

Smart working and the organisation of labour: smart working and
internal labour markets in France

**The development of a Smart Working Policy in a major banking
group**

The case of BNP PARIBAS in France

Christophe Teissier

May 2023



Co-funded by the
European Union

This publication was produced for the project “IRsmart – Industrial Relations for Smart-Workers in Smart Cities”, which was financially supported by the EU (CALL VP/2020/004 G.A. no VS/2021/0200). The information contained in this publication does not necessarily reflect the official position of the European Commission.

Summary table of the case study

Name of the company	BNP PARIBAS GROUP FRANCE
Sectors	Banking and financial activities
Main contents of the case	<ul style="list-style-type: none"> - Implementation of telework in the company : a hybrid work organisation at Group level - Management of telework : changes and issues - Working conditions in telework - Skills in telework - Role of social partners in respect to telework
Main conclusions	<ul style="list-style-type: none"> - Telework is part of a Group overall strategy dedicated to Smart Working which intends to address different economic and social objectives - Telework is thus to contribute to the Group attractiveness on a very competitive market as well as to meet employees' preferences - Since 2021, telework is subject to common rules applied in all the entities of the Group. - The Group has strongly opted for a hybrid work organisation to safeguard its cohesion - If access to telework might not always be very flexible in practice at this stage, it remains that telework has strongly developed within the Group and is here to stay. - Challenges linked to working conditions are clearly identified and monitored and many resources are dedicated to ensure good working conditions in this form of work organisation - Social dialogue at different levels is key to regulate this form of work

Introduction

This short case study¹ aims at analysing the impacts of telework on working conditions and work organisation in a specific group. It therefore aims to complement a first general approach, at national level, produced in the framework of the first work package of the IR SMART project. In line with the objectives of work package 3 of the project, it aims more specifically to provide complementary empirical elements targeted on the impacts of telework on working conditions and work organisation. More specifically, it targets one of the possible forms of remote working that is particularly relevant in the French context, namely telework, a form of organisation that has particularly developed under the impetus of the COVID-19 pandemic. In order to contribute to the understanding of the diverse realities of the concrete implementation of telework in various environments, this analysis focuses on a major and large banking group, which emphasises the importance of social dialogue at all levels

BNP PARIBAS is an international banking group, a leader in its sector. BNP PARIBAS is a universal bank. The group born of a merger process between BNP and Paribas in 2000. Its history is marked by significant external growth operations, which have made it one of the world's leading banking groups in terms of turnover. The group is structured all over the world around three business lines: Commercial, Personal Banking Services (CPBS- including the retail banking and bank branches in France), investment and protection services (IPS, including insurance activities) and corporate and institutional banking (CIB).

According to the [European social report 2021](#) published by the Group, the latter employed around 54 000 employees in France in 2021, in full-time equivalent with a very large majority of open-ended labour contracts. This represents 29% of the whole Group workforce (189 000 employees). CPBS (including retail banking and the network of bank branches in France named BCEF) covers the majority of the staff on the French perimeter of the Group (around 23 000 people in full-time equivalent);

¹ We would like to thank the Group for allowing us to conduct this study. The study was limited in scope in respect to the timing of our project and was based mainly on interviews carried out in January and February 2023: one interview with the Head of group social policies and French social affairs and with the head of the Group Smart-Working policy (Group HR department); one interview with the SNB union rep in the business unit “pôles et fonctions” (half of the employees en France : excluding commercial functions in retail banking), member of the central Works Council of BNP PARIBAS SA and of the BNP PARIBAS EWC, internal referent of the SNB about teleworking and participant in the negotiation of the 2021 group collective agreement ; a focus group session with 9 employees/managers representing different occupations and legal entities from different business units forming the Group in France : Compliance functions HR team (2 managers), BNP PARIBAS Cardif HR team (insurance activities in the IPS business unit - 2 HR managers), International retail banking (managing commercial branches of the Group outside of the EU – one HR manager and one communication manager), BECF (retail banking in France, part of the Commercial Personal Banking Services business unit – 2 managers : 1 in charge of communication and change management, 1 in charge of managing 2 customer relations centers in the south of France), 1 HR manager at group level especially in charge of coordinating industrial relations of the different subsidiaries in France We would like to thank all of them for their time and their warm welcome.

