mobile/flexible working in the private banking industry became established and how it affects the work satisfaction and health of staff. Of particular interest were groups of staff who either worked particularly flexibly in terms of location or time, or both.

As part of its annual representative staff questionnaire<sup>2</sup> AGV Banken considered the following groups in detail: Staff who

- frequently work at customers' premises and/or at home
- have fixed working hours
- have flexible working hours (flexitime with and without core working hours, trust-based working hours)
- frequently work at the premises of customers or at home and, at the same time, have flexible working hours.

The following distinction, broadly speaking, can be made:

**Workers and staff engaged in trust-based working hours<sup>3</sup> who are particularly flexible in terms of location** are more likely than average to be leadership staff; they are predominantly not on the pay scale and have the

highest academic qualifications. They are more likely to work full-time, less likely to work in central units and more likely to work in investment banking and wealth management than the rest of the workforce. For staff who are highly flexible in terms of location, the proportion of males is over 80 percent, while for staff who have trust-based working hours, it is around 70 percent. There are significant differences based on age: the average age of staff who are highly flexible in terms of location is almost one and a half years below the average, while that of staff who have trust-based working hours is approximately two and a half years above the average.

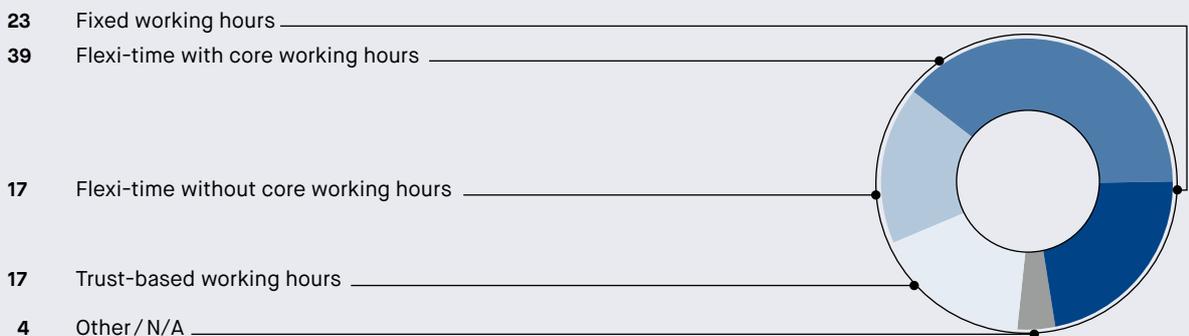
**Staff with fixed working hours** – with a slightly above average proportion of leadership staff – are mainly pay scale staff; they are more likely to work part-time than average and more likely to work in retail banking, but also in investment banking, than the rest of the staff. In this group, which has the lowest average age of all the investigated groups (two and a half years below the average), there are somewhat more women than men.

**Flexi-time staff** are not as likely to have leadership responsibility and more likely to work in central units and corporate banking than the rest of the staff. The

**Three-quarters with flexible working hours** ▶ 01

**Working time regulations**

Staff in private banking industry; Proportion as a percentage



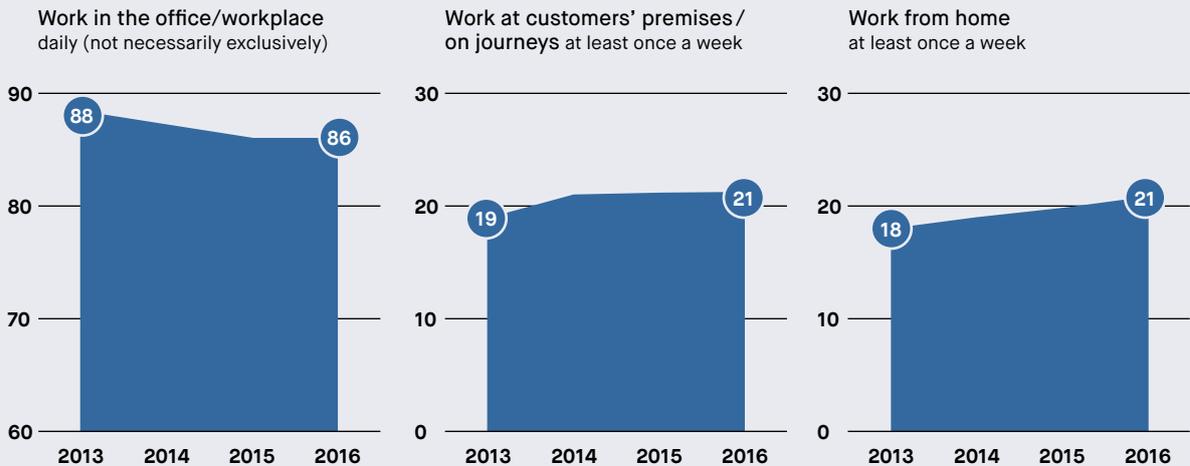
Source: Representative staff survey (n = 800), TNS Emnid on behalf of AGV Banken, 2016

## Workplaces increasingly flexible

02

### Workplaces

Staff in private banking industry as a percentage



Source: Representative staff survey (n = 800), TNS Emnid on behalf of AGV Banken

proportion of pay scale staff is slightly above average, while the distribution of the weekly working hours models (full-time/part-time), average age, proportion of graduates and gender distribution are roughly average.

### A clear correlation between time autonomy and seniority

Some of the investigated groups overlap more or less naturally, which partly leads to overlapping effects. For example: in the group of staff who are highly flexible in terms of *location* (more likely to work at customers' premises or at home), both poles of the working hours models – fixed working hours and trust-based working hours – are equally strongly represented, each with 35 percent. At first sight, this is surprising, since a higher degree of flexibility in terms of location also suggests a consistently higher degree of flexibility in terms of time. However, the heterogeneity of the group can easily be explained: The investigation reveals a significant correlation between time autonomy and seniority; so staff tend to receive more leeway in terms of time after they have more experience, have worked for the company for longer and are, therefore, older, whereas flexibility in terms of location is spread across all age groups.

