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The Office

This chapter discusses research carried out within an organisation we have called 'Banco Finance'. As with many organisations in the financial sector, Banco had experienced growing market pressures in recent years, with increasing competition and related moves to expand sales and reduce costs. The organisation appeared to have maintained its tradition of relatively harmonious relationships between management and workforce, at least in terms of formal industrial relations. The workforce of Banco had a high level of union membership, which accounted for over 70 per cent of the workforce. Whilst it would not be accurate to describe senior management as complacent, there was a strong perception at this level that the organisation had no major problems with diversity issues or major concerns about negative workplace behaviour in general. Nevertheless, although Banco was not a troubled workplace, our research found that beneath the surface there were problems, in particular relating to performance pressures.

Banco operated throughout the United Kingdom, providing a range of services including current accounts, loans and mortgages, credit cards, savings, investments and insurance. In recent years, as was the case for many of its competitors, the organisation had experienced significant restructuring relating to the incorporation of new business units, with the result that the organisational culture was perceived by several of the employees we interviewed as in a state of flux. As with many other private sector organisations, Banco had experienced job losses in recent years and shed about 5,000 jobs between 2005 and 2009. This was achieved in partnership with union and other staff representatives, mainly via a programme of natural wastage, redeployment and voluntary redundancy. Indeed, rather than industrial action or other measures of management–workforce tensions, these changes had if anything led to some tensions between the union leadership – whose strategy focused on avoiding redundancies, both voluntary and compulsory – and union members who were redeployed into other jobs within the organisation and not, therefore, offered favourable leaving terms.

Organisational change was an important theme in some of the interviews, and is discussed in more detail below. Whilst most of our interviewees expressed positive views of the organisation and a general sense of job satisfaction, many interviews conveyed the impression that the culture of the organisation was becoming harsher as a result of wider economic pressures. In particular, it was

felt by some staff whose job involved a sales function that the pressure to make quick sales – sometimes at the expense of developing long-term relationships with customers – was undermining what they remembered as a more ethical and customer-oriented approach that had traditionally been encouraged by the organisation.

The organisation employed staff in a range of functions working primarily in skilled or semi-skilled white-collar occupations. There were ‘professional’ staff working on specialist tasks associated with banking and finance, and various other staff working in sales, administrative support and management. These employees worked in a variety of settings, including high-street bank branches, large office buildings and telephone call centres, with a field force of financial advisors working mainly from home. Senior managers and union officials reported that there was significant variation in ‘workplace cultures’ between different functional specialisms and geographical locations. For example, they reported that they were aware of particular concentrations of problems relating to call centres in particular locations and to specific parts of the business, such as the financial advisors field force.

At the time of the research, Banco reported that 6.4 per cent of its total workforce was BME, although clearly this varied substantially according to geographical location. The organisation appeared to employ roughly equal numbers of men and women but was unable to provide reliable records on the percentage of its total staff who had a disability.

Banco’s formal approach to trouble at work

As at Britscope, union officials had been involved fully in the development of Banco’s formal policies, including the discipline and grievance procedures, the sickness absence procedures, the diversity policy and its formal dignity at work policy. The dignity at work policy had a number of distinctive features: it was relatively short, amounting to only four pages in total, and primarily focused on exhortation and definition, rather than setting out detailed policies and procedures. It set out in general terms the responsibilities of colleagues and managers in promoting dignity and respect at work, and stated that bullying and harassment would not be tolerated. ‘Bullying’ was defined as a particular kind of harassment, one not undertaken on grounds of membership of a particular group. It was ‘offensive, intimidating, malicious or insulting behaviour’ that ‘may be an abuse or misuse of power or authority through means that undermine or humiliate an individual or group of individuals’. ‘Harassment’ was often associated with sex or race and defined as ‘unwanted and unreasonable conduct that affects the dignity of men and women in the workplace or any other work-related environment or situation’.

The policy stated that bullying and harassment should not be confused with legitimate criticism of work performance or behaviour at work. It included a legal definition of direct and indirect discrimination as well as 'victimisation' (ill-treatment at work as a result of making a complaint about bullying or harassment). The procedures to be followed to deal with ill-treatment under the dignity at work policy were summarised in one paragraph which suggested that the employee should first attempt to deal with the situation himself or herself, either via an informal discussion with the alleged perpetrator or via a union representative or line manager. In cases where the employee's line manager was the person about whom they wished to complain, a telephone contact number for an HR advice point was provided along with a number for the organisation's independent counselling service.

Ill-treatment

Unlike the other case study organisations, we undertook an employee survey at Banco before undertaking qualitative interviews with staff. This was a method of recruiting participants for the interview stage, although it also allowed us to collect a wider range of contextual data relating to ill-treatment across the organisation. The response rate to the survey was low, and response bias was almost certainly an issue in inflating reported incidence rates for various forms of ill-treatment, but the data were useful in enabling us to ensure that our interview sample included an appropriate range of respondents. During 2008–9, we interviewed 10 white non-disabled employees, six BME non-disabled employees and four white disabled employees. The sample included six women and 14 men from age groups varying between late teens and late fifties. The interview sample included employees from different levels in the organisation and from various areas of the business. We also undertook a number of 'key informant' interviews with senior managers in HR, union officials and a call-centre line manager.