Process of implementing out-of-office work

BNP PARIBAS in France did not discover teleworking with the health crisis. However, the health crisis led to an acceleration and a significant extension of telework, which continues to this day. In the Group's scope, it is possible to distinguish four distinct phases of telework deployment. The first two are experimental:

- As early as 2010, the BPSS subsidiary (BNP Paribas Securities Services) developed a first teleworking experiment

- Subsequently, from 2015 onwards, teleworking experiments were extended and continued in direct connection with the development of flex office arrangements within certain group establishments. It therefore related to specific projects of relocation and reorganisation of work premises that led to the implementation of telework. Although these projects were coordinated at group level, they were not integrated into a global architecture and were conducted entity by entity. This applied to different businesses and environments: IT and technology, communication, risk management and compliance.

It is logical to observe here that telework started to develop first in relation to jobs that are easily open to this type of work organisation. This first led to the recognition of already existing but unofficial telework practices, as an HR manager of the Cardif subsidiary, one of the group's subsidiaries that started to implement telework very early on, told us: *"When we launched the pilot project for the IT functions in the 2010s, we started in fact to regulate unofficial practices"*. Telework then spread, but this time under the impetus of real estate projects, which, by developing the flex office, led to a reduction in available office space. In this respect, the Group's management indicates that the human resources dimension of these projects was taken into account from the outset: *"These projects gave rise to central coordination between human resources and real estate managers. These projects were never seen exclusively as strictly real estate issues, problems of occupancy rates of premises"*.

Because of the accumulation of these different experimental layers in different parts of the group, telework gradually developed so that, by the end of 2019, there were almost 12,500 regular teleworkers in the group. 90% of them teleworked one day a week and in some companies of the group, the possibility to telework two days a week was given to 1,150 employees in total. It follows that although the health crisis is sudden, it does not upset the group: the latter had already been able to implement this form of organisation and thus acquired experience in this respect. However, before the crisis, telework did not concern all the group's employees. This was particularly the case for the employees of the branches within BECF, who were not eligible for teleworking before the crisis because they were in direct contact with customers. The experience acquired therefore varies according to the employees, their job and the legal entities to which they belong.

With the onset of the health crisis, from March 2020, telework becomes a major lever for adapting the organisation to the crisis context². In this context, telework is developing by force of circumstance. But it is developing in the light of the constraints imposed by the crisis and not on a voluntary basis, which leads BNP PARIBAS to describe this situation as "remote working", not teleworking. To deal with this, the Group defined and updated a COVID-19 system on several occasions during the crisis. The latter, which is not a collective agreement but gives rise to procedures for informing and consulting employees, organises both telework and face-to-face working conditions with regard to the sanitary guidelines defined by the government. In particular, it aims guaranteeing the necessary safety conditions for employees who are not eligible for telework because of the nature of their tasks or

² See the preamble of the group collective agreement of 8 July 2021 which recalls this observation

whose tasks involve at least a partial presence at the workplace. This may concern very different professions but covers in particular the specificity of bank branches spread over the territory. In the latter, face-to-face work remains the rule in order to ensure continuity of service to the customer. Remote working is limited to one day per week for large branches with at least 7 employees. Remote working is possible in these entities as long as the rotation of teams allows for a permanent presence in the branch. For the other employees of the group, who are eligible for teleworking, at least from June 2021, teleworking is more widely available but not total. The system adopted intends to guarantee the cohesion of the teams and prevent the risks associated with the isolation of teleworkers. Thus, presence in the office is still required according to different modalities. For example, it is defined as two days per week at the office for regular teleworkers in a weekly framework.

