

Portugal: report on emerging themes from the interviews

D4.1 – January 2008

**Maria das Dores Guerreiro, Eduardo Alexandre Rodrigues
- CIES-ISCTE**



Universiteit Utrecht

CIES centro
de investigação
e estudos
de sociologia
iscte
centre
for research
and studies
in sociology

Quality is an innovative, quantitative and qualitative research project that aims to examine how, in an era of major change, European citizens living in different national welfare state regimes evaluate the quality of their lives. The project will analyse international comparative data on the social well-being of citizens and collect new data on social quality in European workplaces in eight strategically selected partner countries: UK, Finland, Sweden, Germany, the Netherlands, Portugal, Hungary and a candidate country for EU enlargement, Bulgaria.

Quality is a Specific Targeted Research or Innovations Project funded within the European Commission's Sixth Framework Programme (contract no 028945), Priority 7, Citizens and Governance in a Knowledge-based Society (March 2006 to February 2009).

das Dores Guerreiro, M. and Rodrigues, E.A. (2008). Portugal: report on emerging themes from the interviews. Deliverable of EU-project Quality, Utrecht: Utrecht University



Universiteit Utrecht



The knowledge and data provided in this publication has been collected as part of the FP6 EU-financed-project QUALITY. It reflects only the authors' views. The EU is not liable for any use that may be made of the information contained therein. The user uses the information at his/her sole risk and liability.

Contents

- Portugal: Bank.....4
- Introduction.....4
- Fieldwork4
- Themes and challenges emerging from the interviews.....5
- Gender differences10
- Future challenges13
- Challenges and solutions emerging from the innovation group13

Portugal: Bank

Introduction

PBank is a large and old Portuguese family company, one of the most important economic groups of the country. It has been created during the third quarter of the XIX century as an exchange house. Since then it merged and grew continuously. PBank became the first Portuguese private bank during the decade of 1930. During the period of the Second World War they started a process of internationalization, developed until the 1970's. With the April revolution all the Portuguese banks were privatized in 1975. After this period, the PBank family ran their business abroad, until 1986, when Portugal entered into the European Union. PBank activity restarted in Portugal around 1987, when the privatization of the finance business was possible again. The beginning of the XXI century brought new challenges and a stronger modernization, internationalization and merging process that is ongoing. They have stages in several continents, being one of the most internationalized Portuguese corporations. Their way of working is being completely renewed and adapted for the new and diversified demands and products of the finance market. They are employers of more than 5000 people (a big figure, in comparison with the average of the Portuguese firms) and the age of their labour force decreased from an average of around 47 to 37 years old while the level of employees with university degree increased from 6% to 33%, since 1991.

"Throughout its History, PBank has always prized its contribution to the economic, cultural and social development of Portugal. From an early stage, it was clear that this would be an inescapable side of its mission, while also representing a strong stimulus to its continued expansion and growth."

PBank has since its origins accompanied the major mutations of the Portuguese economy and society. It took on the role of player in national development, and committed itself to sharing the progress achieved. Taking 'Portugueseness' as a core value, the Group is aware of its social responsibility.

Enhancing our role in society is a fundamental concern, the final aim being to contribute to its development. We know we still have a long way to go, but we also know that the future we want to help build is a sustainable and harmonious society."

These are the words addressed by the CEO of the PBank to those who visit its website.

Fieldwork

The fieldwork related with WP4 started during august, with a short presentation of the web survey, on what concerns the number of respondents – 583 – and the frequencies of the answers to the questionnaire. Our main contact has since the beginning been the Director of the Quality Department to whom the PBank CEO sent our letter asking them to participate in the Quality Project. A list of names and contacts was provided, involving 3 Senior managers, 3 Line managers and 8 employees to be interviewed; 8 interviewees were women. The interviews were conducted by the Portuguese team during august and september. Apart from 1 or 2 cases, all the other workers were readily available to be interviewed. The interviews lasted from 30 minutes to 2h 40m.

