Beyond Bonuses

Reigniting RM motivation through AI, peer learning, and behavioral design

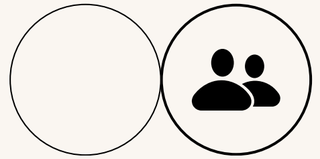
Presented By:

SHAO-CHIA CHEN, HAOTIAN WANG, WENJIE WEI

Presented To:

BNP Paribas / Arval Management

Executive Summary



BNP can improve RM advocacy by redesigning daily work, not by increasing pay.

- **Situation**: BNP must raise NPE from +10 to 80 and increase voluntary training from 20 to 40 hours among 250 Italian relationship managers.
- **Complication**: RMs face administrative overload, weak growth signals, and different generational expectations.
- **Resolution**: We propose a three-pillar system: AI empowerment, peer learning marketplace, and reverse mentoring, supported by behavioral psychology.

Agenda

1. KPI gap
2. Root-cause diagnosis
3. Behavioral lens
4. Strategic pillars
5. Implementation roadmap
6. KPI dashboard
7. Appendix benchmarks

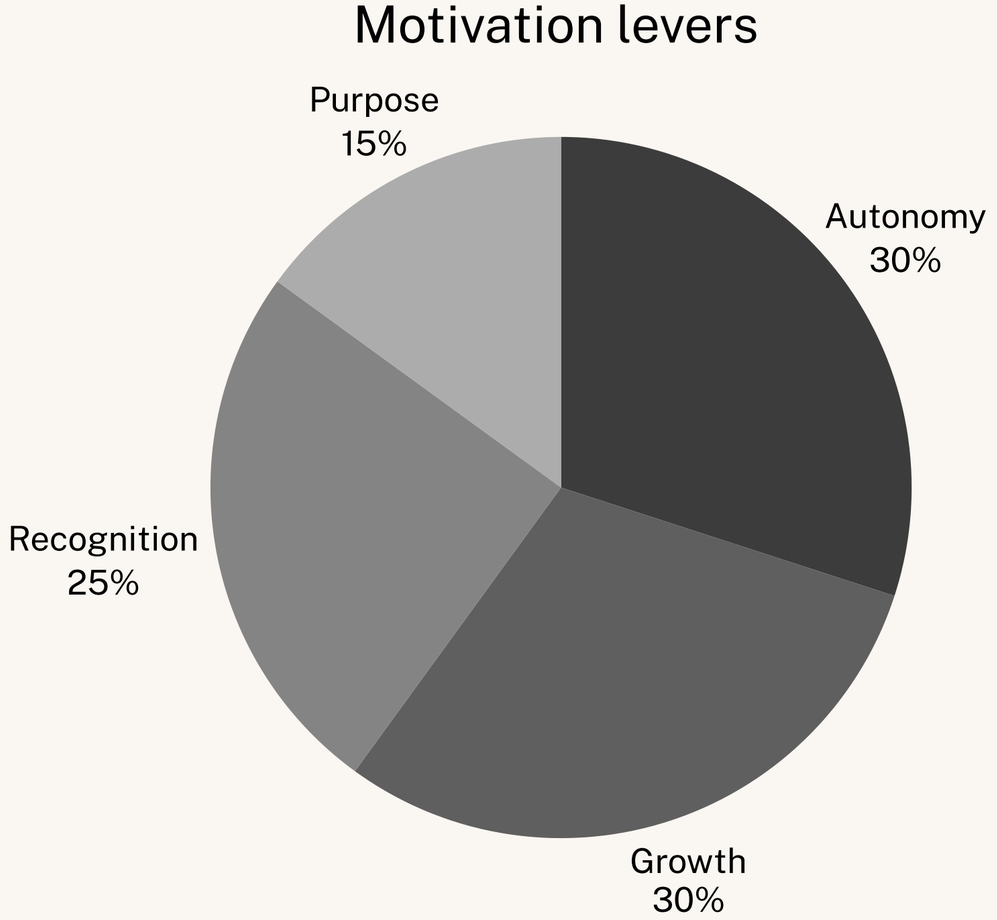
Two gaps require a work-experience redesign

Two measurable gaps define the business challenge.