Many of our interviewees gave us detailed accounts in order to impress on us that Banco was a good place to work. Several praised the positive flexible working arrangements at Banco that had helped people with young children. One employee explained how this flexibility had helped him while he was struggling with major mental health difficulties following a divorce. It was also the work itself that they prized, particularly the opportunity that Banco gave them to work in a team. There were, however, accounts of ill-treatment in the interviews and, as in Chapter 5, most ill-treatment recalled in the interviews was unreasonable treatment, usually from managers. Fewer employees discussed incivility and disrespect, although there were some interesting variations here relating to ethnicity and religion. Finally, there were no direct reports of violence and intimidation. However, there were some second-hand reports of such forms of behaviour.

Unreasonable treatment

At Banco complaints of unreasonable treatment often appeared to be related to managers' attempts at performance management. For example, the interview data revealed poor communication from line managers and the organisation in general. The most frequently mentioned types of ill-treatment were being ignored in matters relating to work, pressures to undertake work below the employee's level of competence, withholding important work-related information, impossible workloads or unmanageable deadlines, persistent criticism of employees' work performance, management failing to follow proper procedures, and being treated unfairly compared to others.

As in the BWBS, the most frequently discussed theme in the interview data related to perceptions of being given unmanageable workloads or impossible deadlines. Some interviewees talked about mounting workloads with very tight deadlines imposed by financial regulatory authorities, but unmanageable workloads were a particular feature of the interviews with financial advisors and staff working in call centres, and almost all of these related to pressures to improve sales performance. There was no apparent variation between the accounts of men and women or between white and BME staff – all were feeling the pressure to increase sales and many were uncomfortable with this. Customer service advisors working in call centres referred to the major pressure to make sales and improve efficiency, for example, by reducing the average time spent on a call. In their view, this resulted, at best, in a reduced emphasis on customer service and, at worst, the promotion of a purely instrumental view of customer interactions. Several staff used the term 'wham bam and thank you ma'am' to refer to this approach towards customer relationships. One of these staff members felt that he had been persistently criticised unfairly about his work by a manager who felt that he was taking too long with customer calls and not focusing on making 'quick sales'. This member of staff referred to what he called a 'Thatcherite' ethos emerging in the company, one which he felt contrasted starkly with his previous experience of the organisational culture. A general advisor working in a retail bank branch complained about branch managers being brought in from other industries, with no experience or knowledge about the banking sector, but simply employed because of their background as sales managers:

And the main complaint would be about the new manager ... it's been over six months. He won't even tell us to do like our procedures and stuff like. We have online training that we have to do every month for specific things and it's like there, brushed under the carpet. Yeah, have you got sales today? Have you done this, have you done that? Have you got this, have you got that? It's always sales, sales, sales. What about the procedure side of it?

Financial advisors were also prominent in the complaints about workload pressures. The ways in which managers approached performance in this part of

the business is dealt with below under the more serious forms of ill-treatment. Irrespective of the manner in which these issues were managed, however, the existence of the performance pressures in themselves were experienced as very problematic for this group of employees. For example, one told us, 'there's the pressure of "you must do 10 appointments" – I'm not saying it's not possible to do 10 appointments ... but I'm finding that it's not as easy as I thought it would be because a lot of these people I don't know, I'm calling cold.' Another employee reported that the pressure to perform was related to the 'service level agreements' that were put in place with the company: 'That's how it manifests itself you see. They say, "well you haven't met your SLA, and we say "well we've not met our SLA because we haven't got time to do it".' Another employee reported, 'it piles up, and they say, "what are you gonna do about it?" ... they say "well you can come in on the weekend", but I don't want to come in on the weekend, I've got family.'

The feeling of being ignored or by passed was a relatively common complaint amongst the employees we interviewed. Again, many of these matters related to problems with heavy workloads or short staffing, when employees who had raised these issues felt that their views had not been taken account of. These complaints also concerned the failure of managers to respond with concerns about sickness policy and about racial abuse from customers reported by a BME call-centre employee (who was told he should not end such calls). Perceptions of unfair treatment involved a range of specific issues, including perceptions of favouritism amongst managers making decisions about promotion decisions, allowing employees special leave and reprimanding an employee for taking a personal telephone call during working time (when such behaviour, according to this employee at least, had been overlooked in the case of other colleagues).

One respondent, who worked in a relatively senior management position, had an ongoing problem with one manager who he felt constantly criticised his work performance unfairly. In this example, as in some others, disrespectful and uncivil personal behaviour overlapped with unreasonable treatment. This employee had experienced problems in his personal life, and these also became entangled in the work problems. As he explained, the manager who he felt unfairly criticised him went to see

my executive director ... making complaints and insinuations about my behaviour, my work, saying that I wasn't fit to be in work because of what I was going through ... in my divorce.

One employee working in retail banking also felt unfairly criticised over her work, telling us that 'I really, really do get picked on sometimes.' This concern dovetailed with a wider concern about lack of communication and training, in that she was required to make decisions, for example, about granting overdrafts, but had received little or no guidance from the company.

