

FSU Audit – ING Staffing and Workloads

Audit period: Monday 18 October – Friday 29 October 2021

1. Please tell us your position (for FSU use only)

[Confidential]

2. At what work premises are you based?

Tuggerah	36%
Margaret St Sydney	63%
Other	1%

3. When in the office, at what floor or department are you located?

[Confidential]

4. How satisfied are you with the staffing levels in your team/workplace?

Very	0%
Somewhat	21%
Unsure	9%
Not very	39%
Not at all	31%

5. Are there any current vacancies in your team/workplace?

Yes	47%
No	32%
Unsure	21%

6. Are you provided relief for planned leave such as Annual leave and Long Service Leave?

Yes	38%
No	38%
Unsure	24%

7. What additional workload or duties does the bank ask you to do while they are in the process of filling vacant roles?

None. The work is spread out between the rest of the team if the role calls for it and pushes staff members to the limit

Increase the work load of others or take longer to respond to clients.

Constant level of OT. Expected to attend online meeting but told have them play in the background while you work which is difficult as you are not providing full attention to senior management giving the important message and you are not 100% concentrating on the customer's [deleted]. It is very difficult to do both at the one time without making any errors. [deleted]. Most [deleted] work longer hours to avoid the please explain without overtime payments

The work load is obscene in [deleted] team which is part of operations. There has been mass resignations in all departments in operations from card services, business application team, mortgage services, credit assessment, valuation team, commercial mortgages etc

Severely short staffed, mass resignations, the boss in [deleted] just keeps hammering the team with work causing remaining staff to be burnt out. [Deleted] puts pressure on you if you don't complete your work, mothers homeschooling their children are forced to work extra hours to complete work load and [deleted] is aggressive. [Deleted] been reported to upper management ([deleted] boss) but nothing gets done. People who leave the team also leave feedback in the exit interviews but she doesn't get disciplined. I'm actively looking for work outside ING for the sake is my mental health

Overtime

timing of task in accurate. Too much of manual process. Too many spreadsheets to use.

They regularly expect employees to cover additional positions while these are being recruited, or whilst employees are on extended leave. This can amount to up to an additional full time load on top of your own workload.

I have not been allocated additional work or duties during a specific period of time unless it is requested as overtime. But the workload is too much to be completed in one day and the benchmark regarding the completion time required is set up high.

More calls to answer

Additional projects at higher duties that would normally be filled by managers. Jobs unrelated to permanent position

No additional duties.

Bank is not back filling those people who has left, but I am happy to do paid overtime

Manager role, handling day to day function for the team.

Sometimes elements of the vacant role of the skill set exists elsewhere within the team

Workload are shared among staff in Tuggerah, Sydney, and Manila. Currently ,there are 6 staff in my team in [deleted], and a team in [deleted]; all up about 30 people. There were 8 people in my team before, some people just moved on; then staff were replace by Manila workforce, because they are low cost.

A year ago we had 15 staff, now we have 17 staff; but call volume has increased significantly. There no break between calls, customers have to wait for a long time before getting to a call centre operator.

we share email workload; however, when call centre staff are short staffed, we will be put on the phones, and recently, we have been put on the phones more regularly

when our team is not too busy, we are assigned to help out other call centre teams

Some reports

I operate in various functions including [deleted]. I'm developing to become a [deleted] but at the moment I am pulled in every direction and required to adapt and switch between tasks often at the needs of the business.

Not specifically named as due to vacancies, but there is always work shared around while there are roles vacant.

We are expected to complete the same quantity of work . We have been waiting for some time to fill 1 position, however due to current hiring ban this role has not even been advertised. Meaning, our team of 4 is expected to churn out the same workload as a team of 5 and are questioned if unable to do so. Members of staff are working through lunchbreaks in order to get the workload completed. Also, it means that we are only allowed to have 1 person on leave at a time.

There has been lot of people leaving team and leaving ING due to company culture change reasons , and career progression reasons. But there is a recruitment freeze at the moment, last 2 months we have 2 more staff left, and bank is not filling their positions.