Metric	Current	Target	Required Change
NPE	+10	80	+70 pts
Voluntary training	20h	40h	2.0x
RM population	250 RMs	250 RMs	Full rollout
Salary increase	Not allowed	Not allowed	Non-monetary design

Money buys compliance, not commitment

- Financial rewards often create short-term effort, but the effect fades quickly. Stronger motivation comes from autonomy, growth, recognition, and purpose.



Note: This pie chart is illustrative, based on intrinsic motivation theory, not survey data.

Root-Cause Map

The motivation gap comes from three root causes, not from one single morale problem.

Root Cause	Employee Experience	Impact on KPI
Administrative friction	*Too much low-value work*	*Lower NPE*
Weak growth signals	Younger RMs do not see fast progress	Lower voluntary learning demand
Underused senior expertise	Senior RMs feel respected less than they contribute	Lower advocacy

Administrative work crowds out high-value RM time

A typical RM day is overloaded with compliance and documentation work.

Activity Type	Estimated Share of Day	Motivation Effect
Client relationship work	35%	High-value work
Compliance documentation	30%	Low-energy work
Internal reporting	20%	Low perceived value
Learning and development	10%	Often postponed
Peer collaboration	5%	Underused

Illustrative estimate for discussion purposes, not internal survey data.

Behavioral Lens Overview

Underpinned by Self-Determination Theory (autonomy, competence, relatedness) & Expectancy Theory
Behavioral biases explain why good programs often fail to change employee behavior.