This results in the effects intensifying in the group which is highly flexible in terms of location (e.g. self-evaluation of state of health, which is better than average in both sub-populations) and in part cancel each other out (e.g. in terms of satisfaction with working time regulations, which is particularly low for those working fixed hours and particularly high for those working trust-based hours). The example shows that: it is advisable to analyse individual groups very closely in order to be able to draw reliable conclusions from them.

### Flexibility in terms of location and time alone is as yet no guarantee of consistently high satisfaction

On closer inspection, the current survey of AGV Banken paints a highly-differentiated, yet at the same time very coherent picture. The model that is familiar from other investigations is also confirmed in the private banking industry: employees who work flexibly are basically, despite higher workloads, more satisfied and healthy than average. At the same time, what emerges from almost all questions is that neither flexibility in terms of time nor flexibility in terms of location alone consistently make for better motivation and health – not even the general combination of both factors. In fact, those who feel best

are staff who, with a high degree of flexibility in terms of location, can determine their working hours as autonomously as possible and, therefore, also decide how to divide up their work and free time.

Accordingly, staff working trust-based hours are particularly well-presented in this group, i.e. on the whole, more experienced and particularly well-trained staff whose work often calls for, but also allows, a higher degree of flexibility. At the same time, it concerns staff who are obviously purposefully allowed to adopt this mode of work because they are suitably qualified and able to organise their own (by no means stress-free) daily routine relatively well. This description shows that: not all types of work and staff are suitable for this trust-based, mobile/flexible work. After all, in the private banking industry the proportion is just under a fifth.

The most important results of the survey about mobile/flexible work can be summarised as follows:

- **High degree of flexibility in terms of location = high level of staff commitment** | In all aspects determining staff commitment<sup>4</sup>, the group with a high degree of flexibility in terms of location which has already been described was the most satisfied group, followed by the staff working trust-based hours. However, by no means does flexibility always result in a particularly high level of commitment, as demonstrated by the staff working flexi-time. They are less satisfied than average, whereas the group with fixed working hours is more satisfied than average. ▶ 03 On the one hand, this depends on work areas and job profiles, but on the other hand, it appears that staff working flexi-time – also for family or other personal reasons – have to deal with time pressure more often than the rest of the staff.
- **Flexible modes of working offer more leeway, fixed working hours offer more structure** | The picture is similar for important aspects of work quality: anyone who works a lot at customers' premises or at home rates their decision-making leeway, the competence and responsibility regulations and the extent of time

and resources, for instance, much more positively than average. ▶ 04 However, when looking at working hours models a few characteristics stand out. For instance, staff with fixed working hours indeed rate their decision-making leeway less positively than average, but at the same time they also rate other aspects as better than average, particularly the issue of time and resources as well as clear competence and responsibility regulations. In this case, the firm framework obviously offers advantages, even compared to staff working trust-based hours, who do not rate these aspects as highly. Staff with fixed working hours are also considerably more content than their flexi-time colleagues. Just one exception: anyone working flexi-time without fixed core working hours rates their decision-making leeway more positively, which is an important factor for motivation and health. This is the first indication that a higher degree of freedom regarding scheduling of the working hours increases satisfaction.

- **Dissatisfaction with fixed working hours** | Even for the important aspects of the job and the work environment, the group with the high degree of flexibility in terms of location was the most satisfied one. People in this group feel much better than average in the workplace, can reconcile professional and private life more effectively and deal better with work targets and the workload. But: they rate their working time regulations below average. This is clearly due to the high proportion of staff with fixed working hours who rate their working time regulations by far the worst. Nevertheless, the group with fixed working hours is also more content than average in terms of all the other specified aspects and these staff rate their workload even more positive than those working trust-based hours. On the other hand, the most dissatisfied group, here too, is that of the flexi-time staff, but as well with an exception: The group without fixed core working hours is by far the most satisfied with its working time regulations. Generally: the greater the time autonomy, the higher the level of satisfaction with the working hours. ▶ 05



• **Team quality and leadership quality increase despite a greater distance |**

Even in the digital working environment, good collaboration with superiors and colleagues is still the central success factor for high motivation and satisfaction, as the result of the digitalisation study submitted by AGV Banken in 2015 showed.<sup>5</sup> This topic area has a correspondingly high degree of importance with regard to mobile/flexible work. It can generally be asserted that: mobile/flexible staff rate the team and management quality better than average, which is indeed a surprising result given the fact that employees in this group frequently do not set eyes on their superiors and colleagues daily and the management of rather virtual teams is generally seen as a challenge. Actually, however, the work and information processes appear, on the whole, to be organised such that the exchange works well, despite the longer distance compared to the conventional office job. ▶ 06 ▶ 07 At the same time, insightful deviations are revealed when both staff groups with the highest time autonomy are compared: While staff working trust-based hours give their superiors higher than average scores when it comes to recognition, open and transparent communication and support

with professional development, flexi-time staff without core working hours rate these aspects worse than any other group. It is very clear that the place of work plays a role in this: 60 percent of these staff work in central units; this is by far the highest score of all the considered groups. So, in this case it seems that instead structural reasons (e.g. difficult communication in large business units) play a role. However, there is also one leadership aspect which is comparatively poorly rated in both groups (trust-based working hours and flexi-time without core working hours): fast and clear decision-making. Certain information deficits owing to less frequent attendance during normal working hours could be the reason for this.