Lots or requests for overtime

taking on additional case and meeting [deleted] for existing case loads

I'm currently performing work that is 2 to 3 pay grades above the grade I'm paid for, daily.

8. If you are entitled to overtime payments, do you receive paid overtime for working beyond your contracted hours of work?

Yes	41%
No	50%
Unsure	9%

9. If No, what is the reason why you haven't claimed overtime?

Culture

Not when you have a complex file from your normal days allocation as you do it to avoid the please explain

I'm the only person currently doing my role, If I don't finish my work it just gets assigned to me the next day. I sacrifice breaks sometimes to get my work completed. They business constantly over assign work. I thought it was just my departments but it's in all teams of operations.

Prior to [deleted] I used to work extra unpaid hours to try to meet my daily targets.

1) There is indirect pressure coming from the team leader to meet targets where there's not enough time to do so during business core hours;

2) Ultimately, I tend to work extra unpaid hours to accomplish unreasonable targets and expectations; Unpaid hours whether excessive or not should not be encouraged (directly or indirectly) by the workplace

as this is unfair and this goes against life/work balance (that ING promotes).

Due to very tight or unreasonable work tasks daily allocation I tend to work outside my working hours just try to meet my target set by my Team Leader. [Deleted]

There was 1 day that I have to stay back and use my own time after work to get ready with my allocated task for the following day. TL have told me still ING time not my own time. FSU is aware of this as I have contacted FSU when this happened.

I wasn't entitled. I was entitled to days in lieu but it's not easy to get the time to recoup this.

At times the management requests overtime and I get paid for this. But on a daily basis I need to work at least two extra hours every day to finish my job due to heavy load. If I do not do this I will not meet my allocation targets. Of course I cannot claim overtime as this will impact my productivity levels at first place and secondly because staying back to finish the allocated job is not considered overtime. The time required for the completion of a task is underestimated and special circumstances are not taken into account, this is what causes the issue.

Paid overtime is discouraged by management to keep in budget however work loads can only be supported by unpaid OT

Overtime needs to be approved beforehand with a valid reason. Allegedly only for permanent staff, not contractors.

NA. managers ask us to do overtime, and paid.

Comes with the role and salary agreed in contract

I earn above the maximum salary for overtime

NA. Overtime are paid.

they offer OT every day; but I prefer not to take it due to work life balance.

I claim overtime

They don't offer it. Only time in lieu

managers offer overtime every week, but I do not take them because of work life balance reason

We have a flex arrangement

I do not think I am entitled to overtime payments under the Enterprise Agreement. I have worked overtime and received time in lieu, all unofficially i.e. nothing lodged in HR systems.

We are entitled when the overtime has been approved. However we have been told we have to finish our allocated workload everyday. Meaning most of the days at least half the staff are not logging off at the end of the day and spend anytime from 5 minutes- 1 hour to finish the days allocations (without pay)

overtime are paid; 1/3 of the team are doing overtime, why wouldn't bank get more staff to deal with the work in ordinary hours?

maximum of five hours over time was able to be claimed in 2020 (regardless of additional hours worked). In 2021 this overtime allowance is no longer available.

Its not in our HR policies. We are expected to pick up the slack and take on additional responsibilities, without overtime.

"My manager evaded my questions regarding overtime i performed, eventually asking me to wait til 'every

thing settled down' in the department before he would raise it [deleted]

Other ot is worked as they want specific tasks completed along with achieving targets. They haven't offered ot, just expect all work to be done within the work day."

10. If you are not entitled to overtime payments, how often do you work overtime?

Most weekends, Other staff do week nights and weekends "

Every week

Every day

[Deleted] I used to work at least 2.5 unpaid hours daily to try to meet my target, sadly even working extra hours doesn't even bring me close to meeting my target due to the ridiculous unit time TL has set for each task. [Deleted] stay back without claiming overtime just to meet my allocation or the target set.

almost every night after working hours

I worked additional hours every week. This year it was between 10-12 additional hours a week. Last year (2020) it was between 20-30 additional hours a week.

Everyday

Not often at all now. Maybe an hour plus a week. As a contractor, would like to have the option to do OT as there's work to be done.