Status quo bias

RMs stay with old habits

Make new behaviors easier than old ones



Present bias

Training is postponed

Create immediate recognition



Loss aversion

RMs avoid risky new tools

Frame change as reducing losses



Social proof

RMs copy respected peers

Use peer champions



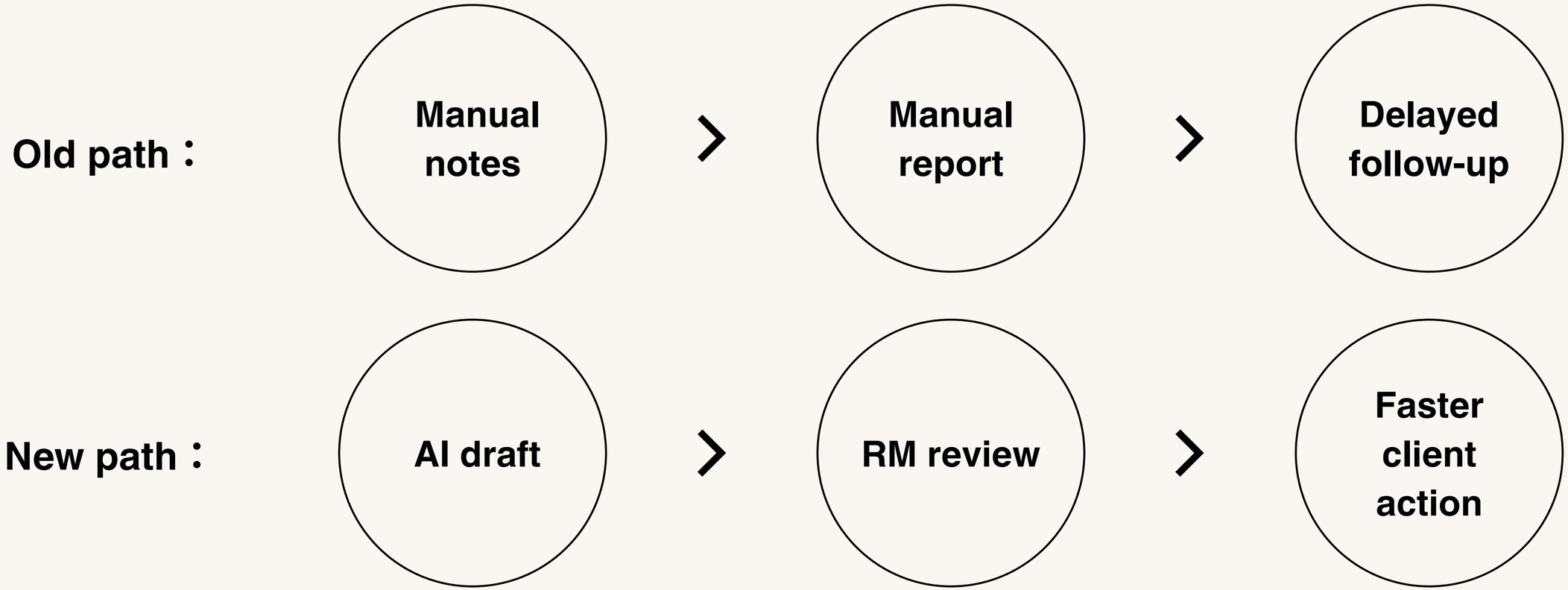
Choice overload

Too many training options

Curate learning paths

Bias 1: Status Quo Bias

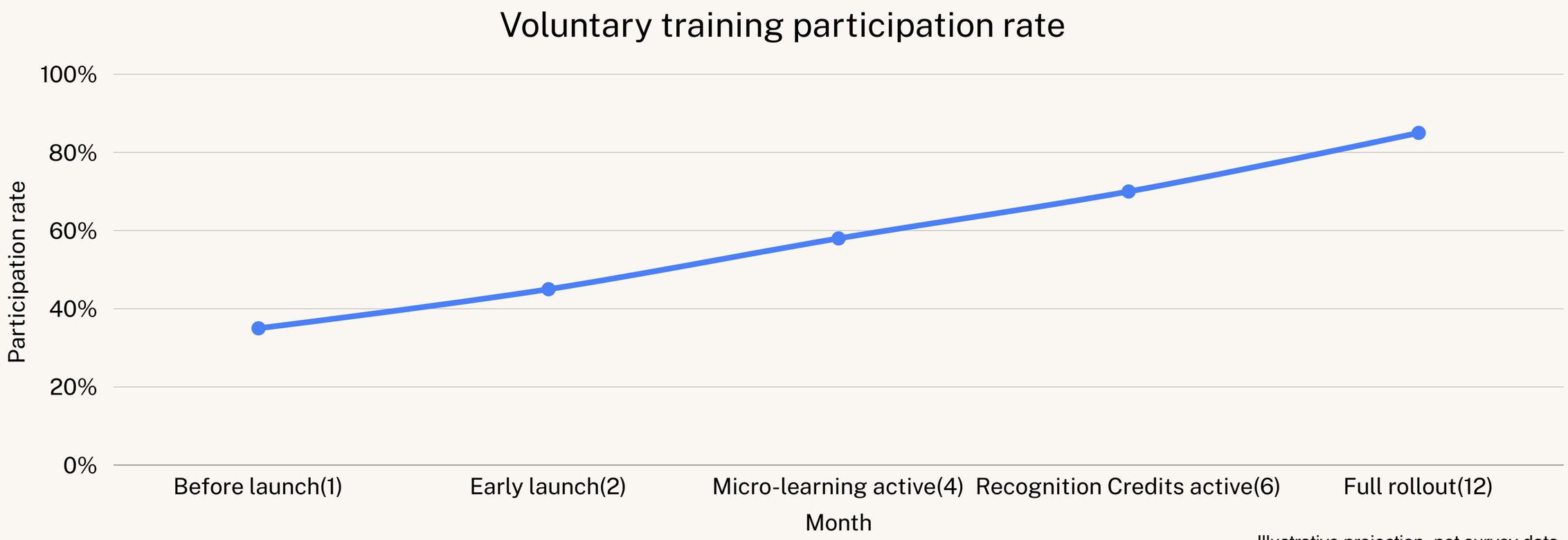
Status quo bias keeps RMs in old workflows



Make the desired behavior easier than the old behavior.

Bias 2: Present Bias

Present bias makes training easy to postpone.



Illustrative projection, not survey data.

Bias 3: Loss Aversion

Loss aversion makes change feel risky.

