

Anonymized Incentive Plans & Bonus Structures (2016 Case Simulation)

Simulated Incentive Structures (2016 Archival Snapshot):

- Frontline sales representatives were incentivized through performance-based bonuses.
- Primary bonus metric: Number of new customer accounts opened per month.
- Secondary metric: Cross-sell ratios—average number of products per customer.
- Stretch goals applied quarterly, often linked to aggressive regional benchmarks.
- Missed targets resulted in diminished team bonuses and performance flagging.
- Bonuses were calculated weekly, leading to constant pressure and short-term focus.

Supervisory Oversight Environment:

- Branch managers were held accountable for team performance against sales goals.
- Incentive payouts directly influenced team rankings and advancement opportunities.
- Non-compliance or underperformance triggered internal reviews and managerial scrutiny.

Reported Behavioral Outcomes:

- High turnover among frontline staff citing burnout and pressure to meet targets.
- Emerging patterns of unauthorized account openings and policy circumvention.
- Suppression of internal whistleblower complaints due to fear of retaliation.

Note: This document is a simulation of incentive structures from a known public governance failure. It has been anonymized and adapted for use in reflective audit tools. No specific company is identified.