We are entitled to overtime, I do 2-3 days a week , a minimum of 2 hour paid on each occasion

3x a week

N/A

I claim about 10-15 hours overtime per week. First 2 hours are 1.5x , the double pay after 2 hours.

every day, management offer paid overtime; they do not offer TOIL, because there is no staff to cover TOIL.

I have been doing on average on hour per day before my shift with paid over time; when management offers overtime I will take it, managers did not force us to do overtime.

I do not do overtime

Never

Recently I have put in about 15 hours extra in the last 2 weeks unpaid to study our training packages to assist our learning & development team as we are lacking trainers for recently recruited and up skilled. I am paid overtime however study time for facilitating is not considered overtime

None

Every month at least. Sometimes weekend days, sometimes evenings. In a crisis I was working overtime every weekend for approx 5 weeks, as well as weeknights.

Almost every day.

overtime was being offered, but I am studying at the moment, and I do not do much overtime because I prefer to spend my time on studying

Never
I no longer work overtime
Every day and the weekend (Saturdays)

11. Is the bank providing you with enough staff to perform basic duties and fulfil all of the requirements of your role within reasonable business hours?

Yes 18%
No 76%
Unsure 6%

12. Do you have targets or objectives you need to reach?

Yes 91%
No 6%
Unsure 3%

13. If yes, what effect (if any) do staffing levels have on your ability to reach your targets?

My KPI's are based on how quickly a client gets a response and responses have been delayed due to the understaffing. No one has spoken to me about how this will impact my end of year review

Large impact

Lack of staff creates more work for those left in the business as well as anxiety

Too many requests due to low rates

Yes

You can't reach your targets, let alone undertake any professional development.

Due to the heavy load of work I have to rush to complete my tasks in time. This results in errors being made that could have been avoided if I did not have to rush. This has a negative effect on my targets as part of them is my work to be error free. One mistake during the whole year is enough to deprive me of meeting my targets, give me a low KPI result and no bonus at the end of the year.

Due to the high volume of calls we just are in the mind set to just get through the calls and sales isn't on out mind

Difficulty reaching targets due to insufficient staffing levels

Specific to my team, current staffing levels are sufficient for now.

it is not impacting my performance, we just do more overtime to get paid more. I am happy this way, and working from home.

I havent been performing my actual role as i have been acting lead instead.

None

We need to do 10 new and 9 rework per day. We used to be allowed to have 35 minutes per new file, now we have to do it quicker in average 30 minutes, and complex file time were reduced from 40 minutes to 35 minutes; rework time were reduced from 12 minutes down to 10 minutes. When there are less time to perform a task, people are more likely to make mistakes, because we are not machines.

feel more stressed

we are measured on AHT and call quality, the call volume is high so there is no break between the calls, which impact the call quality on next call

AHT: [deleted] team is assessed on average handing time of how fast we can complete written request, and message back [deleted]

our performance is measured on AHT, There is enough staff in my team, because my job is quite specialised.

No effect

major part

Essentially due to lack of staff or lack of skilled staff capable of doing things, I often get pulled into things that are not actually part of my job description. This impacts my ability to deliver on my targets because I do not have the time or mental capacity to even understand what all my targets are (there are loads).

Immense. The juggling between staff, the actiones each process requires and the need to have 1 person on calls at all times means that sometimes we are actioning these items after our normal finish time.

Individual targets are able to be reached however inadequate staffing levels means lesser quality referrals are making it through the filtering process, thus leaving more cases coming through for us to manage.

We are told daily that the target has not been met and we need to really try hard that day to meet it. But there isn't enough staff to complete the work plus they move us around constantly to cover other work so cannot use the system which tracks if we meet our KPIs.

Management also doesn't have the time or tools required [deleted].

14. What effect (if any) do staffing levels have on coaching, training and/or upskilling?

There is no training, coaching or upskilling. Career progression is almost impossible because of this.

Huge impact.

Impacts dramatically as you need [deleted] teaching new [deleted] which means less people working on [deleted].

"I have my coaching once a month but I can't upskill due to the workload let alone be trained properly. I can't do anything to better myself in the business other than stay in my role as it's too busy and understaffed.