- **Staff with a high degree of flexibility are more efficient but find switching off more difficult |** Staff with a high degree of flexibility rate their personal health and performance (e.g. dealing with new tasks/challenges, dealing with deadline and performance pressures,

state of physical and mental health) significantly better than staff with fixed working hours – a phenomenon which corresponds to the results of other investigations into mobile/flexible working.<sup>6</sup> Of the staff who have flexible working hours (flexitime with and without core working hours, trust-based working hours), the following applies: the higher the degree of autonomy in apportioning working hours, the higher the rating for personal health and performance. On the other hand, staff working highly-flexible working hours are not as good at keeping work problems separate from their private life as staff with fixed working hours. So, with fixed working hours, which are more frequently than average also associated with a fixed place of work (office), there is obviously a preponderance of jobs where tasks and workload are more clearly managed and it is easier to switch off. ▶ 08 ▶ 09

- **Autonomy in terms of working hours is beneficial to health** | Staff working trust-based hours report far fewer health complaints and problems than average, with some of them having the lowest rates of all observed groups. Conversely, staff who work primarily highly flexibly in terms of location (i.e. who are often at customers' premises as well as at home) suffer by far the most in terms of their health (which is clearly due to the previously-mentioned high proportion of fixed working hours in this group). Suffering the least in this group are those with flexible working hours. So, the combination of a high degree of mobility and fixed working hours clearly leads, rather, to more health issues, whereas a high degree of autonomy in terms of working hours (also often in combination with flexibility in terms of location) causes by far the fewest health complaints. Autonomy in terms of working hours is therefore beneficial to health. ▶ 10

- **Autonomy demonstrably decreases sick days** | The proportion of staff who phone in sick for no reason (absenteeism, commonly referred to as 'doing a sickie') is significantly lower amongst staff working flexible hours than amongst staff with fixed working hours. In other words: Autonomy in terms of time reduces the number of staff ill.

- **Higher degree of autonomy = higher level of motivation** | In the case of 'presenteeism' (working despite being ill), no link can be established with the working hours model; staff working flexible hours come to work sick just as frequently or infrequently as any other staff. However, the motivation behind 'presenteeism' is clearly different: the main reason cited by staff working trust-based hours is a particular sense of responsibility, particular skills and fun at work; the main reason cited by staff with fixed working hours is that they do not want to burden colleagues, while other reasons clearly cited more often than average, when also at a low level, are job worries and pressure from superiors. 'Presenteeism' amongst staff working trust-based hours is therefore more strongly driven by motivation, whereas amongst staff with fixed working hours it is more strongly driven by fear. This leads to the conclusion that a higher degree of autonomy is associated with a higher level of motivation. This also suggests that staff involved in all flexible modes of working rate their ability to work until retirement age – an aspect which has a strong correlation with work satisfaction and motivation – considerably higher than staff with fixed working hours.

- **Autonomy limits overtime** | Anyone who frequently works in a mobile in terms of location way puts in significantly more overtime; this effect, which is familiar thanks to other investigations, also occurs in the private banking industry. However, the extent of overtime amongst staff working trust-based hours who are also more mobile in terms of location than average is significantly lower and only barely above the value of staff working fixed hours. Autonomy therefore clearly results in overtime being limited. This applies to both the frequency of overtime and the number of overtime hours.

- **Fixed working hours cause overtime at inconvenient times** | What stands out is the fact that, in the group with fixed working hours, the *frequency* of overtime is approximately at the average level and, above all, considerably under the level of the staff with flexible working hours, yet the *extent* of the overtime goes

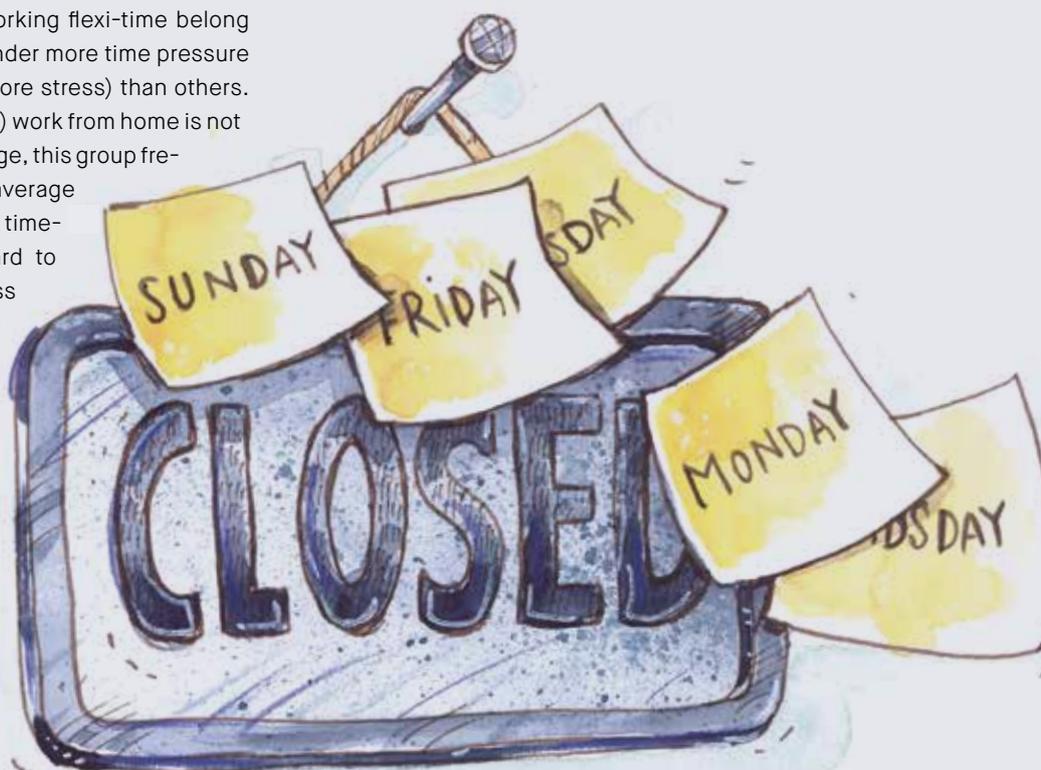
considerably beyond that in each case. Therefore: If staff with fixed working hours do overtime, then they do more than average – and the hours lie (due to the tight daily time schedule) more frequently than average (late) in the evening and at the weekend, which in turn potentially leads to higher health issues.

At the same time, it becomes clear that the extent of overtime is no good as a general measure for evaluating work stress. This is very clear in staff working flexi-time with core working hours: Staff in this group does the lowest amount of overtime but rate their decision-making leeway, their work environment (including its working time regulations), their personal health and performance in part considerably worse than their colleagues working in flexible working hours models; the extent of health complaints and problems is also significantly higher than it is for staff working flexibly.