Incivility and disrespect

Not only were complaints of incivility and disrespect few and far between, but complaints of any ill-treatment perpetrated by co-workers were rare, with most interviewees emphasising the good working relationships that existed between colleagues in their workplace. Compared with the frequency with which unreasonable treatment was raised in the interviews, relatively few employees raised examples of being subject to gossip or rumours, being treated insensitively, being excluded from a social group, feeling isolated, being shouted at or being the subject of teasing or mocking.

This is not to say, however, that such behaviours were completely absent in our interview accounts, and those examples that were provided concerned two groups of employees in particular. First, those employees from a BME background raised some interesting issues about respect and civility, which related more to their religious beliefs rather than their ethnicity per se. These employees gave us examples of situations in which they were aware of gossip, had felt socially excluded from their colleagues, and (in a very small number of cases) had heard about or experienced disrespectful language relating to their ethnicity or religious belief. Bearing in mind our earlier caveats about sampling bias in the internal survey, it is also worth reporting here that the survey found that BME employees were significantly more likely to report incivility and disrespect. The BME employees that we interviewed all provided examples of this kind of behaviour, for example,

I did notice a difference [from last job] in that if you spoke to someone in confidence it would stay there, but I have noticed a big difference [in this job] ... you say something to someone whether it is gossip basically, just you have to be careful of who you speak to. (Customer advisor, call centre)

The only example of personal experience of explicitly racist language was provided by a call-centre customer services adviser, already referred to, who explained that he occasionally had to deal with angry customers who used racially offensive language. Another call-centre employee was annoyed that callers occasionally asked to be put through to an 'English person', which he found offensive as he defined himself as British and clearly spoke English fluently. Although never having personally (to their knowledge) experienced racial discrimination from colleagues, two employees had observed or heard of such cases in the organisation. One reported that a female Muslim colleague had told him that her (white) managers had made derogatory remarks about her faith during a difficult work meeting, which had reduced her to tears. Another described the 'bullying' of the only Asian working in a team of white people; although racist language was not used, our interviewee believed the ill-treatment stemmed from the fact that the man was Asian, and that he was better qualified than his colleagues, which led to them feeling threatened by him.

There were a number of cases where the ethnic background – but more particularly the religious beliefs – of BME employees was a factor in ill-treatment and raised notions of cultural insensitivity on the part of white workers and managers. Perhaps the most striking example was the discomfort reported by all Muslim interviewees about the emphasis on drinking alcohol during out-of-hours socialising of their work colleagues (often including managers). This led to a sense of social isolation and exclusion from the main group, and may have contributed to the greater levels of concern expressed in both survey and interview data by BME employees about gossip and rumour. All the BME employees reported that they saw themselves as good friends, as well as colleagues, with their workmates. This made their sense of exclusion more acute in relation to these out-of-work activities. The following excerpt from a product analyst typifies this feeling:

Sometimes after work we tend to meet up on occasions. In fact, every other week they go to pubs and stuff and because of my religion and beliefs unfortunately I am not able to go there. I still try my best to go, so for instance they are just going for a dinner after work then I'll take part in it because obviously it's okay for me to eat. But because I can't drink alcohol and stuff ... when they go to the pub I try to refrain ... maybe they are better friends because of that, I don't really know.

Another BME interviewee, a customer service advisor, reported that, although he did not drink because of his religion, he wanted to make an effort to attend post-work functions, even those that happened in the pub. He wanted to try to 'blend in' and be part of the group. However, he said that he had Muslim friends who did not feel so comfortable about this and always avoided social occasions involving alcohol. He noted that, on occasion, what amounted to informal 'business meetings' occurred in the pub, at which work-related information was shared and plans of action discussed. This respondent explained that a Muslim colleague of his felt left out by this practice: 'So automatically it is excluding him in these meetings; often they had little celebrations then it would be in a pub.' One other Muslim Asian interviewee reported that he had suggested alternative social activities that did not necessarily involve alcohol, such as tenpin bowling or going for a meal. He found that his white colleagues were not enthusiastic because 'they only seem interested in drinking'. The other aspect of religious belief that was mentioned in the interviews was the special provision for prayer requirements during Muslim festivals. Employees were grateful that Banco had provided a prayer room, and felt that this accorded religious beliefs a proper degree of respect from the organisation, but some problems were reported because the prayer room was rather small for its purposes. During Ramadan, for example, Muslim employees were often waiting outside to use the facility. Pressure on the resource was exacerbated by the room's status as a multi-faith prayer room and, indeed, a 'quiet room' for employees who just wanted some time out.

