

# Are Staff Being Placed Under Too Much Pressure?

**R**ecent media reports - and in particular a BBC documentary 'Real Story' - have brought into sharp focus the consequences of excessive pressures being placed upon staff across Lloyds TSB.

The programme reported on how Lloyds TSB customers were being mis-sold lending facilities.

**Whilst the Union believes that the mis-selling of financial services products takes place on a comparatively small scale within Lloyds TSB, we nevertheless believe that this is a problem rooted in the excessive pressures under which many staff across the Bank - and particularly those with sales targets - find themselves.**

Particular concerns for the Union include:

- **Pressure to sell Bank products to meet targets rather than necessarily to meet customer needs.**
- **An inappropriate focus on the need for continual completion of returns and other forms of monitoring of achievement against target. In some cases this has been on an hourly basis.**

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- **The inappropriate micro-management of the number or type of appointment to be booked.**
  - **Threat of quasi-disciplinary measures to pressurise 'better' performance rather than genuine coaching and support.**

It must be in everyone's interests that the Bank seriously examines these issues to ensure that the integrity of the Bank and its staff can no longer be called into question.

# Reasonable Versus Excessive Pressure

LTU accepts that a degree of pressure upon staff is unavoidable in the sort of high performance culture that the Bank is striving to achieve. In fact, it may even be desirable in order to help keep staff driven.

**But the issue is, at what point does the level of pressure upon staff cross the divide from that which is 'reasonable' to that which is 'unreasonable'?**

Objective setting - determined at a national level and then delivered to staff in their personalised Balanced Scorecards - is certainly acceptable and has the full support of LTU.

**But what is not acceptable is the micro-management of how staff are to strive to achieve their objectives.** For example, it cannot be acceptable when staff are told they must sell a set number of specific Bank products

on a daily basis under threat of being placed on a Performance Improvement Plan. After all, this takes no account of whether or not there are enough customers with these needs available.

Many staff also complain of having to complete regular reports - sometimes several times a day - on their individual and branch performance against targets.

In these circumstances, staff are presented with a dilemma. Either to make every possible effort to promote specific products in order to meet prescriptive sales targets, or else put in jeopardy their own job security and future pay increases (or even maintain current salary levels).

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## Consequences of Excessive Pressure & Working Hours

It is inevitable that when staff are placed under excessive pressure to meet targets, and are expected to work very long hours (often unpaid), then the ingredients are there potentially to act beyond the Bank's sales guidelines .

Members regularly report being under considerable pressure to work well beyond their contracted working hours. Many even say they

regularly work well in excess of 45 hours each week.

Pressure upon managers and other staff who have targets to meet includes:

- **Requirements to participate in evening telemarketing.**
- **Requirements to work weekends outside contracted work patterns.**

- **Staff having to conduct telemarketing from home at their own expense.**
- **Staff with sales targets being told that if they do not meet local targets, they will be required to attend meetings outside of normal working hours to discuss how they can improve.**
- **Staff being required to complete essential paper work in their own time, outside their contracted hours.**

/ or meet their targets, they could be placed on a Performance Improvement Plan.

However wrong it might be, it is not surprising that some managers and staff finding themselves under such pressures - and experiencing difficulties in completing the work required of them during their normal working hours - may feel they have no option but to cut corners.

These pressures upon staff are often supported by the threat that if staff do not 'play ball' and

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# Putting The 'Balance' Back Into Balanced Scorecard

When it was first introduced, the concept of the Balanced Scorecard commanded - and continues to command - the Union's support.

Of course, part of its purpose was to move the focus away from 'blind' adherence to the achievement of sales targets, towards a greater focus on other objectives such as customer service.

There is a danger, however, that Balanced Scorecard could be deflected from its original purpose and corrupted. **In fact, LTU believes there has already been a shift away from the Balanced Scorecard's objective of motivating managers and staff toward better all round performance.**

The Union has commented previously on the modest levels of bonus payments linked directly to Balanced Scorecard and why inevitably these fail to motivate many staff.

**The balance instead is being tilted toward a focus on identifying underperformance and underpinning and driving the Bank's Performance Improvement policy.**

**Over the next few months 1,300 staff are likely to be placed on Performance Improvement Plans - which can eventually lead to dismissal - because their Balanced Scorecard rating was 'Partially Met Expectations'.**

**LTU believes that re-calibrating the 'balance' of Balanced Scorecard - and removing the overt threat of disciplinary action where staff fail to meet targets - could go a long way to addressing some of the pressures that may have led to mis-selling.**

# Need For Greater Support, Guidance & Control

Over recent months, LTU has repeatedly told the Bank we believe that many of the problems affecting staff in the Bank could be addressed more effectively through improving the support Local HR Managers are able to provide to managers and staff.

**Within the Branch Network, the combination of Balanced Scorecard and Local Markets have been part of a drive to provide line managers with far greater autonomy over how they manage their own branches' activities and their own staff.** To an extent, LTU welcomes this move.

**However, these developments should be subject to improved checks and controls to ensure staff are treated fairly and are managed correctly.**

By increasing the number of Local Human Resource Managers - and providing them with greater authority over matters concerning the management of staff - the Bank could better ensure that staff are treated appropriately and are not placed under the sort of excessive pressure that could lead to bad practices.

However, this kind of support can only be provided by Local HR Managers with not only local knowledge, but also sufficient authority and independence from line management. Their numbers need to be significantly increased.

The use of the HR Call Centre to oversee such matters is insufficient, since the call centre staff do not have the same level of local knowledge and expertise as Line HR Managers and because 'remote' telephone support will never be as effective as that provided face-to-face.

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## *Enough Is Enough*

**It is absolutely clear that many managers and staff in the Bank feel that they are being placed under excessive pressure.**

**This can undoubtedly lead to mistakes being made and, at times, staff cutting corners or possibly responding to pressure to meet targets through not always putting the needs of the customer first.**

**The Bank must not turn a blind eye to these pressures.**

**It should instead accept that staff need to be properly supported, motivated and rewarded and should not be placed under excessive and unacceptable pressure to meet sales targets that they find .**

**STEVE TATLOW  
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