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National Identity: Banal, Personal, and Embedded

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Introduction

In September 2001 two British banks, the Bank of Scotland (BoS) and the Halifax, merged to form the banking group HBOS. In one respect this shows the play of capitalist rationalities in the increasingly competitive environment of financial services (Leyshon and Thrift 1997). But it was also an encounter negotiated between two nationally defined organisations, albeit with significant differences. BoS, founded in 1695, had become one of the two dominant banks in Scotland in the latter twentieth century, and an important pillar of the Scottish economy and civil society (Saville 1996). Being Scottish was integral to the organisation's identity. The Halifax was a building society (est. 1852) that expanded into banking after 1987 and became a plc in 1997. Although identified with its regional base in north-eastern England, this company's identity primarily drew on its rapid growth and strong position in the UK mortgage market, not on its 'Englishness'. The Halifax brought almost twice as much staff and market value to the merger as BoS, as well as the Chief Executive and several other key executive staff. Thus while a merger and not a take-over, the Halifax was the dominant partner in the new organisation. As with any merger, staff had to cope with the stresses of organisational change and disruption. Not surprisingly, tensions over power relations between the two merging banks and between their respective staffs were sometimes articulated through notions of national differences between the Scots and the English, especially by the Scottish staff of BoS for the whom the experience was more clearly nationally framed.

Before this merger was envisioned, I had arranged to do a year of ethnographic research at BoS. The aim was to better understand how national identity is realised in daily life, and how large organisations frame and shape the ways that national identity is construed. Although it altered the research context, the merger was fortuitous for the Scottish-English encounter it entailed, rendering some of the research themes more explicit. While still based within the BoS part of HBOS, I did research among staff from both banks, which involved participant observation in the areas of HR and staff training, and on staff training courses, augmented by interviews, email questionnaires, and archival researchⁱ. The larger context of the study, which was part of a multi-study research programme, involved questions about whether recent political devolution was significantly affecting national identities in the UKⁱⁱ. In this case there is a complex contrary motion, as organisations aggregate to maintain power in the field of capitalist competition, while political institutions devolve regionally in an effort to sustain legitimacy.

This research addresses a basic theoretical problem once posed by Katherine Verdery: 'How do people become national?' (1996:229). More specifically, how do we understand the relationship between national identities as social categories that people use to divide up and make sense of the social world, and as an aspect of self-identity, partially constitutive of personhood. In fact this is a particular variant of a core problem in the study of identity more generally (Brubaker and Cooper 2001:7; Elliott 2001:9): the relationship between social and personal identities. How do broad and rather abstract social categories become salient for, and woven into, the individual's sense of self? Although this conceptual question is widely recognised, it is more easily stated than grappled with, for at least a couple of reasons.

First, there is a strong and understandable bias in social research toward the analysis of systems of symbolic representation that we can access, and away from more remote mental processes. Regardless of whether one considers national identities to be deeply rooted in integral aspects of the psyche (Connor 1993; Grosby 2001; Smith 1991), or as more superficial ideological overlays (Ozkirimli 2003; Tishkov 2000), when it comes to actually studying nationalisms and national identities, it is publicly accessible discourses and their social distributions that we normally turn our attention to. Whether by notions of '*mythomoteurs*' (Armstrong 1982), 'invented traditions' (Hobsbawm and Ranger 1983), 'stories of peoplehood' (Smith 2003), or some other formulation, it is easier to analyse the structural forms of the discursive categories, than it is to grasp how these become personally significant.

Even in the field of social psychology, 'self-categorisation theory' lays its emphasis on how social identity categories are constituted so as to channel individuals into collectivities. The social category tends to trump the self as an object of analysis (see Reicher and Hopkins 2001:37-52). Arising out of this field, and particularly relevant to this study is the work of Michael Billig and his influential conception of 'banal nationalism' (1995), which has helped stimulate a trend in nationalism studies toward examining the implicit, everyday, and sometimes micro-level creation and recreation of national identity (e.g. Azaryahu and Kook 2002; Bryant 2006; Cormack 2005; Cusak 2005; Fox 2006; Gill 2005; Jean-Klein 2001; Palmer 1998; Stapleton and Wilson 2004). There is a sense in much of this work that by focussing our attention at this mundane level we are getting closer to the springs of personal identity. But this is perhaps misleading, in that Billig's argument is really concerned more with the implicit and naturalised social reproduction of social categories, than with how we invest ourselves in them. This is a point I will elaborate below.

Secondly, in addition to the practical hurdles of studying processes of selfhood, there is also theoretically principled resistance to doing so. Richard Jenkins argues that we should be careful about reifying a distinction between internal and external realities, between the self and society, proposing that we should instead see these as two sides of a single dialectical process (2004:15-26). He is suspicious of those who would argue for 'the primacy of the self' (e.g. Cohen 1994; Craib 1998) and the need to grapple with its essentially inward and private nature. For Jenkins such searches for the inaccessible should be avoided, and attention restricted to that part of the self that can be discerned in social interactions.

