'THE COST OF BANKING ON EASTERN PROMISES'.

AN ETHNOGRAPHIC STUDY OF THE IMPACT OF CHANGING BANK STRATEGIES ON EMPLOYEES.

by

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A thesis submitted to the University of Plymouth in partial fulfilment
for the degree of

DOCTOR OF PHILOSOPHY

Department of Sociology
Faculty of Human Sciences

August 2003.

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Synopsis

Banking is a major employment sector, which has experienced phenomenal growth over the last decade. Following the de-regulation of the financial marketplace and the entry of 'new players', the industry has suffered from an almost ruinous internal struggle between its traditional, gentlemanly ethos (Clarke and Vincent, 1989) and the enforced adoption of aggressive sales and marketing strategies (Knights and Tinker, 1997). My research has investigated the various ways that 'change' (particularly strategic change consequential to the piecemeal adoption of 'Japanese-style' systems of working and management – HRM, TQM and lean production) have been met, experienced, negotiated, and to some extent contested, by branch-based employees working for Bank UK (one of the historic 'big four' clearing banks).

Data was gathered through varying periods of participant observation in seven branches of Bank UK over two years, supplemented by group and individual interviews with managers and staff. A key informant was later recruited, who added both depth and a greater understanding of raw data.

My thesis suggests that changing strategies (particularly those introduced in order to strengthen market position and expand sales opportunities) have created multiple paradoxes in the management and organisation of work in Bank UK, mostly through issues of cost. At the same time as attempting to drive through a whole raft of changes that clearly involved *increasing* employee participation and commitment through teamworking, Kaizen activity, performance related pay and individual sales bids, the bank had been concerned to *decrease* operating costs in an attempt to improve key economic ratios. Between 1999 and 2000, Bank UK reduced staff expenditure by £72 million by shedding 7,300 employees. This significant loss of staff created huge difficulties in the everyday operation of branches, resulting in growing customer dissatisfaction with the service on offer, at the same time that weekly individual and branch sales targets were introduced, which clearly demanded *extended* customer interaction.

The composition of the workforce in Bank UK has become increasingly flexible (both numerically and functionally) and two-tiered. Permanent staff enjoy the traditional 'perks' of employment, including performance related pay, whilst the growing number on 'casual' or flexible contracts (mostly ex-permanent staff) do not. Yet, paradoxically my research reveals that Bank UK's successful integration of sales and marketing strategies into the branch network can be generally attributed to the attitudes of its 'casual' workforce who appear to have made a bigger contribution in terms of sales results and commitment to flexible working practices than their 'permanent' colleagues, despite lacking the same level of recognition and reward.

Contents.

Acknowledgements.

The debts I have incurred in completing my thesis are too numerous to list, and in some cases too great to be repaid. Thanks are due to the Economic and Social Research Council for granting a Research Studentship: **R42200024079** for the final two years of my PhD. Throughout the research, I have been indebted to **Professor David Mason** and **Dr. Matthew David** of the **Department of Sociology at the University of Plymouth,** who have delivered helpful and constructive advice. I clearly owe an enormous debt of gratitude to the managers and clerical workers in my various research sites in Bank UK. Their patience in answering questions and allowing me the freedom to research will never be able to be repaid, although I hope my contribution towards achieving branch sales targets may go a little way towards it. In particular, I would like to acknowledge 'George', my principal gatekeeper and key informant, who maintained his unwavering support for my research, granted open-ended access to the branch network, gave me the opportunity to attend sales training courses and management meetings, and allowed access to confidential managerial memoranda.

Clearly I owe enormous gratitude to my parents **Veronica** and **Michael Child,** who funded my first year of research and kept me financially afloat. To **Lisa Kerswell** who befriended me at Plymouth, and then abandoned me for Warwick - I still wish her well in her PhD! And finally, **Dr Marlene Morrison** who gave me the opportunity to make up the numbers and read for a degree in Sociology at The University of Warwick in 1996, which made all this possible.

I dedicate this thesis to Mellison Fisher, Grace Cocker, Annie and John Umpleby.

AUTHOR'S DECLARATION.

At no time during the registration for the degree of Doctor of Philosophy has the author been registered for any other University award.

A programme of advanced study was undertaken, which included the Post-Graduate Diploma (ESRC recognised) in Social Research at the University of Plymouth.

This study was partly financed with the aid of Research Studentship from the Economic and Social Research Council.

Conferences Attended:

ESRC - The Importance of Sociological Research for New Researchers, May 2001.

Work, Employment and Society, University of Nottingham, September 2001.

ESRC - The Future of Work, University of Nottingham, September 2001.

Signed Susan J. Craig

Date 2/10/03.

Introduction.

On a global scale, financial systems and banking organisations have been experiencing a period of unprecedented external and internal change. Institutions have had to react quickly, and often uncomfortably to increasing competition, regulatory changes, new technologies and global economic pressures (Lewellyn, 1994: 2). It cannot be surprising, due to the extent of this upheaval, that the financial services sector has become a favourite site of research for sociologists and other industrial researchers. Through a whole gamut of inter-disciplinary research foci and methods, studies have recorded and analysed the many consequences of change within this industrial sector. The effects of change have been examined from a number of different perspectives. In particular, sociological research has concentrated upon assessing the impact of change in 'doing' a particular job (McDowell, 1997; Boaden and Dale, 1993), or the multifarious ways in which change in its broadest sense is, or has been, experienced by the organisation (Knights and Tinker, 1997; Marshall and Richardson, 1996; Burton, 1994), management (Regini et al., 1999; Denham et al., 1997; Argyris, 1998), or the industry in general (Devine et al., 2000; Essinger, 1999; Fincham et al., 1994; Egner, 1991; Clarke and Vincent, 1989; Crompton, 1989).

Despite the attention paid to the financial services industry by sociologists in recent years, research has generally focussed on assessing the outcomes of macro representations of change, such as amendments to organisational structures. As a result the adoption of 'Japanese-style'[1] systems of management and workflow, a crucial development, which permeates *all* aspects of change, remains relatively unexplored.

Yet, this missing dimension clearly influences whether or not change is, has been, or will be, successfully operationalised within the organisation. It is also a crucial determinant in the attempts of sociologists to understand the messy nature of the social world and the unique relations and dynamics of work embedded within it. It is surprising; therefore, in view of its obvious importance that *employee experience* of change has been so often overlooked within industrial research. Yet this dimension clearly transcends and influences macro representations of change within industries, particularly in the financial services industry where: "... a quality social interaction is vital, whether or not it is formally part of the exchange" (Filby, 1992: 23). It is also a dimension, which is clearly of greater significance in terms of health, career progression, job content and participation in the labour market than the foci of much existing research would suggest.

[1] Currently, there is no universal definition of 'Japanisation' or 'Japanese-style' ways of management and working. Generally, 'Japanisation' is associated with successive lean management strategies, teamworking, increased labour flexibility, a reduction in idle time, increasing direct communication between management and workers, and the individualisation of pay (Danford, 1999: ii).

This is not to say that the experiences of employees have been ignored in *all* industrial research. Clearly, investigations of change from a gender perspective have required a focus on individual accounts of change (Bradley, 1999; Blossfield and Hakim, 1997; Probert and Wilson, 1993; Cockburn, 1991; Pringle, 1988), although the intensities of individual experiences have often been lost within broad analyses and sweeping conclusions. In recent years, the 'individual experience' has enjoyed a brief renaissance in research concerned with assessing the multiple and profound changes to work and management styles, particularly within UK-based 'Japanese' transplants (Danford, 1999; Delbridge, 1998; Scott, 1994). Like the early industrial ethnographers (Cavendish, 1982; Linhart, 1981; Beynon, 1978), these contemporary ethnographies offer detailed commentaries on working life in the modern manufacturing industry:

> Inserters are given three-minute 'toilet breaks' on four separate occasions during the working day, twice in the morning and twice in the afternoon. These are the only occasions when workers leave the line while it is in motion.
>
> (Delbridge, 1998: 36).

Yet, despite their potential to both illuminate and explain prevailing working conditions in detail, these individual experiences have often been used by researchers simply as evidence of changing management and operational styles on a more macro level, rather than in the pursuit of understanding 'change' from an individual perspective.

This is the case with much existing research within the financial services sector. Often, individual voices of respondents have been lost within attempts to explain 'bigger' issues. This has been the difficulty in trying to retain individual voices and experiences within research, which has often been macro in orientation and concerned with gaining an understanding of the 'overall picture', rather than seeking to understand the impact of change from the micro perspective of the individual.

My research contributes towards the closure of this 'knowledge gap' by assessing employee experiences of changing bank strategies within Bank UK – one of the historic 'big four' UK retail banks. By focussing on experiential dimensions, my research revealed how the multiple contradictions of macro changes (which I shall discuss later in my thesis) both *shaped* and *influenced* the working conditions through which Bank UK employees met, contested and experienced their own working environments[1].

[1] My research was similar to other 'microsociologists', who are traditionally said to be concerned with how work is conceived, learned, accomplished, evaluated and experienced over time (Becker, 1963; Roy, 1952, cited in Frenkel et al., 1999: 18).

Background

It is not uncommon in social research for the personal biography of the researcher to be the trigger for research interests (Danford, 1999; Holdaway, 1983; Finch, 1983). My research is no exception. In 1985 I commenced full-time employment for Bank UK on the bottom rung of what was then a very transparent, hierarchical career ladder. Following my promotion to clerical grade II[1] in 1987, I was offered a place on Bank UK's accelerated management trainee scheme, which promised to place me as an Assistant Manager within five years[2]. Acceleration through the junior ranks was expedited by the requirement only to undertake each clerical role for a maximum period of six months.

During the first two years of the programme, I raced through different clerical jobs remaining on course with my ambitions, and in 1989, after passing the first stage of professional banking examinations, I was promoted to clerical grade IV via a 'double-jump'[3], which hastened a transfer away from repetitive, branch-based clerical duties, into the fiercely competitive (and predominately male) world of specialised lending and securities. I stayed in this role for over five years gaining a real depth of experience whilst applying for, but not getting, an assistant

[1] In the 1980s, Bank UK's clerical jobs were graded I-IV, with grade one being the most junior, representing the 'processing side' of the bank. Grades two and three encompassed cashiering, records, standing orders, foreign and safe custody, whilst clerical grade four staff undertook increasingly complex work, dealing with lending and securities.
[2] Assistant Manager roles were the first managerial positions. Outside the management trainee scheme it was common to find men taking upwards of twelve years to achieve managerial status and women considerably longer.
[3] I jumped from the standardised processing nature of clerical grade II jobs to the more specialised roles of advances and securities, missing out grade III roles entirely.

managerial post. The freeze on the recruitment of school leavers during the early 1990s[1] and the mass shedding of jobs throughout the banking industry had created a very slow moving queue for promotion, with no suitably qualified staff available to fill vacancies created lower down the promotional ladder. The promise of the accelerated training programme became hollow.

New technologies, which were cheaper, faster, and apparently more reliable than traditional lending officers in making 'correct', unemotional, clinical lending decisions, began to be introduced. Traditional banking skills, which had once been the symbol of a fully trained and skilled employee started to be rendered obsolete by machines. In January 1996, I and other management trainees were told we had become too expensive to employ. Our duties were to be undertaken by junior clerical grade staff, and even cheaper agency staff who had no specialist corporate lending experience whatsoever, but who would only be expected to 'push buttons' and not engage wholeheartedly with customers. To continue working for Bank UK meant accepting an involuntary 'downgrading', which I was not prepared to do. I saw this as a warning signal that banking, in its traditional sense, was about to undergo an immense sea-change in direction, application and focus, despite the huge investment Bank UK had made in the training and development of not only my own group of management trainees, but its entire workforce, whatever level and job they currently undertook. I decided to

[1] By the 1990s, many UK clearing banks had begun to downsize their workforces. Over 70,000 jobs were lost between 1990 and 1995 (Heffernan, 1996: 26).

resign and grasp the opportunity to change career direction, by firstly pursing a university degree.