- **Flexi-time is helpful for commuters** | There is a significant link between time spent on commuting to work and working hours models: on average, staff working flexi-time have a considerably longer journey to the workplace than any other staff. Flexi-time therefore has a lot to commend it, being one of commuters' favourite working hours models. This perception fits in with the fact that staff working flexi-time belong to a group of staff which is under more time pressure (and therefore exposed to more stress) than others. Although the desire for (more) work from home is not more pronounced than average, this group frequently cites far more than average that their reasons for it are time- and cost-savings with regard to their commute, as well as less stress and a better work/life balance. There is a lot to be said not only for working from home but also for generally having more time autonomy, providing that this is operationally possible and suitable for the

individual, which would clearly relieve the strain on these staff.

- **Staff working flexibly in terms of location want more autonomy in terms of time** | Employees who are already working very flexibly in terms of location are not only more dissatisfied with their working hours (see above). They also express more than average a desire for extra work from home. All in all, this can be interpreted as a strong desire for more autonomy in terms of time because amongst staff working trust-based hours, who already have this autonomy, the desire for extra work from home is considerably below average. Moreover, the highly flexible group in terms of *location* expects in the coming years above average improvements due to digitalisation, particularly in terms of time and resources, but also in terms of workload, work targets, availability and working hours. This also suggests an expressed desire for more autonomy in terms of time, which is in turn expressed considerably less amongst staff working trust-based hours because they already rate their time budget particularly positively. ▶ 11



- **Autonomy considerably reduces stress due to accessibility** | Staff who primarily work flexibly in terms of *location* are not only contacted considerably more often outside of normal working hours by superiors and colleagues, but they also feel more stressed by this than average. In contrast, staff working flexibly in terms of time do not feel more stressed than average due to their availability outside of normal working hours, while staff working trust-based hours even feel considerably less stressed by it than average. This means that autonomy in terms of time lowers stress due to availability considerably. ▶ 12
- **Staff operating under flexible modes of working accept digital change better** | In flexible modes of working where digitalisation already plays a major role, staff anticipate fewer major changes, as expected, due to digitalisation in the coming years – but with a higher degree of autonomy they expect greater improvement, both in the company and in the personal work environment too. So, anyone who is already taking advantage of digitalisation's benefits in terms of time and location is more optimistic about the progressive changes.

#### Autonomy opens up new opportunities - if the conditions are right

In summary it can be asserted that: a higher degree of flexibility in terms of location and time, particularly a higher degree of autonomy in terms of time, essentially opens up better opportunities for employees to arrange their work and life and offer companies new opportunities to benefit from more satisfied and healthier staff. However, certain conditions must be met for this to happen:

- **The mode of working must suit the company and the personality:** Mobile/flexible modes of working must suit not only the company, the work environment and the actual job itself, but also the personality of the member of staff. On the one hand, this factor limits the group of staff for whom mobile/flexible working is a possibility, but, on the other hand, it raises the

question about whether the full potential is already known and utilised. The DIW says “No” in the previously-mentioned investigation about working from home: Nationwide, 12 percent of staff work at least occasionally from home as well, but 40 percent of staff admit that it would be possible to do their job from home; in the financial services sector, this proportion is as high as 71 percent.<sup>7</sup> In the private banking industry, at least 48 percent of staff work from home, some of them occasionally. Regardless of how realistic and desirable it is for this proportion to increase to the potential upper limit, there is still the perception that: the extent of mobile/flexible working ought to increase considerably in the long-term because there is still obviously a large amount of unused potential.

- **Flexibility is not a one-way street:** Not all staff who would like to work more flexibly can count on the fact that this desire matches the company's requirements. Conversely, superiors should not expect all staff to be capable of or prepared to carry out mobile/flexible working.
- **No one-size-fits-all solutions:** There is no one-size-fits-all answer to the question for which divisions, jobs or people mobile/flexible work is suitable. Balancing of interests is necessary here – at least for individual companies, but even more so for certain work areas, possibly even for individuals. Without doubt, personnel work and leadership thereby become more detailed, yet the effort is worthwhile if suitable solutions are found that increase health, motivation and staff commitment increase.
- **Establishing a culture based on trust:** Mobile/flexible working requires trust, ideally throughout the entire company, but at least between superiors and their team. To achieve this, a trend towards flatter hierarchies is required; under certain circumstances, managers must convey responsibility and, at the same time, maintain their authority, yet, in any event, establish new communication channels and routines. In many cases this already happens, but elsewhere this

change is still pending, yet it is generally worthwhile: WIdO, the scientific institute of the AOK German public health insurance company, asserted in a staff survey that a good company culture has positive effects on staff satisfaction and health.<sup>8</sup>

- **Recognising boundaries, reinforcing individual responsibility:** Mobile/flexible working does not mean unlimited freedom for staff or unlimited availability for companies. Everyone involved is well advised to properly weigh up needs and expectations and to reconcile them. Superiors and employees must agree on the scope and limitations of the new modes of working, and staff must autonomously structure their work to a greater degree than ever before as well as know when it is time to press the off button.

At the same time, the following becomes clear: There are many different forms of mobile/flexible working, so solutions are required that are to some extent highly tailored to the specific company. What is needed, therefore, is guidance for business practice – one

reason why AGV Banken takes part in the cross-sector research project “Prevention 4.0” to learn even more about the relationship between work in the digitalised world and its effects on humans.

### **Comprehensive regulatory approaches flawed**

Conversely, in the view of bank employers, comprehensive regulatory approaches are flawed. The findings of the current survey about mobile/flexible working in the private banking industry show this is precisely not a way of working which produces health issues as long as it is used responsibly, which obviously happens. Therefore, approaches such as an anti-stress ordinance or a non-availability law are neither necessary nor constructive. Also a legal entitlement to work from home, as was introduced in the Netherlands and discussed in Germany, would be highly problematic in view of the realisation that working from home is by no means suitable for every job and every individual. More constructive is a working (hours) configuration geared locally towards the particular requirements of the staff and the company.

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1 DIW weekly report No. 5/2016 “Home Office”, February 2016, P. 99

2 TNS Emnid on behalf the AGV Banken (2016): Survey of 800 employees working in the private banking industry, about work satisfaction and health

3 There is no completely uniform definition of trust-based working hours. In the submitted investigation it is understood as predominantly results-oriented work in which the monitoring of working hours is dispensed with.

