
ILPO55 NATIONAL REPORT

Country:

Italy

Institutions related:

Effebi Association

1. INTRODUCTION

In the framework of the ILPO55 project, Effebi organized structured interviews and a focus group (26th June 2015) at Unicredit in Milan. There were 7 experts involved in this analysis activities, representing 5 Banks, the Italian Banking Association and the Bank of Italy, accurately selected to contribute to the results of the survey and propose their contributions.

2. NATIONAL CONTEXT

2.1 Legislation

The age structure of population in the EU-27 is becoming older, due to increasing life expectancy and low levels of fertility sustained for decades. Eurostat's population projections foresee that the ageing process will continue in future decades.

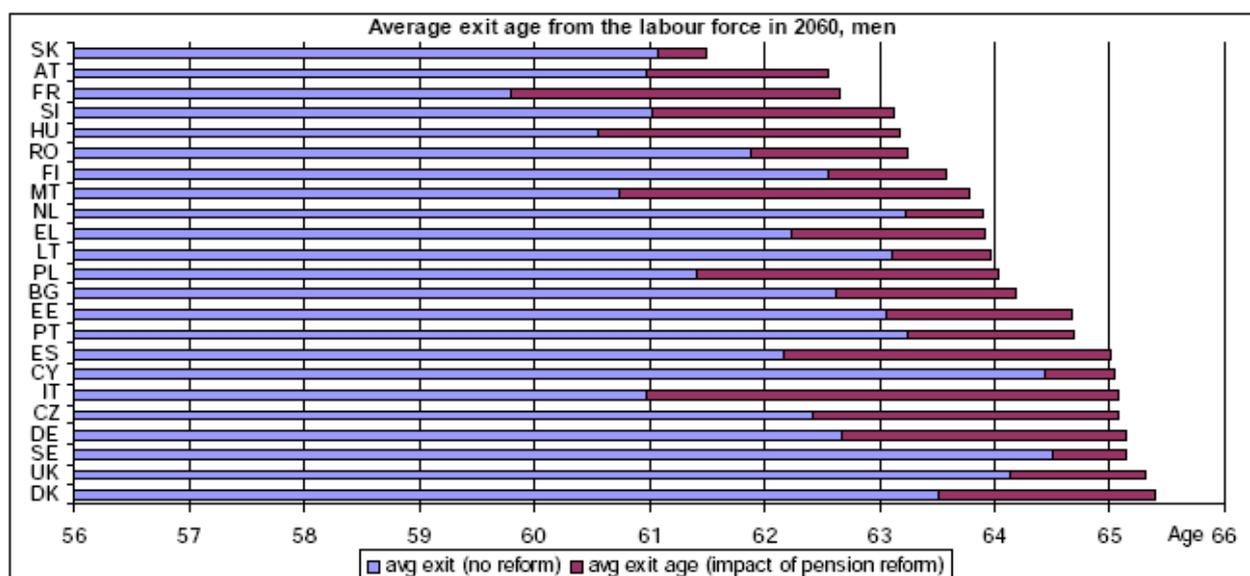
According to the EC Demography report 2010, Italy currently has the highest old-age dependency ratio in EU-27, shared with Germany. With a low fertility rate and high life expectancy - both being expected to continue - the old age dependency ratio could rise to almost two-thirds (2 persons aged 65 or over for every 3 persons of working age). The Italian population size is expected to remain more or less constant under the assumption that significant numbers of immigrants continue to arrive.

