



## Transforming your business with a leading edge mobility strategy



On June 20, Intel brought together a group of leading CIOs and technology specialists in the banking and finance sector at a roundtable luncheon in Sydney to discuss the implications of mobility on organisations and their employees.

**The panelists were:**

**(Back row left to right)**

**Mike Daly**, chief information officer, Zurich Financial Services; **David Backley**, chief information security officer, chief information officer, enterprise services, Westpac; **Corey Loehr**, business development manager, financial services industry, customer solutions group, Intel; **Ravi Shankar**, country head of direct banking, Yes Bank (India).

**(Front row from left)**

**Tony Clasquin**, chief information officer, wealth management, Colonial First State; **Karen van Druten**, managing director, Strategic Human Resource Consulting; **Ian Wilson**, worldwide capability director, Intel.

**Wilson (Intel)** What do you see in your organisation about the impact of mobility on work life balance?

**Clasquin (Colonial First State)** There's really two extremes. One is that you're extending the physical desk to a virtual desk, so your time actually at the desk can be significantly reduced. But is it starting to get a little bit too convenient? I've got my mobile phone, I've got my Blackberry, I'm getting e-mails, SMS, phone calls, one interruption, being interrupted by another, and time gets wasted by oscillating between calls and priorities. Where did all that quality time go? It's really a 'denial of service attack' on me and affects the ability to do work. That's the downside of convenience, but sitting in a hotel or walking from the airport to a taxi, then all of a sudden you can get through all your high priority emails, fantastic. That's a good thing. On the other extreme, I see that mobile computing can completely remove the office desk as we know it today, I can see a retiree, who is working in his garden being called up to be an extra call centre agent, but does this all from the comfort of his home.

**Daly (Zurich)** We're increasing the mobility of our workforce whilst at the same time reducing the number of laptops. We have some Citrix based software that allows you to securely log in via any browser-based PC and have the same functionality as sitting at your desk. So I can go to any of our Zurich offices or I can go home or at an airport lounge and work as if I was at my desk.

**Backley (Westpac)** We have a standard desktop environment with different application sets, meaning I could go into a branch and log on with my user name and password and my applications would be there. We have thought about mobility not just from the mobile perspective but from what does a user actually need access to, and the idea of retaining information in the secure corporate environment, as opposed to having it floating out there on laptops appeals to me, especially from a security perspective. We do have laptops and people have the ability to come into us via broadband, and also the ability to come in via Citrix from a home PC, what we're looking to achieve is a range of solutions for different business uses, leveraging enterprise capabilities such as single sign on and two factor authentication.

**Shankar (YES Bank)** One part of the business that is very highly mobile is wealth management. Every relationship manager who joins us asks how mobile we are going to make them because customers rarely want to visit the branch. So straight away the laptops came into play. The second question they ask is if my customer walks into the branch I don't expect them to be engaged in a manner which puts barriers in

between, so we created our branches to support a mobile environment, which means completely wireless environment in the customer areas.

**van Druten (Strategic Human Resource Consulting)** People are searching for some stillness, being unencumbered and being able to choose at their behest when they need to engage, connect and be mobile. And I think that we've moved so fast with the technology, some times trying to find the right balance is really hard, irrespective of how savvy you are with the technology. There are generational issues with technology as well. How fast is fast? As people get into their late 40s and 50s there's a huge emotional need to slow it down a bit and to really think about the meaning of what you're doing.

**Wilson** We've reached a point now where about 83 per cent of our workers are using notebook computers and that represents about 65,000 notebooks. Typically within Intel itself people need to be mobile, they need to move from their desks or cubicles to conference rooms to cafeterias, from building to building, We've actually done analysis to quantify the value we get from facilitating a mobile environment and this is where we get to the work life balance discussion. I had to go and do an interview this morning and on the way back here in a taxi I was addressing all my emails with my PDA. When I got here I had about an hour to spare and I had some memos I needed to write so I set up a notebook down in the coffee shop downstairs, connected up and got that work done. I'd say for me the big advantage working that way is I'm not going to have to spend time later on this afternoon doing those emails, I've got this memo sent out now. I don't see that as intruding into my time but making my time useful.

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"It's really a 'denial of service attack' on me and affects the ability to do work. That's the downside of convenience." – Tony Clasquin

**van Druten** There's also a new body of literature that indicates that while we've sped it all up, we actually have not built in reflection time (a necessary part of learning and innovation). A part response to that has been new forms of organisational development/knowledge sharing techniques which have sophisticated names like "Brown Paper Lunches". Work is still done through relationships and such techniques facilitate that opportunity. Work in my opinion is still a high contact "sport". In a parallel sense I don't know how you could consider holding on to a significant relationship if you've got everything going through technology and remote access. Everything is moving so quickly, people just don't have the time for the requisite reflective phase. There's just no time to be able to stop and think.