The financial advisors that we interviewed were unusual in that none of them made positive remarks about working for Banco. Indeed, many were strongly critical of the company and expressed significant anxiety about their future within Banco. Unlike the others, this group of employees reported extensive experience of more serious forms of negative workplace behaviours, including verbal aggression, deliberate humiliation and bullying. The perpetrators were in every case regional or district managers who were attempting to improve sales performance, so these behaviours overlap with unreasonable treatment. Reports of highly aggressive behaviour from managers were common, including shouting and swearing, being publicly humiliated in meetings, and receiving offensive and aggressive emails and mobile telephone texts relating to their performance. Several financial advisors referred to the practice of ritual shaming by regional managers intended not only to punish but also to publicly humiliate financial advisors who had not made their sales targets. One example of this was the practice of requiring financial advisors who usually worked from home to report daily to regional head office in order to make phone calls to clients. For example, one employee told us,

But that's the old-fashioned way of managing ... to threaten and pressurise: 'you will do this and you will come to this office at nine o'clock in the morning and you will be in here all day and you will phone customers, and you will do what we tell you because I'm in a position above you and I say so.' ... As time goes by and business gets more and more difficult to obtain, the old-fashioned way comes to the fore again, which is a shame because it shouldn't be that way.

Given the location of regional offices, this demand often required long commuting distances during heavy traffic times, resulting in financial advisors spending 'dead' time in the car rather than contacting or visiting clients. Not only was this practice seen as overly harsh and punitive, it was also counterproductive.

A number of financial advisors told us that they felt anxious and beleaguered to the extent of feeling victimised by Banco. Several reported that they felt the company had a deliberate policy of 'managing out' people via aggressive performance management, so that the 'failing' employee would leave voluntarily rather than have to be made redundant. Although one financial advisor reported that this kind of behaviour was associated with one manager in particular, most presented the problem as systemic, arising from what one referred to as a 'bullying culture' in management. Another used the term 'organisational bullying' to describe what he saw as attempts by the company to reduce the number of financial advisors and move more sales business to call centres. He argued that the head office did not encourage clients who telephone call centres to make appointments with financial advisors, and felt that they were often put in a position of being in competition with telephone sales advisors, who could offer products more cheaply over the telephone but were not qualified

to give advice. Many expressed great regret at what they saw as a devaluation of the skill of developing personal relationships with clients over their life course (a central part of the financial advisor job), which was being replaced by an emphasis on short-term volume sales. This approach was underpinned by a primarily commission-based pay scheme, in which a very low basic salary was paid along with 'advanced commission' to make up the salary. If financial advisors failed to meet their sales targets, then they could end up 'in debt' to the company. Most reported very dramatic falls in their total earnings over the past few years.

Without exception, the financial advisors saw the aggressive style of management as counterproductive and demotivating, and compared them unfavourably with what they saw as more effective management styles in other companies they had worked for. Several expressed a desire to leave Banco but knew that alternative job opportunities would be few and far between given the current climate in the financial markets. Only one reported that he had considered raising a formal grievance and, in the end had not done so. Even more than was the case amongst other employees, there was a sense of distrust of the formal procedures and that making a complaint would simply exacerbate the problem or attract future trouble.

Violence and injury

The interviews provided very few examples of the most serious forms of negative workplace behaviour. One customer services team manager observed that the young age of many of the employees he dealt with sometimes led to what he termed 'playground'-type behaviour. On one occasion, a dispute between two employees which bordered on the farcical threatened to boil over into physical violence. The dispute concerned a well-known video game, with one employee claiming that her boyfriend had obtained a much higher score than her colleague (also a fan of the game) was able to achieve. When her colleague expressed disbelief at the alleged score obtained by her boyfriend, she became enraged, and the argument escalated to the extent that she physically threatened her colleague. The team manager reported this to us, humorously substituting the word 'classroom' for 'office':

From there on she was saying, 'you're saying my boyfriend is a liar', and at which point then she was being dragged out of the classroom threatening to get her boyfriend to come in and kick his head in.

There were just two other examples of serious disputes between staff, both involving mid-level managers who experienced very difficult meetings with their own line managers. One of these respondents said that he felt so angry after one confrontation with his manager that he almost used physical violence against him. Following the incident, the interviewee stormed off to his car in the

car park in order to fetch something with which to hit the manager. However, he had calmed down by the time he reached the car park. Another interviewee, after a dispute with a manager, reported that he was ‘absolutely fuming’, but the verbal support and reassurance of colleagues helped to calm his anger. To reiterate, these incidents were isolated examples of behaviours perpetrated between work colleagues at a similar level. The vast majority of behaviours described in the interviews involved work-related disputes involving managers, rather than colleagues or the general public.

The characteristics of troublemakers

It was unreasonable treatment of financial advisors by their managers that suggested that Banco might be, in any way, a troubled workplace. As with our other case studies, interviewees offered a range of opinions about the characteristics of the troublemakers. Managers were sometimes described as impulsive and unpredictable, despicable, spreading falsehoods, covetous, moody, driven and ambitious as well as bumbling and inept. There were several interviewees who felt their managers were incapable of management or at least managing ‘properly’ as they saw it. Positive opinions were more common outside the Financial Advisor section where the generic workplace tensions of an organisation that was increasingly being driven by performance measures were not quite so extreme. Managers were more likely to be held in high regard if the interviewee was older or the manager being spoken about was very experienced.