Themes and challenges emerging from the interviews

Changes in the way of working; deprofessionalization and innovation

In the last few years, a big effort has been put into modernization and rationalisation of the working procedures. Teams were recruited for doing audits in all departments, to evaluate their degree of efficiency and to suggest the necessary changes to improve results. Some managers talked about “the old” and “the new bank” style. This, mostly related with the HR renewal process of the bank offices, spread all over.

“I’ve been recruited to evaluate the efficiency of some of the bank’s agencies and after that I proceeded to the evaluation of the process for reduction of costs. And another project, quite important, where I have been involved had to do with the organisation of the computing department, to assure a better relation between services.”

Line Manager, man

Old managers from these offices had a long experience and important status, but their skills became outdated when the PBank introduced new technologies and new products. These managers have lost their previous status and some of them retired meanwhile. Others were ‘recycled’ and moved to the back-office, where some of them face great difficulties to adapt to the new dynamics of younger generations and work modernisation.

“Nowadays we work mostly to reach defined goals. Until recently people just had to accomplish the timetable.”

Human Resources Manager, woman

“With the modernization of the offices the old managers came to the back-office. Some were retired but the bank tried to avoid massive redundancies and to take advantage of the long experience of these men. Young people can be very dynamic but they don’t have their know-how regarding the old clients. I tried to have some of them working with me.”

Senior Manager, man

Changes in workplace culture

When asked about the main features of what he perceives to be the corporate culture of the PBank, one interviewee significantly replied: “What corporate culture?” In fact, many of the employees working in the bank’s central services don’t feel integrated in a “bigger team”, beyond their respective departments, and had some difficulty identifying what could differentiate this bank from other banks. Almost all of the clerks said they would easily leave this one for any other bank if they were to be better paid.

“I don’t feel there’s any kind of a big team involving all the workers, no. People work according to their specific objectives, there isn’t a kind of a final goal, something shared everyone wants to reach.”

Administrative Secretary, woman

“Nowadays people are less ‘rooted’ in the company, they don’t feel part of the PBank family or team, or whatever. I feel that the company is less ‘humane’, in a way.”

Systems Analyst, woman

As we'll see in more detail below, there's some tension between departments, as well as between the commercial area and the back-offices, when it comes to trust and cooperation, although we shouldn't see the workplace culture of this company as one of permanent conflict and distrust, far from it.

Throughout the interviews, one theme that frequently emerged was that of a rift between the older and the younger workers: the former, as seen through the eyes of the latter, appear as somewhat 'alienated' from the current challenges and problems of the bank, not dedicating more of their time to work than the strictly necessary, because "they feel that they have done their share by now, and don't need to prove anything." In contrast, the younger workers, especially those in a more precarious position picture themselves as the ones who need to 'cover' for them, staying longer hours and working harder.

"This company has many people with one foot already in retirement. They worked here for many years, have seen many things, known many faces, they are tired of a lot of things. They're just waiting to go home, they're fed up, unmotivated. Many people are in that situation here. They think they've given enough to the company by now. [...] Generally speaking, young people who come in bring with them a different motivation, they show dedication, a will to learn. That's normal I guess because they have to prove themselves, unlike someone who has been working here for decades sometimes."

Administrative Secretary, woman

"As everywhere, this company has those employees who work better, who are more reliable, and others who don't. Of course those who are more responsible and work better are those who have a greater workload."

Senior Manager, man

Nevertheless, the workplace culture of the PBank has been changing, and from the data gathered in the interviews we should highlight that the company appears to be at a crossroads between a past characterized by a more rigid structure and working patterns, perceived as more protective of the workers but less competitive and somewhat obsolete, and a future which is bringing in an intensification of work, a more "dehumanised" and "faceless" workplace culture, more precariousness and uncertainty and an individualization of objectives and goals, but also some amount of empowerment (at least to the more qualified workers) and a prominent place in a highly competitive market. This uncertainty and great amount of change affects how the workers perceive their own future and quality of life in mixed ways that are not easy to qualify as mainly positive or negative.

"Nowadays I feel that because more people are coming in and others at the same time leaving the company, things are changing. Before, we were constantly seeing the same faces, things were more 'cosy', more humane. We now have a whirlwind of people coming and going, it's harder to establish bonds and to maintain them. It's growing harder to know who is who, who is doing what."