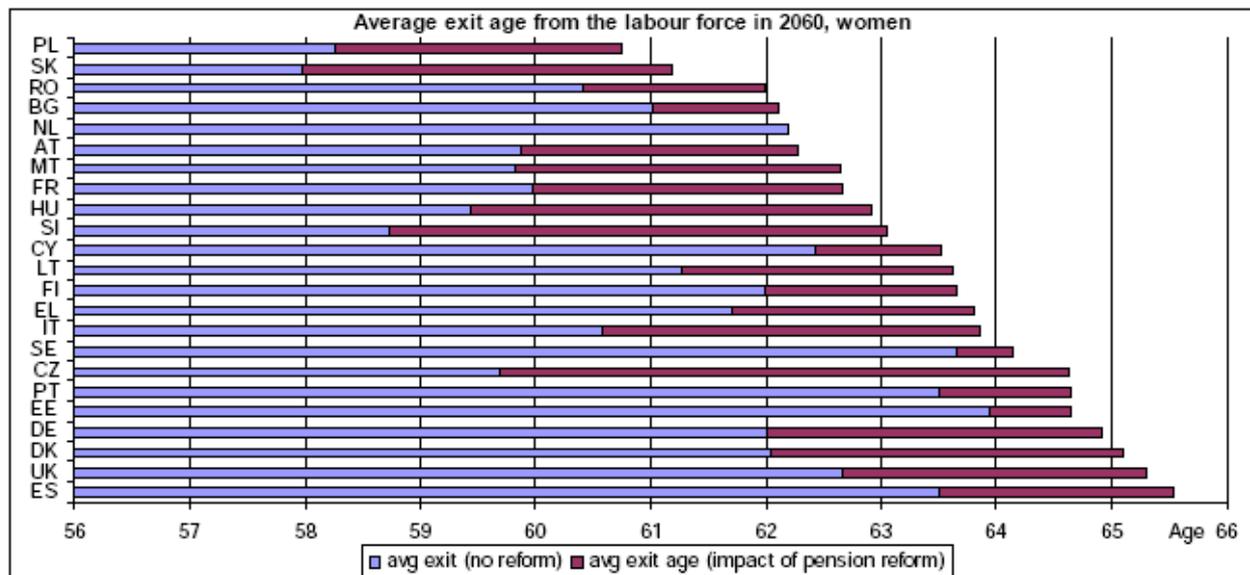
Active ageing is also one of the relevant issues of Europe 2020 Strategy which sets as objective to create the conditions for higher and better employment for elder employees.

For addressing this trends, Italy has already made relevant political steps, such as participating in the 'Political Declaration and Madrid International Plan for Active Ageing' (2002), and doing evident efforts to implement at national level different European strategies and political approaches.

Through 'Fornero Reform' (L.92/2012), starting 1st of January 2012 (1st of January 2018 for autonomous female employees) the retirement age is 66 years. Moreover, this reform foresees the need to adjust the retirement age based on the life expectations indicated by ISTAT (National Institute for Statistics). Therefore, according to present forecasts, it is foreseen that the retirement age will increase with 1,9 years (men) and 2,4 years (women) until 2060.

Graph: The impact of the different reforms regarding the retirement age across EU (Commission services, EPC) 2011





Moreover, in Italy it was to set-up a specific Department at Governmental level dealing with Policies for families and active ageing. This department has the role to support the definition of the ‘National Plan for employment’ and to assist practical implementation of different national measures for elderly people, in the field of health, social policies, economics and finance.

Due to the fact that active ageing is a matter of intervention mainly at local level, Regions have already passed over 40 legal acts in this field, mostly in the Centre – Nord and less in the South areas.

2.2 Initiatives

As in many other European countries, also in Italy there have been and there still are different initiatives in this field. Some of them belong to public authorities and are being implemented at local/national level, some others are targeted to different sectors, such as Financial Services Sector.

At the end of 2009, different Associations with the support of the Ministry of Labour, Health and Social Policies and the Ministry of Equal Opportunities launched the ‘Charter for equal opportunities and equality in the labour market’.

Moreover, in May 2013 the Ministry of Labour initiated a national pilot project financed with the European Social Funds, called ‘Generational Relay’. It aims at supporting elder employees to continue working with part time instead of full time contracts within the same company. In addition, this project aims at supporting companies in hiring young individuals with undefined term contracts (including apprenticeship) facilitating the intergenerational exchange within the company. The second represent also the precondition for some fiscal benefits the company can have: by hiring young individuals companies can save 100% of social contributions related to the elder employee part time contract.