In describing some of the troublemakers, interviewees acknowledged that some managers were ‘top performers’ and that subordinates could learn from them. However, several of our interviewees felt that their own good performances were held up as proof of their manager’s sales drives when their manager should have credited the team as a whole. Terms such as ‘steal’, ‘trample over’ and ‘exploit’ were used to describe this striving for higher performance. Interviewees told us how some managers deliberately aimed for higher targets than other managers, as this was the vehicle by which managers could be promoted or rewarded with financial bonuses. Managers who fell into this category were reported to ‘scream and shout’ and do whatever was needed for them to advance their careers.

In respect of managers who were described as weak or inept, our interviewees mentioned poor people management and poor understanding of processes and procedures, leaving employees to sort out customer disputes or procedural difficulties. This left some employees feeling unsupported or forced to seek support or assistance from co-workers or managers in other parts of the organisation, which they felt was unfair. For many of our interviewees, their troubles were the product of managers who were simply incompetent, lacked

financial knowledge of processes and procedures and who were employed purely on the basis of sales performance rather than a proper understanding of the needs of the customer and the organisation.

Perceived poor performance of employees by their managers was an issue interviewees felt was badly handled, even though they accepted that poor performance needed managing. Swearing, shouting, screaming and 'given a kicking' or 'being given a public bollocking' were some of the behaviours heard about. One employee used an analogy of going into the head teacher's office: 'You might as well stuff magazines down your trousers as you knew you were going to get six of the best.' One or two interviewees felt that poor performance rarely involved dismissing people because Banco deployed a range of pressures through tools and performance techniques which meant employees had a fair chance of rectifying problems before they became dismissible. Nonetheless, many felt that the deployment of these performance tools was leveraging undue stress and pressure as managers and the organisation sought ever-increasing performance targets.

Aside from the pressured performance environment at Banco, some managers were reported as simply unpleasant and nasty. Nitpicking, finding fault, power hungry and 'complete bastard' were used to describe some managers' behaviour. Others were portrayed as 'point scoring' in order to demonstrate their power over their subordinates or described as 'clever' or 'manipulative' and able to cover their backs so their deficiencies could not leave them exposed to criticism. As in the BWBS, the troublemakers' attitudes or personality was often cited as the reason with interviewees saying, 'I think that's just the way she is' or even, 'he is not right in the head'.

The characteristics of our interviewees

As we reported earlier, two-thirds of our interviewees were men and most were white with some of these classifying themselves as having a disability or long-term health condition. A smaller number (six) would be classified as from an ethnic minority, but overall they represented a cross section of Banco employees who had a range of lengths of service and ages.

As with our Westshire case study (Chapter 7), many employees we spoke to had worked for Banco for a number of years, leaving them able to reflect on how their work and the organisation had changed. We have already described how the financial sector, and Banco with it, had become more performance and sales driven, and this was a difficult adjustment for some employees. The increasingly pressured sales-driven and marketing-led operations at Banco caused some people to feel picked upon. A feature of several interviews was the conviction of employees that customers should come first, not sales to customers. These employees saw themselves as having to have a strong personality.

When they said, ‘I’m a fighter’ and ‘I am not scared of anyone’, they showed their sense of moral indignation at the injustice of the position they found themselves in. Many used analogies of having their backs to the wall or retreating but still fighting, and as one interviewee summed up, ‘I have vowed that they are not going to push me out of the door, and I will stay and I will be the last one standing and I will be on the beach with a machine gun.’

This sense of defiance reflected employees’ commitment to their principles, and possibly to ‘old Banco’, rather than the new pressured sales-led operation. Along with knowledge of products and the financial sector generally, excellence in customer service was seen by these employees to be the key measure of their value to the company. Their convictions led some employees to question why they continued to put up with ill-treatment from managers and supervisors. While some staff told us they found it challenging and difficult, others felt that complaining was not an appropriate course of action. Others still felt that the benefits of working for Banco outweighed the negatives, and some weighed up the number of good days against the number of bad ones and tried to take a balanced view of their work lives. Yet, despite this measured view, several of our interviewees described themselves as ‘drained’ or ‘disillusioned’, even while describing their love for Banco, or the sense of self-worth achieved from doing what they saw as important tasks in serving customers.

Factors influencing ill-treatment

As with the other case studies, interviewees outlined many different triggers for their workplace troubles, including relationships, illness, disability, understaffing, work pressures, performance issues and pay and reward. Salaries and pay in general were a recurring feature of the interviews. Because pay was often linked to performance, employees might not be guaranteed a regular monthly income. This was particularly common amongst the financial advisors, who were employed on relatively low baseline salaries. This was a substantial issue for many of them, which became much more pronounced if they encountered difficulties with managers. This resulted in some finding they were placed in lower pay bands or were working in teams that were short-staffed. This made making a sale even more critical, resulting in them being unable to manage and maintain a reasonable workload.

Those interviewees who told us they had a disability felt that this was a reason for their workplace troubles. Repetitive strain injury – which affected one sales person’s ability to drive lengthy distances – irritable bowel syndrome, asthma and partial sight were all cited as disabilities that were poorly understood by Banco and its managers and triggers for ill-treatment. For some of our interviewees with disabilities, the fact that they worked remotely and away from conventional HR and occupational health teams left them feeling that

Banco had abandoned them and their disability. Other interviewees felt that managers interpreted the DDA differently, so that some applied the minimum adjustments to take account of an employee's disability whereas others were more generous.