Systems Analyst, woman

Increasing workloads and daily pressures, particularly in the commercial area

As said earlier, the main trend in the PBank is one of increasing workloads and daily pressures for everyone, but particularly for those working in the commercial area and dealing with increasingly demanding customers. They have to deal with evermore challenging demands and objectives which are increasingly scrutinised at the individual level. One of the office clerks interviewed worked in the

commercial area during the nineties but tried and was able to change his working position to the central services, due to an increasing amount of work and pressure throughout the years which was putting tension in his work-life balance, tension which he became unable to bear. In the back-offices of the PBank the demands and pressures are also increasing, although that working context is, comparatively, a good deal more relaxed than the commercial sector.

“There’s always a lot of work to do, a lot! The pressures and the rhythm are growing, sure, but most of the time it’s because I impose them to myself. I have to, because I have a team to manage! But I think that’s normal, pressure and stress are the norm everywhere, I don’t resent them. [...] In a bank you’d expect the pressures and the workloads to be demanding, because we have very ambitious goals.”

Line Manager, man

“Obviously, I would prefer to do just the contract hours and leave at 16h30, mainly to have more time for my children. But that’s almost impossible nowadays. Not just for me, but for everybody!”

Systems Analyst, woman

“Work is always very demanding here, very intense. But it will get even more demanding, I think there’s still a margin for intensification. [...] I usually deal well with heavy workloads. It’s harder when we want to have more time for the family. But we try, me and my wife we try to be as present and supportive of our children as we can. If I can’t be there with them, she will be there. Because she’s unemployed right now, she can do that better than I can at the moment.”

Clerk, man

Competition among departments; trust within the teams, distrust across departments

Each department has specific goals to achieve and the corporate culture allows for some space for competition between them. For some interviewees this creates a somewhat unhealthy climate, and even recognising the good and increasing results of the Pbank at the end of each year, some fears emerge regarding the distrust across the different areas of the corporation. Once they are interdependent on their work, very often one department can be blamed for the failures of another.

“Here the goal is to be the number one and if I can reach this goal the fault must be somewhere in another department, not mine...The competition is even between colleagues in the same office...”

Senior Manager, Woman

“Many of the problems between the departments have to do with the way managers do things. We know that there are some very demanding services and departments, with lots of work, but also with lots of problems. There are some departments were no-one wants to be placed because they’re very demanding and problematic.”

Systems Analyst, woman

For example, tensions are common between the workers in the back-offices and those on the commercial area, as the latter depend heavily on the former. As one interviewee working in the central services said, “The clients put constant pressure on them and they put constant pressure on us. They are our own clients.” This interdependency generates a significant amount of strain between the two areas of the

PBank which, although dealt with satisfactorily most of the time, nevertheless resonate as one of the main trends of organisational change as it emerged from the interviews.

“Here in this department we don’t have to deal with the customers, right? So paperwork can sit on a desk until tomorrow, if someone doesn’t want to stay until late and finish something. Many people don’t understand that colleagues are waiting for it with the costumers in front of them, shouting! This causes a lot of stress and tension, it wears people out.”

Administrative Secretary, woman

Problems arising from the merging of APB (another private bank)

Employees from another private company were integrated in the PBank, which gave way to a number of tensions and adjustment problems mentioned by some of the interviewees. The changing workplace culture of an old and large company presented some challenges to newly arrived workers bringing different work habits with them, workers which were viewed somewhat suspiciously in some departments and to this day continue to make up ‘subgroups’ within those departments. Also, coming from a younger, smaller and more dynamic company, these workers are quick to emphasize the less streamlined, more rigid nature of the PBank.

“As the APB was much smaller and we were comparatively few, everything was very different. Everyone knew each other and the problems were dealt with much faster. People were closer to each other there and helped each other out, everything was smoother. Now the PBank universe is huge! I don’t even know how many workers are there. Obviously everything changed drastically for everyone, the team that came here from APB, and those already in the company. The change was difficult because we came to a completely different structure, very hierarquical, very heavy.”

