

The Future Financial Workplace:

How Experience Has Become The New Operating Challenge

A report by WORKTECH Academy in partnership with Maptician



WORKTECH ACADEMY
HOW WE'LL WORK TOMORROW

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I. Executive Summary

Hybrid work has largely stabilized across the financial services industry – but workplace experience has not.

Across the sector, organizations now operate within clearly defined hybrid models. Employees are expected in the office an average of 3.4 days per week, and nearly 82% of workplace leaders express confidence that these policies align with organizational values. At the same time, financial organizations have continued to invest heavily in office space, workplace technologies and coordination systems – creating a model that successfully supports hybrid work and maintains relatively high attendance compared to other sectors. While financial organizations may have solved the mechanics of hybrid work, the purpose of the office is still being defined.

These findings draw on survey responses from over 80 financial workplace professionals – predominantly at leadership and management level – alongside expert interviews with senior workplace, real estate and transformation leaders across the sector.

The survey, conducted by WORKTECH Academy and Maptician, exposed an underlying misalignment in the industry. While organizations have defined where work happens, they are still struggling to define what the workplace is actually delivering – and how that value can be created consistently at scale, exposing a gap between policy maturity and experience delivery. In practice, workplace experience is often delivered in an ad hoc and uneven way, varying significantly across teams, locations and moments of use.

To understand the root cause of this mismatch, financial organizations need to first understand why their employees are coming to the office. Although mandates play their part, attendance is largely driven by access to experiences unavailable at home – particularly collaboration, interaction and spontaneity. At the same time, physical presence is still widely associated with trust and organizational cohesion.

This creates a structural tension where mandated attendance is driven by obligation, while value is derived from experience – and the two are not aligned. Employees derive the greatest value from interaction, shared activity and collaboration, yet the systems organizations have built are still primarily designed to manage attendance, space and access rather than deliver these experiences.

As organizations shift towards more experience-driven workplace strategies, this misalignment becomes more visible. Workplace performance continues to be measured through attendance and utilization, while outcomes organizations are seeking – engagement, productivity and collaboration – are less consistently captured. Financial organizations are now entering a new phase – one where the challenge moves from defining hybrid policies to operationalizing workplace experience.

II. Introduction

Over the past few years, hybrid working has moved from disruption to standard practice. Most organizations now operate within clearly defined models, balancing in-office presence with remote flexibility. As a result, the focus of workplace strategy is no longer on where work happens, but on what the workplace is expected to deliver.

Across financial services, the transition has been supported by continued investment in both policy and space. Organizations have established clear hybrid expectations while also investing in offices, workplace technologies and coordination systems – resulting in relatively stable and high levels of office attendance compared to other sectors. However, the survey data suggests that this is only one side of the story.

This research, developed by Maptician in collaboration with WORKTECH Academy, explores how financial organizations are responding to this shift.

It draws on survey data from over 80 workplace professionals across the financial services sector – the majority representing leadership and management roles – alongside expert interviews with senior workplace, real estate and transformation leaders. The data largely draws on the perspectives of US-based workers in the financial sector, but also includes perspectives from a range of global markets and financial sub-sectors, including banking, asset and wealth management, insurance and fintech.

The research seeks to understand the current landscape of the financial workplace, and how it can deliver value in the future.

This report examines:

- What motivates employees to come into the office
- How organizations are defining and delivering workplace experience
- Where challenges remain in operationalizing hybrid work at scale
- How workplace success is currently measured
- What it takes to operationalize workplace experience in practice

The findings show that while financial organizations have successfully built the structural foundations of hybrid work, this has not yet translated into a consistent workplace experience. Employees derive the greatest value from interaction, collaboration and shared activity – yet this experience remains uneven across organizations.

The gap reflects how the financial workplace system is structured. While policy defines expectations and infrastructure enables activity, neither is designed to deliver consistent experiences employees now seek. Understanding the misalignment requires a clearer view of how workplace maturity is distributed across these different layers.

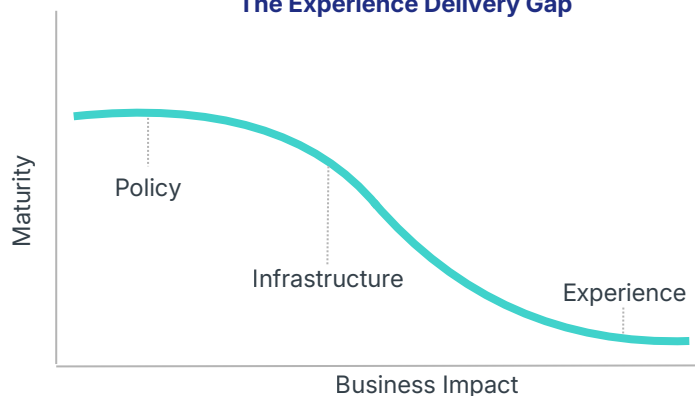
The core challenge facing financial organizations today is not bringing people into the office, but ensuring the workplace consistently delivers value when they are there.