Anthony Cohen is one of the few scholars who have taken Verdery's question head on by positing a conception of 'personal nationalism' (1996, 2000), arguing that far from simply being caught up in and subjugated by nationalist discourses, individuals appropriate these discourses in active processes of self-making with deep personal significance. Unsurprisingly Jenkins objects to this approach, suggesting that 'Cohen is led into metaphysical assertion rather than defensible argument' (2004:31). Nonetheless Cohen's efforts, at the very least, help to explicate the difficulties encountered in trying to answer Verdery's question, so I will examine them more closely below.

What is most problematic in these discussions of (national) identity is precisely the reduction of the matter to a conceptual opposition between personal and social identities, and relative lack of attention to the role of intervening structures and contexts through which these interact. I find the recent work of Derek Layder conceptually helpful in this regard (2004a; 2004b; 2006:271-301). Responding to the various dualisms--individual/society, micro/macro, structure/agency--that both enable and constrain social theory, Layder proposes a model of embedded domains of

analysis, working outward from the individual. I will explore the utility of this formulation below.

The body of this article examines the question of how people 'do' national identity in regard to the case study of the bank merger, comparing the respective lenses of Billig's 'banal nationalism', Cohen's 'personal nationalism', and Layder's socially embedded model of selfhood. Each brings out different and interesting aspects of the data, but I want to argue that it is Layder's model that takes us furthest toward answering the question of how personal identities become invested in social identities, national or otherwise.

Banal Nationalism

Billig's thesis of 'banal nationalism' has struck a chord for many academics trying to understand the subtle insinuation of nationhood into daily life. As he put it:

the term **banal nationalism** is introduced to cover the ideological habits which enable the established nations of the West to be reproduced. It is argued that these habits are not removed from everyday life, as some observers have supposed. Daily, the nation is indicated, or 'flagged' in the lives of its citizenry. Nationalism, far from being an intermittent mood in established nations, is the endemic condition (1995:6; bold in original)

There are several different aspects to Billig's concept that can be picked up on here. The one that has probably had the widest resonance is the idea that nationalism is crucially sustained not so much through explicit ideological exhortation, but through

implicit, repetitive, symbolic reinforcement. Nationalism abides in the little things, jokes, advertisements, street names, weather reports, and so on, which assume the presence of nations. Billig's insight here has inspired many researches across different disciplines to examine various domains, discourses and practices in and through which people are habituated to nationalism.

But other aspects of Billig's argument are often left aside. One is that the reason for being interested in nationalism's 'cooler', more banal forms is not to normalise nationalism, but rather to understand the efficacy its more explicit, and 'hot' forms. Ultimately Billig's argument is not that banality reveals the true nature of nationalism, but rather that the explicit ideological form, the stirring call to die for one's country, is rendered more plausible by nationalism's banal presence. Billig's approach falls squarely on the side of ideological as opposed to more cultural analyses. This darker side of Billig's banal nationalism sometimes gets lost.

Another important aspect of Billig's argument, particularly relevant here, is that it is a critique of the Social Identity Theory associated with the social psychology of Henri Tajfel (1974, 1981). The work of Tajfel and his followers focuses on how our need for a positive self-image leads to the investment of personal identities in categorical social identities that are positively valued, and contrasted to other negatively valued identities. Without rejecting this idea, Billig objects that it fails to grasp how the social category of national identity is actually constituted, and why it persists. Basic to Billig's argument is that such identities are not cognitive schemata, but rather patterns of practice and habit built into the material and social environment. We don't just adopt such social categories because they fill certain psychological needs, we adapt to a social environment that renders these categories 'real' and imperative (*cf.* Eagleton 1991:40).

With this précis of banal nationalism in mind, let me consider its applicability to our case of BoS and its merger. In the first place, as one of the major Scottish banks, founded in Scotland and serving primarily a Scottish customer base (at least in regard to personal banking), BoS routinely but quietly 'flags up' Scottishness by its very nature. From the tartan ties and skirts of customer-facing staff, to the regular sponsorship of quintessentially Scottish activities and events such as the Tatum, the martial pipe band display that takes place annually as part of the Edinburgh Festival, BoS as an institution has helped to affirm a taken-for-granted Scottishness.