Although telework was never intended to be synonymous with full telework³, the fact remains that the pandemic is changing habits: employees' expectations have changed, some have discovered telework, etc. In addition, the challenges that existed prior to the crisis have not disappeared for the Group. Those challenges are numerous: the ambition to develop agile work in the face of increased digitalisation of business lines and processes, the need to guarantee the Group's attractiveness in a context of a war for talent in highly competitive markets, the challenge of retaining employees and developing genuine career paths within the bank, reducing the Group's real estate footprint and associated costs, etc. From this context emerges the ambition to build a real policy at the highest level of the organisation that can reconcile different challenges and objectives. It is therefore a question of defining a new policy, common to the whole group and of which the development of telework is an important component. This roadmap is called "Smart Working". It is defined by the Group's Executive Committee and is the subject of twice-yearly follow-up meetings involving various Group departments: HR, IT and Real Estate. It comprises four pillars:

- The development of digital tools

- Group real estate management, including limiting the Group's real estate footprint but also the development of workspaces in line with the NWOW

- The perpetuation and development of teleworking

- “People Care”, which refers to the support provided to employees and managers in the context of new working methods.

In its HR aspects, this policy is supported by the Group's HR department and has a dedicated coordinator. The latter leads a community of 80 "digital working" ambassadors covering the diversity of the group's entities and appointed by the HR departments of the organisations to which they belong⁴. This policy partly echoes the Group's observation that teleworking is a sustainable practice (beyond the crisis) and that this form of work needs to be extended and organised. It is no longer a question, as before, of allowing practices that vary from one entity to another to flourish, but of forging a common framework for all employees at the level of the entire group. There are good reasons for this choice: the challenge of guaranteeing the real attractiveness of the group in respect to the skills it looks for; the challenge of harmonising teleworking practices from one entity to another to foster intra-group professional mobility⁵; the challenge of treating all BNP Paribas employees fairly. To build this framework, the Group chooses the path of social dialogue, more precisely the negotiation of a

³ At least outside the lockdown periods imposed by the government on several occasions from March 2020

⁴ This community is seen as a means of sharing and disseminating relevant information and practices within the group

⁵ In a logic of career development

collective agreement at the Group level with its representative trade unions on this perimeter⁶. This text is signed with two trade unions on 8 July 2021. Initially planned to start in November 2021, its effective application will be postponed until February 2022, after the last constraints linked to remote work during the health crisis have been relaxed.

The text sets out rules applicable to all legal entities in France. It therefore replaces any previous provisions or agreements. It aims to harmonise the rules applicable to all legal entities while taking into account the diversity of the group's businesses. It gives the different legal entities covered the responsibility to define the activities and professions compatible with telework. Each team manager must then assess, on this basis and against a number of criteria, the compatibility of telework with the jobs represented in his or her team. The agreement is then presented as a toolbox detailing several possible telework patterns, more or less extensive, and, for each pattern, several formulas for organising the time spent in telework or in the office. These different patterns and formulas are to be chosen by the different entities:

-regular telework, which is part of a regular and sustainable way of organising work within BNP Paribas, alternating with on-site work

-flexible telework, which is being experimented with in activities where this type of telework would be appropriate

-mixed telework, combining regular and flexible telework to make telework part of a regular organisation while providing a degree of flexibility.

However, there are imperative rules limiting the extent of telework to ensure the cohesion of the Group⁷. Telework cannot exceed 50% of individual working time per week and a minimum of one day's presence in the office is required. The interviews conducted show the importance attached by the management of the Group to these limitations. It therefore excludes, as a matter of principle, the hypothesis of full telework, which *"does not correspond at all to what BNP PARIBAS wants to be"*. Therefore, the Group has chosen a hybrid form of organisation to perpetuate and develop telework. The deployment of the rhythms chosen by an entity then involves the implementation of team projects, under the responsibility of managers, as close as possible to their employees. The aim is to allow, within a defined collective framework, an implementation adapted to different needs: employees' wishes and constraints; nature of the activities; maintenance of links within the team; good distribution of employees' presence in the office and therefore good management of workspaces. This policy is regularly monitored for its impact at various levels and the first assessment of the agreement's application covers the period from February to September 2022⁸. The latter shows a strong increase in the proportion of teleworkers within the group compared to the situation in 2019: in September 2022, 37,350 employees, i.e. more than 73% of the Group's workforce in France, were working under one of the telework formulas opened up by the collective agreement. This represents a threefold increase in the number of teleworkers compared to 2019