III. The Workplace Experience Stack

Financial organizations are currently operating across three layers of workplace maturity, identified through survey findings and expert interviews across the sector:

- **Policy (mature)** – hybrid models and attendance expectations are now clearly defined and widely adopted
- **Infrastructure (developing)** – organizations are investing heavily in space, workplace platforms and coordination tools
- **Experience (emerging)** – the ability to deliver a consistent, high-quality workplace experience remains uneven and difficult to scale

The Experience Delivery Gap



In effect, organizations have built the structure of hybrid work, but not the capability to deliver its value. This gap is now visible in day-to-day workplace experience. While policies are stable and systems are in place, delivery remains inconsistent, varying across locations, teams and individuals.

This framework provides a way to understand how workplace maturity is currently distributed across financial organizations. The following sections examine each layer in practice, showing where hybrid policy has stabilized, how infrastructure has developed, and why workplace experience remains difficult to deliver consistently at scale.

1. Hybrid policies have stabilized, but workplace value is unbalanced

Across the financial sector, confidence in hybrid policy is high. Around 82% of workplace leaders believe their hybrid approach aligns with organizational values.

In practice, the experience of hybrid work is far less uniform. Organizations have reached a point where policies are defined, but their day-to-day implications are still being worked through – particularly across locations, teams and cultures.

Average office attendance has stabilized at 3.4 days per week.



82% of leaders believe their hybrid policies align with organizational values.

Workplace attendance is now driven more by experience than obligation.

Experience
Obligation

56%

43%

This becomes especially visible in how employees engage with the workplace: 56% report coming into the office for interaction and experience, while 43% still attend due to mandate – suggesting that policy alignment does not translate into meaningful experience.

“It’s still something organizations are working through – especially at scale, across different regions, buildings and cultures.”



Matthew Potter
Director of Workplace Experience, HSBC

The workplace value gap

The most revealing insight emerges when looking more closely at what employees expect from workplace experience. Nearly 80% of respondents agree that they come into the office for experiences they cannot access at home – reinforcing that the value of the workplace is now experience-led.

However, expectation is not always reflected in how the workplace is experienced. While 56% of employees seek lively, interactive environments that enable serendipity, others value more controlled or private forms of interactions – pointing to a more varied set of needs that many workplaces are supposed to support.

This is also visible in how space is being used. Around 55% of respondents prioritize both large and small meeting spaces, signaling a clearer shift towards environments designed for collaboration and coordination.

These expectations around interaction and the way the workplace is actually used, coexist but are not aligned – creating a gap between attendance and the value employees derive from the workplace.

Employees are physically present but not always engaging with the workplace in a meaningful way. In many cases, presence becomes something to comply with rather than something to benefit from.

This is already reshaping how the office is used – shifting its role away from individual work and towards interaction, coordination and shared activity.

“Work is no longer tied to place – it’s tied to connection and access.”



Mike Jennings
Director, Mastercard

When You Do Choose to Come to the Office, What is the Experience You Are Looking For?



Presence as a proxy for trust

Despite changes in how work is performed, many organizations continue to rely on physical presence as a proxy for trust and engagement.

Nearly 70% of respondents associate in-office attendance with building trust across teams. Yet this assumption is increasingly out of step with how work actually happens. As work becomes more distributed and asynchronous, expectations around trust remain tied to presence rather than performance.

“There’s still an assumption that being physically present means you’re more connected – even though the way people actually work has changed.”



Mike Jennings
Director, Mastercard

A workplace without a clear role

Hybrid has delivered structure. Organizations know how often employees should be in the office, and policies are broadly accepted. What remains unclear is how the office delivers an experience that helps employees to perform at their best.

Leaders point to collaboration, culture and connection. Employees often experience something more fragmented – shaped by schedules, availability, and inconsistent use of space.

As HSBC’s Matthew Potter described, organizations have “solved the policy layer” but are still trying to define what the workplace should consistently deliver.

