

### III. EVALUATION OF POTENTIAL CHANGES IN THE FUTURE

#### 1. Definition of the evolution factors

Work groups were set up to study the evolution factors in order to define those factors which are likely to create changes in banking activities and consequently in the competencies necessary to carry them out. Four major groups of evolution factors were identified.

##### 1.1 Evolution factors - Economic and institutional

- Mergers and acquisitions,
- Privatisation,
- Introduction of common currency : Euro,
- Competition : between banks, between banks and financial institutions,
- European integration rules,
- Deregulation,
- Necessity to generate profits,
- Globalisation.
- Technological
- E.D.I.
- Electronic banking,
- Advancements in information technology systems,
- Social and legal
- Reduction of operating costs,
- Reduction of social security and state provisions,
- European Union directives for banks,
- Deregulation of collective agreements, development of individual agreements.
- Commercial
- Competition,
- Liberalisation of commerce rules,
- Globalisation of financial transactions,
- Development of new financial markets,
- Development of new financial products,
- Extension of commercial work time.

##### 2. Impact of evolution factors on the different areas of activity

The next logical step was to ascertain the impact of these factors on the different skill/competence areas.

At this point, it appeared difficult to carry out a study of the impact of each factor in detail. A test involving bank professionals showed that the disparity in the results was too great to allow for a coherent analysis. It was decided to study the global impact of these four factors instead.

A collective analysis resulted in the a definition of the the impact of each factor, on each of the fields defined.

### 2.1. Evolution factors - Economic and institutional

DOMAINS	HIGH IMPACT FACTORS	LOW IMPACT FACTORS
1	x	
2	x	
3	x	
4		x
5		x
6		x
7		x
8	x	
9		x
10		x
11		x
12		x
13	x	
14		x
15	x	
16	x	
17		x
18	x	
19	x	
20	x	

DOMAINS	HIGH IMPACT FACTORS	LOW IMPACT FACTORS
1		x
2	x	
3	x	
4		x
5		x
6		x
7		x
8		x
9	x	
10	x	
11	x	
12	x	
13	x	
14	x	
15	x	
16	x	
17		x
18	x	
19		x

20		x
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### 2.2. Evolution factors - Technological

DOMAINS	HIGH IMPACT FACTORS	LOW IMPACT FACTORS
1		x
2	x	
3	x	
4		x
5		x
6		x
7		x
8		x
9	x	
10	x	
11	x	
12	x	
13	x	
14	x	
15	x	
16	x	
17		x
18	x	
19		x
20		x

### 2.3. Evolution factors - Social and Legal

DOMAINS	HIGH IMPACT FACTORS	LOW IMPACT FACTORS
1		x
2		x
3		x
4		x
5	x	
6	x	
7		x
8	x	
9		x
10	x	
11		x
12		x
13	x	
14		x
15	x	
16		x
17		x
18	x	
19		x
20		x

## 2.4. Evolution factors - Commercial

DOMAINS	HIGH IMPACT FACTORS	LOW IMPACT FACTORS
1	x	
2	x	
3	x	
4	x	
5		x
6		x
7		x
8	x	
9		x
10	x	
11		x
12	x	
13	x	
14	x	
15	x	
16	x	
17	x	
18	x	
19	x	
20	x	

It was also decided to use two groups of experts to confirm the impact of the factors on the different fields:

- a group of experts from the bank trade unions (5 to 10 people)
- a group of experts from the Banking Association (5 to 10 people).

The analysis of the impact of the evolution factors on the profile of Branch Managers enables us to diagnose future reinforcement or an increase in competencies required in the following fields: 2, 3, 4, 8, 11, 13, 15, 17, 18.

Working from these elements it was then possible to define ways in which to meet the changes in competencies.