⁶ 3 in number: CFDT, CFE CGC and CFTC

⁷ Sense of belonging to the community

⁸ Which we were able to consult

Management of out-of-office work

The interviews conducted reveal that the development of telework raises a large number of questions for managers: how to monitor the activity of employees one cannot see physically? How to ensure the well-being of employees and detect possible conflicts within the team? How to guarantee and maintain cohesion and team spirit among employees who are less visible and who see each other less? How to prevent the feeling of inequity experienced by employees who are not eligible for telework with regard to teleworkers?

Our interviews show that the health crisis may have destabilised managers, who not only had to adapt to telework with regard to the issues mentioned above, but also had to show particular benevolence to employees who had become partially invisible in a difficult situation due to increased isolation but also to the general health context. In addition, in entities where telework was little or not at all developed before the health crisis⁹, access to telework may have required additional support for new teleworkers (use of computer tools, remote connections).

In the context of the advent of telework as a permanent form of organisation within the Group, one should note first that the hybrid form of work organisation chosen seems likely to answer, at least in part, the questions raised above. This is part of its "*raison d'être*".

Beyond that, however, one can make several points. Firstly, with regard to the monitoring of employees' activities, this does not seem to be particularly problematic for activities in which measurable objectives are set for employees. Whether at a distance or in person, the employee is required to meet his or her objectives, which limits the obligation for the manager to monitor his or her activity. Beyond that, however, telework seems to require the manager to change his or her posture: to know how to set objectives, to know how to adjust the objectives set to the degree of autonomy of the employee, to accept to delegate and therefore to give more confidence to the employee, to accept not to control everything. The managerial posture therefore tends to evolve towards that of a coach at the service of his employees and the performance of his team. This evolution is not necessarily natural or easy according to some of our interviewees, especially in environments where telework was only recently discovered and where it remains less developed due to the specificity of the professions¹⁰. The trade union representative interviewed mentions resistance to the deployment of telework by some managers with a culture of control, or questioning the importance of their role in this new context. The development of telework is likely to change managers' attitudes.

Nevertheless, it also broadens the range of their tasks. Within the framework of the hybrid organisation precisely defined by the group collective agreement, the manager is given the responsibility of deploying telework. This means assessing the eligibility for telework of jobs and individual employees on the basis of criteria defined in the agreement; collectively organising telework through team projects to reconcile the wishes and constraints of the employees, maintaining links within the team and the constraints linked to the occupation of the office space. All this is not easy. The rules and processes defined by the collective agreement must ensure that managers are not alone to deal with a sum of individual employee requests. In return, it assumes that managers have a real capacity to make complex trade-offs between individual employee situations and maintaining team cohesion. From this point of view, in the light of our interviews, the experience gradually acquired by managers enables them to organise their teams better and better. This will involve collectively¹¹ defining the work tasks best suited to telework or, on the contrary, to work in the office, planning the possibilities of face-to-face interaction within the team and therefore the days when each of them can telework¹². Fundamentally, it is the purpose of being in the office that is into question. Following the pandemic, the return of employees to the office was complicated in some entities, highlighting the need for an attractive office. This requires the redesign of

workplaces¹³, but also rituals established in teams at regular intervals¹⁴. In addition, hybrid work can also involve, depending on the organisation chosen in the team, an adaptation of the manager's modes of communication with his team. This means knowing how to manage at the same time and without excluding any employee, a team that is partly remote and partly on the spot, making the best use of the collaborative work tool in place in the company to communicate to all, etc.

