

# **CASE STUDY**



# HOW ABN AMRO, A DUTCH BANK CREATES SUSTAINABLE BUSINESS OPERATIONS

ABN Amro aims high. The global Dutch bank has pledged to 1.5°C by 2050 and has collaborated with eevie, a young German technology company, to mobilise all its employees and engage them in the bank's sustainability journey.

ABN Amro has been partnering with eevie in involving and mobilising all its employees in climate action with the goal to reduce the bank's carbon footprint of its business operations and meet specific parts of its sustainability targets. As such, ABN Amro has positioned itself as a leader in Employee Climate Engagement, a new strategy in business decarbonisation that promises accelerated climate strategy implementation and many other employee related benefits. eevie provided ABN Amro employees through its innovative SaaS platform a **mix of gamification**, **nudging**, educational content and concrete climate actions, through which it helped employees higher sustainability awareness and adapt their behaviours in line with ABN Amro's sustainability strategy.

#### THE

#### TASK

To help with the sustainability strategy implementation the bank identified the need to actively engage and mobilise <u>all</u> its employees to join the efforts and reward them to participate in sustainability initiatives. The bank aims for its employees to adapt their behaviour at their workplaces in line with the bank's climate strategy, so that set targets can be achieved.

#### THE

#### APPROACH

In 2021 ABN Amro selected eevie to explore ways to educate and involve all employees in an easy, gamified and fun way.

The bank had previously identified data consumption as a carbon hotspot. **3.7% of all global carbon emissions are produced by the internet and the supporting system.** 

To help employees reduce their data related carbon footprint, ABN Amro and eevie co-created a challenge that not only educated the employees with curated content, but helped them identify ways to reduce data consumption.

During the **Data Challenge**, launched in October 2021, employees were encouraged to reduce their carbon impact



that came from the amount of files stored in the cloud and shared via emails. Employees were provided insights from credible sources explaining the areas of data carbon footprint and nudged throughout the challenge to reflect daily on their data usage. Daily climate actions were rewarded by the bank with tree seedlings, which employees planted virtually in global reforestation projects and through the application. The results showed that ABN Amro emplovees' engagement rose and progress was made with over 12,000 climate actions taken and 555 of tonnes CO2 reduced.

ABN Amro observed an increase in engagement and higher awareness around sustainability topics and decided to continue engaging their employees in further climate habits.

## MEETING CLIENT- SPECIFIC CUSTOMISATION REQUIREMENTS

During the course of 2022 the bank engaged its employees on four more climate habits.

**Hybrid Work + Paper Reduction:** The focus was to reduce the work related environmental impact during the hybrid work schedule right after the pandemic. Employees were encouraged to commute greener on office days and to heat their homes more efficiently on home office days. They were also asked to generally reflect and reduce their paper consumption.

**Choose to Refuse:** To become conscious of how single use material comes into everyone's life and refusing it at the source with some simple and smart tips like using reusable water bottles, refusing straws, using reusable containers, ABN Amro wanted their employees to develop the necessary awareness and amend their daily behaviour to the better.

**Electricity Master:** Efficient use of appliances at work and at home has a direct contribution to reducing CO2e emissions while also saving money. Nudges like switching off the thermostat for a few hours a day, turning off the pc at the end of the day or using the stairs instead of the elevator, helped employees reduce their carbon emissions.

# ABN AMRO'S 2030 ZERO WASTE COMMITMENT

Part of the bank's sustainability strategy is to have circular business operations by 2030. Therefore ABN AMRO focuses on reducing its own waste and retain the value of products and materials used.

They support their ambition with appropriate waste facilities and they partnered with eevie to boost the desired behaviour change among all employees. The aim was to help their employees understand the impact of waste, triggering intrinsic motivation to act. It further wanted to explain via the program, how



the waste facilities provided should be used correctly. To mirror the bank's strategy and the local waste facilities, eevie developed a Zero-Waste challenge that not only educated everyone about ABN Amro's approach to waste reduction, but empowered employees to use the provided facilities correctly.

Within only 30 days, 15 teams that had formed on the app, contributed to 911 climate actions and 362 tree seedlings. Through their climate actions and the planted trees, the employees contributed overall to a carbon reduction of 193 kg.

'Planting trees and the booth within my team motivated me to keep track of eevie on a daily basis, increasing my awareness of waste recycling'. - Floor Kerssens, Student Researcher Circular Business Operations, ABN Amro

#### **APROPOS PLANTING TREES**

One of eevie's most appreciated features by its users is the daily reward they receive for their reflections, regardless of how well they did on a particular day. No one is being punished for not doing "the right thing", but rewarded to have thought about their behaviour on that day. With every reflection ABN Amro employees received tree seedlings, which they planted in projects across the world's green belt. Employees navigated in the app through planting projects, read and learned about them and decide where to set their seedling.

Science argues that rewards like this releases dopamine, also called "happiness hormones" in the brain, which fosters that employees go back to their daily behaviour reflection for repeated release of dopamine. This in turn ensures that users develop not only higher awareness levels but behaviour adaptation and improvement.







# IMPACT CREATION THROUGH CLIMATE ACTION AND TREE PLANTING

Over the course of 2022 ABN Amro employees participated in five workplace related challenges. With each additional challenge employees' engagement increased and so did the competitiveness amongst the different team members, resulting in increased climate action and tree planting. Increased engagement and action is highly correlated with an increase in climate awareness and behaviour improvement. While employees enjoyed the learning journey and reduced their personal carbon footprint at work and in their home offices, employees loved that they were rewarded by their employer with tree seedlings.



#### **CLIMATE ACTION CO2 IMPACT**



Overall ABN Amro employees took an impressive 12,035 of climate actions and planted 1,830 seedlings, which resulted in a carbon sequestration potential of 555,654 kg for the next 25 years. This is equivalent to the reduction of driven kilometers by three million of an average size car or nine million kilograms of glacier preserved. Considering that this positive impact was achieved by only 771 employees, one can easily stipulate the impact the organisation can generate once all employees participate in the climate challenges.

### UNDERSTANDING THE IMPACT ON THE BOTTOM LINE

The monetary impact on an organisation's bottom line is neither negligible. Considering the above mentioned preliminary results, the company has a cost reduction of around 50,000 EUR, which is calculated by multiplying the output of CO2 produced with the EU's ETS Carbon Price Index (calculation below based on December 2022 carbon price / CO2).



\* lifetime CO2 reduction per tree avg. 300kg CO2



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