This project is targeted to over 50 and unemployed /NEETS between 18 and 29 years. The concrete implementation is being managed at regional level, under the national guidance of the Ministry of Labour.

Another interesting initiative is the one promoted by the Ministry of Health : ‘Gaining Health’ which provides funds for research projects in the field of lifestyle, positive/healthy behaviour and prevention of risk conditions.

Moreover, the Ministry of Labour and Social Policies together with Italia Lavoro and in collaboration with Federmanagement and Manageritalia, initiated a project aiming to (re)specialise over 50 unemployed managers searching for employment. This initiatives foresees the organization of training and financial support for the target population, as well as ‘hiring bonuses’ for companies who hire target group population.

In addition, within the 2007 – 2013 European Social Fund Programme, a Partnership composed of 14 organizations/institutions from 10 European countries created the ‘ESF-Age Network’ (<http://esfage.isfol.it/mod/tabfile/index.php?offset=10>) that is a learning network for elder individuals.

The objective of this network is to support the improvement of employment policies and the implementation of projects in the field of age management for over 45 employees, within the European Social Fund.

The method used is based on networking and mutual learning and the dissemination of good practices. In order to reach the objectives, the network is engaging stakeholders, designs learning tools, promotes activities in the field of active ageing, publishes different documents on this topic elaborated by its members and/or partners.

In the FSS there have been also several experience of Banks (Unicredit, UBI Banca, Intesa Sanpaolo, Veneto Banca, BNL – Parisbas) developing and implementing projects in the field of age management. In 2009 Fondo Banche Assicuzioni published a call for projects addressed to over 50 population from the banking sector.

Moreover it organized a national workshop on this topic inviting the relevant stakeholders to understanding the dynamics and the needs of the sector.

In addition, it was organized a more detailed analysis ‘Over 50: a heritage to defend and valorise’ for the banking FSS, which involved 16 banks and 2 insurance companies. The interview was structured into 5 sections:

- a) Is there a theme: Over 50?
- b) Is the ‘over 50 theme’ reasonably approachable?
- c) Is the ‘over 50 theme’ approachable through training?
- d) Research phases as preparatory step for training
- e) Technical notes

The main steps forward agreed between Trade Unions and Employers:

- Analyse and understand better the theme of ‘discomfort’ for the over 50
- Engage key stakeholders (employers and trade unions in particular) for designing the most

- appropriate methods and approaches for addressing the over 50 issues
- Identify appropriate methods for motivating and(re) specialising over 50 employees through customized training offers.

3. RESULTS FROM THE FIELD RESEARCH:

3.1 Competencies Survey

A Competencies questionnaire has been implemented focusing on analysing the competencies of over 55 and under 35 with a perspective of sharing strengths between ages.

Short introduction with methodology followed to identify/send the questionnaires to the target group:

Number of respondents:

	>55	<35	35-55	Total
COUNTRY	14	18	17	49

Main results

The specific results of the questionnaires are annexed to this report.

Management skills:

5 most relevant competencies that over 55 can share/offer/teach/mentor under 35

	>55
Performance management in terms of planning, conducting, follow up and assessment	4,2
Environmental scanning and analysis for decision-making	4
Strategic planning and formulation	3,8
Delegation of tasks to teams and individuals	3,7
Managing internal and external relationships with key stakeholders	3,7
Risk identification and management	3,7
People Management	3,7
Strategy implementation	3,6
Conflict management	3,6
Time management	3,6
Financial management	3,2
Cultural diversity Management	3,1
Change management	2,9