During my resignation period, my local Human Resource manager asked if I would consider retraining as a cashier and return to branch based banking. The offer was made not only to assist Bank UK, who had started to lose staff in vast numbers from its branch network[1], but also to give me the opportunity to earn money during university vacations. Whilst I initially accepted his offer with the sole aim of earning money, the basing of two undergraduate research projects in the financial services sector[2], realised the potential of the field for further study. A change of domestic location in 1999 ensured that whilst I chose to once again use Bank UK as a site for doctoral research, this research was undertaken over 300 miles away sites of earlier fieldwork. Therefore, despite being surrounded by familiar procedures and expectations, I had to work hard to socialise myself into new networks and new social groups. I remain aware of the possible criticism that by using Bank UK as a research site, I expose the credibility of my thesis to possible accusations that I have done little more than produce an autobiographical sociology (Lofland and Lofland, cited in Coffey, 1999), yet I knew my continued

[1] A detailed explanation of the driving forces behind the mass shedding of jobs will be offered later in my thesis.

[2] The first study sought to establish why the 'glass ceiling' in respect of female promotion to managerial posts continued to remain a distinctive feature of the modern banking organisation, whilst my final year dissertation investigated the differences and similarities between the monotonous manufacturing work researched by industrial sociologists such as Beynon (1978), Cavendish (1982), Delbridge (1998) and Pollert (1981), and the modern financial services industry.

association with Bank UK offered a unique opportunity to gain relatively easy access into the very heart of branch culture.

Gender Issues.

The practicalities of researching employee experience of change inevitably meant that periods of fieldwork within Bank UK's domestic branch network placed the majority of my staff interactions with employees who were undertaking typical cashiering and 'Sales Executive' (SE)[1] roles. Through the process of "gendering by association" (Cockburn, 1985, cited in Webster 1996: 58), the vast majority of these roles were undertaken by women, who were employed by Bank UK on a variety of contractual arrangements. Clearly, given the obvious 'gender weighting' of these roles, it has not been possible or appropriate to ignore issues of gender, which permeate my data. However, with 'gender' already being the focus of a substantial amount of research within the financial services sector, as evidenced in my review of existing research, I have not used 'gender' as either a *primary* research focus, or, as a *principal* organising category of analysis.

By contrast, given the geographical locality where the majority of my fieldwork was conducted, race and ethnicity (as conventionally defined) did not permeate my data to a significant extent, and it was therefore unnecessary to develop specific analytic categories for handling them.

[1] 'Sales Executives' - staff undertaking a pure sales role within Bank UK's branch network.

In **Chapter One** I explore some of the dominant literature from existing research within the financial services sector, alongside other relevant industrial relations and management texts. I discuss how much of this research appears to investigate issues 'in the round', establishing financial institutions as unified entities, and demonstrate how the moulding of research around key themes has served to silence individual voices and experiences. The chapter also explains how, following the review of literature my various analytical concepts were formulated. Hammersley and Atkinson (1995: 210-211) are keen to point out that whilst it is rare for ethnographic analysis to begin from a well-defined theory, analysis is heavily influenced by a combination of the pre-existing ideas and personal experiences of the ethnographer, via observation[1], or by borrowing and adapting concepts from existing research.

Having established the existence of a knowledge 'gap' in research concerned with the examination of 'change' within the financial services industry, **Chapter Two** describes the practicalities of my attempts to redress this deficit. I discuss how I chose research methods, which I thought would generate the most appropriate, systematic, in-depth data from which to draw later analyses and conclusions about individual experiences of change. As has become an accepted practice in sociological research, the chapter also discusses the trials and tribulations of my

[1] Lofland (1971) suggests that the ethnographer may develop analytical concepts as categories from a diverse and unrelated range of phenomena by general, common sense knowledge (cited in Hammersley and Atkinson, 1995: 211).

access negotiations and, due in part to my personal biography, the difficulties I experienced in making a clean exit from the field.

The second half of the thesis comprises a trilogy of chapters, which examine at the micro level how change in Bank UK has, or continues to be, experienced by its branch based staff. Drawing extensively on data gathered through participant observation, field diaries and interviews, the first of these chapters - **Chapter Three**, begins the assessment of change from the perspective of 'the employee'. The chapter reveals the extent to which increasing incidences of tensions and paradoxes in revisions to management practices and ways of working may be directly attributed to issues of cost in Bank UK. It includes several examples from fieldwork, which demonstrate how cost issues appeared to impede the attempts of staff to both implement and fully embrace new ways of working and increasingly customer oriented sales and marketing incentives. In order to permit a detailed understanding of cost driven changes within Bank UK's current internal structure and dynamics, I explain the current ordering of both its management of organisation and organisation of management. This brief sub-chapter examines how issues of 'management' and 'organisation' are practically contested throughout Bank UK's daily business. The 'bank' is examined at the macro level to determine whether its typically pyramidal, bureaucratic organisational structure continues to remain the most appropriate framework to deliver the vast changes to working practices, styles of management and systems of reward. Most importantly, the chapter endeavours to answer criticism by Collins (1998), that most accounts of management reveal little about the conditions which underpin new operating models and the economic and political forces that have impelled the organisation of management to change (1998: 9).

Chapter Four examines perhaps the biggest change to have been experienced by staff working in Bank UK – the organisation's wholesale shift from 'banking' to 'retailing' – from 'telling' to 'selling' (Regini et al., 1999). Data illustrate the paradoxical nature of Bank UK's adoption of individualised contracts and performance related pay rewards at the same time it was placing increasing emphasis on building teams and generating a greater teamworking ethic amongst its staff.

After discussing issues of cost and the consequences of Bank UK's organisational shift from 'telling' to 'selling' in Chapters Three and Four, **Chapter Five** moves the analysis of change in Bank UK even further towards the individual perspective, by focussing on the extent to which changing bank strategies have impacted on employee health - both physical and mental. Data is used to reveal the extent to which issues of cost (generally operationalised as 'lean production' systems) have conspired to create working regimes, which appear to force Bank UK employees into working a multitude of additional (and unpaid) hours on a regular basis.

Finally, my conclusion in **Chapter Six** brings together analyses and conclusions from preceding chapters. I contend that the contradictions and paradoxes revealed by my research appear to be unsustainable for Bank UK in the longer term, if it wishes to remain a key player in the UK retail banking industry.

Issues of anonymity and confidentiality have meant that it has been necessary to protect the integrity of Bank UK, my field sites and identity of respondents through the use of pseudonyms throughout my thesis. In a similar way, pseudonyms have also been necessary in order to disguise Bank UK's uniquely branded financial products and services, internal operating procedures and advertised sales and marketing incentives. Explanations of these pseudonyms are contained in **Appendices One to Three.**

1. An assessment of existing research.

The practice of banking has continued to change over time. Of ancient origin, the profession originally dealt in bullion, supplying foreign and domestic coins of correct weight and fineness, with merchant banks dealing in goods and bills of exchange. The origins of modern banking emerged during the sixteenth century, when London bankers issued notes of title, dealt in foreign exchange, paid interest to attract depositors and loaned the balance of coins held at interest (Essinger, 1999: 63-54). Historically positioned as "the aristocracy of clerical labour", dealing with bank accounts which were the exclusive privilege of the wealthy, (Lockwood, cited in Crompton and Jones, 1984: 43), bank clerks experienced a 'gentlemanly', unhurried work ethic: "George goes to sleep at a bank from ten to four each day, except Saturdays, when they wake him up and put him outside at two" (Jerome. K. Jerome, cited in Buswell, 1986: 141). However, once the typewriter revolutionised the production of documents, bank clerical work quickly became regarded as 'woman's work': "Shorthand was no panacea, and did not, as some had hoped, professionalise clerical work. Once it became linked with typewriting and therefore feminised, men were discouraged from pursuing it for its own sake..." (Anderson, 1988: 6). Thus the prized white-collar appointment has become little more than the job of a factory operative (Mills, 1951):

> ... we may note the changes in the work of the bank teller, once an important functionary upon whose honesty, judgement, and personality much of the public operation and relations of the bank used to depend. Attached to mechanical and electronic equipment, these employees have been transformed into check-out clerks at a money supermarket counter, their labor power purchased at the lowest rates in the mass labor market, their activities prescribed, checked and controlled...
>
> (Braverman, 1974: 340).

A more recent revolution within the industry has been the contemporary wholesale shift towards the adoption of an aggressive, sales orientated organisational philosophy, which sits uncomfortably with the traditional, gentlemanly image of banking (Knights and Tinker, 1997: 13).

All employees working within the financial services industry have experienced considerable changes to their work-based roles and tasks, but it is within branch banking that the workforce has been subject to the most wide-ranging and profound metamorphosis. A Human Resource Manager for a top UK financial services company describes his typical worker as: "...a demoralised individual in an industry in crisis" (cited in Watkins et al., 1996: 43). Between 1990 and 1995, 120,000 jobs were lost in the banking sector, which now employs just over 300,000, a number which decreases by about two per cent each year (MacShane and Brewster, 2000: 17), leaving "... those who are retained ... working three times as hard to cover... with little respite and often little care and understanding from their organisations." (Cox, 1996: 3). Contemporary research has concentrated upon assessing the extent to which the industry has been revolutionised by such wholesale paradigmatic change, and the effect that business process re-engineering (Du Gay, 1996: 10) has had upon employees in terms of motivation, health and promotional opportunity.

In order to understand employee experience of change in the financial services industry, it is necessary to understand both the context in which changes are, or have been occurring, and the rationale behind revisions to existing ways of working. The problem with this, is, whilst sociologists may strive to gain a greater understanding of the mechanics of new management strategies, such as organisational change (Parker 2000), the 'flexibilisation' of the workforce (Gallie et al., 1998) or 'teamworking' (Procter and Mueller, 2000), they gather very little knowledge about the extent to which the *mechanics* of such strategies have, or are continuing to, affect the ways in which employees now *experience* their work. What remains missing from much of this type of research is a detailed empirical investigation of what change in the financial services industry has meant for employees. My research has sought to close this research gap by gaining an understanding of the different ways in which employees in Bank UK have experienced recent changes in their roles, particularly where these changes appear contradictory in nature. It follows the lead of Sturdy (1992), whose research within a typical UK insurance company was concerned with the assessment of: "... the micro dynamics of the practice [of shifting work] at the point of capitalist subordination than with explicating its precise location within wider capitalist structures" (1992: 125). In order to lay the foundation for later data analysis, the remainder of this chapter now investigates the major themes to have arisen from existing research within the financial services industry and the debates they have triggered.

A detailed analysis of existing research from within the banking industry suggests the existence of five key thematic priorities: the rise in the importance of the consumer (Du Gay, 1996; Burton, 1994; Howcroft, 1991); gender factors (Woodfield, 2000; McDowell, 1997; Cockburn, 1991; Anderson, 1988); issues of health (Emslie et al., 1999; Pahl, 1995; LaBier, 1986); the adoption of 'Japanese-style' methods of working, including teamworking (Knights and McCabe, 2000; Millward et al., 2000; Procter and Mueller, 2000; The Institute of Management, 1999; Danford, 1999; Thompson and Wallace, 1996; Elger and Smith, 1994; Scott, 1994; Hochschild, 1984) and the future of banking (Knight and Tinker, 1997; The Economist Intelligence Unit, 1996; Lewellyn, 1994). These studies have also been supplemented by rolling, large-scale research, e.g. ESRC / ACAS / JIWIS Workplace Industrial Relations Surveys, which have added a macro dimension to the debate over the ways that industrial relations within the banking sector are changing (Scott, 1994: 27). Each is now examined in turn.

The Rise in the Importance of the Consumer.

The growth of the financial services industry within the UK in recent years has been unparalleled. With the repeal of the Truck Acts in January 1987, no longer could employees insist their wages be paid in cash. Many firms switched to electronic payment systems that required employees to have bank accounts in which to receive these payments, thus offering banks an unprecedented opportunity to expand their customer base (Burton, 1994: 12). As the majority of the populace became consumers of services offered by the industry, their increased participation in the banking sector led to an upsurge in the critical evaluation of ways in which banking institutions treated their customers.

In response to growing consumer interest, and in order to tackle the perennial problem of financial product homogeneity, retail banks have had to quickly generate consistency in offering outstanding 'quality service' in order to gain competitive advantage within a rampant financial marketplace. Customer satisfaction has needed to become an explicit corporate objective (Howcroft, 1991: 11), and charging systems have had to become more transparent, heralding the end to obscure interest rates and clandestine fees.

Traditionally, banks reflected their middle-class image through their solid and secure external edifices. Internal layouts favoured production over consumption, with staff occupying over ninety per cent of available floor space (Burton, 1994:

41). Conscious of no longer being the exclusive suppliers of banking services (Lewellyn, 1994: 4), the marketing strategies of traditional banks have quickly moved away from being relatively low-profile sales activities, towards those of crucial strategic and commercial importance.