In this context, the ability of managers to detect weak signals of employee ill-being was mentioned as an important issue in our interviews. In this respect, the collective agreement provides for concrete actions to prevent psychosocial risks in the context of a hybrid work organisation¹⁵. This includes *"raising managers' awareness so that they ensure regular contact with teleworking employees and that teleworking does not hinder participation in the life of the team"*. From this point of view, the manager's work experience (remote or office-based) is certainly an important factor in identifying potential problems. Maintaining regular contact with the teleworker is also an important point stressed by the trade union representative interviewed: *"Managers really need to call their employees 'for free', just to know how things are going and not to talk about objectives. By doing so, they show that they care about people. It is a form of benevolence to make the effort to simply ask how things are going"*.

In view of all these issues, one should note that the Group's management was able to organise a workshop with the HR teams within the Group to assess their perception of the agreement. The feedback received was very positive, especially regarding the maximum number of days allowed for teleworking. However, the need for greater flexibility for managers in the organisation of their teams is apparent. In this context, the management of the group clearly intends to support the work of managers in a hybrid organisation. In the very near future, this will involve the Group giving an impetus to the renegotiation of team projects, as the objective is to enable continuous progress in the organisation of hybrid work. This also reflects in training initiatives. Thus, a specific e-learning module on *"managing in a hybrid context"* should be available to the Group's managers as of this year

Working conditions in telework

The first thing to note is that the sustainability of telework in a hybrid work organisation does not reveal any difficulties or negative impacts on employees' pay, job stability, employment status or social protection. On all these dimensions, the inclusion of regular telework within the company does not change anything for people. In particular, even if the Group is experimenting with more flexible telework patterns in some of its entities, the refusal to promote full telework is very strong, both at the level of the Group's general management and of the trade union organisation interviewed.

Other aspects of working conditions deserve further development in the light of our interviews.

- **Work-Life balance, commuting and work-related travels**

⁹ In particular in the network of bank branches within BECF

¹⁰ We are thinking of the bank branch network in particular

¹¹ And also for the managers themselves at the individual level: for example, concentrating their administrative tasks during their teleworking days and the tasks related to the management and animation of the teams on the days spent in the office

¹² Several of the managers interviewed have instituted a weekly face-to-face day for all the members of their team

¹³ In the general perspective of the "New Ways of Working" (NWOWs)

¹⁴ For example, activities such as a common dress code for all one day a month.

¹⁵ Title 7 Article 2 of the Agreement

The exchanges within our focus group strongly emphasise the positive impacts of telework in a hybrid organisation. This is particularly the case with regard to the time saved and the fatigue saved from commuting in highly urbanised and densely populated environments, especially in the Ile de France region. The development of telework has thus favoured a better acceptance of major relocation projects to the outskirts of Paris

- **Working time, intensity at work and right to disconnect**

In this area, the Group's collective agreement clearly sets out the volume and organisation of telework time in relation to the rights and obligations of office work. There is therefore no difference in principle between the two forms of work on this point. The professional activity of the teleworking employee must be identical in terms of objectives to be achieved, evaluation methods, and professional availability. The working hours are not modified and the workload neither should increase nor be reduced. The manager guarantees the respect of these principles and the working conditions in telework must be discussed every year during the individual evaluation interviews.

Mandatory rest periods and the right to disconnect are thus clearly taken into account. The collective agreement thus prescribes that there is no obligation *"for employees outside their working hours to respond to an e-mail or telephone call, or to connect remotely to professional tools"*. In this context, the trade union official interviewed emphasised the importance of employees learning to control their time: *"it is necessary to discipline oneself individually to avoid over-solicitation through multiple channels (email, telephone, digital communication): this is detrimental to quality and contributes to a form of intensification by making employees feel that they have to be permanently available. The most difficult thing is to be in control of one's time, to manage it"*. Some of the participants in our focus group echoed this comment. Telework at home can lead to a form of intensification linked to continuous work, without breaks. The employee must therefore also learn to organise his or her time and take breaks when working from home, as one employee explained: *"You have to know how to set a rhythm and take breaks. My children come home from school at lunchtime and I eat with them, so I have to take my lunch break!"*