5 most relevant competencies that over 55 can learn from an under 35

	>55
Change management	3,5
Cultural diversity Management	3,5
Delegation of tasks to teams and individuals	2,9
Risk identification and management	2,9
Performance management in terms of planning, conducting, follow up and assessment	2,8
Environmental scanning and analysis for decision-making	2,7
Conflict management	2,7
Time management	2,7
People Management	2,4
Financial management	2,3
Strategy implementation	2,2
Strategic planning and formulation	2,1
Managing internal and external relationships with key stakeholders	2,1

5 most relevant competencies that under 35 can share/offer/teach/mentor over 55

	<35
Change management	4,6
Cultural diversity Management	3,5
Time management	3,4
Strategy implementation	3,3
Environmental scanning and analysis for decision-making	3,3
Conflict management	3,3
Strategic planning and formulation	3,2
Performance management in terms of planning, conducting, follow up and assessment	3,2
Financial management	3,2
Risk identification and management	3,1
Delegation of tasks to teams and individuals	3
Managing internal and external relationships with key stakeholders	3
People Management	2,9

5 most relevant competencies that under 35 can learn from an over 55

	<35
Delegation of tasks to teams and individuals	3,8
Managing internal and external relationships with key stakeholders	3,8
Strategic planning and formulation	3,7
Strategy implementation	3,7
Environmental scanning and analysis for decision-making	3,5
Performance management in terms of planning, conducting, follow up and assessment	3,4
Risk identification and management	3,3
Financial management	3,3
Conflict management	3,3
People Management	3,2
Time management	3
Cultural diversity Management	2,9
Change management	2,2

As the project also included the perception/opinion of people working in FSS aged between 35 and 55 on the intergeneration competencies, the main results are:

5 most relevant competencies that under 35 can share/offer/teach/mentor over 55

	35-55
Change management	3,8
People Management	3,3
Time management	3,3
Strategy implementation	3,1
Performance management in terms of planning, conducting, follow up and assessment	3,1
Environmental scanning and analysis for decision-making	3,1
Risk identification and management	3,1
Cultural diversity Management	3,1
Strategic planning and formulation	2,9
Conflict management	2,7
Financial management	2,6
Delegation of tasks to teams and individuals	2,5
Managing internal and external relationships with key stakeholders	2,5

5 most relevant competencies that over 55 can share/offer/teach/mentor under 35

	35-55
Managing internal and external relationships with key stakeholders	3,7
Strategic planning and formulation	3,5
Delegation of tasks to teams and individuals	3,5
Financial management	3,3
Time management	3
Strategy implementation	2,9
Environmental scanning and analysis for decision-making	2,8
Performance management in terms of planning, conducting, follow up and assessment	2,7
Risk identification and management	2,7
People Management	2,7
Cultural diversity Management	2,7
Conflict management	2,7
Change management	2,3

Technical skills:

5 most relevant competencies that over 55 can share/offer/teach/mentor under 35

	>55
Customer oriented	4,2
Technical banking skills	4,1
Quality	3,9
Assessing financial products/services	3,8
Budgeting	3,6
Market and competitor analysis	3,5
Planning	3,5
Reporting	3,5
Conducting meetings	3,5
Other financial services skills (excluding banking)	3,3
Strategy formulation and implementation	3,3
Key performance indicators/criteria for monitoring	3,3
Project development	3,1
Key performance indicators/criteria for definition and analysis	3,1

5 most relevant competencies that over 55 can learn from an under 35

	>55
Reporting	3,3
Conducting meetings	3,3
Assessing financial products/services	3,1
Budgeting	3,1
Quality	3
Key performance indicators/criteria for definition and analysis	3
Customer oriented	3
Other financial services skills (excluding banking)	2,9
Project development	2,9
Key performance indicators/criteria for monitoring	2,9
Strategy formulation and implementation	2,8
Planning	2,8
Technical banking skills	2,6
Market and competitor analysis	2,2