Some staff told us about their perceptions of inequality issues. One Asian male explained how he would love to attain the grade of manager, but he had not seen one Asian manager in his time at Banco. Without a role model, and the reduction of manager positions, he was beginning to question what he was working towards. Another Asian female interviewee questioned the appropriateness of having a prayer room doubling up as a 'quiet room' when people required a space to pray for up to five times per day in a building occupied by a few thousand people.

Some of our interviewees mentioned understaffing as well as performance-driven management, and performance issues were a common trigger for ill-treatment. Several saw business as getting more difficult and staffing levels, including management staff, being scaled down leading to a cultural change at Banco. This cultural change was described in terms such as 'kicked', 'booted' and 'pushed' and retained little of the more traditional ways of working. This change is very effectively captured by this account from a white male aged around 40:

The rumours began to spread that between 16 and 20 managers had come in that morning. Some had not been able to get into the building; some had had their access rights taken away from them to the computer network. Some were physically escorted from the building and told they were no longer in employment. That for Banco, culturally wise, was absolutely unbelievable. The transitional step there, the reverberation, was unbelievable and it was like – what was coming next?

With management layers being removed, and the pressure to perform and drive new business in an increasingly competitive financial services sector, all employees were under pressure. If that pressure manifested itself in the take-home pay of all staff, many of whom were low-paid and on unpredictable salaries, it produced a tense and fragile workplace.

Managers, and management style, were the trigger our interviews cited most often, and this was again closely related to their perception of change in the cultural roots of Banco's operations. Most of the complaints about management referred to target-driven cultures, often mentioning that teams and manager salaries were linked to performance. We were told that managers earning as little as £18,000 per annum were driving their teams as much as those managers who were on six-figure salaries. The ability of managers to de-authorise sales agents meant a significant impact on take-home pay if a sales agent made a minor error, such as forgetting to leave an instruction sheet with a client, for example. Other managers were referred to as bullies, using shouting, fear and intimidation to control their teams. One interviewee talked

of bully-boy tactics, which was part of the culture of several manager grades. The culture was referred to as ‘you will do as you’re told because I am telling you to’, and staff who questioned this would have a miserable and unpleasant relationship with their manager.

Some of our interviewees recognised that managers had a very difficult task driving increased value for Banco and its stakeholders. One experienced male interviewee in his late fifties talked with deep reverence for his manager whom he saw as a mentor and friend. This interviewee had many years’ experience at Banco and could observe at first-hand how managers were changing around him with less time to spend with their teams and less time to develop management skills of coaching and mentoring. He thought managers were bullied from above, and this is how they thought managers should behave, and they replicated their own ill-treatment. Other interviewees talked about a form of ill-treatment where poor performance was blamed along the chain of command so that those at the bottom were constantly being blamed for generic failures of organisational targets, but because they were lowest in the hierarchy there was no one left to blame.

The managerial blame culture also appeared to have a direct bearing on those employees who worked in teams. Some referred to team-working as ‘dog eats dog’ with managers encouraging a competitive culture. Other interviewees thought managers treated their teams as colleagues rather than subordinates. It is important to also point out that some teams and work groups deployed a range of social activities in order to cope with the pressure of work but that these caused problems for some members of the groups. For example, some groups were mainly women with male members rarely invited to join in social events. As we have already seen, for some Asian interviewees social events that involved alcohol meant they could not take part, leaving them feeling isolated. They understood how alcohol could be a central part of after-work socialising and were not trying to change this radically. All they wanted was for an occasional social event to be alcohol free so that they could take part and feel some membership of the team.

The processes and consequences of dealing with ill-treatment

We wanted to understand from our interviews how policies and processes had been deployed to help overcome employees’ workplace difficulties, along with what support they had found to be most helpful. Although many employees felt that Banco had moved away from its traditional values, no one told us that they felt they had to blow the whistle on how the organisation was conducting its business. Overall, the interviews demonstrated a good level of awareness of the formal Banco policies on dignity at work and the formal

grievance procedures, but this did not mean they were willing to use the complaints procedures set out in these policies. Most interviewees reported that – despite their various experiences of negative workplace behaviours – they were extremely reluctant to take any formal action to have grievances redressed. Only a small minority of 20 interviewees reported that they had taken out a formal grievance or considered doing so. There was a general lack of confidence in the fairness of the process, with most interviewees not wanting to ‘rock the boat’ and some stating explicitly that they were concerned about the future consequences for them personally if they took out a grievance. Some actually expressed concern that such a course of action would lead to them losing their jobs. For example, one product analyst, who felt that that he was repeatedly given less challenging work by his manager (and not valued in other ways), reported that he would not consider making any kind of formal complaint under the Banco policy:

I didn’t make a complaint or anything because I don’t really want to lose my job. That’s what I’m scared of ... And that bad feeling, I don’t really want that at work you see. So therefore I resisted from making a complaint.