Furthermore, digital fatigue, particularly linked to a multiplication of requests via different channels, to the succession of video-conference meetings¹⁶ or to the duration of the use of tools, is a risk clearly identified both in our interviews and in the Group's collective agreement. Various initiatives have been taken to prevent this risk, ie. digital guides and advice sheets from the company's occupational health department (particularly on organising a day of teleworking and on disconnection); a prevention tool in the form of an automatic "pop-up" window including awareness-raising messages after a certain connection time or when connecting remotely outside certain time slots or normal working days.

- **Stress and psycho social risks**

Here again, the issue was clearly identified in all our interviews. The trade union leader interviewed reported having received numerous accounts of stressful situations experienced by employees during the pandemic, in a situation of *'poor'* remote work. These were linked in particular to the isolation of remote employees. To date, the trade unions and the Group's management share the need to monitor this issue and the group's collective agreement provides for a variety of actions to prevent these risks

¹⁶ On this point, our interviews show that the ease of communication offered by collaborative digital tools is an obvious advantage but also leads to an increase in the number of meetings

(see above). Furthermore, the choice of a hybrid work organisation seems, once again, to contribute to the prevention of these risks.

- **Physical health**

Physical health in telework is not forgotten in the case studied. This concerns in particular the ergonomics of workstations. In application of the group collective agreement, advice sheets drawn up by the group's internal occupational health department were distributed to employees concerning the correct postures to adopt when working on a screen and, more generally, on workstation layout. In addition, still in application of the collective agreement, the Group offered employees access to work furniture from the sites (work chairs). According to the trade union official interviewed, 735 chairs had been provided by 2022, which is still far below the volume of requests.

Interestingly, the collective agreement identifies new health risks related to the sedentary nature of screen work at home. Nutrition and physical activity are thus targeted and a computer application aimed at promoting the health and well-being of employees has been launched. This initiative is part of the "People care" component of the Group's smart working policy. The Group's occupational health department supports this policy and provides access to a wide range of medical content.

- **Costs of out-of-office work**

One should mention several initiatives in this respect:

- The group intends to provide employees with the necessary work equipment for teleworking. In addition to laptops, which were already widely available before the health crisis, standard equipment such as a laptop with remote access, a telephone solution depending on the job, a headset and, on request, a backpack is available to employees free of charge.

Additional equipment is granted to each employee whose telework rhythm is 2 days or more per week. This equipment consists of:

- 1 24-inch Full HD screen
- 1 keyboard + mouse
- 1 docking station

This equipment is provided on a leasing basis for the duration of the telework period and the cost is therefore borne by the company. As of 30 September 2022, more than 18,000 employees had benefited from this equipment.

- Teleworking employees get compensation for the costs of working from home (internet subscription, electricity, water, heating, etc.). This is a lump-sum compensation. Its amount is equal to :

- 10 € per month for telework patterns starting from 1 day per week on average of regular, flexible or mixed telework,
- 20 € per month for telework patterns from 2 days weekly average of regular, flexible or mixed telework

The trade union questioned pleads for an increase in this compensation in line with inflation.

Finally, all employees receive luncheon vouchers independently of the development of telework, for a significant amount of 11 euros/day.

- **Productivity, engagement and motivation to work**

Our interviews did not reveal any decrease in employee productivity due to the development of telework. Above all, the latter has not given rise to the introduction of new tools for monitoring activity or, a fortiori, for monitoring employees' activity. The trade union official we met confirmed this point. The choice made is therefore that of trust and management by objectives.