5 most relevant competencies that under 35 can share/offer/teach/mentor over 55

	<35
Reporting	4
Customer oriented	3,8
Project development	3,6
Market and competitor analysis	3,4
Quality	3,3
Conducting meetings	3,3
Key performance indicators/criteria for monitoring	3,3
Strategy formulation and implementation	3,2
Planning	3,2
Assessing financial products/services	3,2
Key performance indicators/criteria for definition and analysis	3,2
Technical banking skills	3
Other financial services skills (excluding banking)	3
Budgeting	3

5 most relevant competencies that under 35 can learn from an over 55

	<35
Technical banking skills	4,6
Other financial services skills (excluding banking)	3,9
Assessing financial products/services	3,9
Conducting meetings	3,8
Budgeting	3,7
Customer oriented	3,7
Strategy formulation and implementation	3,6
Key performance indicators/criteria for definition and analysis	3,6
Market and competitor analysis	3,5
Quality	3,5
Planning	3,4
Key performance indicators/criteria for monitoring	3,4
Reporting	3,3
Project development	3,1

As the project also included the perception/opinion of people working in FSS aged between 35 and 55 on the intergeneration competencies, the main results are:

5 most relevant competencies that under 35 can share/offer/teach/mentor over 55

	35-55
Reporting	3,9
Assessing financial products/services	3,3
Market and competitor analysis	3,1
Budgeting	3,1
Quality	3,1
Technical banking skills	3
Other financial services skills (excluding banking)	3
Project development	3
Planning	3
Key performance indicators/criteria for definition and analysis	2,9
Key performance indicators/criteria for monitoring	2,9
Customer oriented	2,8
Strategy formulation and implementation	2,7
Conducting meetings	2,6

5 most relevant competencies that over 55 can share/offer/teach/mentor under 35

	35-55
Conducting meetings	3,7
Technical banking skills	3,6
Strategy formulation and implementation	3,6
Customer oriented	3,6
Planning	3,5
Assessing financial products/services	3,3
Budgeting	3,3
Quality	3,3
Key performance indicators/criteria for definition and analysis	3,3
Project development	3,1
Key performance indicators/criteria for monitoring	3,1
Other financial services skills (excluding banking)	3
Market and competitor analysis	3
Reporting	2,7

Social skills:

5 most relevant competencies that over 55 can share/offer/teach/mentor under 35

	>55
Dialogue and persuasion capacity	4
Capacity of building sensemaking	3,9
Organizational awareness	3,9
Assertiveness and use of positional power	3,9
Impact and influence	3,8
Leading, developing and managing people	3,8
Team leadership	3,8
Market orientation	3,8
Relationship building and Networking	3,5
Social commitment	3,3
Awareness of Environmental Issues	3,1
Participation in Cooperation Programmes	2,9

5 most relevant competencies that over 55 can learn from an under 35

	>55
Relationship building and Networking	3,9
Participation in Cooperation Programmes	3,7
Awareness of Environmental Issues	3,6
Market orientation	3,3
Organizational awareness	3,1
Social commitment	3,1
Dialogue and persuasion capacity	3
Assertiveness and use of positional power	3
Leading, developing and managing people	3
Team leadership	3
Impact and influence	2,9
Capacity of building sensemaking	2,7

5 most relevant competencies that under 35 can share/offer/teach/mentor over 55

	<35
Relationship building and Networking	3,8
Dialogue and persuasion capacity	3,5
Awareness of Environmental Issues	3,5
Market orientation	3,4
Capacity of building sensemaking	3,3
Social commitment	3,3
Participation in Cooperation Programmes	3,3
Leading, developing and managing people	3,2
Organizational awareness	3,1
Impact and influence	2,9
Team leadership	2,9
Assertiveness and use of positional power	2,8

5 most relevant competencies that under 35 can learn from an over 55

	<35
Assertiveness and use of positional power	4,3
Organizational awareness	4,1

Impact and influence	4,1
Team leadership	4
Capacity of building sensemaking	3,8
Leading, developing and managing people	3,8
Dialogue and persuasion capacity	3,7
Relationship building and Networking	3,6
Market orientation	3,6
Awareness of Environmental Issues	3,4
Social commitment	3,3
Participation in Cooperation Programmes	3