4 TNS Emnid measures staff commitment using the TRIM Index, which takes five aspects into consideration: Overall satisfaction, recommendation of the employer, reapplying to the same employer, motivation of work colleagues and competitiveness of the employer.

5 AGV Banken: “Opportunities instead of threats” in: 2014/2015 report, p. 30 et seqq.

6 In 2013, 264 staff working for Swiss Federal Railways (SBB) and the telecommunications company Swisscom arranged their working hours and workplaces so that, for two months, they commuted as little as possible at peak times. Afterwards, 59 percent of participants indicated that their work satisfaction and personal wellbeing had improved as a result of the temporary mobile/flexible working pattern, while only 4 percent (one) of the participants reported a deterioration. Source: “Work anywhere”, SBB/Swisscom, University of Applied Sciences and Arts Northwestern Switzerland (FHNW), July 2013

7 DIW weekly report No. 5/2016 “Home Office”, February 2016, P. 99

8 Badura/Ducki/Schröder/Klose/Meyer (Eds.): 2016 Absenteeism Report Main focus: Company culture and health – challenges and chances, Berlin 2016

**Highly flexible ones are the most engaged**

▶ 03

**Staff commitment**

Deviation from the average of all staff as a percentage; Top Two (“excellent”/“very good”)

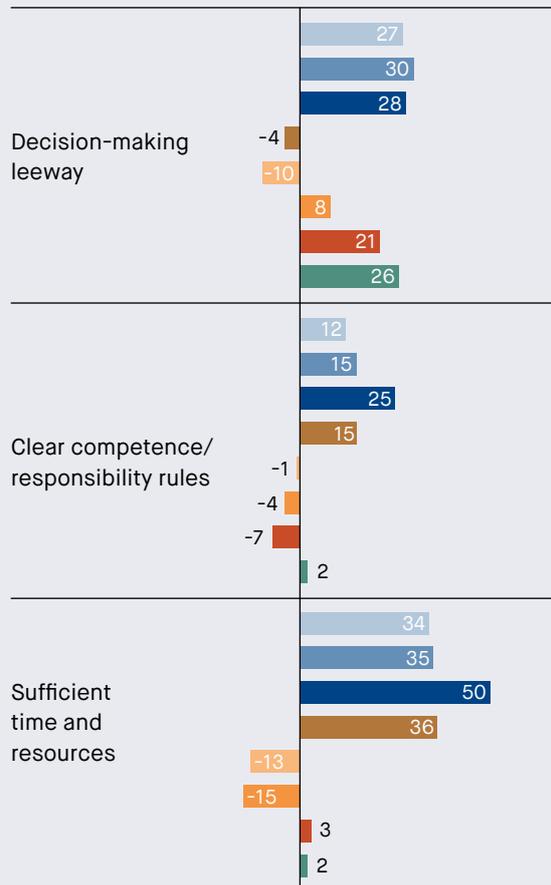


**Higher work quality due to flexibility**

▶ 04

**Quality of the present vocational activity**

Deviation from the average of all staff as a percentage; Top Two (“excellent”/“very good”)



**Workplace**

- at least once a week at customer's premises
- at least once a week at home
- at least once a week at customer's premises and at home

**Place of work and working hours**

- at least once a week at customer's premises or at home and flexible working hours

**Working hours**

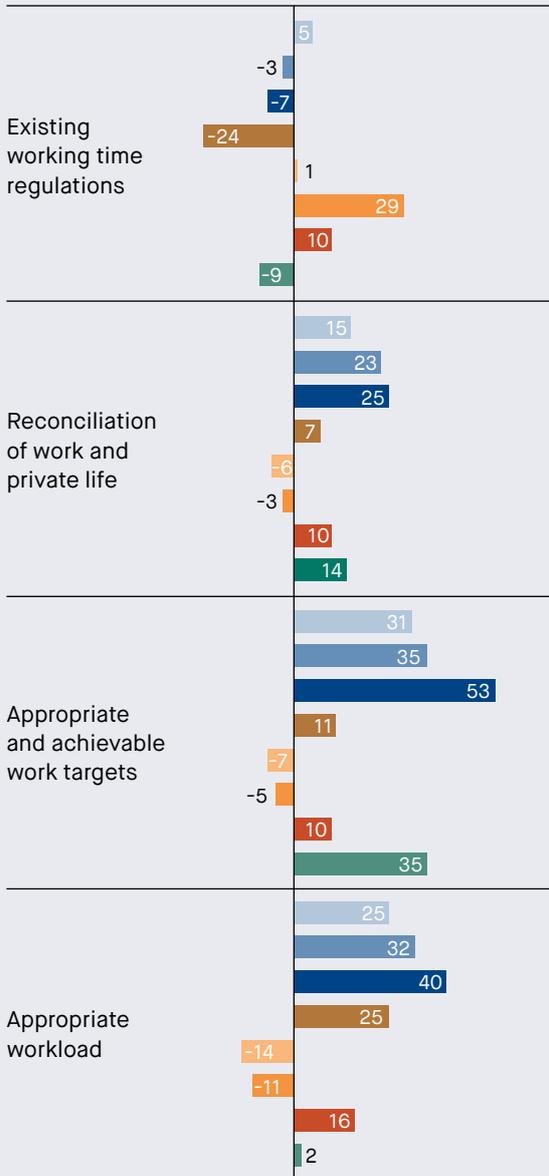
- fixed working hours
- Flexi-time with core working hours
- Flexi-time without core working hours
- Trust-based working hours

Source: Representative staff survey (n = 800), TNS Emnid on behalf of AGV Banken, 2016