Key message:

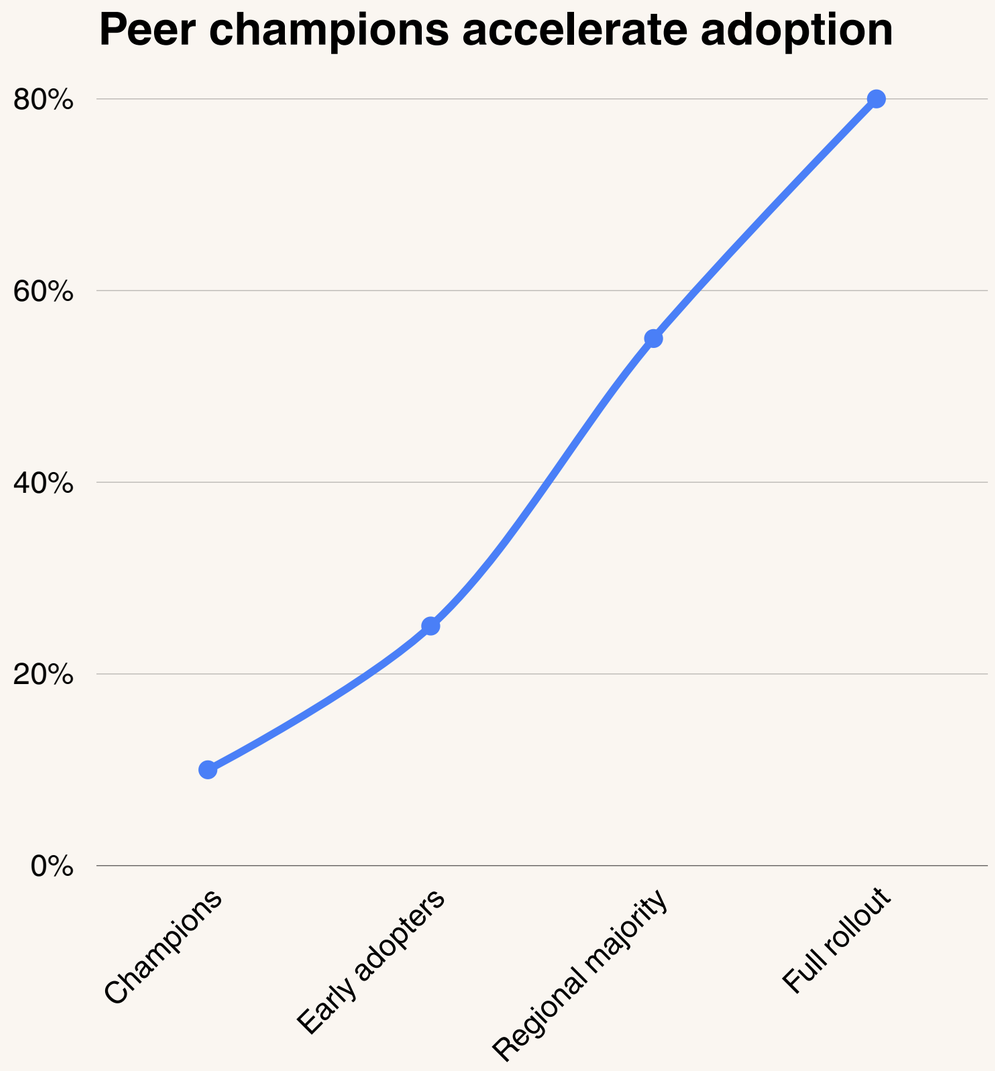
RMs may resist AI if it feels like control.
Adoption improves when AI is framed as time protection and RMs keep final approval.