2. Workplace Value is Shifting From Space to Service

As hybrid policies have stabilized, financial organizations have continued to invest in the workplace to support new ways of working. This includes investment across space, technology and workplace systems, with 45% of organizations prioritizing capital investment in space and 54% in technology upgrades.

These investments reflect how the office is now used. As highlighted in the previous section, employees come into the workplace primarily for interaction, coordination and shared activity, making space an important enabler of experience. However, space alone is not sufficient to deliver it.

While physical environments remain important, it is the services within them that shape the day-to-day workplace experience.

57% of respondents report that workplace services have a greater impact on everyday experience than physical amenities, positioning services as a more significant driver of workplace value than space alone.

However, investment patterns remain weighted towards the physical and technical layers of the workplace. While 41% of organizations identify people-centered services as key drivers of long-term value, this sits below investment in both space and technology, revealing a structural imbalance.

Technology built for control

Workplace technology adoption is widespread across financial organizations, but uneven in its purpose. Core systems are now firmly embedded. Tools for desk booking, meeting room management and access control show consistently high levels of adoption, forming the operational backbone of hybrid work.

More advanced capabilities, such as occupancy analytics and workplace apps, are also gaining traction, supporting visibility and coordination across the workplace. However, this maturity does not extend to experience-led technologies.

Solutions designed to personalize the workplace – such as recommendation systems or adaptive environments – remain significantly underdeveloped, with adoption levels still in the low double digits.

Technology has been deployed to manage space and behavior, not to adapt to individual needs or enhance experience.

High Adoption (~80–85%)	<ul style="list-style-type: none">• Desk Booking• Meeting Room Booking• Access Control
Mid Adoption (~60–70%)	<ul style="list-style-type: none">• Occupancy Analytics• Digital Workplace Apps
Lower Adoption (~50% and below)	<ul style="list-style-type: none">• Employee Experience Platforms
Very Low Adoption (~10–15%)	<ul style="list-style-type: none">• Personalization / Recommendation

Impact is still defined operationally

When it comes to perceived impact, the same pattern holds. The technologies seen as most valuable are those that reduce friction – enabling employees to find space, coordinate with others and navigate the workplace more easily.

This is reflected in how impact is perceived. Technologies that support booking, access and coordination are consistently ranked among the most impactful, while experience-led tools such as personalization and recommendation systems remain marginal in how workplace value is assessed.

As a result, workplace ‘impact’ continues to be defined in operational terms – how efficiently the workplace functions – rather than how meaningfully it is experienced.

The workplace is becoming easier to use, but not necessarily better to experience.

“The workplace is becoming less about where you sit, and more about how you connect.”



Mike Jennings
Director, Mastercard

Workplace value shifting from space to service

Traditional drivers of workplace value – such as design quality, amenities and location – are no longer the primary differentiators.

Instead, employees place greater importance on:

- access to technology
- flexibility in how and where they work
- organizational culture and support

This marks a clear move away from the physical workplace as the primary source of value. At the same time, organizations increasingly recognize that workplace experience is shaped less by the space, and more by how it is delivered day-to-day.

3. The Execution Gap: why workplace experience fails at scale

If policy defines intent, and infrastructure enables delivery, then experience is where workplace strategy is tested in practice. It is also where it most often breaks down.

Across financial organizations, there is little ambiguity about what the workplace should deliver. Leaders consistently define success in terms of engagement, productivity, collaboration and culture. But translating these ambitions into something consistent, measurable and scalable remains a persistent challenge.

A misalignment between ambition and measurement

Workplace success is increasingly framed in terms of outcomes – how effectively the workplace supports people and performance.

One survey respondent defined it as:

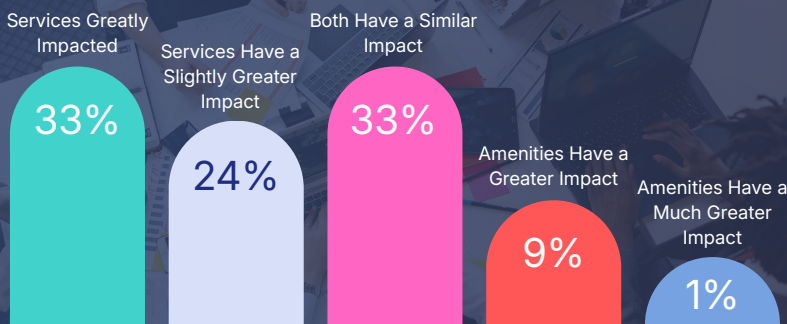
“Workplace success means creating an environment where people can do their best work, where spaces, services and experiences remove friction, support performance and strengthen connection.”

