



**women's voices**  
**women and work**  
**scotland 2016**

Challenges experienced by women  
working in customer service roles  
in the finance sector



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## ***Introduction***

The finance sector is an interesting sector to explore gender specific work and employment issues. The gender pay gap in the sector is one of the biggest (in comparison with other industries); the ratio of the lowest and the highest paid member of staff in any finance institution is so substantive that many union members, as well as the general public, find such polarity unacceptable. This ratio seems to be also highly gendered, as senior well-paid jobs tend to be occupied mostly by men. In addition to pay, there are day-to-day problems which women have to overcome in their workplaces. These are related to heavy workloads, the pace of work, and a culture of targets which, combined with women's caring responsibilities and their physiology, can result often in serious mental health problems. This short paper includes themed summaries of the problems causing most concern for women working in customer service roles in the Scottish finance sector, as identified by trade unions organising in the finance sector, as well as union activists who took part in the Fair Work Convention meeting at the STUC premises in December 2015.

## ***Flexible work availability***

Finance used to be considered as a comparatively female friendly sector in which to work. It is made up of organisations which tend to have family friendly policies in place and declare to be Living Wage employers. However, because the sector has been reducing significantly in size since the financial crisis in 2008, its approach to flexible working requests appear to have changed. Women who have been permitted to work flexibly in the past tend to want to keep these arrangements, while many younger women returning to work from maternity leave are experiencing less flexibility. For example, Friday has been identified as particularly difficult for the finance sector's organisation in Edinburgh, because schools in the capital city close at lunchtime. From an organisational point of view, a lack of personnel at the premises slows down operations and limits opportunities for meetings, if they need to be attended by at least a majority of relevant staff. This, in turn, impacts on specific projects and actions, as well as on overall organisational productivity and efficiency. The number of men requesting and being granted flexible work arrangements has also increased.

Therefore, it is becoming a real challenge for some employers to accommodate every worker's request for flexible or reduced hours of work, without already having or intending to recruit more staff in order to balance scheduled work.

Because the new posts are mostly advertised as full-time jobs, this has been noted as a discouraging factor for many women thinking about career progression. A change seems too risky to them. As the posts are advertised full-time, this deters women who work part-time from changing their current jobs. This restricts clear promotion prospects and development opportunities.

If women already have a flexible work pattern in place in current employment, applying for a new post which is likely not to be contracted as reduced hours work, is becoming a big barrier for further learning and career development. Although there are many well-paid jobs in the finance sector, roles in the customer service sector are not particularly well-paid (on average £15,500 p.a.) and women simply can't afford to pay full-time nursery/care fees. Thus, the need for flexibility of work arrangements seems to be directly linked with affordability and availability of childcare and other care services. Flexible working is often seen and discussed as a lifestyle choice, however, the project has learned that for many women, due to the cost of care in the context of their low wages, rather than a choice, flexible working and reduced hours of work seem a necessity.

### ***Equality of opportunities***

Because of the image of finance as a highly commercial and lucrative sector, there is an assumption that everyone working in it must be well-off. On the contrary, the great bulk of staff work in lower paid jobs, which in the past tended to be occupied mostly by women. A change has been recently observed by unions organising in the sectors with 'customer-service' roles (e.g. Aegis, CWU, UISON and Unite), with a trend showing that many young men are now also securing employment in these roles. In many financial service providers there is almost 50-50 gender split amongst younger workers in customer service. The scarcity of jobs in the labour market perhaps opened the door for many young males searching for reliable employment in the finance organisations.

However, even though the opportunities and pay might be similar for the younger workforce in the sector, equality of opportunities do not continue. Customer services in finance tend to employ many more women in their 40-50s, whereas men in this age group tend to push themselves towards management roles, which are of course much better-paid and of a higher social status.

### ***Workloads and other pressures***

The most common problem for women working in customer services is heavy workloads. After the most recent recession, the finance sector has lost a lot of staff and a lot of experience. The finance companies are continually recruiting, but because customer services have a high turnover of staff, there is always a new group of employees who need to be trained and supported. A constant stream of new people causes a great level of stress amongst already overworked employees. The pressure of delivering projects for the regulators, new legislation and other external drivers, amounts to a lot of additional work for employees. Employers, on the other hand, are constantly subjected to pressure in relation to returning profits to shareholders. The salaries paid to customer service workers is absolutely insufficient in comparison to the requirements, skills, workload and speed of work they have to handle every day. They deal with very complex financial products, which require wide ranging knowledge, as well as an ability to quickly process information, in order to provide accurate advice in a timely fashion. In addition, employees have to deal with difficult customers on a daily basis.

The work shift of any person working in customer service can have a non-stop, machine-like pattern. For the same wage, customer service workers in finance can easily hold much less stressful jobs in other sectors. In addition to the overwhelming workloads, the work in these roles is organised in a way which restricts individual's autonomy. Individual workers deal with very specific fractured tasks and don't always have the opportunity to see a completed piece of work. Rather than working on the whole task from a start to the end, the focus of management is indeed to break down the work and process for greater speed and efficiency, so workers can complete their tasks as quickly as possible.