Before: If framed as control	After: If framed as protection
Feels like monitoring	Feels like time protection
Fear of losing autonomy	RM keeps final approval
More pressure to adapt	Less repetitive documentation
Risk of resistance	Higher adoption trust

Bias 4: Social Proof

“ Social proof turns adoption into a peer-led movement. ”

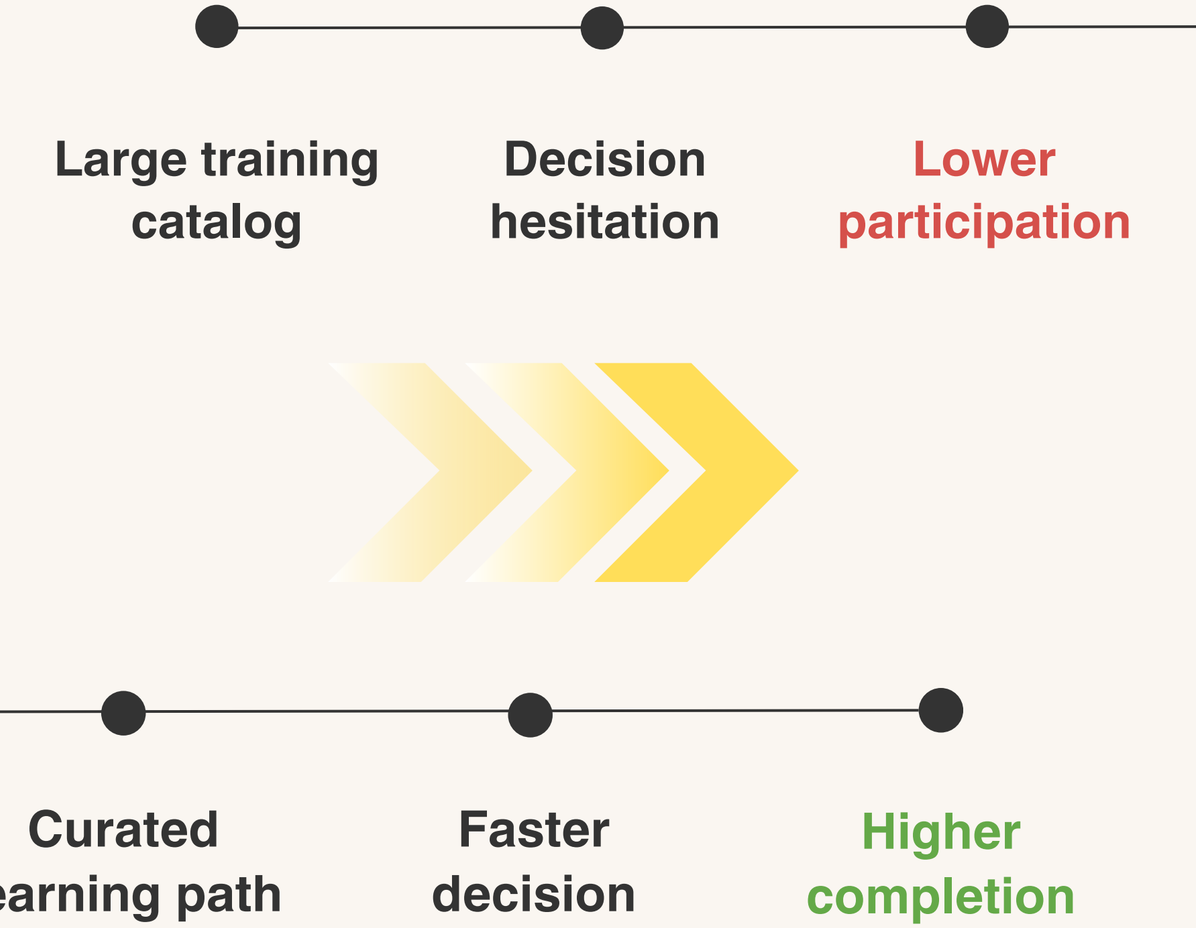
- When respected RMs adopt first, new behaviors become credible, practical, and socially accepted.



Bias 5: Choice Overload

Too many choices reduce action.

Curated paths reduce choice overload and make training easier to start.



Solution Architecture

Three connected pillars address friction, learning, and generational value

Pillar	Problem solved	Main lever
AI Co-pilot	Admin overload	Autonomy
Peer learning marketplace	Low training pull	Competence + relatedness
Reverse mentoring	Generational gap	Mutual recognition

Pillar 1: AI Co-pilot

AI should reduce repetitive administrative work while keeping human judgment at the center.