Administrative Secretary, woman

Feelings of unfairness stemming from the ever-increasing profits of the bank not serving to significantly improve the employees quality of life; the dilemma between shareholders and better pay to employees

One of the major themes which emerged during the interviews had to do with the general feeling of unfairness common among the workers caused by the ever-increasing profits of the bank. In a national context of economic difficulties and widespread cuts in public expenses, the PBank workers experience with some uneasiness what they perceive to be the lack of financial rewards and general increases in their quality of life that should be forthcoming, due to the efficacious performance of the company, which the interviewees think is mainly due to their collective performance.

“The scales are very unbalanced I think. The bank has been largely superseding their annual objectives, but what about the employees? What have we gained? The scales are unbalanced. They could be fairer with us, in terms of monetary rewards, for example, or other things, not necessarily more money.”

Clerk, man

Some managers also mention the PBank dilemma of having to get profits to shareholders avoiding the increase of HR wage costs.

Better allocation of qualifications within the company; continuous training and innovative skills

From the interviews there emerged consistent feelings of dissatisfaction among some of the employees in the back-offices relating to mismatches between professional skills and their current position, the former perceived to be higher than the latter. This happens partly because upwards occupational mobility in the company, although possible, is somewhat less common than is desired by the workers, particularly the more recent ones. This aspect is related to the multiple and contrasting patterns of change that characterize the PBank: individual merit and performance still aren't as valued and rewarded as they 'should be'. Also, the workers complain about the lack of continuous training; the current programmes currently active are seen as insufficient as well.

“I think the bank would profit more from me if I was in a position to fully put my capabilities to work because I'm overqualified for my current tasks. I could do much more, with better quality. [...] I've stagnated somewhat. I simply can't expect more money from the company for the work I'm currently doing. If I could do other things, more qualified things, then I could expect to be rewarded accordingly. [...] I like to be constantly learning, and here I've stopped learning. It's true that I'm using my knowledge for things that the company needs, but I could do much more.”

Systems Analyst, woman

The HR manager recognised the need of renewed training programmes to better prepare the PBank staff to the challenges of innovation and modernisation. From one year to another, all the usual programmes were changed. Head hunters are also providing new talents to the bank, which brings new skills and expertise:

“I came from another bank and introduced here a new product, inspired in the work I was doing there. I brought with me a team and in one year I raised the results of my department. We moved from the bottom to number One.”

Senior Manager, woman

The good reputation of the company; more opportunities for innovating and developing new business areas; the sense of relative security in an insecure labour market

Usually people feel they're secure within the company. They declare that the bank respects the employees and they appreciate working in one of the largest corporations in Portugal. However they may feel uncertainty regarding the future of their workplaces. Given the changes that are occurring, some interviewees have been moving from one place to another within the bank. Others still think they may move in the near future. Some seem to appreciate the mobility possibilities within the company. Others, however, feel that they are too far from the central services (the departments are spread in different buildings, all over the city), where more opportunities are available. The professionals feel they have in the PBank a wide field of opportunities for working in new areas to be developed, like health, tourism, etc.

“No-one is 100% safe these days, nobody can say that unemployment will not happen to them, but I mean... Here I have my job, I’m somewhat safe. I have a quiet life and, in the end, we have to admit there’s many jobs here that many people would want to have! We are secure, have opportunities. We have other things people outside don’t have, like a company health system. That’s why I often say to people: ‘What are you complaining about? Look around you! Don’t you see what’s happening out there?’”

Administrative Secretary, woman

“Everyone worries about insecurity and unemployment, of course. Here, in private companies, in public service, everywhere, nobody has a job for life anymore. [...] I don’t feel insecure. I mean, of course I think about my job and I worry about unemployment but I can’t honestly say I’m insecure most of the time. As I said, everybody has to think about it, regardless of where they work, everybody.”