Working in such an environment is exhausting, and there is no surprise that people at some point leave their jobs, yet sadly the cycle continues, where exactly the same expectations and ways of working are imposed on new employees.

A known Banking Group advertises itself as “the best for customers”. Employees say that it likes to be seen as a good employer, but as a female union rep said:

*“It’s not the best bank for me!”*

She explained that the group signed up for the Living Wage, but in the meantime continues to employ temporary workers (for six months on average). The culture of work was described as “bad” and driven by implementing fear in employees. Some of the bad practices include: expecting employees to arrive at work 15 minutes before work to log into the computer systems (this is of course unpaid time) and stay after work to finish up documentation; working with automated systems which ignores entitlement for comfort breaks; regulation of employees’ behaviour using threats; and punishing or bullying employees for taking sick leave. Employees also have to meticulously monitor their calls (time/problems dealt with/solutions etc.) otherwise they would face disciplinary procedures.

The quotes below use the reps’ own words to support these statements:

*“If you don’t say sorry or please often enough you won’t qualify for a bonus next month”*

*“If you are sick and you can’t attend work, but you go to the doctor, management thinks that if you can go to the doctor you can definitely come to work otherwise you’re not sick enough!”*

*“In the call centres there is no care for people’s mental health!”*

*“New targets are not called targets, but essentially they are the same - there is nothing in there for a worker!”*

The poor culture and mistreatment of workers has been identified as emerging at the middle management level, where misinterpretations of policies occur.

At this level, poor management practices often develop because of pressures related to an objective of meeting and exceeding targets.

### ***Older women and performance management practices***

In the context of the nature and conditions of work in the customer service roles described above, a particular thematic focus on the experiences of older women workers has been recently adopted by many unions. The casework carried by the union reps showed older women as victims of poor performance management practices. One of the unions organising in the finance sector provided the project with a useful and important case (enclosed at the end of the paper).

The case study describes experience of a woman with caring responsibilities who worked in the finance organisation for 15 years. She was respected by the team and always offered advice to any member of the team who came to her. Yet she found it very difficult to adjust to new ways of working. When she saw a mistake, she had to correct it. When she spotted an unresolved issue, she volunteered to solve it. However, while being such a meticulous devoted worker, she wasn't able to meet all the targets that were set for her. The management decided she wasn't processing as much work as everyone else did and filed disciplinary actions against her. Her experience showed a chain effect of events, which in a heavy workload and target-driven culture (rather than person-focused), contributed to a significant distress and health problem, and in the end cost her the job.

This case shows very different values and objectives in today's for-profit companies. Unfortunately, the set of skills and experience this woman built up through her life were no longer valued by the new culture and performance matrix.

Her bosses paid her to follow the new processes, which wasn't necessarily synonymous with resolving clients' problems. Older workers in particular had learned to do things differently, and are of a generation where an idea of a service meant helping people out, with an obligation to do it well, rather than with a "cutting-the-corners" approach. Speed of operation and extending the working age contributes to additional pressures. Older women can be the most common victims of "not delivering on targets" assigned to them, as their speed of work is benchmarked against an average. Many older people simply cannot handle such a degree of stress and hostility and eventually leave the sector – sadly often forced by disciplinary procedures.

Trade unions argue that the workplaces in the finance sector have a lot of young managers, who don't necessarily understand how to apply discretion to personal circumstances of employees. In effect, employees are managed very tightly with a daily use of score cards, targets and workflows which precisely calculate time spent on carrying out tasks and overall performance. Management is a complex competency that requires many skills and personal attributes. It takes a level of experience from any manager to be able to see beyond those assessment tools and understand why people might underperform. Inexperienced managers may not see employees' problems and struggles, as they are too stressed about delivering their own targets.

Unfortunately this neglected area of management development has repercussions on the lives and livelihoods of real people and, for many women, it leads to experiencing daily work as stressful and exhausting.

Trade unions regularly step in to help in situations where older members are subjected to disciplinary procedures on the grounds of poor performance. Officials and reps often find themselves explaining to the managers that the company's broad brush policies cover a general situation, but not every employee fits into those codified policies at all times. One senior official explained the importance of person-centred management in these words:



*“That’s why managers always have to have discretion, because you can’t treat everyone the same way, because everybody is not the same! If you have a team of 20 people and one of them has got multiple caring responsibilities and is going through the menopause and the rest don’t, you have to treat them differently. That’s something you find not all managers appreciate!”*

Management schools of all major Scottish universities take steps to teach students “people-oriented management”. However, the case this paper refers to and similar cases, proves that people and their well-being are often forgotten and remain in the shadows for the profit-making operations. Members who find themselves disadvantaged, tend to be women, employees with disabilities, or employees from other protected characteristics groups, and this is a very worrying observation.