Historically, the role of the traditional high street branch in marketing banking products and services lacked effectiveness, and despite never being short of products, banks were hopeless in using their branches as shop windows to market them effectively. Coordinated marketing strategies were often simply defensive responses comprising: "... 'me-too' products, pricing and promotion strategies" (Wilson, 1992: 405). However, faced with increasing competition from a wide variety of institutions, the role of the traditional branch network has had to be reconstituted from being simply paper processing centres to intensely sales oriented 'finance shops' (Storey et al., 1999: 132).

In order to appeal to changing consumer expectations, banks have endeavoured to make their public spaces friendlier by breaking down many impenetrable barriers. Corporate branding designers have revamped traditionally austere branch interiors, making them less intimidating and more conducive to face-to-face sales strategies. Marketing gurus have been commissioned to obtain the optimum sales return per square footage of floor space: "Retail banks have made strenuous and yet singularly unsuccessful efforts to project corporate identities through advertising, logos, branch design, etc." (Howcroft, 1991: 13). In Bank UK, product literature displays had been coordinated and standardised, in order portray a cohesion of style and quality, whilst the relocation of 'back office' functions to centralised processing centres created the space necessary to offer an "airport lounge" style of banking, with comfortable seats, refreshments and a toy corner (Kerfoot, 1992: 133).

As a consequence of these changes two types of consumer relationship emerged. The first was that of the more traditional bank customer, concerned with quality of service, high investment rates, low borrowing rates and an easily accessible branch network. The second was more sophisticated. Encouraged by a prevailing right-wing economic climate, many customers became not only consumers of the traditional banking industry, but also consumers of the stock exchange, buying shares in banking companies and looking for a return on their investments in the form of dividends and share value. For banks, this meant that rate of return on equity rather than market share became a greater priority (Storey et al., 1999: 129).

Traditionally, high-street banks had captured a greater market share of the financial services sector than Building Societies, but with their cost / income ratios hovering around 45 per cent[1], they compared unfavourably with those of

[1] During the financial year ending December 2001, Bank UK's total group cost / income ratio was 46.9 per cent (Bank UK Results, Year Ended 31 December 2001, p.7).

the Building Societies.[1] In order to improve their cost / income ratios, banks concentrated on reducing their labour costs, which were generally around two-thirds of total operating costs (Storey et al., 1999: 131). This cost difference reflected the range of products supplied by the banks and their complex hierarchical structures (employing as they did, a wide range of staff ranging from architects to cleaners) – within a classically bureaucratic corporate structure (Marshall and Richardson, 1996: 146). Banks became caught in the unenviable position of trying to reduce their excessive cost / income ratios in the appeasement of shareholders, whilst at the same time attempting to improve customer service through the installation of new technologies and new ways of working which were obviously going to drive up operating costs at the point of delivery. In August 2000, Barclays Bank announced an aggressive campaign of expenditure reduction, which resulted in the closure of 200 of its smaller branches and a total loss throughout the bank of 6500 jobs (10 per cent of its workforce), that resulted in a saving of £200 million to operating costs (Waller, 1999: 24). The result of these cost driven tensions did little to appease growing consumer dissatisfaction at the services the bank was now able to offer. This clearly impacted on the way that remaining staff experienced changes in their move away from being simply 'bankers' to sophisticated retailers of financial products.

[1] During the financial year 2000 –2001, Nationwide Building Society's cost / income ratio was just over 10 per cent (Nationwide Building Society Annual Report and Accounts, 2000 – 2001, p.3).

In response to branch closures and the wholesale changes to the ways in which the bank / customer relationship came to be conducted, The National Association of Bank and Insurance Customers (NABIC) offered practical advice to lobbyists on how to complain effectively. Data sheet 25, published in September 2000, contained a seven part action plan, which suggested writing to local councils / MPs and the press, whilst warning that contacting individual banks directly would be futile:

> Banks have more than their fair share of complaints – what happens when you complain to the 'telephone service centre' of your bank? Well, you can try finding the right option on the wonderful touch-tone-phone menu; then you can speak to 'Mark' (there are probably at least four 'Marks' in that office) who promises to investigate your problem and call you back. He doesn't. You then have to phone again to find that Mark isn't there, but Sue will help you. You explain your story again....
>
> (NABIC, 2000: Data Sheet 25).

The attempts of banks to offer a vastly improved customer service and increase sales of financial services products at the same time as trying to drive down operating costs in order to generate greater shareholder profit appears to be paradoxical. The shedding of staff as a consequence of tighter budgetary restraints *clearly* was going to have a significant impact on customer service. Such is the contradiction of introducing sales into service jobs where often: "... little consideration is given to the rise of sales work, in which management attention to re-organising front-line work becomes manifest in the introduction of revenue-generating sales work" (Korczynski, 2000: 684-685).

Bank employees now working in roles that require constant face-to-face interaction with customers have found themselves repositioned as 'Front Line Workers'. Their jobs are now of strategic importance in not only generating revenue through selling, but also through their illicit intelligence-gathering roles in helping to develop a customer knowledge base for future innovations (Frenkel et al., 1999: 7). This type of front-line work is clearly people oriented. Staff are asked to interact constantly with customers in ways that are advantageous to the goals of the organisation. In banking this type of work means dealing with mass, customised service workflows, workflows which Frenkel et al (1999) claim are rarely completely routinised and where workers are usually given some degree of autonomy to tailor their behaviour to different customer requirements. Later in my thesis however, I contend that my data suggest that the opposite is happening in Bank UK. Here, changes to the way in which potential financial products are introduced to customers have become increasingly routinised by the requirement that staff follow a tightly scripted interaction rather than relying on individual autonomy to direct sales conversations at will.

The vast majority of front line workers are women. During the 1980s, the financial services sector became the most rapidly expanding employment sector with an annual growth rate of 7 per cent, and eight out of ten newly created jobs were aimed specifically at women (McDowell and Court, 1994: 233-234). As the primary roles of front line workers changed from dealing with 'situations' to dealing with people, it is hardly surprising that banks looked to draw on the social and personal attributes normally associated with women. Marketing research highlighted the fact that customers favoured a: "...mumsy face on the reception desk" (Kerfoot, 1992: 144-145), and the implicit assumption of many in retailing was that it is more appropriate for customers to be served by women, who are perceived to be more skilled in the 'soft selling' technique (Curran, 1988: 343-344). This appears especially relevant in banking where there is no physical product to sell. The small, predominately male, mobile sales force evident in banking prior to the 1990s appears to have been quickly eliminated at source, with primary responsibility for sales now transferred to female bank staff operating from existing bank premises (McDowell and Court, 1994: 237):

> Bank tellers, for example, are forever chatting with customers and remembering personal details. Since there is now little to choose between most major banks, the bank's human face may be crucial in attracting or repelling custom.
>
> (Wilson, 1995: 17).

Gender Factors.

It is not just the rise of the predominantly female front-line workforce that makes the banking industry an extremely good industrial sector from which to examine the gender divisive ways women have been incorporated into employment. As systems of work and management have been altered by both technological advancement and organisational change, issues of gender amply demonstrate the transformation of employee experience of work.

The banking industry offers a dramatic and clear example of the patriarchal exclusion of women from management and / or a 'career'. Accepting an employment contract for a UK retail bank before the 1970s meant implicit acceptance of a clear demarcation between an exclusively male 'career', and 'women only' work and conditions of service. Until 1970s Equal Opportunity legislation, female salary scales in Bank UK were not the same as those for male employees. Women performed clerical office tasks traditionally gendered 'female' e.g. typing and cashiering, and were expected to leave upon marriage (Halford et al., 1997: 43). Their movement into other jobs was gradual and took two different forms. Firstly, new, routine jobs were specifically created for women. Secondly, as traditionally high status male jobs, including bookkeeping, and 'middle managerial' positions of a mainly checking nature became increasingly divided into petty operations (Braverman, 1984) and effectively deskilled by the introduction of new technologies, they also became remodelled as 'women's work' (Crompton and Jones, 1984):

> ... in the financial and insurance sectors the introduction of new data-processing technologies has enabled firms to automate the lower end of clerical jobs... [Banks]... centralised and automated much of their data processing activities and... reduced the need for middle-management supervision by introducing computerised decision - making with respect to loan agreements, underwriting and 'other' risk assessments.
>
> (Lapido and Wilkinson, 2001: 9).

Webster (1996) argues that the technological deskilling of jobs gave organisations the opportunity to replace skilled employees with cheaper, unskilled workers, who, by definition, were mainly women. As direct sex discrimination was removed through legislative changes, new ways of surreptitiously 'policing' promotional opportunities within the banking industry needed to be developed. One crucial strategy was the introduction of part-time work. Generally, women who chose part-time work as a consequence of domestic responsibilities experienced poor promotional prospects. Thus the banking career was able to be redefined as being at odds with 'women's work', thus appealing primarily to men, or unmarried women, who had the time to devote themselves single-mindedly to the expectations of their bank (Halford et al., 1997: 125):

> Everyday observation shows occupations to be sharply segregated into male jobs and female jobs. Sex segregation at work is not decreasing in Britain in modern times... employers are increasing the use of part-timing, of temporary contracts and casual work, a process which tends further to distinguish men's from women's work. The lowest paid and least secure jobs continue to be gendered female
>
> (Cockburn, 1991: 24).

Part-time Prospects

Despite these practices, the number of women employed in the banking industry increased by 32 per cent between 1980 and 1991, against a rise of only 20 per cent for men. The greatest increase of all was a growth of 84 per cent between 1980 and 1991 in the numbers of part-time women workers from 29,000 to 54,800 (Storey et al., 1999: 136):

> Women now comprise the greater proportion of bank employees, yet their numerical superiority is not reflected in the proportionate distribution of gender within different bank roles. They remain over-represented in lower clerical grades, and constitute almost 100 per cent of part-time clerical workers.
>
> (Storey et al., 1999: 137).

Banks appeared keen to reinforce the fact that women offered a cheaper alternative to male labour – a seductive maxim within an industry where the reduction of operating costs was now of paramount importance. There is no doubt that the introduction of computers helped to redefine many of the traditional banking roles as women's work and the relationship between deskilling and working part-time has led analysts to routinely connect the two (Duffy, 1997: 171): "... of all the finance industries, the banks were the earliest to automate, and the most zealous in their application of Taylorist work fragmentation" (Webster, 1996: 121).

Later chapters will show that within Bank UK women are used to fill two principal roles. They are used as either front-line sales agents, or as flexible resources in the successful adoption of a new working paradigm underpinned by a distinctive approach to people and organisation - Human Resource Management (HRM) (Mabey et al., 1998: 1).[1] In my conclusion I suggest that through the tenets of HRM, they may even be considered to be *the* key agents of change.

Feminists point to the second class conditions of most part-time work, and argue what has really been developed has been the emergence of a relatively small, core workforce of multi-skilled workers (mainly men) who benefit from generally stable career paths and job security, and an expanding, peripheral workforce, comprised mostly of women, employed on part-time, casual, short-term contracts, structured to match changing business needs - maximising flexibility, whilst minimising the organisation's commitment to job security and career development (Henry and Franzway, 1993: 133). Two-fifths of the part-time

[1] The rhetoric underpinning HRM will be discussed in greater detail later in this chapter.

female workforce are in low-skilled occupations, which rarely lead to promotion or responsible positions (Davidson and Cooper, 1992: 3). Beechey and Perkins (1987) suggest that British women have little alternative choice other than to take on work of a part-time nature, as part-time work has become constructed simply as work that women do (cited in Fraser, 1999: 100). The 'perk' of flexibility, i.e. working school hours only, continues to be sold to women as an advantage, which mitigates the drawback of low pay, low status, little employment protection, next to no training and limited promotional prospects (Figes, 1994: 129-130). A manager of a dry-cleaners gives the following insight:

> You're not employing a woman, you are employing a mother – not just her sickness but her children's – [I] want clear details of who will look after children under 14 – school holidays etc. [I'm] wary of vague "good neighbours"
>
> (cited in Curran, 1988: 346).