**Autonomy in terms of working time increases satisfaction** ▶ 05

**Job and work environment**

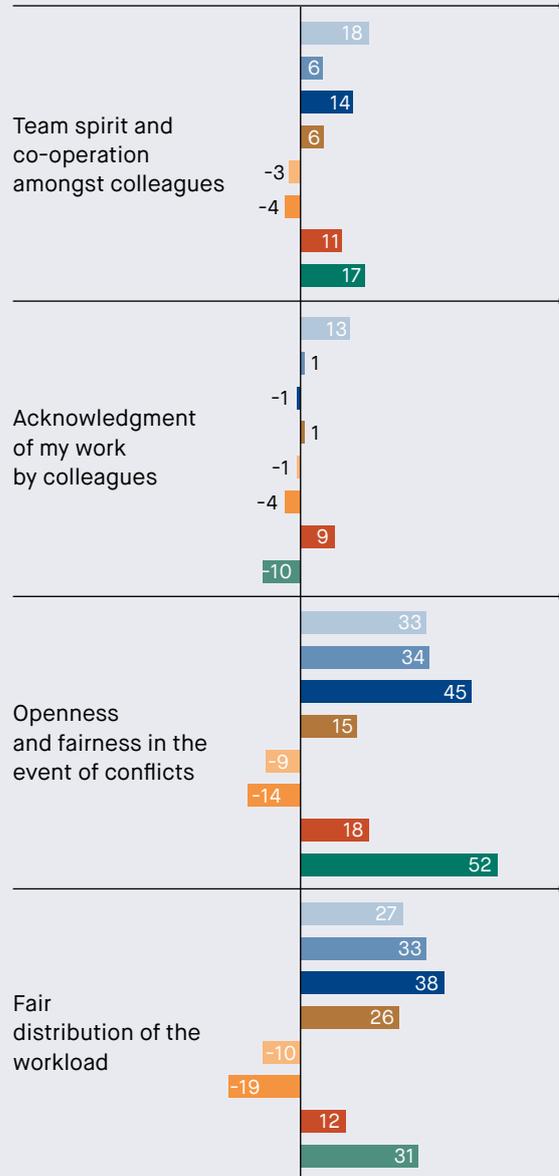
Deviation from the average of all staff as a percentage; Top Two (“excellent”/“very good”)



**Team spirit suffers only with flexi-time** ▶ 06

**Collaboration with direct colleagues**

Deviation from the average of all staff as a percentage; Top Two (“excellent”/“very good”)



**Workplace**

- at least once a week at customer's premises
- at least once a week at home
- at least once a week at customer's premises and at home

**Place of work and working hours**

- at least once a week at customer's premises or at home and flexible working hours

**Working hours**

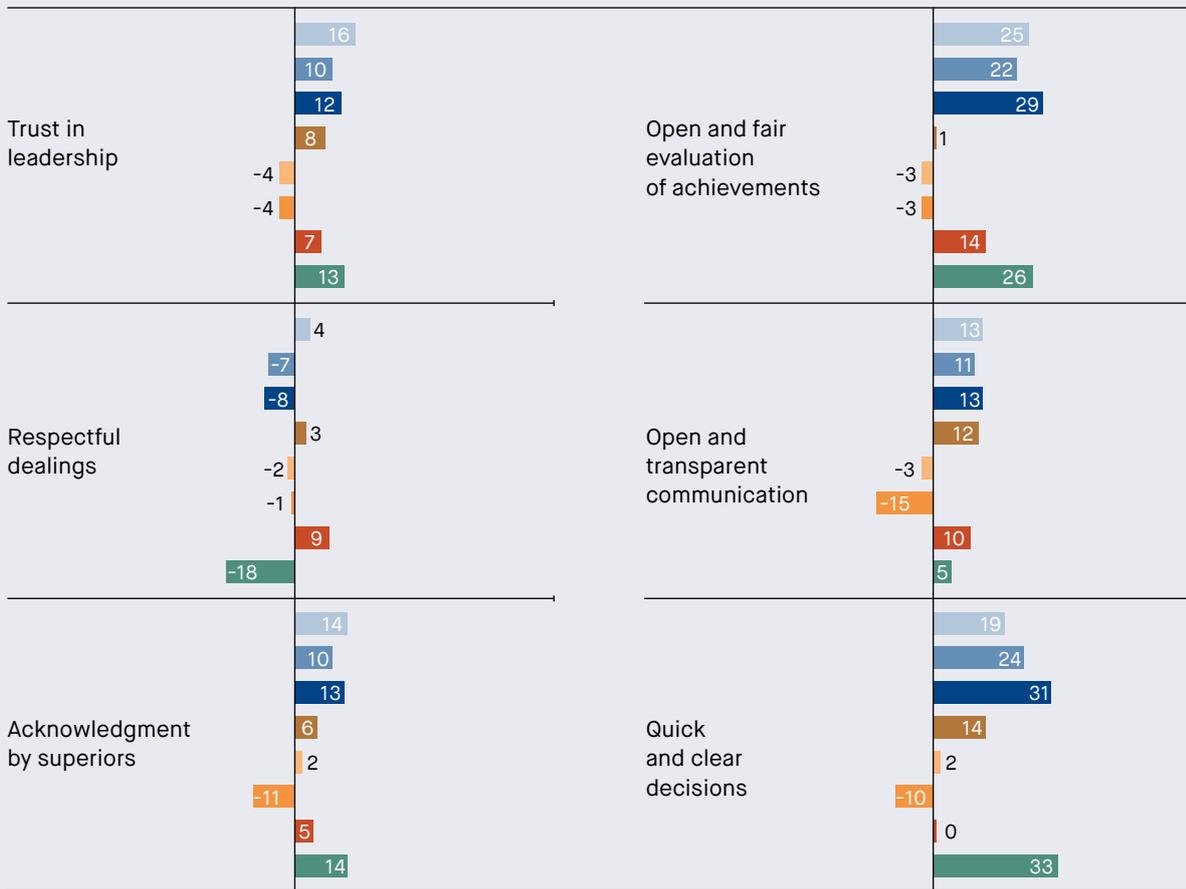
- fixed working hours
- Flexi-time with core working hours
- Flexi-time without core working hours
- Trust-based working hours

Source: Representative staff survey (n = 800), TNS Emnid on behalf of AGV Banken, 2016

Leadership trusting and communicative

Leadership behaviour

Deviation from the average of all staff as a percentage; Top Two (“excellent”/“very good”)



Workplace

- at least once a week at customer's premises
- at least once a week at home
- at least once a week at customer's premises and at home