A particularly vivid episode of symbolic affirmation of BoS's Scottishness was on display in the Bank's tercentenary celebrations that ran throughout the year in 1995, and were a major event in the life of the Bank throughout Scotland. Numerous gifts and celebrations were commissioned by the Bank to mark the event. All staff persons were encouraged to attend celebratory dinners put on by the Bank on Burns Night (the annual national celebration in Scotland of the life of the poet Robert Burns) and the founding date of the Bank (there was a collective toast at the end of that working day). Other celebrations and commissions included: commemorative bank notes (Scottish banks each produce their own bank notes); a new tartan for the staff uniform; two bank histories, one more 'popular' (Cameron 1995), the other scholarly (Saville 1996); a triptych tapestry representing the Bank's history; a competition for composing an original tune for bagpipes; and hundreds of charitable donations in the areas education, the environment, homelessness, the arts and sports. The Queen and the Duke of Edinburgh made a special visit to the Bank's headquarters in Edinburgh to acknowledge the occasion, and the Governor of the Bank, took the 'salute' of the massed military pipe bands at the final Tatum of the summer of 1995.

In addition to being a vessel for such overt symbolisation, BoS also serves as an object of discourse that is viewed as embodying aspects of Scottish identity. One of my findings, when asking staff to compare the organisational cultures of the two banks and speculate on what the 'culture' of HBOS would be like, was that many staff, from both BoS and Halifax, saw BoS as expressing Scottish norms and values. As a woman working in BoS's corporate division put it:

Paternalistic, professional, conservative, cautious, parochial, epitomising a 'canny Scots' culture, presbyterian, inclusive, friendly environment to work in. Becoming less hierarchical and having to 'move with the times', more openⁱⁱⁱ.

A fellow I worked with in the HR division of BoS, soon to retire, responded:

Prior to the merger (having worked for the Bank for 30 years and allowing for a biased opinion) the Bank had a strong culture of a type of Presbyterian Scots values, possibly dour Bankers that had a good grasp of their market, small enough to have short lines of communication--but innovative enough to create solid year on year organic growth.

Is it changing? Yes it has changed with the decision to protect the Brand by amalgamating with Halifax^{iv}

In statements like these (both made by Scots), there is more going on than simply Scottishness being quietly affirmed in the background. The idea of Scottishness is

being used to help understand the organisation and its adaptability to the new situation. The discourse of Scottishness, while relatively apolitical and 'banal', is explicit.

There have been times however, when the banal nationalism of BoS has tipped over into something more political, a bit 'hotter'. For instance, in 1995 major institutional investor Standard Life announced its plans to sell off its 32.2% share in BoS, which sparked speculations in the financial press that this could make BoS vulnerable to take over if acquired *en bloc*. This led to various political figures in Scotland speaking out in the press about the need to keep BoS 'independent' as a key asset of Scottish society, a notion met with some derision by commentators who preferred the workings of the market to national interests. Latter in 1999 when BoS made a surprise bid to take over NatWest Bank^v, the two leading executives of BoS at the time were represented in newspaper texts and cartoons as marauding Jacobites coming over the border, and the *Financial Times* called it a 'Braveheart Raid on Dowdy Dame with Tarnished Past' (25 September 1999). However, many commentators were now quick to point out that under these new and more aggressive terms, BoS and other Scottish Banks could not expect to have their 'independence' protected, as it had been in the past. What episodes like these illustrate is that even the relatively banal institutions of banking provide, at certain junctures, a context in which a more explicit discourse of national autonomy gets articulated.

How does all this fit with Billig's notion of banal nationalism? There is a continuum of manifestations, from subliminal 'unflagged' forms to highly conscious mobilisations of Scottishness. Part of why this kind of material seems to fall under the rubric of banal nationalism is not so much its implicit as opposed to explicit character, but rather its relatively apolitical character most of the time. Nationalism

appears 'banal' when it is articulated outside the sphere of the formal politics of interest groups, parties, and the state. Furthermore, it would be wrong to suggest 'the nation' is an ideological frame that is somehow imposed on BoS, in the same sense that Billig talks about weather reports being framed from an implicitly national perspective. BoS is, or at least was before the merger, Scottish, in the sense that its origins, history and interests have been bound up with that of a broader Scottish society (Saville 1996). It is not a thing apart, like the weather or the landscape, assimilated by a nationalist gaze, it is one of the institutions through which Scottish society has developed. The frame, and what is being 'framed', are not as easily distinguished here as Billig's model of 'ideological habituation' seems to suggest. Moreover, while one can argue that BoS provides a banal context for reinforcing belief in a Scottish identity, the normal flow of Billig's argument, one can equally argue that Scottish identity provides a resource for reinforcing staff commitment to the bank. Suffice it to say that the staff of BoS worked in an organisational environment that, by its very nature, was extensively furnished with routine, banal invocations of the social category of Scottish identity.

Personal Nationalism

The anthropologist Anthony P. Cohen has put forward the concept of 'personal nationalism' in grappling with our guiding question:

The "nation" is a grand generalization that does not discriminate among, and says nothing specific about, its individual members. By contrast the individual is highly specific and is distinguished from other individuals in

innumerable and very particular ways. Why, then, do individuals elect to identify themselves (to themselves as well as to others) in terms of the nation? (1996:802).