Through flexibility, jobs have also become 'temporised' (Greenbaum, 1994, cited in Webster, 1996: 78). My research will show how Bank UK now uses many part-time staff in order to respond to variations in trade, and to correct for persistent under-staffing following its massive programme of operational-delayering, downsizing and the shifting of clerical tasks away from branches into dedicated processing and telephony centres.[1] Casey (1995: 41) suggests that this type of human resource management reinforces the idea that banks are now little more

[1] The rhetoric behind de-layering and lean production will be discussed more fully later in this chapter.

than 'virtual corporations' – employing minimum numbers of staff, and operating their branch network in a similar way to a film set, where employees are contracted for specific periods, and not retained during times of low productivity and recession:

> ... they are increasingly relying on temporary staff, known as 'seat warmers' to handle the financial details of customer accounts and to work in routine processing jobs eventually destined for eradication by information technology.
>
> (Webster, 1996: 82).

Part-time staff are also desirable because they also *cost less* for banks to employ: "People on fixed-term contracts are cheaper because they are not entitled to sick pay, pensions, mortgage subsidy, or paid public holidays" (Neathey and Hurstfield, 1995: 57). With banks now trying to imitate a retail-operating model, the movement towards progressively flexible branch opening hours has meant that staffing demands have become too complicated and too expensive to cover through the exclusive employment of permanent, full-time staff. Most banks now have a 'casual' register of staff who are willing to work on an *ad hoc* basis.

The consideration of women as temporary or casual workers has enabled employers to justify the lack of training given to women by considering it to be little more than an unrecoverable cost (Fraser, 1999: 80). Human Capital Theory has added to this debate, by suggesting that the key driver in establishing individual pay scales and capital investment is the argument that women *actively* choose jobs requiring less investment in education, so *expect* lower returns. The key assumption remains that a working woman's wage is just a secondary income for the family (Cockburn, 1991: 23):

> The major difference is not that men work and women don't, but most men do full-time work and very little else, whilst women combine part-time work with unpaid housekeeping. Women's actual hours of work are often more than full-time, but only a certain amount is recognised as 'work' and remunerated accordingly.
>
> (Beechey and Perkins, 1987: 2).

Pettinger (1998) suggests that whilst firms may be keen to adopt flexible working arrangements to maximise and optimise organisational output, the status of flexible workers should not be demeaned:

> To say 'they are only part-timers', 'they are only job-sharers' is unacceptable. If workers become known as 'only this' and 'only that' this will reflect how they apply themselves to work, thus profitability, productivity, effectiveness and customer service will all be likely to suffer
>
> (1998: 74).

With women now occupying strategic roles within the banking industry, Hakim (1995) challenges the dominant feminist view of part-time work as an unwilling choice forced on women as a result of domestic responsibilities. She claims that women who prefer to give priority to non-market activities often willingly choose part-time work:

> In between the equalisation and marginalisation theses is a third approach which sets part-time and other non-standard contract workers within the context and sexual division of family labour, showing that these forms of working are not only tolerated, but enthusiastically appreciated by wives and secondary earners.
>
> (Blossfield and Hakim, 1997: 3).

Hakim's 'preference theory' predicts that women will remain a minority within the very top echelons of society because only a tiny majority of women are work-centred in the way that men are, with most choosing to be financially dependent on men. However, Hakim claims that far from being second-class citizens, a woman's position is in fact *superior* to those of men, and women are now at the forefront of changing gender roles. Only *women* have the choice to remain dependent, in whole, or part on a male breadwinner, and even switch options over their life course. Men do not enjoy that option (Hakim, 2000: 278).

Organisational sexuality.

As well as being key agents in workforce flexibility, almost all women working in the banking industry, whether they be deployed in branches or in processing / telephony centres now principally engage in sales activities. Their new identities as sales agents have brought debates about the sexuality of the organisation back into focus. Sociologists have long argued that sexuality has often been a neglected, yet crucial issue within organisational theory (Collinson and Collinson, 1989: 91). Work organisations both construct sexuality and are constructed by and through sexuality (Hearn and Parkin, 1995: 7). Burrell (1984) suggests that management have historically been concerned to protect production by eliminating all manifestations of sexuality from the workplace. As late as 1988, human resource managers were still committed to their principles of desexualising the workplace by explicitly excluding women from certain jobs *including selling*, believing that sexuality was simply a distraction from the business of selling (Collinson and Collinson, 1989: 92). Despite the denial of organisational sexuality, sexual display continues to be a frequent element in the definition of organisational job descriptions. Secretaries, receptionists and key sales personnel who are now predominately women are expected to sell 'sexuality' as part of their labour. In Chapter Five, I will discuss both the ways in which female employees in Bank UK were expected to KISS ASS with male customers, whilst at the same time taking part in internal sales competitions, which emphasised masculinised-sporting metaphors.

It is not only the formal design of an organisation that determines the way it is gendered. A multitude of informal processes exist, which construct and reproduce gender relations, e.g. organisational symbols, language and practice (Deal and Kennedy, 1982, cited in Halford and Leonard 2001: 65). Banks appear to draw on tacit recognition that labour *is* an embodied quality, not a disembodied phenomenon, and cannot exist outside and apart from the individuals that produce it. What is bought by the employment of individuals is not a sex-neutral ability to perform a service task, but an assumed sexuality deemed appropriate for certain types of work (Kerfoot, 1992: 162-163).

Thus women are now expected to work under the strain of 'emotional labour' (Hochschild, 1983) which manifests itself in different forms. In Bank UK, women were often forced to smile and be pleasant to customers who were rude and abusive, without being able to verbally defend themselves. They were being asked to suppress their feelings in order to sustain an interaction with customers (Hochschild, 1983, cited in Knights and McCabe, 2002: 244). In this situation, they complain their false smiles might well be on them, but they are not of them, simply being an extension to their uniform and make-up (Hochschild, 1983: 8). It is this difference between feeling and feigning that often leads to an increase in personal emotional strain (Blyton and Turnbull, 1998: 82). Du Gay (1996, cited in Strangleman and Roberts, 1999: 51) suggests that these images of employees are made up by organisations through re-imagined organisational identities. What management clearly desire is the ability to mould and re-mould staff into plastic personalities (Collins, 1998: 92). Ritzer (1996: 84) contends that what has emerged from these practices is a fake friendliness of scripted interaction, which reflects the insincere camaraderie of the "have a nice day" society, a camaraderie which is used to lure customers and keep them coming back. Garson (1988: 42) views stilted interaction of this type as simply manufactured words that standardise conversations, which, by implication, standardise the real person.

These changes suggest that is not just individual personalities that are starting to be controlled by new ways of working. The physical person is also being manipulated for the benefit of the organisation. By definition, front line sales staff are expected to be well groomed. Organisations demand sveltness and beauty in subtle ways. For instance British Airways does not stock cabin crew uniforms over size 14 (Blyton and Turnbull, 1998: 72), and having been asked to wear Bank UK's corporate dress whilst undertaking field research, I found out that any uniform orders over size 20 were denoted as 'special orders' and were made to measure. With each order form needing the sanctioning signature of a (usually male) branch manager, the scheme perpetuated the potential for acute embarrassment for larger ladies (who needed to submit their actual body measurements to enable their uniforms to be made), and by implication suggests that Bank UK expects to position attractive (as constituted by size) women on its front line. Accompanying the rollout of a revised style of corporate dress during 2002 in Bank UK, all staff received a booklet entitled: "Style Guide", which suggested how uniforms should be worn and which was geared implicitly towards women:

> Research from our customers and feedback from staff has confirmed the importance of projecting a professional image in our business dealings. To assist in achieving this we have adopted the following approach to your dress code... for a professional image; always keep make-up and jewellery to a discreet minimum and in keeping with a high standard of personal hygiene and grooming... Choose dark or natural coloured tights or stockings that blend with your chosen garments...
>
> (Bank UK Retail Briefing, August 2002).

Casey (1995: 150) suggests that the whole pyschostructure of the workplace appears to have become a fit between practices of organisational culture and employee subculture, with 'fit' determined to be the expectation of prevailing industrial conditions:

> The new corporatisation of the self is more than a process of assault, discipline and defeat against which employees defend themselves. It is a process of colonization in which, in its completion, *assault and defeat are no longer recognized.* (Original Italics). Overt displays of employee resistance and opposition are virtually eliminated Corporatized selves become sufficiently repressed to effectively weaken and dissolve the capacity for serious criticism or dissent. The burden of greater work anxiety and a reactivated guilt (as narcissism gives way again to compulsiveness)... overwhelm the capacity to dissent. Instead criticism and disagreement are channelled into the production process through team processes of speaking up, brainstorming, problem-solving, and 'critical thinking'.
>
> (Casey, 1995: 150/151).

Accompanying these major changes in both the physical and mental experience of working women have been unparalleled changes to managerial philosophies and ways of working. These appear to be the driving forces behind how and why employee experiences of work have changed so dramatically in recent years. More will be written about the key role of women who work part-time for Bank UK later in my thesis, whilst the remainder of this chapter will now consider the large and growing body of literature that examines the link between revised management techniques, ways of working and business performance. It will consider the key definitions of such practices and the ways in which they are determined to improve performance. A link that is all too often nebulously defined (Hutchinson et al., 2000).

Full of Eastern Promise? (Japanese-style working)

The phenomenal growth of the banking sector over the last couple of decades has not been without the emergence of major problems, tensions and paradoxes. Unprecedented competition, unleashed by market deregulation, privatisation, neo-liberal policies and profound technological change has affected not only the way banking business is conducted, but also its traditional employment practices and systems of industrial relations (Clarke and Vincent, 1989; Knights and Tinker, 1997; Regini et al., 1999). Traditional models of banking (paternalistic, cautious, bureaucratic) have been transformed into technocratic regimes concerned only with performance, expenditure, sales and profit (Cressey and Scott, 1992, cited in

Storey et al., 1999). It can be of no surprise to sociologists that such monumental changes to working practices and systems of management have sought substantial performance improvements in terms of cost of production and quality of product. Three initial responses have been evidenced:

> 1. The rapid adoption of new computerised processing systems and information technologies, bringing substantial consequences for the definition of 'skill' and the continuing divisions between 'men's work' and 'women's work'.
>
> 2. A significant shift away from 'standard employment contracts', towards part-time, flexible and seasonal work, threatening polarisation and fragmentation of employee collectivity.
>
> 3. A marked increase in labour market insecurity through a continuous process of reorganisation, and reduction of staffing numbers in response to global challenges.
>
> (Gallie et al., 1998).

From the 1980s onwards, the manufacturing industry in particular experienced increasing interest in its varying organisational cultures (Parker, 1999: 1). When Bill Hayden the Head of Ford Europe returned from a fact-finding visit to Japan in 1980, he was visibly shocked by the productivity advantage enjoyed by the Japanese manufacturing sector. Here, compared to the West, factories enjoyed a tight labour discipline, increased output and enhanced worker flexibility. Attempts were made to try and explain what Hayden had experienced. There were two schools of thought. The first suggested that the phenomenon was little more than the result of Western stereotyping of the Japanese, who were viewed as inherently submissive and group-minded. Ouchi argued that aspects of Japanese management theory were so inseparable from Japanese culture itself, they could not be transplanted directly into Western organisations. The Japanese worked better, simply because they avoided the worst elements of bureaucracy and hierarchy and achieved a high state of consistency in their internal culture (cited in Sheldrake, 1996: 86-189). The second viewed management practices as brilliant examples of innovatory pioneering philosophies by Japanese corporations, constituting discrete packages of organisational techniques lifted from their original social and economic context, adopted and applied as a general recipe for enhanced productivity and competitiveness (Elger and Smith, 1994: 1-2).

As a response to these findings and in order to compete on cost and quality in the same global marketplace as Japanese companies, it was clear that substantial revisions needed to be quickly made to traditionally Western managerial and organisational cultural practices. Initially, there were three major areas of change:

1. The development of formal 'Company philosophies'.
2. The establishment of revised working methods, which would encourage workers to accept greater responsibility for production.
3. The development of a new system of remuneration intended to reward individual commitment and flexibility.

(Scott, 1994: 101).

Together, these changes offered strategic responses to the interdeterminancy of the effort bargain. Alongside increasingly profound changes to management style, they were key drivers in the emergence of new, cost-driven ways of working.

Over the past decade the rate of innovation of managerial theory has been enormous. New buzzwords and phrases have emerged: Total Quality Management (TQM), Just-In-Time working (JIT) and Human Resource Management (HRM), each stressing competitive working practice, conceptualising labour as either a liability (Hart, 1993), or a resource advantage if properly utilised (Grint, 1998). Such has been their impact on production and profit that some industrialists have suggested that these revised ways of working appear to have become the cornerstone of modern management (Sennett, 1999).