As the project also included the perception/opinion of people working in FSS aged between 35 and 55 on the intergeneration competencies, the main results are:

5 most relevant competencies that under 35 can share/offer/teach/mentor over 55

	35-55
Organizational awareness	3,3
Leading, developing and managing people	3,1
Team leadership	3,1
Social commitment	3,1
Awareness of Environmental Issues	3
Participation in Cooperation Programmes	3
Dialogue and persuasion capacity	2,9
Relationship building and Networking	2,8
Market orientation	2,8
Assertiveness and use of positional power	2,7
Capacity of building sensemaking	2,6
Impact and influence	2,4

5 most relevant competencies that over 55 can share/offer/teach/mentor under 35

	35-55
Organizational awareness	4
Dialogue and persuasion capacity	3,7
Capacity of building sensemaking	3,7
Leading, developing and managing people	3,7
Assertiveness and use of positional power	3,5

Relationship building and Networking	3,3
Impact and influence	3,3
Social commitment	3,3
Team leadership	3,1
Market orientation	3
Awareness of Environmental Issues	3
Participation in Cooperation Programmes	2,6

Behavioural skills:

5 most relevant competencies that over 55 can share/offer/teach/mentor under 35

	>55
Understanding of the organization	4,1
Self-control and confidence	3,9
Consistency	3,7
Achievement orientation	3,7
Organizational commitment	3,6
Analytical thinking	3,6
Concern for order, quality and accuracy	3,6
Initiative	3,5
Emotional Intelligence	3,5
Conceptual thinking	3,3
Stress Management	3,3
Interpersonal understanding	3,1
Team working and collaboration	3,1
Flexibility	3
The capacity to search for information	3

5 most relevant competencies that over 55 can learn from an under 35

	>55
The capacity to search for information	3,7
Flexibility	3,6
Analytical thinking	3,3
Initiative	3,3
Achievement orientation	3,3

Team working and collaboration	3,3
Stress Management	3,3
Conceptual thinking	3,1
Organizational commitment	2,9
Interpersonal understanding	2,8
Emotional Intelligence	2,8
Understanding of the organization	2,5
Self-control and confidence	2,4
Consistency	2,4
Concern for order, quality and accuracy	2,4

5 most relevant competencies that under 35 can share/offer/teach/mentor over 55

Initiative	4
Flexibility	3,9
Organizational commitment	3,7
The capacity to search for information	3,7
Achievement orientation	3,5
Conceptual thinking	3,3
Interpersonal understanding	3,3
Concern for order, quality and accuracy	3,3
Emotional Intelligence	3,3
Self-control and confidence	3,2
Analytical thinking	3,2
Team working and collaboration	3,2
Stress Management	3,2
Consistency	3
Understanding of the organization	2,8

5 most relevant competencies that under 35 can learn from an over 55

	<35
Understanding of the organization	4,2
Self-control and confidence	4
Achievement orientation	3,9
Organizational commitment	3,8
Concern for order, quality and accuracy	3,7
Analytical thinking	3,6
Team working and collaboration	3,6

The capacity to search for information	3,6
Conceptual thinking	3,5
Stress Management	3,4
Consistency	3,3
Initiative	3,3
Interpersonal understanding	3,3
Emotional Intelligence	3,3
Flexibility	2,8

As the project also included the perception/opinion of people working in FSS aged between 35 and 55 on the intergeneration competencies, the main results are:

5 most relevant competencies that under 35 can share/offer/teach/mentor over 55

	35-55
Flexibility	3,9
Achievement orientation	3,7
The capacity to search for information	3,7
Initiative	3,5
Conceptual thinking	3,3
Interpersonal understanding	3,3
Team working and collaboration	3,3
Analytical thinking	3,1
Emotional Intelligence	3,1
Organizational commitment	3
Stress Management	3
Understanding of the organization	2,7
Concern for order, quality and accuracy	2,7
Consistency	2,6
Self-control and confidence	2,3