Cohen's attempt to answer to this question arises out of his more general critique of the tendency in anthropology and the social sciences to disregard questions of personal identity and self consciousness, or reduce these to manifestations of social structure (Cohen 1994). He argues the intractable nature of individual reality, and doubts standard ethnographic accounts in which powerful symbols and public rituals of nationhood are thought to draft individual minds into conformity with the larger social category (*ibid.*:156-67). Instead,

We watch these rites and, as individuals, in interpreting them we remake them in the sense that *we* are able to make of them. In just the same way we listen to our leaders' vacuous rhetoric and render it meaningful by attributing our own sense to it, so that the sense we hear in the words being uttered is ours, not theirs. We hear their voices but listen to ourselves. This is what I mean by "personal nationalism" (1996:807, italics in original).^{vi}

Responding to the charge that this unhelpfully renders national identity as all things to all people, Cohen concedes that there must be some 'objective correlative'--the myriad of individual national identities must correspond to something 'out there' (2000:150). His answer is twofold. First, national populations are heterogeneous, and will only converge on a common understanding of their material interests in the nation under exceptional circumstances. But where national identity is a routine

aspect of everyday life (as it is in Scotland, the primary focus of Cohen's research), Cohen suggests that there is a common interest in having a national identity as such, precisely, and somewhat paradoxically, because it provides a shared ground for articulating personal identities (*ibid.*:161). Secondly, he proposes that all human knowledge is personal and perspectival--whether of material objects or social constructs--so the problem of building up a collective view of objects out of our personal 'peripheral' perspectives is a general one, not peculiar to nationalism. Moreover, he suggests that as a putative 'dogmatic centre', the hypostatized nation, provides a ground through and against which peripheral individuals can define themselves (*ibid.*:163-7). Again, far from subsuming individuals, it affords them one means by which to be individuals.

Cohen's formulations here are rather tentative and not entirely satisfactory. Although there may be a basic human need for collective identities, the nagging question really is: why should it be national identity that serves this need in some cases? And many would want to argue (myself included) that personal national identities normally correspond to something more substantial than a social and cognitive need to posit the shared object. There are real historical patterns of social organisation, of dispositions of powers, which make such identities compelling. Finally, Cohen emphasises the uniqueness and incommensurability of individual experiences, but many of us are as interested in their comparability, and would not see attention to this as undermining the authorial self, but simply as a matter of finding connections. Nonetheless, Cohen helpfully prods our thinking about the complexities of the problem of personal and social identities in regard to nationalism. His approach here ultimately develops a key theme from his earlier work (1985), which drew on the symbolic analysis of the anthropologist Victor Turner (1967:19-47), who

stressed that symbols, especially in ritual contexts, are 'multivocalic', achieving social integration precisely by appearing to unify divergent interpretations. Cohen attempts to refine and transpose this model of explanation to the question of how persons relate to nationalisms as social identities.

I turn again to the bank study to examine Cohen's ideas. I encountered many situations in which invocations of national identity seemed to be more a way of framing personal feelings and biographies, than subscribing to collective identities. As a mid-career Scottish woman in business banking remarked in regard to the tercentenary celebration described above:

One thing that I grew to admire whilst working for BoS was its sense of history and what BoS has given to the Scottish community over the past 300 years. Particularly being in Edinburgh for the Tercentenary celebrations was an exceptionally proud experience for me. I'm now in London [but still working for HBOS] and as this has a sense of an "ex-pat" working environment, I think the traditional culture [of the bank] has gone and there is a sense of starting from scratch again (insertions added for clarification).^{vii}

Note two things here. First, the way a sense of personal pride is simultaneously stirred by an understanding of the social role of BoS in Scotland, and by being Scottish. The former gives substance to the latter, and is not clearly distinct from it. Secondly, this sense of Scottishness-in-the-bank is invoked as a point of contrast with the uncertainty and unease of the person's present situation. Scottishness in this instance gets its significance as a sign of personal loss. An individual career trajectory is characterised against a shift from the presence to the relative absence of

Scottishness. And this experience gets linked to a more general shift in organisational culture, with its corresponding diminution of Scottishness, which was being experienced and expressed to me by staff throughout the bank. The crucial point here is that being Scottish is not simply a matter of self-categorisation, it is a medium for making sense of personal circumstances.

Another prominent theme from my research was the tendency of some English people to perceive and stereotype Scots as parochial and insular in their outlook on the world. This more general discursive trope in the UK was, in this context, tending to get mapped onto the relationship between the two merging banks, such that the Halifax was often portrayed as youthful, progressive, and 'thrusting', and BoS as conservative and somewhat backward. My Scottish informants sometimes expressed resentment at this perception of Scots, but also often accepted it in certain respects, pointing to it as something they disliked about being Scottish. A senior project manager in business banking, a woman who came to BoS as a graduate trainee in the 1990s, linked these two points in an interview:

Some of the things I don't like about being Scottish are ... two things really that spring to mind. You can sometimes be treated as though ... you're from Scotland, you can't possibly be cosmopolitan or worldly wise or cool or whatever because you come from a very small town in Scotland. What could you possibly understand about the world in general compared to somebody from London for example? They must be much more accustomed to eating sushi than you are or something like that. Silly little things like that, the assumption that because you're from somewhere relatively small and you've lived most of your life in Scotland, you can't possibly know about all these

types of things. The other thing that I don't like is the ... probably this is partly what earns us the reputation but the sort of parochial, inward looking stuff that does go on. I can be just as frustrated by some of my countrymen as anybody else in the wider world. They can be too insular and probably not exposed enough to other influences, whether they be cultural influences or whatever...