Linking these managerial theories is Business Process Reengineering (BPR) – a process designed to render organisations more flexible, efficient and cost-productive. Its primary aim has been the re-engineering of the structure and function of organisations around key processes that link production to final consumption (Knights and McCabe, 1998: 164). In the financial services industry, banks have had to adopt certain tenets of these new management styles, whilst at the same time trying to deal with major structural changes involving outsourcing, downsizing, delayering and adopting systems of lean production. By 1994, 75 per cent of the organisations in the UK financial services sector had introduced some form of BPR within their organisational culture (McCabe et al, 1994, cited in Knights and McCabe, 1998: 167)

The emergence of an increasingly competitive banking sector has given fresh urgency for banks to reconsider techniques of management. Studies of successful Japanese transplants in the West have shown that Japanese organisational methods lead to far higher levels of productivity even without the cultural conditions of Japanese society (Gallie et al., 1998). Many of the organisational methods evident in Japanese transplants have been adopted within the UK banking sector, and their effect upon the internal restructuring and general operationalisation of banks has been so prodigious, that the claim must be able to be made that they have actively permeated all major facets of the banking relationship - from contemporary employment relations and managerial philosophies, to issues of gender and the rise in consumer importance.

In trying to assess whether these changes in the contemporary banking sector have been able to 'add value' to the bank / consumer / staff relational triangle, it is necessary for banks to be pictured as modern-style 'financial factories'. However, if banks are to be assessed from a factory perspective then a tangible measurement of output is necessary, but problematical. Can output be best achieved by measuring the number, or value of accounts, or the volume and speed of processing transactions? If problems with determining output can be overcome, another problem emerges – that of measuring the quality of production. By shifting to a productionist approach concerned only with output and quality, banks can no longer be treated differently to manufacturing companies, except that they utilise employee labour to 'produce' deposit / loan accounts, mortgages etc.

Each of the components of what Elger and Smith (1994: 38) term 'disaggregated Japanisation', will now be examined in turn, in order to assess how their adoption, either in whole or part, within Bank UK have altered employee experience of work. The way they are presented for the sake of clarity, may suggest that they exist in isolation from each other, but this is not the case. All three are so closely bound together, it is very difficult to find either one system operating alone, or isolate definitive boundaries in their working applications.

Just-In-Time (JIT) Working.

Just-In-Time (JIT) management philosophy focuses primarily upon the systematic reduction of organisational slack through the implementation of just-in-time working techniques. These seek to increase the functional flexibility of labour and decentralise responsibilities within the organisation (Gallie et al., 1998). Two oppositional debates surrounding JIT working practices exist.

Supporters of JIT working regimes claim that under JIT systems workers are required to work smarter, rather than harder. The system is also useful for quickly identifying any problems with production quality. However, opponents of Just-In-Time working systems claim that the philosophy is a crude capitalist tool, serving only to further intensify work, and subordinate labour to management control (Delbridge, 1995). Delbridge also suggests that the requirement to work smarter and not harder, is merely a seductive maxim, when really the bias is towards horizontal enlargement and intensification of labour, rather the encouragement of multi-skilled, polyvalent employees (1998: 101). JIT working also rests on the notion of external / internal customers at each stage of the production process, with workers acting as both customers and agents of quality control, which Delbridge (1995) claims is nothing more than the panoptical surveillance of the shop floor through peer pressure.

Within Bank UK, quality of production is now partly monitored by 'mystery shoppers'. These are individuals who are paid by the bank to act the part of genuine customers, who visit branches with the primary aim of checking that the various procedures mandated by Head Office are operationalised in the correct manner. Traditionally concerned with banalities such as branch cleanliness, the displays of product brochures or the correct wearing of corporate uniform, there is increasing evidence that the mystery shopper roles have been expanded to involve the use of discrete surveillance equipment:

> It would appear through recent experiences that the mystery shopper has used discreet surveillance equipment to video meetings with FPCs[1]. UniFi[2] recognise that mystery shopper can provide useful feedback to pinpoint training needs for individuals but believe that the system of videoing meetings is contrary to individuals privacy... In the meantime if members have any experience of this matter or wish to register any concerns they may have please contact UniFi.
>
> (UniFi, 11 October 2001).

JIT working systems have clearly been adopted by the banking sector in order to better satisfy shifting consumer demand. By considering banks as individual financial factories, the scientific measurement of Taylorist output principles has meant that accurate staffing schedules can now be produced to within fifteen-minute periods (Webster, 1996). In theory, staff can therefore be delivered to the production process at the very point at which they are needed. Thus JIT working

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[1] Financial Planning Staff- part of the regulated sales force in the financial services industry.
[2] UniFi – Union of Insurance and Finance Industry, formerly BIFU – (Banking, Insurance and Finance Union).

has transformed the focus of thinking about branch staffing levels from an annual headcount to the number of 'unit man hours' needed to operate successfully:

> A bank uses part-timers because of staff costs. Otherwise you have people on a counter with no demand. In the past we weren't focused on productivity management. Now we are manning resources to work flow.
>
> (Bank, cited in Neathey and Hurstfield, 1995: 50).

'Just-in-time' systems of work have been accompanied by the rise of a 'just-in-time' labour force (Crompton et al., 1996: 5). The close attention paid to JIT staffing regimes by the banking industry clearly influenced the loss of 70,000 clerical jobs between 1990 and 1995 (Heffernan, 1996). Such drastic downsizing inevitably meant that the remaining workforce was subjected to increased working hours and intensification of work (Danford, 1999: 59). As I will show later in my thesis, with branch staffing figures in Bank UK now so critically calculated, unexpected absences of any nature had a devastating effect on service.

HRM (Human Resource Management)

Inexorably bound up with JIT systems of staffing are revised approaches to the management of staff through HRM (Human Resource Management). This is a distinctive approach to employment management, which seeks to achieve competitive advantage by the strategic deployment of a highly committed and capable workforce, using an array of cultural, structural and personnel techniques

(Storey, 1995: 5). The driving force behind HRM is the rhetoric that it is the human capability and commitment of employees, along with the factors of production (JIT), which can distinguish successful organisations from the rest. In such a system, human resources (staff) are considered to be of paramount importance, and it is through their commitment to flexible working with regard to both job content and working hours that their greatest value lies. Thus Storey (1995), suggests that employees should be treated with care and nurtured as a valuable company asset rather than an incidental cost of doing business.

The past decade has seen a decline in collective bargaining as a method of pay determination, with many reward packages now heavily controlled by management (White and Drucker, 2000). Alongside new ways of dealing with staff under JIT regimes, revised reward systems have also been introduced, which have overturned traditional principles of pay based on stipulated periods of working time.

A major factor in the move towards the individualisation of employment contracts has been the decline in nationwide trade union membership across all industries from 58 per cent in 1980 to 44 per cent by 1990 and 37 per cent in 1995 (Brown et al., 1998). The latest figures for 2000 reveal that a mere 18 per cent of the workforce aged between 18 and 29 are union members, compared to 44 per cent of that age cohort in the early 1980s (Taylor, 2001: 13).

With the adoption of a varying mix of 'Japanese' styles of management and working in many industries, it is hardly surprising that a new style of organisational language has emerged, which defines workers as employees, individuals and teams, not as organised collectives with interests separate from those of management (Ackers et al., 1996: 5). Organisations have moved away from the traditional character of heavily unionised workplaces and short-term cash rewards. Where unions continue to have a presence within organisations, their main emphasis now appears to be on the furthering of the individual legal rights of their members (Taylor, 2001: 5). The financial services industry is now little unionised with workers preferring to join the traditionally less militant staff associations (Gall, 1997: 220). Glenday (1997: 17) suggests this is something of a surprise considering that many bank staff now receive few benefits, and often earn little more than the minimum wage, whilst being expected to possess an expanded range of skills and knowledge:

> Increasingly trade unions are becoming voluntary and autonomous institutions that have to respond in a positive manner to individual employee grievances... even when trade unions are able to secure legal recognition from companies this does not automatically ensure that they will be able to negotiate the wages and benefits of those they claim to represent. Only an estimated third of all Britain's employees have their pay and conditions determined any longer through collective bargaining agreements. This contrasts with as many as 70 per cent who did so back in 1984.
>
> (Taylor, 2001: 9).

The advantage to the banking industry of breaking away from traditional structures of pay and reward has been the ability to introduce increasingly dispersed levels of pay both within, and between grades (Brown et al., 1998). The 'jewel in the crown' of HRM appears to be the affiliation of individual to organisational performance – linking individual and corporate productivity (Mabey et al., 1998: 7-8). Now individual pay settlements specifically reward output, and are usually linked to tangible and quantifiable measures of performance. The criterion of performance is commonly based on extensive lists, which include motivation, maintenance of quality, increased output, commitment and flexibility. With the banking sector already using quality of service to gain competitive advantage in the financial marketplace, management have begun to realise that it really *is* the workforce that ultimately holds the key to the creation of a more productive and efficient bank. Thus the way in which staff are managed and developed *can* drive quality customer service, organisational flexibility and cost (Armstrong, 1996):

> Employees may be encouraged by human resource management and by 'New Pay' ideas to question and to review pay practices and to seek to bring wages systems into line with business strategy and process... Traditional incentive schemes, overtime and premium rates – introduced to enable employers to buy an element of flexibility – have been seen as too cumbersome and too costly. Employer interest is in standardisation of cost with scope for variability in working practices to meet business needs... The move to annualised working hours minimises the need for overtime payments. The growth in skills-based pay reflects employer interest in harnessing the capabilities and the loyalties of workers to the realities of technological innovation, to team working and to multi-skilling... Grading systems have been rationalised, and harmonisation and single-status working have become more commonplace.
>
> (Drucker, 2000: 121).

Such systems of pay may well link employee remuneration to overall organisational performance, but it has been suggested that these types of reward systems have been the main catalysts in the rise in incidences of employee stress - an outcome that LaBier (1986: 98) has termed "new age trauma". The relationship between systems of reward that place basic remuneration at risk, and the increase in employee mental health problems will be discussed more fully in Chapter Five.

Human Resource Management as a technique of people management has many different manifestations linked to the intended purposes of its proponents (Webb, 1995, cited in Rees, 1995: 99). As a system of management, academics and industrial commentators have crudely divided it into two categories– hard or soft. The 'soft model' emphasises the importance of integrating Human Resource policies with business objectives, whilst at the same time considering employees to be valuable company assets. Through their commitment, adaptability and high quality skills, employees become proactive, rather than passive inputs into the production process. As discussed earlier, deregulation and competition have created huge pressures on banks to heighten flexibility and put the consumer first. It has therefore become the quality of service and not the provision of easily replicable products, which have become key factors in providing and maintaining a competitive edge within the financial services marketplace. However, the continued desire to reduce operating costs has meant that the application of Taylorist work measurement in the restructuring of branch networks now conflicts with an increasing demand for branch based service provision, and the abject failure to quickly resolve this strategic paradox has led to poor choices in the redesign of organisational structures (Fincham et al., 1994).

In contrast, the 'hard model' of HRM simply views any staff expenditure as simply another cost in the production process, alongside other assets and liabilities such as land and capital – merely an expense of doing business (Legge, 1995). Hart (1993, cited in Storey, 1995: 24) suggests that by treating staff simply as economic liabilities, HRM as a system of personnel management is amoral, antisocial, unprofessional, uneconomic and ecologically destructive. By its very nature, it appears to want to oust the existing decent, welfare and humanist values of personnel management by replacing the pursuit of efficiency and justice with a corrupt, business-oriented mission.

The debate surrounding the rhetoric or reality of HRM remains unresolved. It may be asked the extent to which HRM differs in practices and behaviours from those associated with more traditional personnel management techniques. Is there really any difference between the 'soft' model of HRM and normative models of personnel management, or is HRM simply new wine in old bottles? (Legge, 1995: 37). Danford (1999: 8) ponders the feasibility of an all-encompassing Japanese model of human resource management, when there is no single corporate culture within the UK. Surely acute industrial diversification must undermine notions of universalism and convergence:

> Changes in corporate structure and strategy create new demands of employee relations managers, as well as shaping the function itself. Often, developments in employee relations management represent 'not so much a new departure with personnel, as a set of movements from outside it' (Storey 1992:264). Continually seeking to reorient itself to these changing circumstances, employee relations management has been variously characterized as in crisis, in transition, and increasingly on the periphery of corporate decision making, which is now dominated by financial rather then employment considerations.
>
> (Millward et al., 2000: 50).