The evolution of the collective performance of the teams is more difficult to evaluate according to some of the participants in our focus group. This issue seems to be directly linked to the maintenance of team cohesion, an objective that is at the heart of the regulation of telework implemented in the Group. More specifically, for some of the people we met, the launch of new collective projects, involving actors who had not previously worked together, could be more difficult at a distance. However, this point probably depends on the business lines, entities and even individuals in question. It is not shared by all the professionals we met and is therefore difficult to confirm empirically based on our interviews.

Employee motivation is also one of the objectives justifying a hybrid work organisation. It is an issue the managers we met say they are attentive to. For the trade union leader we met, it is *"undoubtedly a point to be monitored over the long term, as motivation can be eroded over time. This is the role of managers, who must be able to maintain a regular and benevolent link with the members of their teams"*. This being the case, at this date, our interviews do not reveal any difficulties in this respect.

- **Integration at the workplace**

In the case analysed, this point may refer to the situation of employees on work-linked training contracts. For the latter, the collective agreement recalls the importance of face-to-face work as a condition for the success of their training. However, it does not exclude the possibility for these workers to benefit from telework on the decision of their company tutor. With regard to trainees recruited within the Group, for whom the issue is similar, it is interesting to note that changes have been negotiated between management and the two trade union organisations that signed the agreement. These changes were made after the conclusion of the collective agreement and lead to the possibility of "distance learning" for those involved in a long internship (6 months) under specific conditions and terms. These examples show an attempt to reconcile the Group's training mission with telework. They have the advantage of not excluding telework for young workers in training on principle.

- **Access to information, consultation and participation rights**

Our interview with a trade union organisation shows that it is more difficult to deploy trade union action on the ground (recruitment, mobilisation) in a context where telework has developed. Direct contact with employees is indeed more difficult to maintain. However, union representatives are visible within the group and can therefore be contacted. In addition, means of maintaining contact between trade union organisations and employees exist within the Group's main legal entity in France (BNP PARIBAS SA). A collective agreement in this area provides access to pages dedicated to trade union organisations on the company's intranet. It also allows them to use the group's mass mailing tools to reach employees.

Overall, taking into account the limited nature of our investigations, telework conditions do not seem to raise any major problems in the case studied. In any case, it is clear that the main difficulties associated with telework are well identified, and for several of them, specific and numerous initiatives have been or will be taken. This positive observation is supported by the first assessment of the Group telework agreement. Indeed, on part of the scope of the agreement¹⁷, it shows an increase in the rate

¹⁷ Namely BNP PARIBAS SA, the Group's main legal entity in terms of staff numbers

of employee satisfaction between 2021 and 2022. This concerns, on the one hand, the reconciliation of personal and professional life and the ability to disconnect and, on the other hand, for a large majority of employees, less stress and less fatigue in a telework situation than when working on site. Beyond these one-off results, it is the Group's willingness to monitor the evolution of issues related to working conditions over time that seems noticeable.

Skills in telework

We did not explore this topic much during our interviews. This said, one should note that the employee's autonomy (to discipline himself and organise his activities in particular) is clearly envisaged as a skill expected of the teleworker. This is expressly one of the eligibility criteria for telework defined by the group collective agreement. This quality is also widely emphasised in our interviews.

The digital skills needed to telework do not seem to raise any major difficulties. Some managers mention difficulties encountered at the beginning of the pandemic to support new teleworkers (remote connection, etc.) but these seem to have been limited in time. More fundamentally, the acquisition of skills in the use of digital tools is not a subject limited to telework in the eyes of the Group's management. More generally, it is a question of supporting "agile" work, which involves "digital working", one of the four axes of the Group's Smart Working policy. This justifies several initiatives, including training and the creation of the internal community of digital ambassadors above mentioned.

Overall, it seems to us that it is more the managerial skills (see above) that are particularly questioned in the development of telework in the Group.

Finally, one should remember that the Group, by virtue of its size, constitutes and wishes to constitute an internal labour market. By harmonising the terms of access to telework throughout the Group, the 2021 collective agreement explicitly aims to promote internal mobility within the Group. From this point of view, the deployment of telework contributes to greater fluidity in the internal labour market that BNP PARIBAS constitutes.