We also have to do a stretch ambition as our yearly target for a bonus.

As it's so busy to complete during work hours, you have to do it outside work hours or in your personal time which I'm not happy with. My personal time is my time not to be used for work goals

It is too hard to cross train with [deleted]

Yes

Unless you're talent identified or the [deleted] likes or values you, it's extremely difficult to get the time or budget to undertake any professional development that isn't a free or large group online course.

The on the job training for a new staff member is a real challenge for both the new staff member and their buddy. The first 2 or three days of training is ok but there is no appropriate time allowed for the training to be completed and this results in lots of questions and interruptions that the buddy has to bear on top of their heavy workload.

We don't get the chance to be able to spend time with another department to help for further career goals

Limited opportunity for coaching or further development due to work loads

Specific to my team, current staffing levels are sufficient for coaching, training and/or upskilling.

Not much impact, as I am an experienced one.

No

Training and upskilling is almost no existent in our area

Performance level not transparent at workplace, usually mistake were brought back to us only a couple of weeks later, rather than immediately. and more likely to make mistake due to reduced time of performing each task.

team meetings are run as normal once a week, and 15-30 minutes. No upskilling at the moment because we are working from home.

after someone complained about it, bank has been prioritize upskilling

There's no personal development unless you do it yourself.

we never miss our fortnight training and catchup

I think training has been lax

Major effects, coaching is limited due to staffing. Training and upskilling is readily available as I believe that ING contact centre is working hard to fill the vacant positions

less time to coach

In the last 10 months I have had no real coaching or upskilling. I think everyone is just trying to do the best they can to do as much as they can with the knowledge that even with everyone being stretched there are still 100 things we want to do and can't do. So coaching and career development do fall by the wayside while people just try to survive.

85% of the time our team meetings/coaching/training will be moved due to the workload of the day.

Plenty. Too much BAU, not enough development.

The bank has canceled lots of meetings because some people have been working on stretches;

Coaching is something that I rarely receive.

We have no formal coaching/training structure and no formal pathway to using our experience and training to move to a more senior position. The goal is to clear cases.

Upskilling is almost impossible. No coaching or training of value exists.

There is no time for consistent or quality training/coaching. If our department takes time for training, the call centre are impacted. Which impacts our customers directly.

15. Do you get enough time to have lunch and go on toilet breaks?

Yes	68%
No	32%
Unsure	0%

16. Have you been verbally abused by customers because of inadequate staffing?

Yes	35%
No	62%
Unsure	3%

17. If yes, have you lodged an incident report?

Yes	0%
No	88%
N/A	12%

18. If yes how often do incidents of customer aggression occur at your workplace?

I am not often on the phones however I have seen a drastic increase in client's complaining about hold times and how ING is not accessible by phone anymore

Several times a week

Daily in the role

At least 3 times a week

-Nil- do not deal with customers

I do not deal with customer directly.

Not customer, but more other staff

N/A

I do not deal with external customers directly

There is one angry customer every 3-5 calls, more than 6 angry customers per day

angry customer have to wait for 30-45 minutes over the phone to get to us, they are not abusive to me, but they are very angry

abused by angry customers a couple of times in 12 month, I can usually handle them over the phone, because I have been in this job for a long time

I am not customer facing

Daily

I do not deal with angry customer directly, I am doing [deleted].

Complaints about the wait time are daily
 Daily clients will advise they tried to call but hung up after 30mins.

19. What effect (if any) does the staffing level have on your mental/physical health and personal life?

I am stressed everyday. I look at my workload and feel unmotivated as finishing it is unachievable. I am angry at my workplace because I feel like they don't care about people in my position or similar. The culture has deteriorated and many people are quitting because they can't deal with the stress and workload.

Big effect
 Another as you are drained and fatigued constantly and the it also impacts home life.

Causes anxiety
 Work injury [deleted] Stress and anxiety"
 Work injury and [deleted], stress and anxiety.

Yes because our workload is higher to get through the backlog of requests
 Yes. Sleepless night. Haven't able to spend time with my family.