Total Quality Management.

Originating during the 1980s / 1990s as a managerial programme for use within the manufacturing sector, the tenets of Total Quality Management (TQM) have increasingly been adopted throughout the banking industry. Its three leading principles are: customer orientation, process orientation and continuous improvement (Hill and Wilkinson, 1995). The clear driving force behind the adoption of TQM has been the increased focus on the importance of the consumer and the continuing improvement of business processes (BPR) (Collinson et al., 1998). TQM represents a move away from the traditional 'one person, one job' way of organising production, to a system based on autonomous work groups responsible for organising most aspects of their own work (Scott, 1994: 41).

The rise in the use of teamworking has clearly been the driver behind many changes to working practices in the banking sector. Revised managerial discourses share similar assumptions in using teamworking as a method of ensuring human resources are effectively mobilised to achieve maximum benefit from new technologies or prescriptive programmes (Knights and McCabe, 2000: 1481). The central assumption appears to be that by adopting high commitment work systems, management are creating the conditions for employees to become more involved in the organisation and identify with its overall goals (Hutchinson et al., 2000: 64). The work team must be the heart of the lean 'factory'. It has two main organisational benefits – the transfer of the maximum number of tasks and responsibilities to the mass of workers and an ability to trace defects to any one individual or team (Thompson and Wallace, 1996: 103). Industrial commentators may ask what exactly is *new* about teamworking? Surely its concept has always been a part of industrial life? Thompson and Wallace (2000: 105) suggest that what is new has been the scale and scope in the rise of teamworking practices since the 1980s. Teamworking has become linked to the restructuring of production systems, but there is still no ideal or single model of teamworking that is readily applicable to every environment, so its concept still remains notoriously ambiguous (Knights and McCabe, 2000: 1482).

It still remains difficult to define TQM, not least because it has often been used by employers as: "... a conceptual peg on which to hang a wide range of otherwise unconnected managerial innovations" (Bradley et al., 00: 154), and it is not always clear *who* is being empowered (Hales, 2000: 503). The ethos behind empowerment is that no one knows a job better than the person who does it; therefore, by allowing those who are most knowledgeable to make decisions on the day-to-day issues surrounding their jobs, the organisation becomes more efficient (Denham et al., 1997: 147). Critics argue that empowerment entails an integration of tasks rather than an expansion of discretion or increased task variety (Knights and McCabe, 1998: 170).

Four models of TQM have been identified. These view TQM as either 1.'Optimistic', entailing a genuine increase in employee skills, 2. As 'exploitative' - acting to increase subordination of workers for little extra reward, 3. As 'a contingency', by seeking to empower middle managers, or 4. As 'a reorganisation of control' through new technologies (Rees, 1995).

The main feature of 'hard', or 'exploitative' TQM is its emphasis on production control, eradication of defects, and the elimination and minimisation of waste. Product or service excellence is achieved by assigning primary responsibility for quality of work to those at varying points on the production line, or as customer service agents, with the aim of getting things right first time, every time (Collinson et al., 1998: 5).

Within the banking sector, the impact of TQM can be most readily seen in the dramatic re-modelling of traditional branch networks. Rising competitive and consumer pressures, together with the growing need for improved service delivery, have forced banks into driving through a complete overhaul of their traditional delivery channels, including a thorough revamping of their public spaces and extending opening hours. Employees improve sales and service delivery through increasing involvement in BPR, where criticism and disagreement are channelled into the production process through speaking up, brainstorming, problem solving or critical thinking (Casey, 1995: 151).

Knights and McCabe's recent research on the effects of BPR in Multibank, found that in every branch, one member of staff had been designated as a quality sponsor. He or she ensured that the different problems identified through *Kaizen* activity[1] were fully discussed at branch level. Once a month, staff chose one issue, which would be taken forward by their quality sponsor to higher – level 'cluster

[1] *Kaizen* – continuous improvement.

meetings'. Their choice of issue was made easier by the necessity to calculate the PONC (price of non conformance) of their problem as either wasted staff time or resources (2000: 427-8). Yet Danford (1999) suggests despite this example of potentially increasing autonomy and empowerment for the massed ranks of workers, the main principles driving the implementation of both Kaizen and quality circles, is simply their usefulness in steering rank-and-file control of workers towards *expanded* management control (1999: 40):

> While *Kaizen* is characterized by the Company as a benign, win-win process built on the technical common sense and innovative capacity of workers, the ultimate goal of kaizen is to produce with the absolute minimum number of workers.
>
> (Rinehart et al., 1994: 155).

Much existing research divides employee experience of TQM systems into one of two outcomes. The first are prescriptive texts, which assume a warm employee embrace of TQM systems. The second are critical studies, which unceremoniously equate TQM with intensified managerial control, agreeing to a certain extent that TQM could be effective, but suggest that poor implementation has undermined its potential for increased effectiveness (Collinson et al., 1998: 1). Foster and Hoggett (1999: 32) further claim that any organisational benefit in adopting TQM working is little more than a "sloping shoulder syndrome" – a simple shift in responsibility from management to lower grade staff. As decision-making therefore becomes more decentralised then is it not the case that workers are simply just undertaking tasks that had previously been the responsibility of supervisors and managers? (Frenkel et al., 1999: 62).

However, despite these negative suggestions, supporters of TQM systems claim that Kaizen activity does help to empower workers by encouraging individual responsibility for work processes and outcomes. Piore and Sabel's (1984) flexible specialisation thesis, offers an optimistic model of TQM, suggesting it is an upskilling model, representing as it does a clear break from Fordist mass production and Taylorist management practices (cited in Collinson et al., 1998: 5). Harley contends that if post-Fordism was the language of the 1980s, then it has been usurped in the 1990s by a language of 'empowerment' (1999: 42).

Critics of TQM working systems hold a harsher view. Collinson et al., (1998) found their respondents citing an increase in the use of pre-defined targets, managerial pressures, reports and appraisals, which suggest that the adoption of TQM systems are inexorably bound up with tightening systems of control and a long way from the rhetoric of greater worker empowerment and autonomy (1998: ii).

What existing research does show, is that the adoption of varying TQM techniques have impacted more heavily on certain groups in the organisational hierarchy of banks. Supervisory positions have come under pressure from flatter organisational structures and simplification of job gradings. Professional and skilled groups have been threatened by their exposure to a regulation of production and increasing expectations of quality (Collinson et al., 1998: 9). By offering workers increased autonomy, layers of a seemingly defunct stratum of 'middle management' have been unceremoniously stripped away, in a process termed "corporate liposuction" (Collinson and Collinson 1995, cited in Denham et al., 1997: 149). Paradoxically, however, the success or otherwise of TQM appears to rely on the attitudes and behaviours of this same strata of middle management, who are often centrally located at the interface between management control systems and the shopfloor, where they are expected to translate new plans / policies into action. Their status within the organisational hierarchy means they often have little choice other than: "...attempt to tip-toe a fine line between exercising control and securing commitment..." (Collins, 1998: 26). The paradoxes of this situation must make it hard for middle managers to embrace the concept of their own empowerment at little more than a surface level (Denham et al., 1997: 157-158):

> The sea change underway in the world of organizations and careers is rocking the foundations of our lives. It is creating psychological earthquakes and a topsy-turvy world in which... intelligent and hard-working career professionals feel trapped and emotionally conflicted over the bind between ambition and personal values. And in which nearly everyone is at risk from the danger of becoming stressed-out from the daily impact of the New Age of work.
>
> (LaBier, 1986: 133).

Thus, TQM systems have not only weakened middle management by stripping away at their control and checking roles, they have also influenced the further decline of the already beleaguered Trades Unions. Many employees appear to have chosen to be no longer represented by a Union, believing contemporary employment relationships are far too complex to be encompassed by a collective approach (The Fabian Society, 1996: 48). The sharp decline in Union membership within the financial services industry[1] has meant that bank employees are now facing a real threat to their representational security (Lapido and Wilkinson, 2001: 25). With management using quality improvement teams to bypass shop stewards and communicate directly with shopfloor workers, there has been a definite shift towards unitarism, and the adoption of an ideology directly opposed to unionism. McCabe (1999: 676-679) condemns this situation, suggesting that the requirement for executives to communicate with both managers and workers smacks of double standards and merely encourages spin (Denham et al., 1997: 150). Knights and McCabe (2001) suggest there is a contradiction between the demand for managers engaged in re-engineering processes to be aggressive, on the one hand and caring on the other. They wonder how a manger can be simultaneously an autocrat and a team player (2001: 626). Under these systems of empowerment, it appears that executives and employees are engaged in little more than shadowboxing. Management says it wants employees to participate more, and employees give the impression they are delighted to be asked to help, but it is difficult to know

[1] Union membership (originally BIFU, now UNIFI) increased annually from 1965 (58,444 members) to 1990 (170, 101 members), then decreased substantially, mainly due to redundancies to 143, 012 members in 1994. (Gall, 1997: 225-226).

whether either party really means what they say. As a result Argyris (1998: 103) asks whether TQM can be viewed as anything other than a simple charade.

The notion of employees being involved in quality control systems should be straightforward, but existing research has revealed the existence of unsolved paradoxes. Variations are possible in the degree and depth of participation, the form of participatory structures, and in the desired purpose or outcome of such activity. Employee participation must therefore be held to be heterogeneous rather than unified - indeed so heterogeneous that the whole validity of the concept may be doubted. Conceptual confusion may also be increased through the multiplicity of expressions used to denote aspects of the activity e.g. industrial democracy, participation, involvement etc. (Blyton and Turnbull, 1998: 223).

The debate, therefore, remains: How far can multi-skilling and task versatility (polyvalence) be regarded as a genuine form of upskilling? A manager of New Bank (cited in Rees, 1995: 106) contends that despite the promises of TQM, employee polyvalence has not happened, and the flattening of grading structures has only served to strengthen already rigid job demarcations:

> This branch is now split into a number of sections... A year ago... if you had a cashier missing you'd drag someone from another department to help them out. We're very sectionalised now. We've got a cashiers department, a customer services section, a processing unit, a services unit, a lending section, and a technical services unit. The introduction of sectionalization has worked against team spirit overall.
>
> (Rees, 1996: 106).

Issues of Health

For the majority of adults, non-exploitative employment brings many benefits. It structures daily life and provides social stimulus whilst conferring certain status and identity (Cooper, 1995: preface). Work influences individual development in two distinct ways, either by stimulating life-affirming attitudes, which support personal development, or generating regressive mental attitudes by oppressing opportunity. LaBier (1986: 7) sees this antagonism as the primary feature of modern madness.

The familiar working landscape has been bulldozed by the economic evolution from production and manufacturing industries towards a services-based economy. What is not so clearly understood is that this shift did not simply mean increased career opportunities within the services sector in direct proportion to the deterioration of prospects in declining manufacturing sectors. This second industrial revolution (Garson, 1988: 9) changed work organisation, management and reward systems forever (La Bier, 1986: 98). A number of studies of blue, white and 'pink' collar workers (Probert and Wilson, 1993), have illustrated that a variety of job related factors including work related self esteem, job satisfaction, the physical working environment, the degree of variety and challenge in work and decision latitude continue to be powerful predictors of physical and psychological illness (Emslie et al., 1999: 36).

Problems in assessing work related health issues appear twofold. Health problems can present themselves as either physical, mental or a combination of the two. Physical illnesses are usually accompanied by obvious symptoms such as chronic back problems, deteriorating eyesight or repetitive strain injury (RSI). Interestingly, the major clearing banks have challenged the validity of RSI as an illness in the courts, after being sued for compensation under Health and Safety regulations by injured staff. Here we can see the effects of management policies such as HRM and JIT on employees that have necessitated treating banks as financial factories. Staff claimed that working in processing centres: "... was a bit like a production line. We only used our right hand to key in the details of up to 15,000 key strokes an hour" (Midland Bank employee, cited in Milne, 1998: 11). After weighing up the evidence that processing staff had been told to *increase* their work rate, and *reduce* the length of their breaks in order to improve productivity, the courts overturned earlier legal judgements that RSI was merely symptomatic of "eggshell personalities" (Cooper, 1995: 53). Judges ruled that staff had been *physically injured* by work intensification and rejected the banks' argument that RSI symptoms were 'all in the mind', awarding damages of between £8,000 and £15,000 to each victim (BIFU,[1] 1998: 2).