### ***Barriers to careers in organisations and trade unions***

The barriers to both women’s careers in the finance sector, as well as progression in the structures of the trade union movement seem gendered in character. The project learned that this is partially attributed to women’s confidence levels, and partially to the requirements of the jobs with promoted status, as these jobs evolve around frequent travel and demanding social events/networking activities. For women with small and school-age children, these additional activities are often the tipping point at which the balancing of work and family life becomes impossible. Being expected to attend events (often held in the evenings and at weekends) and regular travel away from home is a huge commitment, and for many women simply not achievable, despite an appetite and ability to do such work. These barriers are the same for all senior roles regardless whether in finance, other sectors or trade unions. One senior official shared her story:

*“Now I work full-time and travel a lot, and I have children. So if I’m away during the week I feel bad. And it is so much work when you have kids, because you have to make sure everything is organised for them. When you go away, you are at home less so you have more to do when you are at home and that’s really difficult.”*

The official declared herself lucky to have lots of support from her family, otherwise, she admitted, she would have been unable to do the amount of work she did.

The quotes below demonstrate that we have learned as a society to attribute informal working, like networking or discussing issues over a coffee or a beer, with high importance and effectiveness.

*“When you can’t go down to a meeting or a conference, you are not really achieving anything in term of promotion of your union etc. You need to be there and build relationships socially, as well as formally. Well, you don’t have to, but it works much better this way.”*

Without supporting structures in place, such as childcare flexibility that would allow more women to participate in work-related activities held at non-family friendly times, and furthermore bringing more of evening/weekend jobs into day-time arrangements, many women with caring responsibilities will constantly face dilemmas and withdrawals from the jobs and careers that are misaligned with their wider family and personal lives.

## **Conclusion**

This paper shows that women working in the finance sector face similar challenges to women in other sectors, and these problems broadly relate to difficulties of balancing family and work responsibilities. For many women caring responsibilities occur throughout their whole lives. Once they are finished looking after dependent children, they have to start looking after their ageing, often sick and vulnerable parents. Thus, coming out of one set of caring responsibilities to another one is a very common story for many women. This impacts on their abilities to manage work and life responsibilities and to cope emotionally with every demand. Many women, who become sole carers more than once in their lifetime will most likely lose all windows of opportunity to advance their career.

Many manage to hold a job, or take steps to develop their career, but often find themselves under a huge amount of pressure.

As this paper indicated, the level of pay restricts women's choices, and the increasing deterioration in the quality of work makes the work of many women a very stressful and isolating experience. This paper, therefore, suggests a necessary and immediate review of performance management practices, and more general improved management techniques to be applied in the workplaces. An attempt to regulate workplaces to produce work of a better quality requires as much attention as regulations around the level of pay (minimum/living wage policies). Naturally, this is a much harder area to regulate, but in the context of the Fair Work Convention's foundational work, published March 2016, it is hoped quicker progress could be made. It is expected that the Convention's framework will initiate further discussion and be a stepping stone towards decent, fair and humane work, achievable in a much shorter timescale.

### ***Case study***

54 year old Marion had 15 years' service with an employer in the finance sector. During that period she had a clean disciplinary record, regular attendance, no policy breaches and no complaints against her.

Feedback from Marion's colleagues was always extremely positive. She was known as someone who would always try to help a colleague, always go the extra mile and put the customer at the heart of everything she did. She was liked and respected by her colleagues, because of the quality of her work and her attitude. She had experience and knowledge, so she spotted when things were wrong and made every effort to resolve problems. She never cut corners. So, while she might not get through as many cases as others, the work she did was always done correctly. When her colleagues processed work, often many of them made or ignored errors in their cases, so they could meet their efficiency targets. It was usually Marion who tried to sort them out.

One of Marion's key strengths was her attention to detail and she consistently achieved 100% quality for her work. However, because Marion did not process her work as quickly as her colleagues, her manager put her on an Improvement Plan. Despite this, Marion could not meet the same productivity targets as the rest of the team. This eventually led to disciplinary action.

Marion's manager believed that she didn't need to spend as much time correcting cases and sorting out problems, as the tolerance level for error had increased so work could be processed more quickly.

Marion felt that she was not 'computer savvy' like the younger members of staff, she couldn't get to grips with the new systems and the new automated processes.

Marion felt that the shift of focus to efficiency at the cost of everything else is one that is more difficult for the older, longer serving members of staff to make, yet there was no help for older staff struggling to adapt. More disciplinary action against Marion followed. She was now on a final written warning.

The pressure Marion was put under was intolerable. She was labelled an underperformer for not being as efficient as others in the team. She didn't process the work as fast as her colleagues, because she was more thorough, she did things properly, she took ownership and wanted to help sort out any problems she encountered – the way she had been taught and the way she had worked for years. She was older and not as IT literate as others and she was also caring for her elderly mother who was ill.

She kept what was happening at work to herself, as she did not want to upset her mum. Marion got more and more stressed and lost a lot of weight that she couldn't afford to lose, but she still could not meet the targets of her peers. More disciplinary proceedings followed and Marion resigned before she was sacked.

Marion was an exemplary employee, but her knowledge and experience were no longer valued by her employer. Marion left the organisation she had been with for 15 years. She felt like her employer no longer wanted her, because they could replace her with a younger, cheaper member of staff.





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