



Banking for the People

In the first installment of our new series of how expats built their careers in Vienna, we talked to the designer behind Erste Bank's acclaimed banking interface, George

by **Yaël Ossowski**

As professional marketers and designers know, digitally savvy millennials are some of the toughest customers out there. As early adopters and influencers, millennials have become a key demographic for companies and agencies across Europe just begging to attract their clicks and euros.

This is something designer Maurizio Poletto knows how to do, and at Erste Bank's user-friendly app platform, he has changed the game. As the managing director of George Labs, an R&D division hosted at Erste Group, Poletto has been able to wed his love of design and aesthetics with a practical technology that connects the bank with over two millions customers across Central and Eastern Europe.

"Our goal was to make banking more personal and interactive, using all the elements of design and creativity that people really love," said Poletto. So they have made the platform more proactive, offering recommendations and hints they hope will make life simpler. On the Erste Campus by the Hauptbahnhof, he heads an office of over 200 people, bringing together an international team with unique skills to modernize the banking experience. Now, after two-decades, in Vienna, Poletto looks back at an unconventional path – from young Italian designer to banking guru – that could easily have turned out some other way.

Hailing from the Friuli region, he earned his stripes at the prestigious

Istituto Superiore per le Industrie Artistiche in Urbino, one of the top graphic design programs in Italy.

Thanks to an Italian connection, and with help of the European Commission's Leonardo da Vinci vocational scholarship program, he was hired for an internship and then full-time position at Nofrontiere Design, a leading firm with contracts for companies such as BMW and Deutsche Bank, and a pioneer for more complex CD-ROM projects. Nofrontiere was a big player and took off at just the right time, ballooning to up to 200 employees before the bursting dot-com bubble in the early 2000s. The work was amazing, Poletto remembers, but the stress of running such a large firm weighed on him.

PHOTOS: SHUTTERSTOCK

So in 2003, he launched his own firm, Colletiva Design, based in Vienna's 7th district. With a team of fewer than two dozen, the firm took on clients large and small, delivering projects to both museums and store shelves – handling entire brand redesigns, helping companies humanize their platforms, and putting together exhibitions. His circle of contacts in Vienna grew, and he settled in to the pace of life.

"You could see that there was a lot of energy here," said Poletto. There weren't as many multinational companies to partner with, but in other ways, Vienna was "a perfect base for doing business with international companies who want great work."

With an already impressive portfolio, he attracted the interest of Erste Group in 2012, to build a simple and efficient banking platform. The result was George, now considered one of the top platforms in Central and Eastern Europe.

"With George, we wanted to elevate the experience of ordinary online banking," Poletto said. No just paying bills, checking their balance, applying for loans, and

checking statements. "That's ordinary," he said. "We wanted to build it so it became a platform customers truly love, one they pick because they have a great experience, like Netflix, Facebook and Instagram."

Partly, it was a question of changing the mentality within the company, "to realize that we have a responsibility to build great interfaces," Poletto said. "Large companies typically have long, arduous projects that take time and don't take small feedback into account." Now they have what he describes as "a beautiful platform" that is fine-tuned almost daily. "That's how digital platforms need to be built, and what customers deserve."

The positive response to George across online platforms has boosted Poletto's profile at Erste Group, putting him in a position now vital to the company's brand and consumer base.

As a managing director, he is also learning to delegate. "It's a fairly large organization, so now the focus is on how to empower people and motivate them."

Now, after two decades, he's glad he stayed in Vienna, a city he never thought

he'd settle down in. "Vienna is such a great place for building your career," he said. "If it wasn't for the opportunities I had, and the ability to experiment, it would have been so tough to get ahead in those early days." The city itself doesn't attract designers; it's not like London, Berlin or Paris. If you're young and you want action, he admitted, Vienna doesn't usually make the top of your list.

What it does have is a rich cultural life and that elusive quality, work-life balance that fosters creativity, and has allowed him to thrive. As an Italian, he's come "to love the romance and charm" that has inspired so many other *Wahlwiener* – "Viennese by choice." "As long as you can keep up with bringing your kids to different football leagues, practices, and parties, and supporting your partner, there is so much to enjoy."

The size and slower pace leaves time to build the necessary relationships: "Especially in Vienna, you need to dedicate time to those relationships, to concentrate on quality projects and build them up over time," he says.

In Vienna, somehow, it all fits.  



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Maurizio Poletto, managing director, George Labs, Erste Group

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