Eyestrain is another health problem commonly associated with work intensification and the removal of rest periods (TUC, 1999). Despite the clear risks to vision associated with prolonged use of computers, the pace of the modern banking environment does not permit staff the opportunity to take recommended breaks from the usage of such equipment. From account opening to cashiering, share dealing to mortgage and loan quotations, all tasks require the prolonged use of computers, and the constant, unregulated flow of customers means equipment use cannot be neatly packaged into medically compliant time periods.

Issues of health are not only physical. Later chapters will fully investigate this issue in Bank UK. My research clearly shows that such wholesale changes to working practices and management techniques, (which have added to the increased competitiveness of the contemporary banking sector) have affected the mental well being of staff. At the organisational level, change has often been remorselessly and uncaringly driven through in the quest for market position and organisational survival (Cox, 1996: 2).

[1] BIFU – Banking, Insurance and Finance Union.

In tandem with changes to management practices and ways of working, later chapters will demonstrate the revised strategies adopted by Bank UK to increase the sales penetration of its products and services. These changes have ultimately seen branches evolving from simple processing centres into key retail outlets, with their activities broadly divided into three categories:

1. Customer Identification – following up leads from other staff, cold calling customers and continued market and product analysis.
2. Customer Development – direct sales activity, demonstrating, merchandising, providing a consultancy service, overseeing customer delivery channels and handling queries and complaints.
3. Direct Selling – by face-to-face, tele - or written communications.

(Armstrong, 1996: 371).

Specialist sales personnel, whose reward packages were set distinctively apart from the mass ranks of employees, have traditionally undertaken this type of work. They were much more likely to have a significant proportion of their earnings at risk, i.e. dependent on individual performance (Armstrong, 1996: 369). However, what appears to have happened in Bank UK during the last couple of years is that new management policies have altered remuneration packages to such an extent that *all* employees have been exposed to increasingly sophisticated systems of performance related pay.

There are generally two features of performance related pay reward systems. The first links individual pay to performance as measured by the achievement of specific individual objectives, and the second rewards performance in terms of behavioural traits e.g. problem solving, reliability, initiative and co-operation (Storey and Sisson, 1998: 144). When an individual is no longer able to meet the goals expected of him or her, then a loss of control over performance occurs. This can trigger stress reactions and ultimately a complete breakdown in performance. Jobs that are challenging can also be satisfying, yet when they become too demanding, they inevitably lead to rising pressure and general work overload. Such pressures have been linked to a variety of illnesses, including decreased life satisfaction, psychosomatic complaints, generalised anxieties, exhaustion and depression (Warr, 1987, cited in Burchell et al., 1999: 41). Over one hundred million working days (60 per cent of all absences) are lost annually in Britain through stress related illnesses (Revell, 1998).

Later chapters will demonstrate the pressures that now face Bank UK's cashiers in making targeted sales referrals to customer services staff, who in turn, are expected to close the sale. A common theme in this regard is not only do employees generally have little input into the levels at which targets are set, but these targets are often frequently moved – usually higher – before they have ever been satisfactorily achieved in the first instance (Baethge et al., 1999: 15).

The general movement towards the adoption of lean production systems of work in the banking sector has meant that employees now face not only extended working hours, but new stresses arising from intensive work methods (Danford, 1999: 59). A focus of recent industrial research has been the assessment of the Working Time Directive, which entered UK legislation on 1st October 1998[1]. Whilst it is uncommon for staff within the banking industry to work in excess of 48 hours a week, Chris Brown, a Human Resources manager with Abbey National claims the new legislation is: "... more about being more aware of the hidden time that people have to put in. That will mean more monitoring to ensure that our operations don't force people into working long hours" (cited in Coles, 1998: 24). Despite the 48-hour cap, the fact remains that working hours are steadily increasing. Later chapters demonstrate how, before the introduction of operationalised hours[2] Bank UK appeared to entrap staff into agreeing to work an increasing number of Saturday shifts and then withdrawing the right of the individual to change their mind once written agreement was obtained.

It is not surprising that employers have been keen to overcome difficulties with the implementation of the Working Time Directive by finding new ways to meet consumer demands whilst trying to reduce staffing costs. The twin consumer

[1] Its basic rules prohibit employees within certain industries (including finance) working more than 48 hours per week when averaged over a 17 week period. It also gives employees 4 weeks' pay annual leave, a rest break of 20 minutes when working in excess of 6 hours and at least one free day a week (Lorenz, 1998). The right of employees to opt out of the 48-hour cap is there, but employees who are forced to sign such agreements against their will, have grounds for a successful industrial tribunal (Coles, 1998).
[2] See page 248 for an explanation of 'operationalised hours'.

demands of immediacy and variability have inevitably influenced the drive towards greater organisational flexibility.

Flexible friends? (The Future of Banking)

Over the last decade, the demise of the collective, union led work contract has begun to undermine traditional internal labour market structures (Mackenzie, 2000: 707). Contractual flexibility has become one of the key features of new systems of work. With many organisations now operating at, (or very close to), full capacity, their need for greater organisational flexibility has never been more pressing (Burchell et al., 1999: 6). Many have established flexible workforces to provide enhanced delivery during times of greatest need. In banking, the use of flexible or 'casual' workers appears widespread. 41 per cent of branches employ at least one individual on this type of contract (The Fabian Society, 1996: 37).

The concept of flexibility with regard to work is open-ended and can be applied to a wide variety of factors embedded within employment relationships. At its most basic, it is a description of a change in the distribution of labour market jobs, away from standard full-time permanent employee contracts, towards various types of non-standard employment forms (Dex and McCulloch, 1997: 1). Flexible working is commonly used to describe the creation of work patterns based on the need to maximise and optimise organisational output. Within the banking industry greater flexible working has been achieved through:

1. A combination of patterns of work based on hours, demands, capability and capacity of technology.
2. A sea change in attitudes and individual values towards work, especially dynamism, commitment to service and the adoption of a positive approach to issues of problem-solving.
3. Increased organisational commitment to staff training and development, thereby enhancing the value of all staff to the organisation.

(Pettinger, 1998: 1).

Three types of 'flexibility' appear to have emerged:

1. Numerical Flexibility – enabling firms to adjust their staffing levels to match demands in workflow.
2. Working Time Flexibility – the ability to change the number and time of hours worked on a daily or weekly basis through annualised contracts and flexi-working.
3. Functional Flexibility – the ability of individuals to carry out a multitude of tasks in an efficient manner.

(The Fabian Society, 1996: 36-37).

The days of the standard 9 to 5 job appear to be over for most workers. Yet, The Fabian Society urges employers to exercise caution in ensuring that the tool of flexibility is used in mutual benefit for both parties in increasing organisational effectiveness: "Flexibility for employers without flexibility for employees is one of the root causes of the insecurity that bedevils many employees' lives and undermines job satisfaction, morale and quality of life" (1996: 38):

> Flexibility is one of the major themes describing the phase of post-Fordist production in the global economy... New technologies coupled with increasing competitive pressures characterise the new organisational structures of post-Fordist production... The growth of subcontracting, self-employment and temporary work are types of employment, which characterise this phase of production.
>
> (Dex and McCulloch, 1997: 5).

'Zero hours' contracts are a typical example of flexible working in practice. Termed 'portfolio working', these types of contracts now appear to be commonplace in the banking industry. Similar to 'on-call' employment contracts, (which have a longer history), employees agree to be available for work, but are only called into work when the employer has work for them to do. Employers have found these contracts appealing since they permit them the maximum amount of flexibility in matching their labour force to fluctuating consumer demand, for the minimum of cost (Dex and McCulloch, 1997: 26). They also serve to ensure workers remain 'fresh' throughout their shifts. This may be especially true of call centres, where Taylor and Bain (1999: 111) suggest that often employees have difficulty in maintaining the required levels of enthusiasm over a typical eight-hour shift. In order to mitigate this, there has been a growing management preference for part-time, permanent staff who are able to deliver optimal performances for the entire period of a [shorter] shift, and who are able to work shift patterns that correspond to peaks of customer demand, for example during afternoons, evenings and weekends.

In light of the above, it is hardly surprising therefore, that the number of people employed on non-standard work contracts has increased in Britain in recent years. During the mid-1990s, at least one quarter of men and one half of women of working age held non-standard jobs. The figures amounted to over 5.5 million women and 3.4 million men (Dex and McCulloch, 1997: 173).

Subcontracting is a further example of the flexibilisation of the employment relationship. In the banking industry the following maxim appears to apply: "There is a simple rule in the banks' mind with regard to subcontracting: anything which is not profitable and can be done on the outside should be done there" (O' Reilly, 1992). The subcontracting of work is often found in three main areas:

1. In traditionally 'non-bank' jobs e.g. catering services and security staff.
2. The externalisation of 'excess work' during periods of extreme consumer demand e.g. the use of outside agencies to supply foreign currency.
3. The uses of technological development to subcontract jobs that can be done outside the traditional branch environment e.g. voucher processing through joint venture and consortia approaches.

(O'Reilly, 1992: 108).

The subcontracting of certain services, such as voucher processing has meant that banks lose their responsibilities for managing this type of work, creating a 'win-win' situation for themselves. In choosing to subcontract certain tasks, banks no longer have to endure the conflictual hassles of industrial relations in the completion of these tasks, yet continue to retain ultimate control of work through the continuing threat of contract withdrawal (O'Reilly, 1992). By reassessing which staff are vital to business goals and which are peripheral to its core workforce, subcontracting shifts the costs of training and administering the peripheral workforce to third parties, giving banks a further opportunity to reduce their operating expenditure, and increase profit margins.

Despite the attraction of subcontracting in reducing labour costs, difficulties with this type of contract have yet to be overcome. The quality of sub-contracted labour is a big issue: "One criterion for subcontracting was for simple bulk tasks to be undertaken away from the workplace, however one of the problems is maintaining quality control and reliability" (O'Reilly, 1992: 110).

Thus, the major concerns of organisations looking to use flexible workers is the potential lack of an appropriate skill base, and the problems associated with getting flexible employees to successfully internalise corporate goals (The Institute of Management, 1999: 29). When an organisation uses flexible contracts, it is likely they will receive limited employee commitment (MacShane and Brewster, 2000: 17), paradoxically *reducing* employee loyalty at the very time that revised working practices call for *increased* individual involvement through business process engineering and continuous improvement (Collinson et al., 1998: introduction). My fieldwork has exposed the extent to which Bank UK now relies on 'casual' workers to plug unfilled job vacancies and provide extra staffing cover during times of increased pressure on branches. As I will reveal later in my thesis, each of my fieldwork sites had at least one 'casual' worker on call throughout the year, and due to the seasonality of footflows (located as the sites were in busy holiday resorts), often called upon additional 'casual' labour throughout their busy summer months. I will also examine why Bank UK's 'casual' workforce continued to demonstrate high levels of organisational loyalty despite the secondary nature of their contractual status, and their exclusion from performance related pay rewards.

Piore and Sabel (1992) argue that under the rubric of flexible working, relationships between large and small firms have been turned on their head. Smaller firms have traditionally had to operate with greater degrees of flexibility, which have ultimately provided the dynamic conditions necessary for accelerated growth (cited in O'Reilly, 1992: 107). In the banking sector, this can be illustrated by the hostile takeover of NatWest by a smaller institution - The Royal Bank of Scotland. Only a decade ago it was thought despite their massive duplication of costs: "...the very size of Barclays and National Westminster probably exclude them from the list of victims..." (Clarke and Vincent, 1989: 134), yet NatWest was twice subjected to takeover bids by smaller institutions, fending off the "... hostile takeover attack from Bank of Scotland..." (Merrell, 1999: 1), which believed NatWest had "... lost its way..." and planned to "... sell off non-core businesses and cut £1bn of costs by closing NatWest's large Victorian halls and opening smaller, cheaper branches, eliminating duplication and unifying computer systems (Treanor, 1999: 27).