**Daly** Lotus Notes or Outlook are OK for some aspects of communication but you do have to spend time with people. But the other problem from a global organisation perspective is that at a time that is convenient in Switzerland isn't a great time in Australia and NZ, and even worse for colleagues in Los Angeles and so on. But sometimes a teleconference spread across time zones is the best you can make of a bad job. Even with teleconferencing you do have to create some face to face opportunities.

but you try as much as possible to restrict your emailing to relevant issues in a reasonable hour of the day as much as possible. That's because the person receiving the email gets stressed out trying to respond in the middle of the night, especially if that's a very senior person in the organisation, asking him the status on a problem.



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**Backley** I worked in video conferencing for quite a while and it's very difficult to establish a meaningful business relationship over a video link. But once you've established the relationship you can keep it alive via video, audio or even text conferencing. But there's that initial coming together of people that's really hard to replicate in a virtual world.

**Backley** We have pushed the technology to a point where the social response hasn't necessarily caught up yet. We haven't quite worked out how we should work in this age of knowledge. We had some pretty clear ways of working in the industrial era. Work was at a place and you went to work for X number of hours a day and took away some cash. We've moved a long way from that but there are still a number of people with that mindset. At times this causes stress because they think they should be doing eight hours a day and have the ability to switch off but many organisations don't expect people to switch off.



**Shankar** At our organisation we try to empower our people to work in multiple ways. And I think the mobilised environment can improve efficiency where you can work through from various locations at any time of the day. Organisations need to invest in educating its mobilised staff on how to use the convenience and technology. For us mobility helps our team meet customers at their workplace or empowers staff to work from home. What we do not try and encourage is the need to send emails out and expect a

**Daly** And that's not just a mobility issue. Even at one's desk, it is easy to succumb to distraction every time a (not necessarily important) email arrives. It may be worth having a serious discussion about changing the default setting on Lotus Notes so not to signal when an email comes in to avoid the potential loss of focus and productivity from this distraction.

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response at 3am. That's an organisational culture issue.

**Loehr** So that suggests it comes back to the employee to have the confidence in the work environment that they can switch it off.

**van Druten** It's also often the way that when you include new things, new toys, new tools, you don't just add or enable you also change the destination as well as the players themselves.

**Wilson** You can turn off the phone as well. I think we can become slaves of technology and there's nothing to stop people, I believe, turning that around and becoming masters of technology. With email the most powerful thing you've got is the delete button.

**Shankar** In our organisation people are mobile to a large extent, people send emails at various times of the day. We try and use emails from our mobile devices to communicate as instantly as possible. Face to face meetings are had only when the emails or phone meetings will not help, that's the first thing. The second is you can tell very clearly up front, mobile devices are tools for you to operate with greater freedom than you can operate (with fixed PCs)

**Clasquin** But are we being pushed into a work ethic which makes us guilty to switch it off? I don't feel guilty switching it off, but I see people who do.

**Wilson** Management has a big role to play in role modelling and setting expectations. If I send you an email at 1am I'm not expecting a response by 2am. That is absurd.

**Wilson** So are people working harder or are they working better and more productively?

**van Druten** They're working more productively, four times more productively than previous generations. You may well ask yourself the question do you feel overworked? The answer is yes because you're working four times as hard as anyone beforehand and that's why there's burnout and a need for life/work balance because you can't sustain it long-term.

**Shankar** We're talking about two kinds of generations here, people who are 40 plus who have seen the automation boom and are now seeing the mobile boom and various kinds of computing devices all coming down and there's a younger generation which has started to work and for them these kind of devices are absolutely like an addiction. It's like an extension of their personalities. The younger ones will open their laptops and the customer perceives that this guy's a little more organised. They're a little more modern in their outlook. The older ones will have printouts and pre-packaged material.

**Loehr** A report that was done by one of our Australian education departments reflected that kids felt that teachers that had notebooks were more important and better teachers.

**Clasquin** These kids are already plugging away on the computer as if it's an extension of their body. I have the best conversations with my kids through SMS. Go figure.

**Clasquin** I ask the question we're struggling with. In the future, is it possible to actually go offline on your laptop?

**Wilson** It's probably going to come down to applications.

**Loehr** It'll come down to the individual having to make the choice and the decision to turn off their wireless for instance on a notebook or work in offline mode on your PDA. There's no reason technically why a notebook couldn't have a small window on the outside of it that could function just like your PDA does, giving you an update when an email comes through, and you could scroll through.