I resigned because of burnout and because I was at breaking point. Whilst most of the people are lovely and great to work with, over the past 12 months the culture has changed to become quite toxic. It's now driven by fear, combined with favouritism, unreasonable workload demands, underresourcing, and unfair targeting of employees. Attrition is through the roof for these reasons, amongst others, [deleted] so you won't necessarily hear this feedback from them.

I have high stress levels and very strong migraines on a weekly basis. At times I become abrupt with my family members and cannot enjoy my personal life not even on the weekends. I have to constantly thing about work and get things done on the weekends to relief my Mondays or to catch up with emails and training. My legs get swollen because I do not take appropriate breaks and recently my vision was also affected.

More pressure and I feel burnt out
 Increased stress due to inadequate staffing

Specific to my team, current staffing levels is sufficient for my mental and physical wellbeing needs.
 Not much impact.

I get sick and burn out. I dont want to see my work and have nightmares when I remember work or have hard time getting sleep. I have gained weight cos of stress and i feel im having panic attack

None
 workload is big and bank demand more efficiency, I stressed about it, but try not to stress lately.

I feel tired at the end of the day because of the stress and workload; there is no time to lodge any incident report because there is no break between calls; if every angry customer is an incident, then we would spend so many hours on lodging incident reports only.

angry customers and no break between calls have add extra mental stress at my work;

I'm suffering from it. Have taken days off.
 no much impact on me , because I handle them well.

It has some effects on my mental health
 Depending on the pressure from management regards the [deleted]. If that pressure is passed on unfairly, without consideration of resources , I will be emotionally stressed

Earlier this year I was in a great position physically and mentally after taking positive steps myself to improve. Since April I have gained 10 kilos, my resting heart rate has increased significantly, my alcohol consumption has increased and my diet has worsened. I put this down to stress and I put the stress down to the fact that we are trying to do too much with too little (resources).

It means I struggle to maintain a work/life balance. [Deleted]
 Quite a bit. Makes me feel useless at work. Nothing feels like it's getting done. Manager can be insensitive at times.

I am meeting my KPIs so I am okay.

It can become so draining
 More staff (or more accurately, more efficient processes) would enable us to clear more cases, reduce false positives, and overall reduce the amount of time we are spending on tedious manual administration.

Im on sleeping medication. I have seen a psychologist. I am not in a good mental health space but no one in the office cares.

I feel pressure to help our clients, as they are people who just need help. But the constant need to navigate a client's disgruntled attitude based on call times or level of service is draining. If i need time off or an unwell, management asks me to make up the time using 'flex' rather than lodge leave. I honestly think leave hours are much higher than what's reported as 'FlexING' is being used to cover it.

20. If staffing is inadequate in your workplace have you spoken to your manager about this?

Yes	71%
No	18%
N/A	11%

21. If yes, what was the response?

All new roles must go through the CEO because we are overstaffed globally however this seems like an unreasonable statement as there is so much workload

Waiting on higher ups

Management are constantly hiring more new staff however no matter how hard they try the issue is quality of work coming in as well as not having adequate tools and resources

Nothing. They avoid the question.

That the workload is do-able

That staffing is enough with the workload allocation.

People helping us from other departments

We won't get any more staff so need to work out how to manage. Interestingly this didn't include prioritising tasks or removing some to make workloads realistic and achievable.

That the allocated time for each task is reasonable and that the majority of staff members is not complaining. So my concerns were not taken under consideration.

They are in the process of interviewing ppl

Permanent roles replaced by short term contractors and secondments

Na

[Deleted] will hire manager and a contractor not even a perm. Its been like this for the past 18 months

N/A

I have not mentioned to to manager, because I never noticed that we were short on staffing. Out going workers were replaced by overseas workforce in Manila.

staffing was brought up in almost every team meeting, managers said new staff interviews are running and new staff got recruited almost each quarter, but about only 50% stays in the job

Bank has been recruiting new staff every month; but because of the training spots limitation, bank has not been able to run large training groups to have more new staff on; so there are more staff leaving call centers than being hired.