A bit later in the same interview she sketched a familiar scenario, echoed in many of my interviews and discussions with Scottish informants:

Yeah. I mentioned, for example, going to south of France for my holidays this year. I've done that several times before and because you're speaking English there's ... the original assumption is that therefore you are English and although that's a peculiarity to the French in this respect but they can be a bit cold when they think you're English, but as soon as I inform them that actually, no, in an emphatic manner, that I'm Scottish, there's quite a transformation in their attitude towards you. I think generally people have been really, really interested when they've discovered I'm Scottish, whether that was in Florida or in Greece. They wanted to know when we were going to becoming independent and things like that. There's always a really positive reaction when they found out where you're from, which, given that it's a relatively small place in the whole world, its always somewhat surprising to me.

On one hand, these words show someone wrestling with the confines of a negatively stereotyped categorical identity, and through that contention both distancing herself from the categorical identity and re-appropriating it at the same time, eventually arriving at more positive rendition. The Scot as welcomed world traveller is, again, an established discursive trope in Scotland, and a sly inversion of the accusation of Scottish parochialism--the Scots are revealed as outward looking and 'getting on well' with other nations, unlike the stereotype of the insular English abroad. On the other hand, while generalisations about the Scots and the English are what is being mobilised here, it is the self that is being positioned. She is talking about what kind of person she is and how people respond to her, and trying to deal with how Scottishness and Englishness bear upon that.

Cohen's argument often seems to suggest an utter collapsing of the social category of national identity into personal identity, such that the two become indistinguishable. This does not usefully describe most articulations of Scottish national identity that I have encountered. However, as in the fragments above, using the social category of the nation to help situate the self and interpret personal circumstances is something I recognise. Given that people often find themselves cast into a world where national categories are pressed upon them as means of knowing and evaluating others, it is not surprising that people find ways to appropriate these for self-making. Despite some haziness in Cohen's formulation of 'personal nationalism', people do in fact personalise national identity, and this gives the concept some analytic force.

Embedded Nationalism

Billig and Cohen are sometimes viewed as having basically similar concerns (*e.g.* McCrone 2001:153). However, Billig's concept of 'banal nationalism' belongs in the family of conceptions of ideology. It offers an account of how the social category is ideologically sustained outwith the domain of active consciousness. Cohen's 'personal nationalism', by contrast, is precisely concerned with how nation-ness enters into the constitution of personal consciousness. Despite corresponding attempts to rethink nationalism and national identity beyond the bounds of explicit ideology and more in terms of everyday experience, their projects are in fact quite distinct, because Billig is really concerned with nationalism as a social identity, while Cohen is concerned with it as personal identity. They address two different sides of the questions we began with.

To comprehend the relationship between the personal and social dimensions of national identity we need basic conceptual tools for thinking about why people forge these linkages, and how specific social contexts mediate the use of nation-ness as a basis for identity. Beyond its general availability as an ideological resource (Billig), and its highly personal significance (Cohen), there lie questions about the contextualised motivations for drawing on that resource. So I will now develop a third formulation, 'embedded nationalism', which seeks to bridge this gap. As I have said, our question is a particular version of the more general problem of the relationship between personal and social identity, so I begin with some ideas about that general problem advanced by Derek Layder, before returning to the subject of nationalism. In the second edition of his book *Understanding Social Theory* (2006)

Layder has tried to spell out his conceptual model for studying personal identity and its relationship to the social world (see also: Layder 2004a, 2004b).

Layder's approach emphasises the significance of power for personal identity and emotional well-being. In short he argues that human beings have a fundamental need to control uncertainty and unpredictability in their social environment, that emotions are a key medium by which this is achieved, and that the result of adequate negotiations of control is a stable and well adjusted sense of self and identity. Thus people are continually involved in power, in the positive sense of empowerment, through acts of personal mastery and 'benign control', Layder's term for mutually negotiated relations of power that meet the needs of all persons involved and keep self-interested manipulations of others to a minimum. For Layder a modicum of 'benign' power is at the heart of our emotional and psychological health. But this process is of course fraught. As we know, loss of a sense of control over one's life can induce depression and lead to a condition where a viable self identity is threatened, and fundamental failures in the childhood development of a stable sense of self through benign control can lead to extreme forms of psychopathology. None of this is meant to deny either that people also engage in manipulative and exploitative interpersonal power relations, or the multiple and more structural and impersonal forms of power, in the senses of domination, coercion and force, that usually monopolise the attention of social scientists (Jenkins 1994; Lukes 2005; Wrong 2002). It merely seeks to bring back in a crucial dimension of how social power works that is often neglected.