Clerk, man

Gender differences

Work-life balance is much harder for women than for men; persistent inequalities in the division of household labour

All women and men interviewed recognised that it is more difficult for women to combine working life with family responsibilities. Quite often along the interviews we got the impression that this fact is seen as a ‘fate’ and nothing, or very little, could be done about it. Many of the interviewees, either women or men, think women have more difficulty reaching higher positions in their careers. Some women themselves declared that they are not interested in a career because they don’t want to lose their rights of having a family life. One of the women managers stated that the PBank does discrimination against women, although other interviewees, both male and female, declared the opposite. She mentioned:

“If I was a man, after having done what I did, raising the results of my department, I would have been conducted to the place of my old supervisor, when he left. But because I am a woman, I didn’t get that promotion.”

Senior Manager, woman

Something which consistently appeared throughout as heavily differentiating between work-family experiences of men and women was the persistent inequalities in the division of household and childcare labour. In stark contrast with the female interviewees, the men never framed the issue as a ‘problem’ for them, as the amount of housework they perform is minimal. On the contrary, for some women (more exactly for those who can’t afford to ‘outsource’ domestic tasks) the need to do the work around the house after arriving from the bank and having a greater contribution than their partners on caring the children, clearly has a detrimental effect on their quality of life. For others, especially those who have access to paid domestic help, things are somewhat different, as the burden of housework is less consuming of their time and effort. Other factors are also involved as, for instance, a still widespread belief that many women tend to enjoy doing household chores.

“We don’t share many tasks, no. My partner doesn’t do much because he works many, many hours and the majority of things are done by me. Most of it is done by me. We also have a domestic helper who comes in once a week to help me out, so domestic work isn’t much of a burden for me anyway. [...] My partner’s work is very demanding. That’s why his head is so full most of time so that, very often, I don’t have the courage to even ask for his help in domestic tasks. I doesn’t bother me to do it myself, it isn’t like a sacrifice for myself. If it was, of course that we would have to talk and he would have to do a bit more. But I’m glad to do things around the house, it isn’t like a sacrifice or anything.”

Administrative Secretary, woman

Young women choosing not to have children right now due to what is perceived to be a negative factor for an ambitious and demanding career

Usually, the women interviewed who chose not to have children until a later time in their life course, attributed that option to a number of reasons, both personal and professional. Nevertheless, when prompted to tell us a little bit more about the implicit factors behind that choice, they came to highlight that having children almost always gives way to a number of obstacles and difficulties in balancing family and work which ultimately have a negative impact on a demanding and ambitious career.

“Men have it easier, because they are more available for work. For women, as in many other things, having children changes everything and the availability is more limited. Unfortunately, most of the time things aren’t shared between men and women. Having children complicates things very much, it’s very difficult I think. Because women then to miss work more often, because they need the leaves, they may be less focused, more dispersed than men, I think, because they have other preoccupations. Of course, this has nothing to do with competence! Women are as competent as men. But children change everything for women.”

Administrative Secretary, woman

“I feel that sometimes I am not able to correspond to the demands as my male colleagues do... they are more available. While we don’t have children the partner can wait for us but when we have children we feel that they need us... The evaluation system has to do with the availability of the employee for doing the tasks in time but what the manager evaluates is if we are there, in our workplace, late at the end of the day.”

Professional, woman

“My team is composed by women. It’s necessary to organize the work in order to have a minimum impact on their family life.”

Line Manager, man

One of the professionals interviewed has 3 children; according to her, it would have been impossible to be a mother if she didn’t had, from the start, the ability to pay for household labour and childcare. Also, she feels that, in many occasions, her family life has suffered because of her professional commitments.

“Men have, in general, greater availability for the work demands of the bank, so it’s easier for them to pursue some sort of career here. I was able to pursue my own career and make the arrangements necessary for it, perhaps because there was a period of time were I gave less attention and

dedication to family matters. Perhaps the family suffered because of it, in some way... I think so. My first children suffered a little from my absence, because I had a very demanding schedule then, staying very late. Now I'm trying to compensate, because they complain much more now! (laughs) I know that if I hadn't made the choices I made, things would certainly be different, and I wouldn't have conquered my goals. [...] So there may be differences between men and women here, yes. It has to do with the availability for work which we all know is easier for men."

