

12th June 2017

All Members Newsletter

'Lacking In Purpose'

Since the beginning of the year the mantra from the Bank's Senior Management has been about staff in branches being more "Effective".

A member of Robin Bulloch's senior management team said recently that:

"Through BB4C we've removed activity standards but there are substantial areas of our business where our meetings are still lacking in purpose".

You don't need Google translator to understand that what the Bank is saying is "staff are seeing lots of customers but not enough business is being generated from those meetings".

It seems that message is filtering down to branches because staff are increasingly being challenged to

justify what they have done for the customers. **We are aware of one Local Director who at a recent meeting with Branch Managers put up a slide, a copy of which is set out below, making it clear that success for staff is going to be measured on the basis of the number of general insurance products they have sold, the number of personal loans they have done, how many extra products they have managed to persuade new customers to take up and whether they have secured mortgages or further borrowing.** 'Helping Britain Prosper' seems to mean selling customers more products. So, persuading a customer to take out a loan to buy a car from the local garage was helping to put money back into local economy according to this Local Director. The logic is right, but surely the starting point should be what's in the customers' best interests, not the Bank's or local businesses' for that matter.

Branch Managers were even told to look through the Explore Pads of their Advisers for the last month and add up how much they had lent to customers. Those figures would then be discussed at a subsequent meeting. And let's be clear this Local Director is not alone, staff are increasingly being told it's all about "Effectiveness" and "Purpose" now. Meeting customers is fine but the Bank

HOW ARE WE HELPING BRITAIN PROSPER



- From the planners how many customers did we see and how many explore pads have been completed ?
- How much money did we put back into our communities Helping Britain Prosper ?
- Have we helped protect a customers home or used the new quick quote to provide an illustration ?
- From the new accounts we have opened what relationships have we built and helped customers switch from other providers
- How have we helped customers buy or improve their home ?

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expects those meetings to produce some tangible business outputs. Local Directors are coming under pressure from Regional Directors who in turn are also coming under pressure to deliver more.

We know that the Bank is looking to reduce the number of Regions again later in the year and that will mean less Local Directors. Those that are now left, and some more will go when the results of the latest reorganisation are announced shortly, will be trying their best to show that they are delivering and inevitably that's resulted in some of the old management techniques being dusted off and used again.

We have also seen some Local Directors start to produce their own management information to use as part of the half-year reviews. In one case, Branch Managers were told to review CSA staff performance against the following factors: service calls, CRM observations, Savings/Bereavement/Rep Ac-

cess and CSA Planners. PBAs are being measured against Service Feedback, Diary Management, FCR/ Reaching Out, Explore Pads and One Team Partners. Branch Managers are then required to determine whether members of staff are 'Developing', 'Good' or 'Strong' against each of the factors above and the results are fed back to the LD.

As one member of staff said: "it appears to be home made...and refers to specifics that are not directly mentioned in any of the score-cards. [LD] is trying to get more staff onto developing ratings by using this document".

We would like to hear from members about their experiences of having to show that they are being more "Effective" and "Purposeful". Members can email us at 24hours@ltu.co.uk

Mark V Brown
General Secretary

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