Role of social partners in ensuring workers' rights and decent working conditions in telework

The development of telework within the BNP PARIBAS Group is part of a global strategy responding to several strategic issues and supported by the general management. However, the implementation of this strategy reserves an important place for social dialogue at different levels. Indeed, it involves important HR issues for employees and their representatives.

Moreover, BNP PARIBAS is one of the very large groups of the financial sector, whose size and organisation justify, under French law, the institution of a plurality of employee representation bodies within the groups. Union presence is clear and traditional in large establishments in the sector, and three representative unions exist at Group level. Collective Bargaining is well-developed and established at different levels (establishments, subsidiaries, Group, European)

Finally, the development of telework responds to converging interests of the Group on the one hand and the trade unions on the other, which allows for the existence of a social dialogue between these parties.

As a result, employee representatives have played and continue to play an important role in the implementation of the Group's Smart Working strategy. The existence, before the health crisis, of

collective agreements on telework in various entities of the Group in France proves this. And this is even more the case since the end of the crisis with the negotiation and conclusion of a Group collective agreement in July 2021. This agreement is the result of six negotiation meetings between management and the trade unions. The preamble to the agreement mentions that these meetings "*allowed for progress and improvements in management's proposals and led to the finalisation of a collective agreement*". The social dialogue is described as "*good*" by the trade union representative we met, and the trade unions are in fact led to relay to central management any difficulties linked to the application of the agreement of which they may be aware.

This dialogue dynamic has been extended beyond the French perimeter since the Group signed a European Charter on telework in November 2021 with two European trade union federations and its European Works Council¹⁸.

In addition, the representative trade unions are involved in the annual monitoring provided for by the French collective agreement, which strengthens their ability to contribute to the regulation of telework in the Group.

These positive aspects do not prevent the occurrence of conflicts. For example, one of the unions that signed the agreement filed a lawsuit against the Group in 2022. The aim of the latter is to challenge the Group's application of the terms of access to telework for part-time employees. It can be assumed that this conflict may alter, at least temporarily, the dynamics of dialogue on telework within the Group¹⁹.

However, the latter seems to us to be well established today and the signatory trade unions have already been able to inform the group's management of their demands regarding changes in the telework framework. Many of these demands are common to the two signatory trade unions: extension of telework possibilities to 3 days max a week (instead of 2.5 at present), extension and perpetuation of the "*flexible telework*" formula experimented in the framework of the 2021 agreement, increase in the amount of the fixed allowance allocated to teleworkers in relation to inflation. In any case, we can be sure that the subject of telework, which is bound to evolve, will continue to fuel social dialogue within the Group.

Conclusion

Within the Group BNP PARIBAS in France, telework is here to stay BUT in a hybrid work organisation only : teams' cohesion and team spirit are seen as key ! However, regarding the access to telework, the Group has begun to experiment more flexible forms of work organisation in some of its entities. This shows that the topic is subject to a continuous follow up. The regular follow up of the Group collective agreement on an annual basis and the fact that the latter is a fixed-term agreement (4 years) demonstrate that the regulation of telework is a learning process.

Main issues linked to work organisation are well identified and some of them are subject to various interesting initiatives. Among them, risks of intensification of work, changes in management and, in a lesser extent, new physical risks (sedentarity, addictions) seem to be the main ones and have already give birth to ongoing initiatives (training) or are subject to a regular follow up (annual survey carried out by the Group management about working conditions).

¹⁸ This is in addition to 3 other European charters concluded since 2012 and a global agreement concluded in 2018 between BNP PARIBAS and UNI Global Union

¹⁹ We can only speculate on this point, as we did not have the opportunity in the course of our work to interview the second trade union organisation that signed the agreement.

Globally, the focus seems to be more on the access to telework (organisation of telework-more or less flexible access ; telework from abroad) rather than on working conditions. On the latter, it's clear that many resources are devoted to ensure good working conditions in a hybrid work organisation.



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