Systems Analyst, woman

2 women managers declared however that it is possible to have a career and a family simultaneously. They spoke about their own experience of mothers of children aged between 9 and 13 years old. Since the beginning they had to make the necessary arrangements in terms of support for family life, and spoke about the quality of the time they spend with their children. They mention pregnancy as "not being a sickness" but reported several cases of women who took sick leaves during pregnancy, which caused difficulties on the management of their teams, where women are over represented.

Employees who take maternity and parental leaves are still sometimes seen in a negative light, although this is changing rapidly

Usually the bank doesn't recruit anyone to replace the women during maternity leave (4 months), apart from those cases when it is absolutely necessary. Otherwise, the colleagues have to do their work. Mothers who need to leave early from work can also receive a poor mark from their supervisors, and be labelled as not committed to their work. Regardless what the orientations of the corporation are, this seems to depend more from the line manager's perspective.

"In general women's careers suffer if they have children, yes. Managers don't do this to harm them consciously, but... Many managers still think: 'Pregnant, now?! But who is going to replace her and learn what needs to be done?' I mean, people are still driven to his kind of thoughts."

Administrative Secretary, woman

Despite the various difficulties working mothers encounter in the PBank, reported either by themselves or by other interviewees, there's a widespread opinion that the corporate culture is changing for the better for both men and women, and will continue to do so in the future.

Future challenges

Technological innovation and training needs in a highly competitive market

The profits of the company have been consistently improving over the last few years, which is frequently taken into account by the workers when they think about the future. Generally, there is a feeling of security and confidence regarding the company's performance and effectiveness, although this also leads to feelings of dissatisfaction due to the lack of more palpable increases in the workers' quality of life. Thus, the main future challenges for the company, as identified by the respondents, are connected to its ability to maintain or increase economic efficacy at the same time that it does much more to improve their quality of life and work. Clearly, the workers think the company isn't doing what it could (and should) do to meet their expectations.

Also, as we said earlier, two other interconnected factors appear as crucial if the PBank is to deal effectively with future challenges in a highly competitive market: the ability both to create an improved and sustained training program for its workers, and to keep the pace with the competition in regards to technological needs and innovations.

Fears relating to a possible take over of the bank by another company in the near future

The interviewees also made reference to a still somewhat nebulous fear that the bank could be taken over by another company in the near future, something which has to be framed by a number of developments and mergers happening in the Portuguese financial sector at the moment.

Challenges and solutions emerging from the innovation group

Training needs and innovative skills

Not nearly sufficient continuous training is given to the PBank's employees, something which is encumbering of the daily routines of work in a technological environment constantly changing and in a sector where new products are constantly being produced and the competition is very demanding. They feel that better training could definitely help to minimize the problems arising from increasing workloads and daily pressures: many chores could be streamlined and cooperation and teamwork would be facilitated.

“Training. Training is essential. We need to have more of it, because I think that what we currently have is not enough. Everything is moving very fast nowadays, and more training would help us to face those changes and be more motivated. [...] Education is never enough, as they say, and everything goes from there. It improves the quality of our work, but also of other things. Of our family life, for instance.”

Clerk n°1, woman

“Many new applications appear, all paper is being abandoned for the computer and the internet, but this isn't followed by more training. The new computers are there, the new applications are there, but the training isn't there. But we need it. [...] Also, the more time we waste on work tasks, because of that, less time we'll have for our families.”

Clerk n°2, man

“If they give us new tasks, and introduce new products, but don’t put us up-to-date on it, we’ll have problems, right? And the job, the schedules will suffer.”

Clerk n°3, woman

Competition and (dis)trust between departments

As we’ve seen throughout the individual interviews, tensions between the back-offices and the commercial areas are very common, as the latter employees depend heavily on the work of the former. As the rhythms and dynamics of labour are somewhat different, the balance tends to be fragile and fraught with tensions. The commercial employees are under a great deal of stress due to very demanding and individualized sales objectives and corporate goals, goals which may be jeopardized by a deficient response by the back-offices, where daily routines of work are intense but more relaxed and where the existence of individualized goals isn’t the norm.

“Many employees in the commercial area think that here in the central services we don’t worry very much about hard work and costumers needs. It’s as if we’re just sitting here waiting for their calls and letting them do all the hard work of sales and business for the company. This just isn’t true.”