5 most relevant competencies that over 55 can share/offer/teach/mentor under 35

	35-55
Understanding of the organization	4
Organizational commitment	3,8
Consistency	3,7
Self-control and confidence	3,6
Analytical thinking	3,3
Conceptual thinking	3,3
Concern for order, quality and accuracy	3,3

Initiative	3,1
Achievement orientation	3,1
Team working and collaboration	3,1
The capacity to search for information	3,1
Stress Management	3
Emotional Intelligence	2,9
Flexibility	2,7
Interpersonal understanding	2,7

ICT skills:

5 most relevant competencies that over 55 can share/offer/teach/mentor under 35

	>55
Verbal communication	3,6
Non Verbal communication	3,6
Written communication	3,5
Social media tools	2,7
Videostreaming	2,7
Advanced excel tools	2,4
Office tools	2,3
Presentations with new PPT social tools	2,3
eLearning	2,3
Smart tools	2,3
Communication tools: Skype, others	2,3

5 most relevant competencies that over 55 can learn from an under 35

	>55
Communication tools: Skype, others	4,3
Smart tools	4,2
Advanced excel tools	4,1
Social media tools	4,1
Office tools	4
Presentations with new PPT social tools	4
eLearning	3,9
Videostreaming	3,9
Non Verbal communication	3
Verbal communication	2,8

Written communication	2,5
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5 most relevant competencies that under 35 can share/offer/teach/mentor over 55

	<35
Social media tools	4,6
Office tools	4,5
Presentations with new PPT social tools	4,5
Smart tools	4,4
Communication tools: Skype, others	4,4
Advanced excel tools	4,3
Videostreaming	4,2
eLearning	3,8
Non Verbal communication	3,3
Written communication	3,3
Verbal communication	3,2

5 most relevant competencies that under 35 can learn from an over 55

	<35
Non Verbal communication	3,5
Verbal communication	3,3
Written communication	3,3
Videostreaming	2,4
Office tools	2,2
eLearning	2,1
Smart tools	2,1
Presentations with new PPT social tools	2
Social media tools	1,9
Advanced excel tools	1,8
Communication tools: Skype, others	1,8

As the project also included the perception/opinion of people working in FSS aged between 35 and 55 on the intergeneration competencies, the main results are:

5 most relevant competencies that under 35 can share/offer/teach/mentor over 55

	35-55
Communication tools: Skype, others	4,1
Social media tools	3,9

eLearning	3,8
Smart tools	3,8
Office tools	3,7
Presentations with new PPT social tools	3,7
Advanced excel tools	3,3
Videostreaming	3,3
Non Verbal communication	2,8
Verbal communication	2,5
Written communication	2,2

5 most relevant competencies that over 55 can share/offer/teach/mentor under 35

	35-55
Verbal communication	3,7
Written communication	3
Non Verbal communication	2,9
Office tools	2,7
Presentations with new PPT social tools	2,3
eLearning	2,3
Videostreaming	2,3
Smart tools	2,3
Advanced excel tools	2
Social media tools	1,8
Communication tools: Skype, others	1,7

Main conclusions of the survey:

It is interesting to see the different views on which in particular are the skills that one can learn and/or teach.

In most of the cases it can be seen that there is coherence between the skills is indicated as to be 'learn' and those indicated as to be 'transferred'.

For example, 'change management' is the skill mostly indicated by over 55 when asked what they can learn from younger generations. At the same time 'change management' is the mostly indicated by under 35 and by 35-55 when asked what young generations can transfer to over 55. The same situations is for 'Reporting', 'Organizational awareness' or 'the capacity to search for information'.

However, there are also situations that need to be further analysed in order to understand better the dynamics.