Working hours

- fixed working hours
- Flexi-time with core working hours
- Flexi-time without core working hours
- Trust-based working hours

Place of work and working hours

- at least once a week at customer's premises or at home and flexible working hours

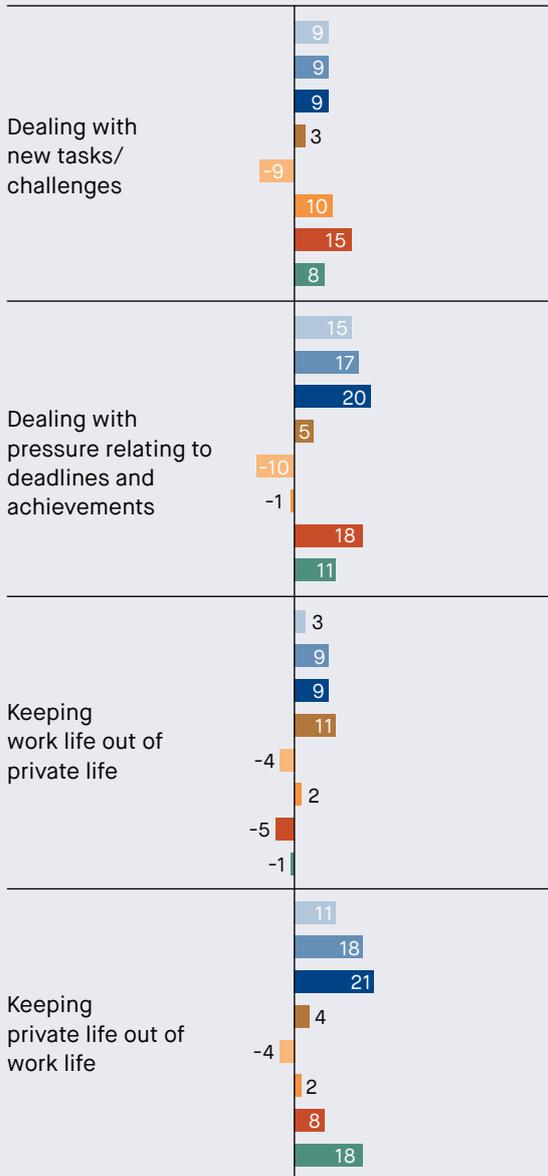
Source: Representative staff survey (n = 800), TNS Emnid on behalf of AGV Banken, 2016

## Highly flexible employees above average performance

▶ 08

### Efficiency, separation of job/private life

Deviation from the average of all staff as a percentage; Top Two ("excellent"/"very good")

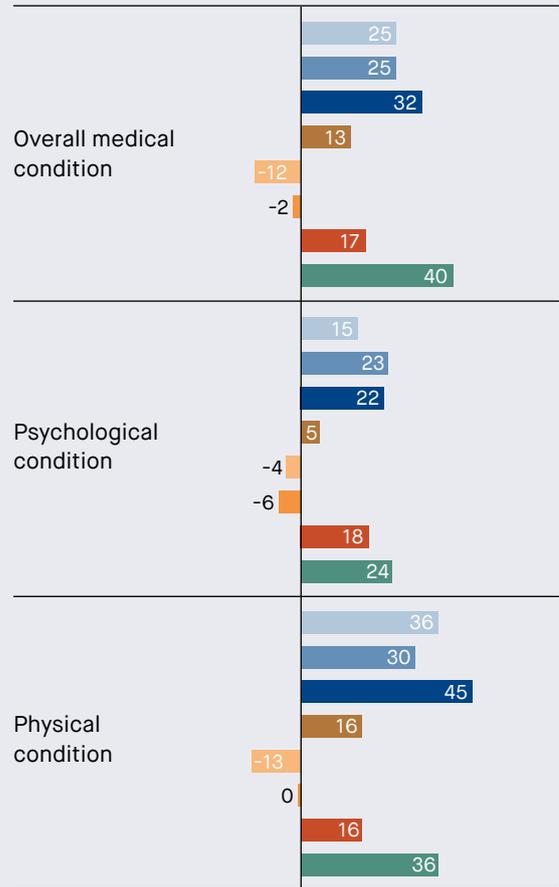


## Flexible work improves wellbeing

▶ 09

### Health

Deviation from the average of all staff as a percentage; Top Two ("excellent"/"very good")



#### Workplace

- at least once a week at customer's premises
- at least once a week at home
- at least once a week at customer's premises and at home

#### Place of work and working hours

- at least once a week at customer's premises or at home and flexible working hours