Another quotation, from a customer service advisor working in a call centre, was typical of this attitude: ‘The thing is that you know that if you cause ripples you won’t last long within your role. That is definitely known to everyone.’

Other interviewees felt the process of raising grievances was not as confidential as they had hoped. The complainants felt that witnesses who had been cited were either unable to keep matters confidential or that they had close friendships with those who were being complained about. Some interviewees felt the procedure would be very time consuming (sometimes several months), resulting in it being more difficult to contain and keep confidential. Others felt that managers stuck together and were unlikely to act against each other in providing evidence or testimony. Some interviewees felt they were being singled out for taking a grievance and were made to feel as if they were troublemakers even though they were only (in their eyes) standing up for what they felt was right or what they were entitled to. One interviewee felt that the grievance procedure had made her feel like a criminal with her personal computer being subjected to extreme levels of scrutiny and monitoring of her work being taken to an exceptional level. We should say, however, that this was an isolated case amongst the range of interviews conducted.

Although most of the interviewees were union members, only a few had actually taken their problems to the union to get support. A substantial minority were not union members, reporting that they felt the union was not likely to help them and was perceived as ‘too close’ to the company. A typical quote from this group was the customer service advisor, who said that the union had ‘little power’ because it was ‘in bed with the company’. Very few employees reported that they had considered leaving the company due to negative experiences,

although some had moved jobs within Banco to escape from the particular situation they had found themselves in. Several interviewees talked of their preference for informal resolution of problematic situations at work, having drawn on the support of colleagues or other managers. In two of the most serious conflicts with individual managers, the manager in question eventually moved to another section or department which resolved the problem.

Some employees deployed more informal tactics such as 'having a quiet word' with management. A few interviewees felt that disputes and grievances were commonplace but that they took a long time to resolve, often over several months. One disabled staff member with impaired eyesight complained that it had taken four months to obtain the right type of screen that could display large typeface. By contrast, another interviewee felt that younger employees got themselves into hot water with poor absence records and timekeeping difficulties, which exacerbated the grievance system because these employees felt put upon leading to grievance claims.

Some of those interviewees who had taken out grievances, or considered doing so, had been encouraged by their trade union whilst others took it upon themselves. The sources of grievances were many and varied, but it seems that it was a last resort for most employees. Entitlement and unfairness seemed to lie at the heart of many complaints, with interviewees feeling they were being unfairly treated regarding pay, promotion, access to training/personal development or if they were absent because of sickness. We should also report that we were presented with no detailed accounts of any employment tribunal claims or legal actions having been taken against Banco by these employees.

Apart from the grievance procedure, those who had been on longer sickness absences found that their engagement with Banco's occupational health team had been a poor experience, with some citing that it was unstructured, haphazard or piecemeal. By contrast, one interviewee who had been reprimanded for poor performance was very supportive of his personal development plan, which he saw as now helping him attain his targets. One or two other interviewees felt that the processes they had been involved with were unstructured and very informal, leaving them to question why policies existed in the first place. The believed managers lacked the competence to help them work through processes, which led to increased frustration and anger. Other employees also felt frustrated with the outcome of their grievance or complaint because they felt the systems favoured managers. Proving bullying, for example, was extremely difficult, primarily because of the subtleties of manager behaviour which were not often demonstrated in public workspaces. Those interviewees who had engaged with the HR department felt that, whilst HR were good at listening, they were much less effective at reaching acceptable outcomes. Some said they felt HR's 'hands were tied' or that it was impossible for them to arbitrate between employees. These frustrations with HR, management and general organisational processes are summed up succinctly by a white female

disabled employee aged around 50 who was trying to find a resolution to her disabled situation:

It is really beyond line managers. I don't know what HR's responsibilities are, and I don't know what my line manager's responsibilities are, but I do have a feeling that things haven't worked the best that they could have done, and I do think that from an organisational and a human point of view nothing is set up to deal with it.

The consequences of ill-treatment at work

Our interviewees showed a range of physical, psychological and emotional consequences of their workplace troubles. Interviewees reported stress, including clinically recorded stress, which resulted in a number of physical symptoms, including anxiety, depression and chest pains. Some interviewees told us they had been prescribed antidepressants, beta blockers, migraine tablets, steroids and other medicines to help them cope with what they were encountering at work. Ill-treatment resulted in periods of sick leave, some of them prolonged and lasting several months, where in one case, the employee had run up several thousands of pounds worth of debt that she was now struggling to repay. Regular short-term absences of two–three days also seemed to be a common feature with the resulting impact of increased workloads for teams. Some staff reported how their work would mount up whilst they were on sick leave, which resulted in further stress and complications in relationships with customers and senior managers, as one woman in her twenties told us, ‘You just think, God, why am I doing this sometimes.’

Employees with a disability recognised that Banco's practice of following up absences with back-to-work interviews was dictated by policy. They were embarrassed at having to provide details of their illnesses or long-term health conditions. Some felt that the process of being interviewed was making an issue of their disability or long-term health condition, which caused unpleasant emotions and feelings including making them feel vulnerable or liable to be selected for redundancy. This seemed to be particularly pertinent for those whose illnesses or disabilities were hidden and not obvious.