Layder situates this notion of the power-seeking self within an abstracted model of embedded layers, or 'domains', of social interaction (see Layder 2004b:49)^{viii}. He conceptualises the self as a core of personal identity, with its own distinct history of

negotiated control over its environment (which he calls 'psychobiography'). The first layer of the self's immediate episodic interactions with others he labels 'situated activity'. The next layer out includes the more enduring patterns of on-going social relations found in institutions and organisations of all types, which he calls 'social settings'. Finally there is a layer he labels 'contextual resources' which refers to the encompassing environment of socially created material and ideational artefacts that both structure and can be drawn upon in social interactions. The distinctions are analytic--any instance of social interaction occurs across all domains at once. This schema of course simplifies and misrepresents with its spatial metaphor of a core with covering layers, but Layder is clear that its purpose is heuristic, not flatly descriptive. My point is that some conceptual apparatus like this, addressing the embedded^{ix} nature of personhood, is needed to talk more specifically, and ultimately comparatively, about how individuals draw down the cultural resources of social (national) identities and incorporate them into their own self-understandings. Let me return to the bank merger one last time in order to do that.

I have already shown that (Scottish) national identity is, in Layder's terms, a basic 'contextual resource', available to be drawn upon in numerous banal and not so banal ways. And I have suggested that this sometimes gets done in the management of unique personal identity. The interviewee who recounted how her French hosts warmed to her on her holidays once she made clear she was Scottish, not English, is a good example of Layder's 'situated activity' in which identities are negotiated. But from here on I will be more concerned with the 'layer' that Layder calls 'social settings', and in particular the bank as an institution and organisation in and through which people sought livelihoods, careers, and even identities to a degree.

BoS was known for an exceptional level of staff loyalty, a point frequently made to me by bank staff. This loyalty was fostered in many ways. As we saw in regard to the Tercentenary Celebrations, the bank took an active role in cultivating a corporate identity for the bank and its staff, but such symbolic performances are only part of the picture. The bank had a reputation for providing staff with a 'job for life' and an unofficial 'no redundancy' policy whereby under-performing staff would normally be relocated to more appropriate jobs within the bank rather than let go. Moreover, for many of my informants BoS had been their only significant employer in their adult lives; having started at the bank straight from school at seventeen was not unusual. Historically most senior staff worked their way up through the organisation, from a branch to the head office, over many years. In addition, bank staff routinely sought their professional banking qualifications while working for the bank, and saw this as an important mark of achievement and professional status. In more than one conversation with BoS staff this was explicitly made as a point of contrast with the Halifax staff, who were not 'real bankers', but simply 'sellers of mortgages.'

Over the last twenty-five years increased differentiation and specialisation within the bank, and growing graduate recruitment had eroded, to a degree, the classic pattern of the staff person who works their way up from the bottom, getting familiar with many or most areas of the bank along their way. But during my research the merger was widely seen as effecting a fundamental shift, marking the end of the older ethos of life-long service, with increasing trends toward appointing new staff in promoted and executive positions from outside the bank, and perhaps even outside the banking profession, and younger staff in the graduate training scheme having no assumptions about staying with the bank throughout their careers.

Given these changes, it is not surprising that I often encountered a local discourse among BoS staff members evoking a 'loss of community'. When asking about the changing culture of the organisation I frequently encountered metaphors of 'family' to convey how things were, and what was being lost:

The Bank used to be one big happy family and you sort of knew most people. You could look at the appointments circular and see how people were progressing and moving on. We no longer have this communication.^x

Always seemed like a family to me. Looking back, paternalistic seems to be the defining word--you know the kind of thing--keen for you to do well, but willing to forgive when you don't. As with parents the culture sometimes seemed overbearing and a little conservative.^{xi}

The first quote comes from a young Scottish woman working in staff development who had joined BoS in the late 1990s, the second from a man raised in Scotland, employed by BoS for about 20 years, and based in corporate banking in England. As his quote suggests, it was routinely acknowledged that this 'familialism' was bound up with a 'paternalism' that could be both protective and stifling. Along with the sense of loss, I also encountered a mood of relief among some staff, and sense that a rather closed and insular system, was being forced open. And, as with the rest of the banking profession, paternalism was linked to patriarchal patterns in which women had great difficulty advancing much beyond the middle grades of the organisation. But my present purpose is to highlight how these characterisations of BoS map onto more general characterisations of Scotland and Scottishness, such that the

organisation seemed at times to be the very embodiment of Scottishness. This kind of familial and communal language was used not just to characterise relations within the bank, but also to describe the 'fit' between BoS and the broader Scottish community, as one of the nation's core institutions, with an important influence, from local town life to the wider world. As one Scottish woman, a senior figure in 'organisational learning' commented somewhat nostalgically:

I saw Bank of Scotland as being a traditional organisation, steeped in its roots in Scotland but, like Scots themselves, with branches of the family all over the world. I saw an organisation that was "Presbyterian" in its values, respecting views and recognising loyalty. However, as with the innovative nature of many "great Scots" I saw an organisation that "had a go" and did things differently if the time was right. ... It was an organisation that was an integral part of the community--teacher, minister, doctor and Bank Manager were key, and BoS played a very strong role in securing the lead manager role in many communities. This was not a loyalty that was bought but a respect that was earned.^{xii}

A mid-career Scottish man in corporate banking put it perhaps more bluntly:

The organizational culture of the Bank I believe is partly a factor of the nature of the Scottish people. It contains characteristics typically associated with that such as a sense of history, conservatism, loyalty, prudence and self-deprecating humour!^{xiii}

These combined characterisations of Scots in general, and BoS, were not simply self-congratulatory. In the context of the merger they contained an undertow of anxiety, defensiveness, and self-criticism, because many of these Scottish 'traits' were also seen as potential liabilities in the new organisation that appeared to favour assertiveness and the ability to sell over prudence and loyalty. When asking people what significant differences they saw between the Scots and the English, the theme of 'confidence' that was repeatedly used to draw a distinction. This issue of confidence, and a peculiarly Scottish problem in this regard, came up in several of the general staff training courses I participated in with names such as "Assertiveness" and "Influencing and Persuading". Core staff in management development and staff training saw this 'Scottish trait' as having consequences for their work. As one professional trainer, a Scottish woman recently returned to Scotland from England said when I asked 'does being in Scotland make the job different?'

Yes. The people on the courses are more quiet, diffident, don't want to work or speak out in big groups--prefer to work in pairs. This is not so true at the senior level, but very true at the lower levels. They need encouragement to focus on what they're good at. Down south when one worked on giving and receiving feedback, it came more easily to them. The English are generally easier to work with in training [paraphrased quote from field notes].

The interviewee who wrestled with the image of Scottish parochialism in the previous section described the differences between the Scots and the English in terms representative of those I encountered throughout fieldwork:

In many ways there is no difference at all, both nationalities are subject to pretty much the same living environment and surroundings, subject to the same influences so unlikely to be radically different. However, Scots have a tendency towards playing and relishing the part of the underdog and generally under selling themselves and perpetuating the notion of being put upon by the English. English never seem to undersell themselves, more likely the opposite, displaying levels of confidence that seem over the top to many Scots. I think that is the main difference, the degree of confidence displayed.^{xiv}

While this kind comparison of the Scots and the English could probably have been elicited at any time during the recent history of the bank, at the time of the merger it clearly had a specific salience, an extra 'bite', because it carried implications for the respective fates of the confident and the diffident, who were easily if inaccurately equated with the English and the Scottish, and the staffs of Halifax and BoS. These comparisons functioned not simply as characterisations, but as partial explanations for the uncertainty and loss of control that BoS staff were experiencing in regard to their lives and careers.

What Layder's model helps us conceptualise more clearly is the way that personal and social dimensions of national identity are mediated by concrete and ongoing social settings through which power relations get negotiated. The salience of symbolic resources, in this case national identities, depends on how they appear to illuminate struggles for control over one's more immediate social environment. In this particular case the Scottishness, both of BoS as an organisation, and of most of its

staff, was being used to help articulate a narrative of anxiety and discomfort in regard to the experience of merger. The context-bound utility of these ideas of national identity for people talking about and making sense of their circumstances is as important for understanding how national identity works, as its implicit encoding in the social environment, or its capacity to provide an epistemic ground for personal identity. The social conflicts revealed in this case are relatively subdued and routine, but the same principles are at work when national identities are invoked in much more intensive and volatile conflicts. Either way, the language of national identity is engaged by persons seeking more control over their social environment, in particular organisational and institutional contexts.

Conclusion

Properly understood, our guiding question is a local variant of much larger theoretical debates about the relationships between macro and micro processes, and structure and agency (Barnes 2001; Layder 2006). This is why I have turned from Billig's and Cohen's nationalism-specific formulations to Layder's more general conceptualisation of the problem. Within this frame I am particularly concerned with how we understand personhood, and how its relationship to pervasive social and cultural structures is mediated by the more specific organisational contexts through which people realise their needs, wants, and aspirations. Regarding personhood I share Layder's conviction that social theory must take account of the reality of individuality, because an overly social constructionist notion of self and identity (*e.g.* Althusser 2000; Butler 1990; Rose 1996) 'obliterates individual characteristics and unique subjective responses, producing a defective understanding of the relationship