1. Auto-generate meeting summaries
2. Draft follow-up emails and CRM updates
3. Provide compliant policy and product search
4. Reduce reporting workload and increase client-facing time



AI Workflow

AI shortens admin work without removing RM control.

1

Client meeting conducted by RM

2

AI generates summary and action items

3

RM reviews and approves outputs

4

AI drafts follow-up communication

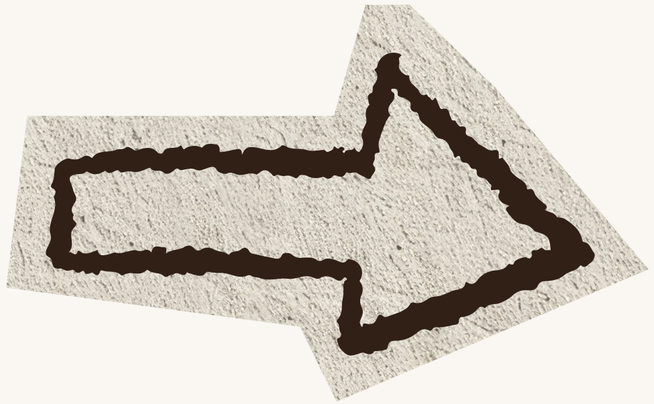
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CRM update prepared for RM approval

Pillar 2:
Peer Learning Marketplace

Training doubles when learning becomes social and useful.

1. Micro-learning
2. Peer workshops
3. Public recognition
4. Peer review



1. Reduce present bias
2. Use social proof
3. Protect quality
4. Create feedback

Recognition Credits

Recognition should create visibility, not cash-like rewards.





Earn credits from

- Teaching workshops
- Peer review
- Mentoring
- Sharing AI use cases

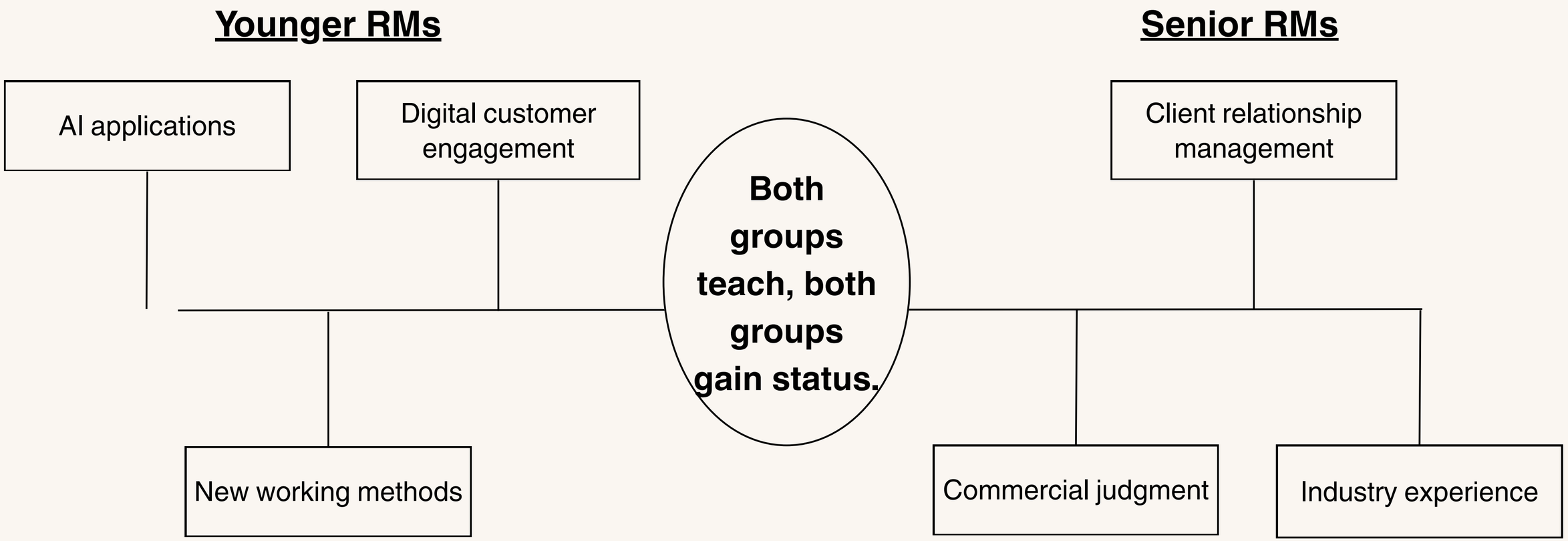
Redeem for:

- CEO lunch
- Learning leave
- Innovation forum seat
- High-visibility project access

Credits are non-cash, non-transferable, and not linked to compensation.

Pillar 3: Reverse Mentoring

Reverse mentoring turns generational differences into mutual value.



Segment Value Proposition

Each RM segment receives a different value proposition while participating in one shared system.

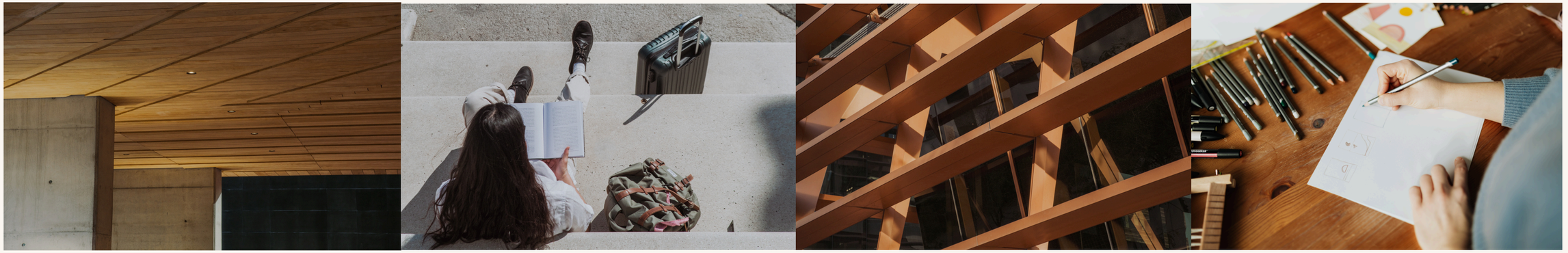
Segment	Need	Program feature	Emotional outcome
2-8 years	Fast growth	Growth accelerator path	Growth momentum
8+ years	Respect	Senior coach role	Recognition
All RMs	Less admin burden	AI Co-pilot	Autonomy

Italy adaptation:

- Team-based credits (no public ranking)
- Reverse mentoring endorsed by senior leaders