Some Banco employees told us how they dreaded going to work on a Monday, and the tension and anxiety of preparing for work meant their weekends were shortened as pressure began to build on a Sunday. Some talked about how their morale was affected, whilst others felt they were on a treadmill they could not get off. Sickness meant sales were not made, post built up leading to further lost business, which in turn resulted in management pressure and reduced earnings. Some talked about earning 25 per cent less than they did three or four years previously, while others had seen their income halve with the economic and competitive pressures of the industry. We were told by a significant number of our interviewees how Banco's core business had changed in recent years.

Some no longer had client contacts and were trying to build these from scratch. Others felt their telephone allowances for cold-calling were paltry, and others owed Banco money because they had been paid at a salary level that was not commensurate with the business they were actually generating.

These reactions to a pressured work environment were particularly acute in some parts of the business, and several of the financial advisors interviewed were actively seeking alternative employment. They felt undervalued and their qualifications were not commensurate with how Banco now saw them. Many were contemplating simply walking away from Banco regardless of the financial implications or their 'love' for the company. By contrast, one or two were trying to take on extra work to impress Banco management or trying to develop new skills that they were paying for themselves by attending local colleges.

Whilst the implications of troubled work are clear to see for our interviewees, there are also very obvious implications for Banco. The loss of productivity during sickness absence and the time taken for back-to-work interviews appeared to be considerable. There was also diminishing goodwill towards the company from employees who appeared to have a genuine love of working for Banco and obvious business consequences from these episodes where customers were not dealt with effectively. Training a sales-based employee to minimum standards was estimated by one interviewee to cost circa £9,000. With increasing levels of labour turnover, and the desire of many employees to leave Banco, the financial implications of ill-treatment were considerable, particularly as the majority of our interviewees had at least a minimum of three years service and some had over 20 years' employment experience with Banco. Many who were contemplating leaving had built a significant customer base, and some spoke of how they would attempt to take their customers with them to competitor organisations.

Conclusions

If we were to sum up those we interviewed at Banco, we would describe them as strong-willed, principled with a sound work ethic. Most liked working for Banco for the flexibility it gave them, and the benefits they received, but many hankered for old Banco and felt the organisation has lost its moral compass. We shall take up this point in shortly, but first it is worth mentioning that Banco also remained the kind of employer young Asians, especially young Asian women, might find attractive because they would imagine it offered a safe and friendly working environment. For the most part, this expectation was borne out. Banco provided a better environment than many workplaces, but that did not mean the Asian employees had the same experience as any others. They told us that they felt excluded from social events and from decision-making and sometimes wondered if their ethnicity might be a barrier to their building a career in the company.

What the Banco employees told us helps us to understand the relationship between ill-treatment and answers to the FARE questions in the BWBS. They described a company that seemed no longer capable of putting people, especially customers, first, and they felt that they were frequently asked to compromise the principles that they had once shared with their employer. It may not have been quite as obvious as the other FARE questions, but the organisation's increasing inability to treat people as individuals was also a theme of the interviewees. We could see this in the way that employees told us they received no recognition for special contributions they made to the success of the company and no recognition, still less support, for the efforts they made to add to their skills. Most importantly, those who felt they had accumulated knowledge and skills once invaluable to their employer now found that these assets were discounted. Indeed, these employees' only value lay in the degree to which they could divest themselves of this knowledge and skills and adapt to alien ways of working. This was a more general theme, of course; Banco appeared to have dismissed many of the old managerial guard and substituted a smaller number of replacements who had little knowledge of, and no commitment to, the Banco way of working.

As in Chapter 5, it was not change per se that employees associated with ill-treatment but change that jeopardised the culture of fairness and respect they had associated with the company. This was not simply a matter of the new managers setting little store by the procedures Banco had put in place, although this cavalier attitude to procedure has caused several financial services companies to fall foul of their regulator and, indeed, the courts. It also extended to the language they used to convey their wishes and the manner in which they treated their subordinates. None of this makes sense, however, without the information our interviewees gave us about their falling incomes and their fears for their jobs. It was their fear for their jobs that led so many to tell us they would be too terrified to complain of ill-treatment, but then job losses, falling incomes and intense working all appeared to be part of the same pattern. It was an assault against which the trade union appeared to be unable to offer Banco workers protection. This is the other side of the coin to the protracted industrial relations disputes over modernisation at Britscope. In the interviewees' eyes, they did not feel they could trust their union to protect their collective interests and redress their individual ill-treatment.

Our judgement is that Banco was not yet the kind of troubled workplace discussed in Chapters 5 and 7, but the way in which Banco's strong reputational capital amongst its own employees was being frittered away suggested that this might only be a matter of time. Were leaders in the organisation unaware of the risk they were running, or did they simply not care? The appalling treatment of financial advisors suggested that, in that part of the business at least, senior management had decided that the loss of good will and reputation was a price worth paying, and it was far better to have employees fear for their jobs or salaries and better still, perhaps, to see them leave the company.