Yet the way organizations measure success has not evolved at the same pace.

While leaders point to engagement, productivity and collaboration as key indicators, performance measurement still leans heavily on attendance and utilization. As shown in the workplace success metrics data, employee engagement (68%) and productivity indicators (37%) are prioritized – yet attendance and utilization remain widely tracked.

This creates a disconnect between what organizations say they value, and what they are able to measure. This is compounded by a lack of clear ownership. While workplace experience spans real estate, IT and HR, accountability for how it performs is rarely defined end to end.

57% of respondents believe workplace services have either a slightly or significantly greater impact on employee experience than physical amenities.



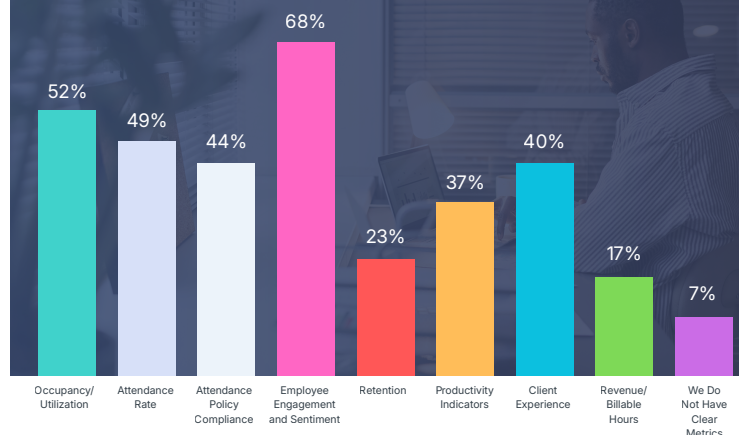
These findings point to a fundamental transition. Workplace value is no longer created primarily through design, but through operation – how effectively the workplace supports employees throughout the working day. This requires a shift in mindset from the top down that moves from managing real estate to managing experience.

“Organizations are still focused on getting the systems to work – rather than what those systems are actually delivering for people.”



Matthew Potter
Director of Workplace Experience, HSBC

How Organizations Define Workplace Success



Confidence without visibility

Despite this misalignment, confidence in workplace data remains high. Around four in five workplace leaders express confidence in the data guiding their decisions, with over 50% reporting being very confident. However, this confidence reflects the maturity of operational data – not experience insight.

Organizations can track where people are and how space is used. However, they have far less visibility into how people interact, how work unfolds across teams, or how the workplace is actually experienced day-to-day. This creates a blind spot where decisions are being made with confidence, but without full visibility into what actually drives workplace performance.

How Confident Are You In The Data Your Organization Uses to Make Workplace Decisions



Experience management

There is no lack of intent. Around 81% of organizations agree that workplace experience is something they actively manage.

Yet this does not translate into consistency. Unlike policy or infrastructure, experience cannot be standardized in the same way. It is shaped by behavior, timing, coordination and individual expectations, all of which vary across teams, roles and locations.

Policies define expectations and infrastructure enables activity, but neither determines how the workplace is used in practice. Employees adapt systems, coordinate informally and use spaces in ways not always anticipated – meaning experience is shaped as much by day-to-day operations as by design.

As Matthew Potter describes:

"It's still something we're coming to terms with... how do you bring that together across hundreds of buildings, across countries, across cultures?"



Matthew Potter
Director of Workplace Experience, HSBC

The challenge is not defining what good looks like. It is delivering it repeatedly, across complex environments.

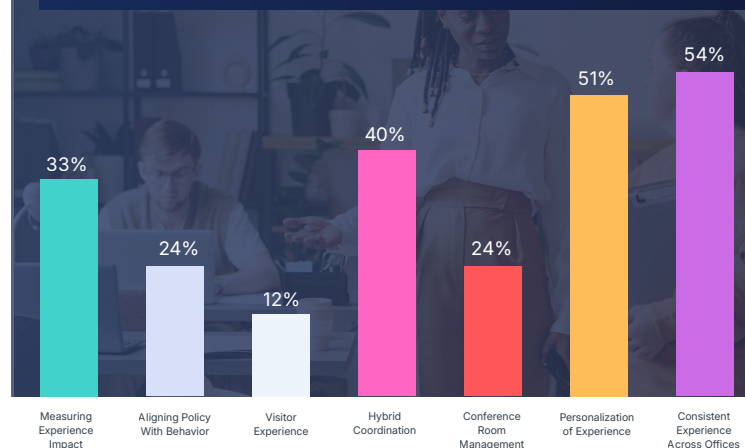
The problem of scale

Organizations consistently point to the same pressures. The operational challenges data highlights four persistent barriers:

- delivering consistent experience across locations (~54%)
- personalizing experience at scale (~51%)
- coordinating hybrid work (~40%)
- and measuring experience impact (~33%)

Workplace experience has not yet been designed as a scalable system. Instead, it is often delivered locally, inconsistently, and without clear operational ownership.