Clerk n°1, woman

“Of course, we know that sales representatives and the workers in the commercial area have an incredible amount of pressure and very tight goals to achieve. Sometimes, some of them, usually with a lot of bank years are transferred here and we can see that they’re beat, they’re just exhausted. We recognize that. But they are very wrong to think that they come here, and sit behind a desk, and relax.”

Clerk n°2, man

Also, the participants recognized that despite the existence of cohesion and trust between the members of each team, there tends to develop fierce competition between teams and also departments. Agreeing upon the existence of ‘healthy modalities of competition’, the participants also viewed it his as a frequently negative issue, because it can hinder fruitful collaboration and the creation of collective goals and a shared identity.

“Although things have been changing recently, there remains a lack of connections, large gaps, between departments.”

Clerk n°2, man

“Sometimes it seems we’re all working not in different departments of the same bank, but in altogether different banks! (laughs)”

Clerk n°3, woman

A ‘generational’ divide amidst cuts in labour costs and increasing workloads

The workplace culture of the bank has been changing over the last few years – due to increasing rejuvenation, feminization and qualification of the workforce – something which has given rise to a number of tensions and disjunctions between older and younger workers in a context of cuts in labour costs and increasing workloads. The older employees are seen as offering resistance to organizational

change, having difficulties adapting to technological innovation and causing tensions between and among teams and departments for not working as hard as other co-workers in times of pressing need: “They think that they have nothing to prove by now”. According to the interviewees, younger workers have to constantly demonstrate their skills and competence, as they find themselves in much more precarious and demanding job situations, and are much more in line with a work ethic of long hours and commitment to their respective teams. A thoughtful reallocation of human resources was seen as a possible answer to these problems, as the participants think that the company doesn’t always acknowledge merit among younger workers and, on the contrary, is indulgent with some pernicious habits among older workers. Also according to the interviewees, many of the managers, working for the bank for many years now, share an obsolete workplace culture which ‘bogs down’ the daily routines and has an adverse effect on the quality of work: ‘Those managers are in desperate need of recycling.’

“Sometimes there aren’t enough employees for the tasks at hand. Teams are shrinking and will continue to shrink. Because of this we have to double the effort if we want to accomplish the company’s goals. Obviously, the bank’s high profits have something to do with this. The number of people is the same, or smaller, but the workloads are more demanding. Everyone has to work harder.”

Administrative Secretary, woman

“The bank needs a deeper renovation. Older workers have given enough, long years, they just can’t adjust, they don’t want to. They just want to spend time with their families now. This attitude ends up affecting us all. [...] The bank needs to invest on recruiting fresh workers, not necessarily young people, but people who are motivated and who really want to work hard.”

Clerk n°1, woman

“Also, those who are coming in have fixed-term contracts or are temporary workers. Many times, they work better and harder than everybody else, because they have to prove themselves, but the bank more often than not lets them slip away at the end of their contract.”

Administrative Secretary, woman

“This uncertainty doesn’t affect the younger workers only, because we all have to wonder if they’re going to stay or not, because the team may lose one of it’s members and the work will increase for all of us.”

Clerk n°2, man

‘Quality shouldn’t be provided for costumers only’

There is a Quality department in the PBank which, according to the interviewees, is almost solely directed to the customers. They resent this, because they think that the existence of such a department could and should help to overcome some of the problems identified and to improve their quality of work. Namely, the department should give heed to their needs and preoccupations, as quality of work is very much ‘linked’ to quality of service to the customers.

“We should be able to know our co-workers better. What the bank does for it’s clients, knowing them better and better, satisfying them better and better, tracing good profiles, should be done for

it's employees also. The company should motivate the workers, try to know them, try to know if something's missing. It's not as if the company hasn't got the ability and means to do that, right?"

Clerk n°1, woman

"But we also have to recognize that the company is going in that direction. There's an effort being made for that."

Administrative Secretary, woman

"For example, the HR department should want to know, and be able to know, the reasons that lead someone which was motivated, to lose that motivation. All this preoccupation with the workers should start with the managers who are closer to the workers and should know them. I think that many times the line managers lack the appropriate knowledge about human resources. They don't know how to evaluate workers, how to talk to them. Obviously, in these cases the channels between the employees and the HR department don't exist, because the line managers are simply them."