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**Wilson** Are there any segments of corporate data you would allow people to have on their notebook?

**Daly** We automatically replicate an individual's key data and emails to their notebook just in case you cannot achieve connectivity to our central servers. This is particularly important if you are overseas and, without the datafiles or connectivity, you can't work. That's why we have the hardware encryption. Without that level of data protection, we would not be comfortable in allowing such data to be carried around outside of our secure environment.

**Backley** Customer information is the one thing that doesn't go anywhere other than secure locked down environments. Most laptop use is by corporate knowledge workers who are creating Powerpoint and other material and maybe you don't worry so much about that.

**Backley** I think we're as close as we can be to securing all of the data assets as any bank in the world.

**Wilson** I'm not a security expert but I remember a great quote; if you really want to break into networks trying to break keys and these things, it is much better to kidnap one of the employees and hang them up by their feet and get the password off them that way.

**Backley** It's like trying to break into a high speed fibre network, good luck. Tapping into the fibre network and looking at the data flow might be an interesting experiment, but it's not that simple to find and decode the password for one user to a key application or account, there are probably much simpler ways to gain information as Ian (Wilson) just mentioned.

**Daly** Is Intel doing anything in the email security space? It seems strange with all the technology that we have around that we cannot securely send an email via the internet.

**Backley** I think one thing that may help here is in the form of digital rights management where you can secure the attachment. You may not

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be able to secure the email but the important information that's encapsulated within the email could be.

**Shankar** As more and more people start moving towards PCs in any form, we will find people interacting in a very different way. People will start moving to more mobile networks where you can just plug into any mobile network and interact with other people to make commerce payments. These are things which I think will definitely change the way any organisation's moving. So far we've been discussing what we do as organisations on the mobility side but here's something that is dramatically happening that is influencing the environment. Suddenly the whole space around you is just network available as long as you sign onto it and that's going to change the way we see our networks within our organisations operate.

**Clasquin** China's doing that as well. Instead of wiring big cities, it is saturating towns with wireless capability.

**Wilson** Having the network is one thing. You need the client, you need the access onto the network, so how do you think that will pan out?

**Backley** I think the interesting thing here is that the availability of wireless networks pushes a whole stack of infrastructure out of the way of commerce. When that happens, as it is for China and India, they will need to deal with things such as digital identity theft, the taking over someone's accounts, mortgages, having rouge loans taken out, there's a whole set of things that could become a problem. I think it is an interesting question. I don't know the answer. I look at the Australian experience, a population of 20-plus million who have a relatively high level of sophistication and

"Our analysis says that our core 'knowledge worker' activities primarily take place at home or at a company office." – **Mike Daly**

awareness in regard to technology and the Internet but still fall foul of fraudulent activity. Fraud and crime have been with us forever and will continue to be with us, they just morph into different forms. It will be very interesting to see how India and China deal with that change in criminal activity as they move large populations into the on-line payments and banking world.

**Shankar** PCs were always there but the network was always copper and copper was expensive. Suddenly wireless networks are available everywhere and going to change the way people access information. People who never carried a laptop before will start carrying them or laptop devices everywhere. That's because laptops will become cheaper. It's like the mobile handsets in India where the demand has moved from thousands a month to millions a month in five years.

**Loehr** The physical plug into the wall for your connection to the network has some sense of security about it. Is there really any more security by having a physical copper wire with your data going over it? Some would argue that wireless can be as secure as wired.

**Backley** I'm not talking about the security of the network. I'm talking about the security of the population and how they react to on-line security.

**Shankar** Somewhere there is a larger feeling that more and more of the workforce and more and more people can be mobile in the next three to five years. And that's why there is so much investment, at least the guys making these networks for example, very clearly see the human behaviour change, moving from fixed desk working to mobile commuting and everything else. Telephones don't exist in many offices today.

**van Druten** On the other side of the scale, at least socially, one identified trend has been that for some people work has become a substitute for family and local community. If you look at what's actually happening through the writings of social researchers such as Hugh Mackay what's started is a damning indictment on progress. You may spend the majority of your time with work colleagues. When workers have been researched, they say the main reason why they're there is because they actually can't do



"relationships" back at home. So they like the idea of a fixed workplace, a fixed location, somewhere they can exempt themselves from doing the hard stuff around intimate relationships and parenting. They want a fixed desk top because there's some meaning or purpose there that they don't have back at home, which is really sad. But it's a real manifestation of what's happening in our community.