#### Working hours

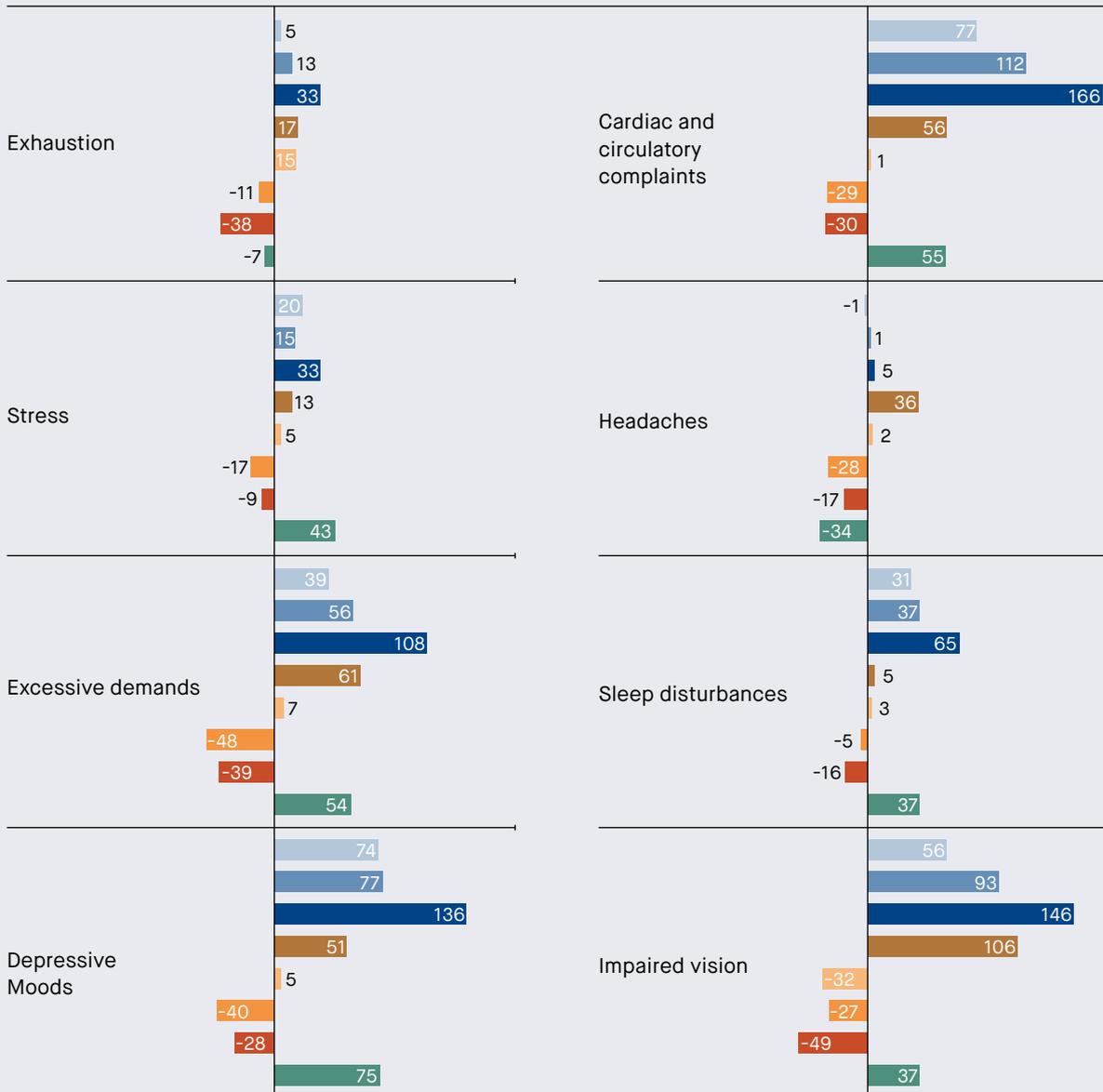
- fixed working hours
- Flexi-time with core working hours
- Flexi-time without core working hours
- Trust-based working hours

Source: Representative staff survey (n = 800), TNS Emnid on behalf of AGV Banken, 2016

Autonomy in terms of working time promotes good health

Frequency of discomfort and problems

Deviation from the average of all staff as a percentage; Top Two (“very frequently”/“frequently”)



Workplace

- at least once a week at customer's premises
- at least once a week at home
- at least once a week at customer's premises and at home

Working hours

- fixed working hours
- Flexi-time with core working hours
- Flexi-time without core working hours
- Trust-based working hours

Place of work and working hours

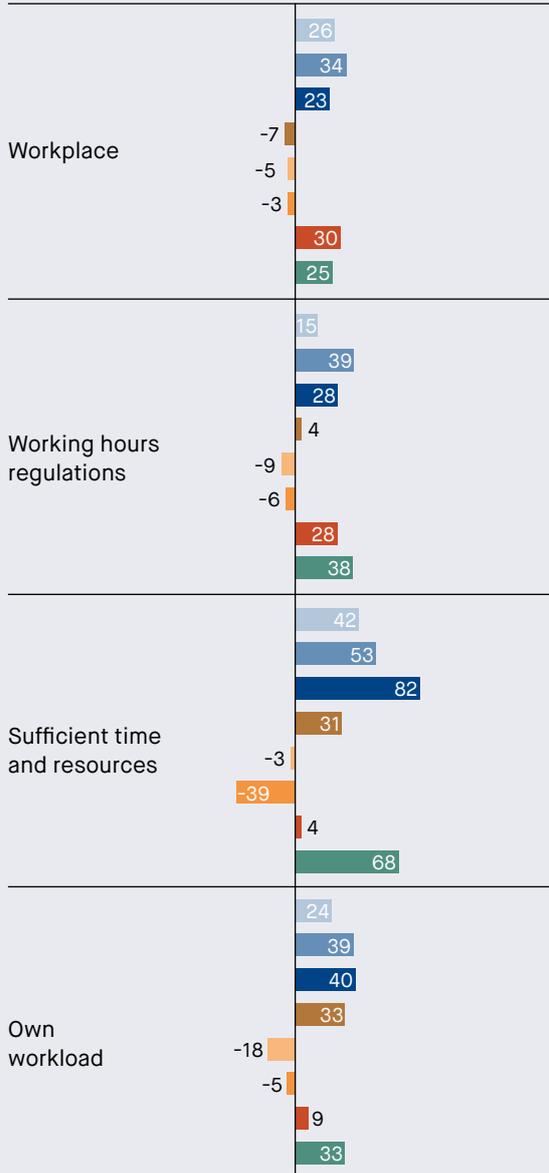
- at least once a week at customer's premises or at home and flexible working hours

Source: Representative staff survey (n = 800), TNS Emnid on behalf of AGV Banken, 2016

**Staff working flexibly in terms of location expect more time autonomy** ▶ 11

**Anticipated improvements thanks to digitalisation in the personal environment**

Deviation from the average of all staff as a percentage; Top Two (“much better”/“slightly better”)



**Workplace**

- at least once a week at customer's premises
- at least once a week at home
- at least once a week at customer's premises and at home

**Place of work and working hours**

- at least once a week at customer's premises or at home and flexible working hours

Source: Representative staff survey (n = 800), TNS Emnid on behalf of AGV Banken, 2016

**Autonomy in terms of working time lowers stress due to availability** ▶ 12

**Accessibility outside of usual office hours – Extent and perception of stress**

Deviation from the average of all staff as a percentage



**Working hours**

- fixed working hours
- Flexi-time with core working hours
- Flexi-time without core working hours
- Trust-based working hours

\* On business days after end of working day (very frequently/frequently)

\*\* at least twice a week



## **LEGAL NOTICE**

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