There are enough staff in my team,not sure about other teams, however call center is recruiting new staff every month

My manager is aware and has called it out to our team, my manager is working hard to upskill people into our lending and wealth support team. My manager is very transparent about the obvious lack of staffing

Takes it on board and refers to higher management

I have been vocal that we are doing too much with too little. My direct manager has agreed and said that there are ongoing conversations about it with leadership team. Yet nothing really changes.

Hiring ban, can't advertise until hiring ban has been lofts

They agreed

I have not talked to my manager about short staffing, because [deleted].

"we do not have the budget for more people" [Deleted]

It is what it is - this is how ING has always worked.

We don't have budget to replace people. We are waiting for exco approval

22. What are some of things you would like the bank to do to assist with the staffing issue?

hire more people to share the work load to reduce stress and allow me to upskill and grow my career (ING preaches career progression however does not allow time for this or the job opportunities)

Hire more staff

"Pay CPI increase at annual review, improved systems and less manual work around less adhoc things [deleted].

Simple and straightforward guidelines that make sense both for policy and procedures. Praise from time to time would be good instead of the constant feed what we do wrong. Performance is gauged on error rate not what you are doing right "

Hire more staff. Demote toxic leaders for the sake of staff mental health

To think about the well-being of its staff and adjust tasks without causing overwork, stress and injury and acknowledge duty of care instead creating fear to its staff.

1 manager looking after 30 staff member is too much. We need a better ratio

to stop pushing staff to work so hard beyond their normal task. We are not a ROBOT

I would prefer to discuss this offline if possible please? I'm happy for someone to call me.

To set up reasonable benchmarks regarding the times for tasks completion and not trying to put the maximum load of work onto our shoulders to avoid bringing in more staff. Alternatively, they can change the process of how things are done. [Deleted]

See why staff are leaving and try and fix the issue. We need more support and not so much pressure

Provide extra head counts to clear previous backlogs

Not much on staffing level, I prefer the bank to get us a pay increase, but we have not been told how much pay increase we will get next year

Assess the banks priority and coordinate with head office instead of accepting more deliverables and plan and properly staff

Stop piling on pressure to "achieve more with less" and ensure functions are promoted relative to their actual capacity, and not some idealised 'blue sky' view of what a team would only be able to achieve if it had a much higher headcount

Putting more workers on in Australia, do not send workforce overseas.

I reckon the bank needs to recruit more staff and recruit the right people to contact centre job. work on staff retention. about half of the new recruits left job because of workload stress and low pay.

probably there are not much the bank can do, because of covid social distancing requirement doesn't allow banks to run large training sessions. New staff training sessions are run on site.

Hire more people, but the right people for the job not just stop gap measures

I think the bank is trying the best to get staff in call enter, just that old people are leaving as new ones are coming, which I reckon is the nature of a call centre

I believe they are working hard to back fill vacant positions. The contact centre [deleted] has spoken with everyone in the contact centre through team meetings and directly called out that we are lacking staff and conscious efforts for recruitment are evident

Ensure managers know how to ensure they have planned with sufficient capacity to meet demands of the business. Managements also need to have a plan B - an emergency resource to assist (example temp Agency) or retired /no longer working individuals that know the system and can support when needed.

Reset and reassess the entire structure. The Agile work structure was designed and implemented a few years ago and if anyone says it is a success they are kidding themselves. People in both [deleted] are

overworked and stressed, and I can't see any light at the end of the tunnel because there is always more work put on [deleted]. It is not sustainable and I am actively looking for new roles in other organisations as a result.

Hire more staff.... This is not just for our department... but all the departments are experiencing the same thing. The customer complain because they spend hours of the phones trying to contact us

Hiring, streamlining processes. Too much red tape and bureaucracy

lift the recruitment freeze, start hiring staff again.

Hire more staff and learn how to keep them

Treat internal hires with more compensation and respect. Currently internal hires can remain seconded in a role for years at a lower salary and with less job security. (In theory a secondment is an offer for an employee to fill a role while the previous employee is on leave and so the business and worker can decide if the job is a good fit, however the reality is the business can pay the employee less money and give them less job security i.e. you could always be sent back to your previous role).

Hire more staff. Remove stretch goals. People can only fit this in out of hours and it's making life harder. Properly train operations staff. Don't rely on an existing employee to train them.