between the individual and society' (2006:274). I also agree with Dennis Wrong who argues that inherent tensions between individuals and their sphere of social relations are part of what generates social order in the first place, and thus notions of the human psyche cannot be dispensed with in well-rounded social theory (1996). Regarding organisational contexts, I would again endorse Layder's view that personhood fundamentally requires a degree of stable power over the self, and that this possibility is always conditioned by the multiple organisational contexts in which the self is situated (2004b). Thus the way persons become invested in social identities depends on how the intermediate organisational contexts through which they succeed or fail to empower themselves articulate with those identity categories. This view is at odds with, for instance, Richard Jenkins, who when discussing power in relation to social identities, emphasises how organisations and dominant groups wield power through social categorisation, using social identities to legitimise the allocation of resources and penalties (see 1994; 2004:160-75). I agree of course that this happens, but this perspective has a 'top down' skew to it, failing to appreciate the way people also actively draw on these social identities in their personal searches for power over their own lives (or, as in this study, to help account for the vicissitudes of such power).

Returning to the substance of this article, I have tried to illustrate the way national identity can suffuse certain social settings, becoming situationally relevant not just in the episodic interactions of individuals, but in the larger and more binding fates of organisations in which people become invested. National identity does not exist in two polar forms--one inscribed on the inner self, the other suspended in the discursive ether. Rather, it gets reproduced along a series of relations, as individuals reach out through the various forms of social organisation that frame their particular lives and circumstances, to draw on the larger cognitive category in ways that make it

personally relevant. For the people encountered in this study the bank is only one of many settings in which this happens, and probably not the most important one. Networks of social relations based on family and kinship, co-residence, voluntary associations and leisure activities are likely to be just as if not more important in the practical, everyday instantiation of Scottishness^{xv}. But by looking at the role of national identity in this one dimension, of people's working lives, we can explore the process in some detail, and then infer that some variation on this same process is also going on in the other dimensions of people's lives, thus reinforcing the identity category on several fronts. Part of grasping the ubiquity and tenacity of national identity, and how people are attached to such identities, lies in appreciating that it is not something sustained by a few key carriers--state discourse, political ideologues, the media--that can be knocked off their perches with the right argument. It's more like Velcro. Not one big hook and eye, but a multitude of small ones, tiny, daily points of attachment that together can bind very tightly.

Endnotes

ⁱ HBOS staff members were always informed of my role as an academic researcher.

ⁱⁱ For more information on this programme, see: <http://www.institute-of-governance.org/forum/Leverhulme/TOC.html>.

ⁱⁱⁱ Questionnaire response [063].

^{iv} Questionnaire response [182].

^v BoS ultimately failed to take over Nat West because it was outbid by its major Scottish competitor, the Royal Bank of Scotland. This made it a competitive imperative that BoS find an alternative, which it did in its merger with Halifax.

^{vi} Richard Haesly (2005) has recently tried to operationalise Cohen's idea of personal nationalism using survey methods that allow respondents to rank responses to a large list of statements about national identity, thus yielding a much more fine-grained array of sub-types among those claiming the national identity in question. While this is an interesting and useful methodological approach, I do not think it really addresses the substance of Cohen's inquiry, which is not simply to disaggregate the social category, but rather to account for its significance for individual persons.

^{vii} Questionnaire response [108].

^{viii} Jenkins posits three interdependent dimensions of social analysis: the individual order, the interaction order, and the institutional order (2004:17-23). But these are conceptualised as domains of inquiry, not as embedded levels in the conception of the self.

^{ix} I would underscore that I have used 'embedded' here to characterise the nature of personhood, working off Layder's model. The term generally gets used in the social sciences to loosely emphasise that some phenomenon is deeply rooted in its social context. Thus one might describe Billig's banal nationalism thesis as one that treats identity as something that is 'embedded' in the social environment in unnoticed ways, but that would be a very different use of the term from mine. The most elaborated and influential uses of the term have occurred in economic sociology (see Zukin and DiMaggio 1990; Kripner 2001). There it has normally been used to describe either the way economic institutions can be embedded in other institutions (e.g. kinship, religion) after the fashion of Karl Polanyi (1971), or the way economic behaviour is embedded in social networks (Granovetter 1985), cognitive frameworks (Callon 1998), and normative structures (Zelizer 1988). My point is simply that it matters what one is describing as 'embedded.' These more prominent uses of the term in

economic sociology are relatively unconcerned with the nature of persons and their identities *per se*, and thus conceptually quite distant from the argument I am developing here.

^x Questionnaire response [157].

^{xi} Questionnaire response [135].

^{xii} Questionnaire response [020].

^{xiii} Questionnaire response [030].

^{xiv} Questionnaire response [076].

^{xv} And of course the personal appropriation of other social identities (gender, class, etc.) usually works in the same manner, mediated though a range of organisational contexts in which the social category becomes salient for self-realisation.

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