BNP Innovation Jam

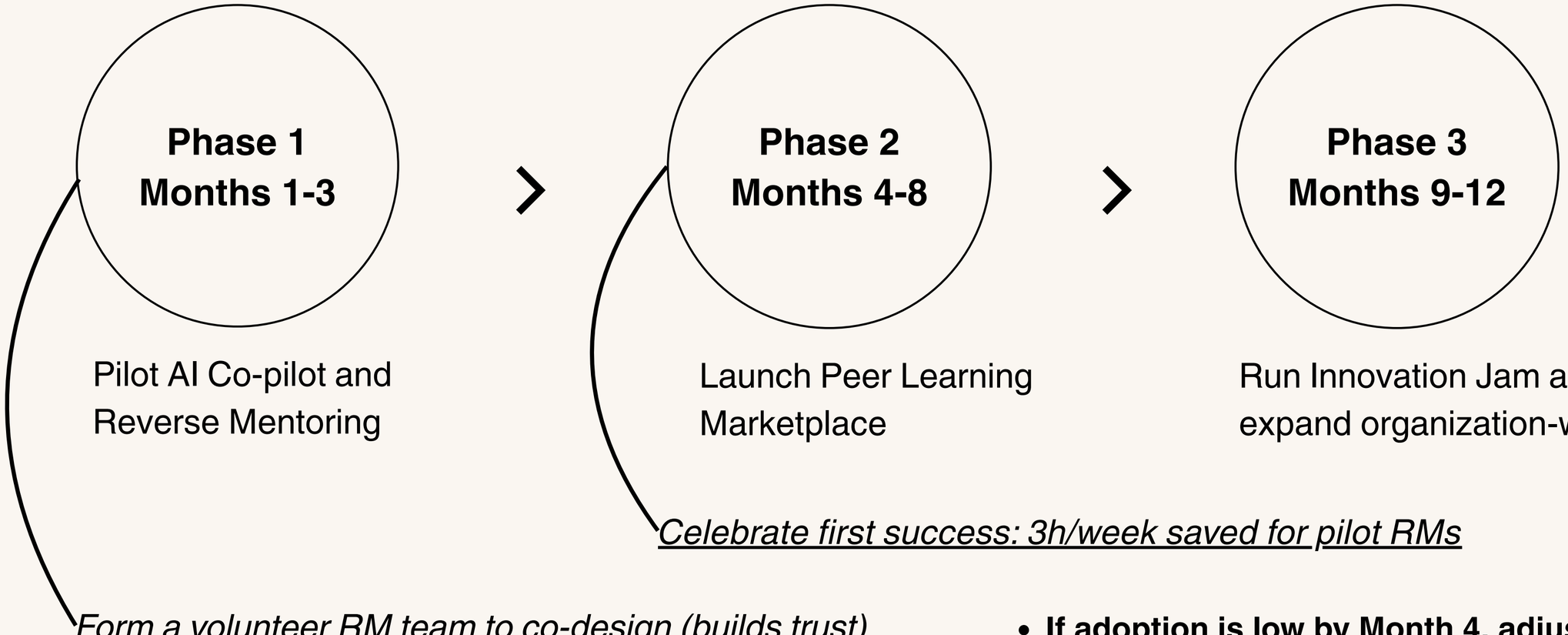
A bottom-up Innovation Jam gives RMs voice in redesigning the work system they use every day.



Collect operational pain points › Employee voting on priorities › Management selects pilot projects › Successful pilots scaled organization-wide

12-Month Roadmap

A 12-month rollout tests credibility before full scale.



- **If adoption is low by Month 4, adjust onboarding and manager sponsorship.**

Key Dashboard

KPI	Baseline	12-Month Target
NPE	+10	80
Voluntary training	20h	40h
Admin time saved	0	3–5h/week
AI adoption	0%	75%
Peer learning participation	0%	70%
Mentoring participation	0%	60%

If Q1 NPE remains below 25, trigger a diagnostic review and adjust rollout design.

Recommendations

BNP should reduce friction, build learning ownership, and activate generational value.

1. Reduce Friction

Deploy AI Co-pilot to remove repetitive work

2. Build Learning Ownership

Launch peer-driven learning and recognition system

3. Activate Generational Value

Implement reverse mentoring and coaching roles

Risk prevention:

- If points are misused → switch to team-based rewards.
- If senior RMs hesitate, involve them as program co-designers and regional coach leads.

FINAL SUMMARY

PROTECT TIME, GIVE VOICE, IGNITE GROWTH.

- Target: NPE +10 → 80; training 20h → 40h
- Approach: AI Co-pilot, peer learning, reverse mentoring
- Pilot: 30–50 RMs across two regions
- Decision: Approve 3-month pilot

Resource Page

1. Deci, E. L., & Ryan, R. M. — Self-Determination Theory
2. Herzberg, F. — Motivation-Hygiene Theory
3. Kahneman, D., & Tversky, A. — Prospect Theory
4. Samuelson, W., & Zeckhauser, R. — Status Quo Bias
5. Cialdini, R. — Social Proof
6. Iyengar, S., & Lepper, M. — Choice Overload
7. Morgan Stanley — AI tools for financial advisors
8. Google re:Work — Googler-to-Googler learning
9. Estée Lauder / AP News — Reverse mentoring examples
10. Expectancy Theory source.

Thank you

Questions & discussion

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