The Hardest Parts of Operationalizing Workplace Experience



A system that works, but doesn't perform

Financial organizations have built the components of the modern workplace. Hybrid policy is stabilized. Infrastructure is in place. Experience is recognized as a priority. But these elements are not yet aligned into a system that can consistently deliver value.

Experience remains uneven - shaped by behaviors, coordination gaps and limited visibility into what actually drives performance. In practice, organizations have built workplaces that function operationally, but do not yet perform experientially.

4. Building the workplace operating model

Financial organizations have stabilized hybrid policy and invested heavily in the infrastructure that supports it. They have also become increasingly clear on what the workplace should deliver in terms of employee experience, performance, collaboration and talent outcomes.

The challenge is no longer defining this – but delivering it consistently at scale.

Operationalizing workplace experience requires a shift in how the workplace is understood: not as a place or a policy, but as a system that must be actively run.

The organizations that succeed will be those able to translate workplace strategy into operational capability: aligning space, technology, services and behavior around clearly defined outcomes.

Define experience as outcomes

Many organizations still describe workplace experience in broad terms: collaboration, engagement, culture. To operationalize it, these need to be translated into specific, observable outcomes such as the frequency and quality of in-person collaboration, time taken to coordinate meetings, levels of employee satisfaction with the workplace, or the extent to which the workplace supports focused and collaborative work throughout the day. Without this, experience remains intangible and unmanageable.

Experience cannot be operationalized until it is defined in outcomes.

Align ownership across functions

Workplace experience sits across real estate, IT and HR – but is rarely owned end to end. Operationalizing it requires clear ownership of how the workplace performs, not just how it is delivered.

Workplace experience is cross-functional – it requires agreed objectives and metrics from the outset to be successful.

Design for coordination

The workplace is no longer primarily used for individual work, but for interaction, coordination and shared activity. It must therefore be designed to support how people come together – not just how space is allocated.

The workplace should be designed to help people coordinate and interact with each other, not just a space to work individually.

Run the workplace as a service

Workplace experience is delivered through day-to-day operations, not design alone. This requires treating the workplace as an ongoing service – continuously managed, supported and improved.

The workplace is an ongoing service operation.

Measure behavior and iterate

Most organizations measure utilization, but it's how people feel in space that defines the overall experience. Improving workplace performance requires understanding behavior, identifying friction, and continuously iterating the experience.

Better workplace experience relies on different data points from utilization to sentiment and behavior.

Appendix

Methodology

This research was developed by WORKTECH Academy in collaboration with Maptician, combining quantitative survey data with qualitative global expert interviews. The study is based on a survey of over 80 workplace professionals across the financial services sector. Respondents represent a mix of roles across workplace, real estate, HR and digital functions, with a strong concentration at senior and mid-level positions, including executive leadership.

The dataset is strongly US-weighted, with 74.4% of responses from the United States, 3.7% from the UK, and 22% from other global markets. Participants represent a range of financial sub-sectors, including banking, asset and wealth management, insurance and fintech. Organisations of varying sizes are included, from under 100 employees to over 20,000, providing a broad view across different operational scales. Survey findings were complemented by expert interviews with senior workplace, real estate and transformation leaders, providing additional qualitative context.

Global Experts

Matthew Potter, Director of Workplace Experience, HSBC

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ABOUT Maptician

Maptician is the workplace management platform that helps financial, legal, and professional services organizations close the gap between hybrid policy and workplace performance. From space planning and seat booking to presence visibility and workplace analytics, Maptician gives leaders the tools to coordinate teams, maximize real estate, and consistently deliver the in-office experience their people and businesses require. Learn more at www.maptician.com.

ABOUT WORKTECH ACADEMY

WORKTECH Academy is the leading global research platform and member network exploring how we'll work tomorrow. We look at innovation in the world of work and workplace through five key streams: people, place, technology, design and culture. We engage with our powerful network of over 14,000 individual subscribers and more than 90 corporate, design and technology organisations around the world to deliver content on the latest trends, research and best practice in work and workplace. Learn more at www.worktechacademy.com