For example, 'Performance management in terms of planning, conducting, follow up and assessment' is considered by over 55 to be the skill mostly to be transferred while both under 35 and 35-55 indicates it on the 6/7 level in the ranking.

From the survey results, it is evident that all the three population cohorts agree on the fact that there are numerous opportunities for intergenerational cooperation for all 5 key areas of competencies.

The project Partners will deeply analyse the results of the survey and integrate them with the results of the interviews and focus groups in order to have a more complete picture of the specific skills that can be transferred and through which methods.

3.2 Focus group and Interviews

In order to ensure a better approach on intergenerational activities and gaps between over and under 55 years old in the financial services sector, the project team organised FOCUS GROUPS/INTERVIEWS to share the expertise, knowledge and interests of key stakeholders in FSS and ensure that the activities and materials to be developed and used as part of the project are 'real', relevant and useful.

The main conclusions of the focus groups are the following:

The participants appreciated that Over 55, due to their professional experience can transfer to young generations managerial (in particular to future managers), social (managing relations, networking, organizations' collaborators, etc.) and behavioural skills. Moreover, over 55 can also transfer to younger generations the organizational values and culture.

At the same time, they could transfer also technical competencies although participants consider that young generations bring updated technical skills that may be transferred also to over 55.

Younger generations have the possibility to transfer to the over 55 mainly ICT skills, the use of social networking, and social inclusion and environmental approaches.

Therefore, participants evaluated that over 55 and under 35 can transfer social skills in both directions since both generations have something to teach and to learn at the same time.

3.3 Good practices identified

During the interviews and the discussions in the occasion of the focus groups, participants had the opportunity to share their experiences and to describe some good practices. Most of the experiences have many similarities (mentoring, coaching, tutoring, mixed working groups), but we also identified some specific initiatives:

a. Bank of Italy indicated that several Central Banks are studying the possibility to develop a cross mentoring project with the European Central Bank. The objective as well as the challenge of this project would be to implement distance mentoring programmes between over 55 and under 35 managers from different countries and with different professional positions in the Central banks.

Moreover, the Bank of Italy indicated their interest in creating mixed working groups for giving the opportunity to over 55 and under 35 to work frequently together.

b. Deutsche Bank gave the example of a pilot project for training\tutoring of over 55 by under 35 in the field of company social network. Moreover, Deutsche bank implements also mentoring projects from over 55 to under 35 for Talents and Diversity management.

c. BNL BNP Parisbas developed a project for providing blended training to over 55 for developing pedagogical and teaching skills both for face to face training and for learning communities. Candidates who succeeded to deliver well the first face to face training course received an attendance certificate from their superiors.

Moreover, it also implemented a project for training of mentors for over 55. Approximately 500 mentors have been trained and started mentoring young managers. In this case, the mentor, mentee and superiors agreed upon concrete actions and responsibilities and order to avoid misunderstandings.

d. Banco Popolare described the two macro area of intervention that involved 500 employees in training activities and other 1.500 in different laboratories on ICT, flexibility and innovation:

d.1. addressing the training need of over 55, in particular related to ICT and language skills. These were transmitted through face to face training and reverse mentoring.

d.2. how to transfer the experience> coaching, tutoring and mentoring implemented through a specific approach:

- 'Skill coach' - is not the superior, but a person who is expected to train specific skills. Skills coaches have been trained to develop those specific skills.
- Mentor - is the consultant in professional\technical matters.
- Tutor - is a 'light' version of the mentor for entry level employees.

e. Unicredit indicated their project named: 'Learning by doing' which is a specific structured tutoring for under 35.

f. Veneto Banca initiated training courses for 20 tutors, 30 mentors and 12 part time trainers.

Tutors were trained mainly on technical skills, while mentors were trained as to become 'internal compass' able to understand the working processes and culture within the company.

For over 55 it implemented projects for 'engagement' and 'empowerment' through outdoor experience based training, reverse mentoring in ICT.

Moreover, it initiated working groups on behavioural issues and on innovation.