**Backley** I heard a very interesting comment from our Cape York partnership program, where we have a number of people go to work with indigenous communities. When you talk to a group of city people, most will tell you what they do, what their job is. If you talk to a group of indigenous people they'll tell you about their family. So we tend to derive a lot of our personality from what we do for a living. But indigenous communities derive a lot of their meaning from their family.

**van Druten** I wasn't making a moral statement I was just stating what is happening. Because in that mode I can be successful, I'm needed, I have to work inordinate hours, I gain my satisfaction from that and my identity is forged accordingly because that other "relationship" stuff is hard.

**Loehr** A question on this notion of cost of mobility versus desktop. We seem to have just accepted that notebooks are twice as expensive as desktops. I would just like to explore that because on one hand if wireless is less costly to deploy because we don't have to put wires in, we can potentially leverage even lower costs for wireless with Wimax coming forward here with 30 mile coverage from one logical access point. So there's quite a broad coverage you can get from that technology even in an office environment, so is wireless always going to be more expensive, can we deploy this within offices and how does the business case stack up?

**Daly** The laptop versus desktop decision is no different to any other business equipment decision. It is really a need and productivity decision. Within Zurich we are finding that some staff are handing back their laptops because they can now use blackberries for emails. The laptops were expensive and inconvenient overkill just to send and receive email on the road. The overall cost of a laptop, including the setup and management of the operating environment, is many times that of a desktop. This is especially the case when staff request docking stations and full size keyboards and screens to use the laptop in the office. The combination of the availability of blackberry, remote and secure browser-based access and encrypted memory sticks, has diminished the need for laptops substantially.

**Wilson** I think you're right, it just depends on the usage. If someone is just doing email I agree with you, but I think that if you are a true knowledge worker who is using many different applications, Powerpoint, Excel, whatever what we find is the delta between the notebook cost and TCO and business value returned compared to a desktop really comes to be a wash. Then what we find is the value of the productivity those type of people have from a notebook makes sense.

**Daly** Our analysis says that our core 'knowledge worker' activities primarily take place at home or at a company office. Typically, our knowledge workers have equivalent or better desktops at home than their company standard desktop. Thus, the need and preference for laptops tends to be limited to those in field sales or service roles. **insto**

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## Banks enhance relationships using wireless

Many banks are turning their attention to growing their business by enhancing relationships with their customers. As a primary venue for face-to-face contact with customers, the retail bank branch can play a key role in a business strategy based on customer relationships, rather than transactions.

Realising a relationship-building strategy requires technical solutions to make customer-centric services possible. Wireless mobile capabilities can open up new service possibilities throughout the branch such as, for example, delivery of services to customers anywhere in the branch by mobile customer service representatives using a high-performance notebook Intel-based PCs.

High performance notebook PCs connected to a secure wireless network allow bank staff to provide personalised services, such as the following:

- A mobile concierge or teller handles non-cash transactions at any location in the bank and can collaborate with other bank staff wirelessly to streamline services for the customer.
- A financial advisor accesses consolidated customer account records, product information, and market or interest rate data from anywhere – even across the table from the customer in a nearby coffee shop – to proactively offer customised solutions to meet the customer's individual financial needs.
- A customer directly accesses customer-facing bank applications through the bank's wireless network at their own convenience.
- Field sales staff who are constantly out of the office meeting customers can easily synchronise all their key data with a simple visit to the branch and can even use their secured laptop at public wi-fi points wherever they happen to be.

### YES Bank deploys wireless solution

Banks at the forefront of innovative, customer-centric service are implementing wireless technology in their retail branches. YES Bank, in India, is one of these forward-looking banks. As a recent entry in the financial services business, it is looking for new ways to establish a foothold in the financial services market in India, already filled with dominant, well-established national and private players.

YES Bank recently deployed a secure, wireless and mobile solution at its Nariman Point branch in Mumbai to serve as a model to be rolled out to its other 20 branches by mid 2006. Because security of the wireless network was a primary consideration to YES Bank, the bank deployed two separate wireless networks in the Nariman Point branch, one for the customers and the other for the bank employees. The external-facing network is provided by a local internet service provider and allows customers to access bank applications from a mobile device. Bank staff members, including relationship managers and the advisory desk, use an internal-facing virtual local area network (VLAN).

Bank relationship managers access the wireless LAN using laptops with Intel® Centrino® Mobile Technology. Wireless capabilities are integrated into Intel® Centrino® Mobile Technology-based laptops, allowing the bank's relationship managers to provide secure, efficient, and personalised service to their customers anywhere in the branch.