Clerk n°2, man

"The company should try to reinforce and multiply those channels. I don't know, using interviews, or maybe sessions such as this one. Someone is on sick leave for more than six months and the HR department doesn't even want to know why, or how that person is doing? I just don't understand this."

Clerk n°1, woman

The need for a more 'humane' and 'caring' organisation

On the light of what has been said until now, we could highlight this one as the central theme emerging from the innovation group: the workers feel a pressing need for a more 'caring' organisation and a more 'humane' overall working environment. According to them, the other challenges and problems can be traced to this overarching topic: if the company – namely the managers and HR department – is more aware of their needs and problems, then it can work with them on the necessary solutions; people won't be so isolated in their daily 'struggle' with ever-increasing workloads and demanding individual goals. This goes into a somewhat sceptic evaluation of the implementation of the 'dual-agenda' in the PBank, as the workers perceive that, for the company, ever-rising profits are much more important than improving the quality of life and work.

"Nowadays the company is very different. Before, as a smaller and family company, all the workers knew each other, as they say, the bank knew what they wanted and didn't wanted, problems were dealt with more easily. Today nobody knows their co-workers beyond their team or department. But the main problem is that the HR department doesn't seem to know the workers also, on a more caring sense! Or they don't care, they only care about their performance and assiduity really."

Clerk n°1, woman

"Nowadays we're not people, we're just numbers."

Clerk n°2, man

"In some departments workers really are numbers and they have very tight and demanding objectives. Everything will be analysed and the individual performances are scrutinized. Well, some

people end up almost killing themselves in the effort really. It's a fight, a race against their co-workers.”

Administrative Secretary, woman

Training needs, the building of trust among teams and departments, a better articulation between the back-offices and the commercial area, a better allocation of skills, and ultimately the quality of life and work, all of this would be improved if the channels of communication were better, more open and fluid. Workers want to feel that they are ‘more than a number’, especially when they don’t consider themselves aptly rewarded for the very good economic performance of the bank over the last years, which they see as a result of their joint effort and dedication. Complaints were made that they sometimes couldn’t identify on the elevator co-workers with which they talked to on the phone on a daily basis. Also, besides the existence of some fierce competition between teams and departments, there is also a widespread ‘ignorance’ of what other departments and offices of the PBank do. The participants think that a more cohesive identity would benefit the objectives and goals of both the company, the various departments and the individual workers. Therefore, branching out of the keyword **‘humanization’**, the participants in the discussion agreed on four other terms seen as central and indispensable for the improvement of the quality of life and work in the PBank: **‘continuous training for all’**, **‘respect for the company and between co-workers, teams and departments’**, **‘quality and satisfaction for both costumers and workers’**, **‘incentives should be both material and intangible’**.

The problems are easily felt and seen, but they are difficult to overcome

All the participants recognized as important both for the company as a whole and to them in particular the challenges identified. They were ready to discuss them at length and to give accounts of the effects those challenges exert over their quality of life and work. On the other hand, they found much more difficulty in proposing detailed solutions for those problems: the number of proposals for a great number of detailed challenges was very limited and their nature usually generic. Although this is probably due to the lack of organizational power of the employees interviewed it can also be viewed as the result of a corporate culture which is still somewhat rigid and hierarchical: workers complain about the problems they see and feel, but it’s difficult for them to be heard and to try and tackle those problems at the team level or department level; others are in charge of finding and providing the necessary solutions.

In closing, we would like to had that the The Innovation Group was welcomed and praised by the participants has an example of a possible way of expressing opinions, listening to co-workers concerns and reaching a consensus about important and shared issues. According to the participants, this kind of initiative shouldn’t be sporadic and selective but incorporated by the HR department as a tool for assessing the workers’ needs and their quality of work. Seeing their preoccupations shared by others or commented by others through a different angle helped the employees to clarify for themselves and their colleagues issues regarding quality of life and work and, on the other hand, helped to identify important collective challenges which aren’t usually debated on open and common ground.