The size of this chapter is testament to the fact that a substantial amount of research has already been undertaken within the financial services sector, which has provided an ongoing textual commentary on changes within the industry over time. It has been necessary to examine the main themes from this research in some detail in order to provide a greater understanding of the complexities of change within Bank UK, which are described in later chapters. Such a substantial body of research exemplifies my earlier comment that the industry has become a favourite site of research for sociologists over recent years. However, with the focus of recent research becoming more preoccupied with techniques of management, the polyvocality of the individual and collective experience (Coffey, 1999) appears to have been lost. In order that researchers can retain an understanding of change, it is necessary to refocus on examining change from an employee perspective and assess what it is really like for financial sector employees to labour under 'Japanese-style' techniques of management (including teamworking), engage with new technologies and successfully negotiate their enforced "occupational resocialisation" from "tellers to sellers" (Parker, 2000).

The following chapter describes how my research addresses the closure of this knowledge gap. It explains how I was able to take full advantage of my insider status to negotiate access directly into the heart of Bank UK's domestic banking network. By deciding to 'go native' and return to the 'bankfloor', I was able to investigate how changing bank strategies were being met, experienced, and to certain extent, contested by branch based staff from both individual and team perspectives.

2. The Investigative Process.

Some of the most enduring, in-depth and powerful first hand studies of employee experiences of work can be found in the series of industrial monographs produced during the 1970s and 1980s (for example: Westwood, 1984; Cavendish, 1982; Linhart, 1981; Beynon, 1978). These rich, thick narratives graphically animate worker experience of labour in the prevailing industries of the period and document both individual and collective resistance to new ways of working. Because of their extended period of inquiry inside the workplace, these researchers were able to minutely capture the intimate, individual work experiences of employees - details which are so often missing from research of a more large-scale survey based nature:

> This choice of research method may be seen as my response to the self-interrogative: "If I want to understand what it is like working under JIT and TQM shall I sit in my office and mail out questionnaires or shall I go and observe it, experience it, and ask people about it first hand?"
>
> (Delbridge, 1998: 15).

Despite their rich, thick narrations on industrial life, which revealed so much about individual experiences of work, ethnographic, longitudinal studies such as these appear to have fallen out of fashion amongst industrial researchers (Scott, 1994: 28-29). Earlier in my thesis I have commented upon the unprecedented transformations that have taken place within the financial services industry over recent years, and despite the expansion of sociological enquiry throughout this particular industrial sector, these types of ethnographic studies, which have historically revealed so much about the complexities of workplace dynamics have not been a feature.

There are perhaps many and varied reasons which might explain why research has become influenced in this way. It is only recently that large-scale, rolling research, for example the JIWIS (Job Insecurity and Work Intensification Survey) funded by the Joseph Rowntree Foundation (Burchell et al., 2002), has become concerned with gaining an understanding of change from an individual perspective. Yet, even here, its aim has been tempered by a lingering precedent to also understand the 'big picture' (2002: introduction):

> ... we embarked on a year-long survey of the British Workforce... To do this we needed a methodology that would reflect the 'big picture' and still enable us to conduct detailed analyses of the microeconomic effects of job insecurity and work intensification.
>
> (Burchell et al., 2002: introduction).

The practicality of my own research design was driven by an awareness that I had to assess which method, or methods, would generate the best data from which I would be able to make the most valid inferences and claims about employee experiences of change in Bank UK. Hammersley (1998: 62) suggests there can only ever be one type of validity and that is the extent to which researchers' accounts can accurately represent the phenomena to which they refer.

With the core aim of my research being the investigation of changing bank strategies at employee level, it was clear that I needed to 'get close' to respondents in similar ways to those of previous industrial ethnographers. I therefore decided to adopt comparable ethnographic research methods, which I hoped would allow me to gather the most valid and relevant data. Whilst there is no absolute consensus about what the term ethnography means (Hammersley and Atkinson, 1995), the ultimate goal of *all* research that utilises ethnographic techniques is to access and understand the dynamics of a particular culture from the inside. Such a research process can be understood as an attempt to read the social behaviour of others semiotically – through a system of interrelated signs, symbols and language of social actors (Woodfield, 2000: 51-52).

I decided that the most appropriate way to accurately represent the phenomena of change in Bank UK, was to return to the 'bankfloor' for an extended period and use classic ethnographic research methods to record the day to day experiences of branch based staff, in an industry coming to terms with the collapse of monopolising cartels, deregulation of financial markets and improvements in delivery technology, rather than simply add to the multiplicity of generalist survey-type banking data (Emslie et al., 1999; Harley, 1999; Crompton and

Birkelund, 2000), or to recent studies overly concerned with techniques of management (Procter and Mueller, 2000; Pettinger, 1998).

Access

> Once people come to know the researcher as a person who can be trusted to be discreet in handling information within the setting, and who will honour his or her promises of anonymity in publications, access may be granted that would earlier have been refused point blank.
>
> (Hammersley and Atkinson, 1995: 73).

In contrast to most industrial ethnographers, I did not have to learn a trade in order gain access to the 'shop-floor' (Cavendish, 1982), feel it necessary to research covertly in an organisation where I was already a legitimate member (Holdaway, 1982), or base my research purely on observation (Pollert, 1981). Having accepted the opportunity to retrain as a cashier in Bank UK during the 1990s, I found that I was able to trade access for usefulness, by using my ability to cashier as a currency of access[1].

[1] This was particularly apparent during interviewing sessions with staff after I had left the field. Quite often I offered to cashier over a busy lunch period (when staffing levels were at their most critical), to persuade managers to allow me to interview staff during quieter morning or afternoon sessions.

Having asked Bank UK for long-term access at an early stage in my research design, I was approached by 'George'[1] (manager, West Town branch)[2] in February 2000. He offered me the opportunity to undertake research at his branch if I would agree fill a long-term cashiering vacancy. Whilst I was delighted to receive this offer of extended access into the heart of the branch network, I used our opening exchanges to quickly assess whether West Town branch appeared a suitable site to generate data of sufficient volume, quality and depth by making enquiries about the size of the branch and the number of staff. Through George's honest responses I became satisfied with the potential of the site for the type of research I wanted to undertake. Once George had obviously established my 'semi-insider' status to his satisfaction, his telephone manner changed from being polite and authoritative, to relaxed and friendly. He admitted his branch was: "f***ing busy", and that he found it difficult to recruit or retain staff due to its pressurised working environment (Research Diary, 16/2/00). He appeared totally unconcerned with the primary reason why I wanted to return to Bank UK, being more anxious to determine if I was experienced enough to do 'Number One'[3], and whether I could be flexible enough with my hours to lock up with him at night[4]. His only concerns about my fieldwork were anonymity (on which I was able to reassure

[1] See Appendix Three for respondent profiles.
[2] See Appendix Two for field site descriptions.
[3] 'Number One' is the title given to the chief cashier who is given the day-to-day responsibility of running the counter.
[4] Many of his staff had childcare commitments and *had* to leave at an appointed time, whether or not the cash had been put away and the branch was secure.

him), and the extent to which I thought my presence might impact on the day-to-day operations of his branch.

I was fully aware of the importance of these opening exchanges to my later successful socialisation in the branch network, the establishment of trust relations (Johnson, 1975: 50-51), and my ongoing relationship with George, who later assumed the roles of principal gatekeeper and key informant. At an early stage of my participant observation I realised that George was often asked to provide relief staff to other branches of Bank UK in the locality. By volunteering to be geographically flexible and offering to work in these alternative sites, I was able to legitimately enter and research in other branches, which meant not only was I was able to increase my number of respondents, I was also able to independently test early findings. Access was therefore not simply a matter of gaining permission to return to Bank UK, it remained multi-faceted and ongoing.

<u>The practicalities of data gathering.</u>

In generating data, which I hoped would most accurately represent employee experience of change; I used a variety of classic ethnographic data gathering techniques, including participant observation, interviewing, the elicitation of life histories and the adoption of a key informant. As Brewer comments (2000: 11), ethnography is not *a* particular method of data collection but: "a certain style of research distinguished by its objectives to understand the social meanings and activities of people in a given field or setting". Traditionally it encompasses:

> … some amount of genuinely social interaction in the field with the subjects of the study, some direct observation of relevant events, some formal and a great deal of informal interviewing, some systematic counting, some collection of documents and artefacts; and open-endedness in the direction the study takes.
>
> (Fielding, 1995: 157).

My principal method of data collection, like that of the industrial ethnographers referred to earlier, was participant observation[1]. In order to be in a position to explain events within the context in which they occurred, I adopted a quintessentially 'Chicago School - esque' ethnographic style, and went out and "got the seat of my pants dirty in real research" (Park, cited in Bulmer, 1984:97). By wearing the uniform and working alongside other branch based staff, I too endured continuous, unwarranted public rudeness and frequent, unpleasant male sexual advances as a response to the flirtatious expectations of selling[2] - all simply part of doing business for Bank UK.

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[1] Gold (1958) distinguished four ideal type field roles: the complete participant, the participant-as-observer, the observer-as-participant and the complete observer (Burgess, 1984: 80). Later in the chapter I discuss the overt nature of my participant observer role, but contend of the four types of roles identified by Gold, I was typically a participant-as-observer: "The participant-as-observer not only makes no secret of his investigation; he makes it known that research is his *(sic)* overriding interest." (Roy, 1970, cited in Burgess, 1984: 81).

[2] Chapter Four discusses issues of selling in greater depth, and explains the multitude of ways that staff were expected to engage with customers in sales banter.

Like the industrial ethnographers before me, I strove to integrate myself as a part of the social fabric of all my research sites. In doing so, I adopted and continuously used the dual languages of both Bank UK[1], and the strong local colloquial language of the area. Both served not only to demarcate those inside and outside the organisational culture, but also those considered inside and outside local social culture. Because I did not have to unravel the complexities of insider lingo, I was in a position to understand what was being implied by staff who talked about varying aspects of change from individual or collective perspectives. Having previously worked for Bank UK, I was immediately placed in a position from which to empathise about wider aspects of change. However, it was impossible for me to know the extent of the impact that I had on the field (apart from being another pair of hands during periods of acute staffing shortages), and to know how the conduct of my research altered the way people worked or thought (Scott, 1994: 38). In classic ethnographic style I cemented relationships with people in whose natural environment I was researching, and showed trust and understanding by using their language, speaking as they spoke and doing as they did (Brewer, 2000: 85).

[1] The internal language of Bank UK is very distinctive, and the ability to use the 'right terminology' immediately places you as an 'insider'. Incomprehensible terminologies include: 'long-dogs' (list of money handed out), 'meat ticket' (voucher used to denote cash elements of credits), 'meat safe' (undercounter safe) and 'shotter' (balanced the till to the penny).

As a semi -'insider' to the organisation under study, problems of inference were to the most extent overcome. In contrast to those researching outside knowledge areas, I did not have to spend the early part of my fieldwork learning about the nuances of Bank UK, or trawl through noticeboards, analysing incidental details such as clothing, smell, noise, furniture etc. – small details that illuminate so much about the field under study (Parker, 2000: 236). My history with Bank UK meant that early days in the field were not solely concerned with the familiarisation of an unknown setting, and I was able to develop relationships with staff at a faster pace than initially expected.

To capture 'hidden' data not apparent from the mere physical side of working, I also 'bitched' and gossiped in 'the ladies' - going backstage, and out of sight with members of the team, ridiculing both customers and senior management in a way that was inconsistent with the face to face treatment normally reserved for them (Goffman, 1959: 169). I also sat in various staff rooms (when time allowed) and joined others in the escapism of lunchtime 'soaps' and dissemination of holiday brochures. Alongside my respondents, I endured relentless sales and service directives from Head Office, and subjected myself to the stresses involved in the achievement of individual weekly sales targets by participating in a variety of sales related activities, requiring a combination of both selling and flirting skills.

My primary methods of data collection – observation and interviewing, produced accounts containing a multiplicity of truths – some complementary, some contradictory, as respondents tried to make sense of their experiences. By getting close to respondents, I became inextricably drawn into workplace politics and found myself trying to sympathise with many individual respondents at varying times throughout my research. The advantage of such empathy was the amassing of a great deal of rich, thick material. However, the downside was that I had to ensure that this data (which carried a large degree of subjective emotion) did not begin to colour or bias analysis.

A common criticism of ethnography is the extent to which inferences can be drawn from a whole series of differing types of ethnographic data such as interviews, observation and participation. By using different methods to effectively corroborate findings, some form of methodological triangulation was necessary in order to improve the reliability of evidence generated by a single method (Silverman, 2000: 98-99).

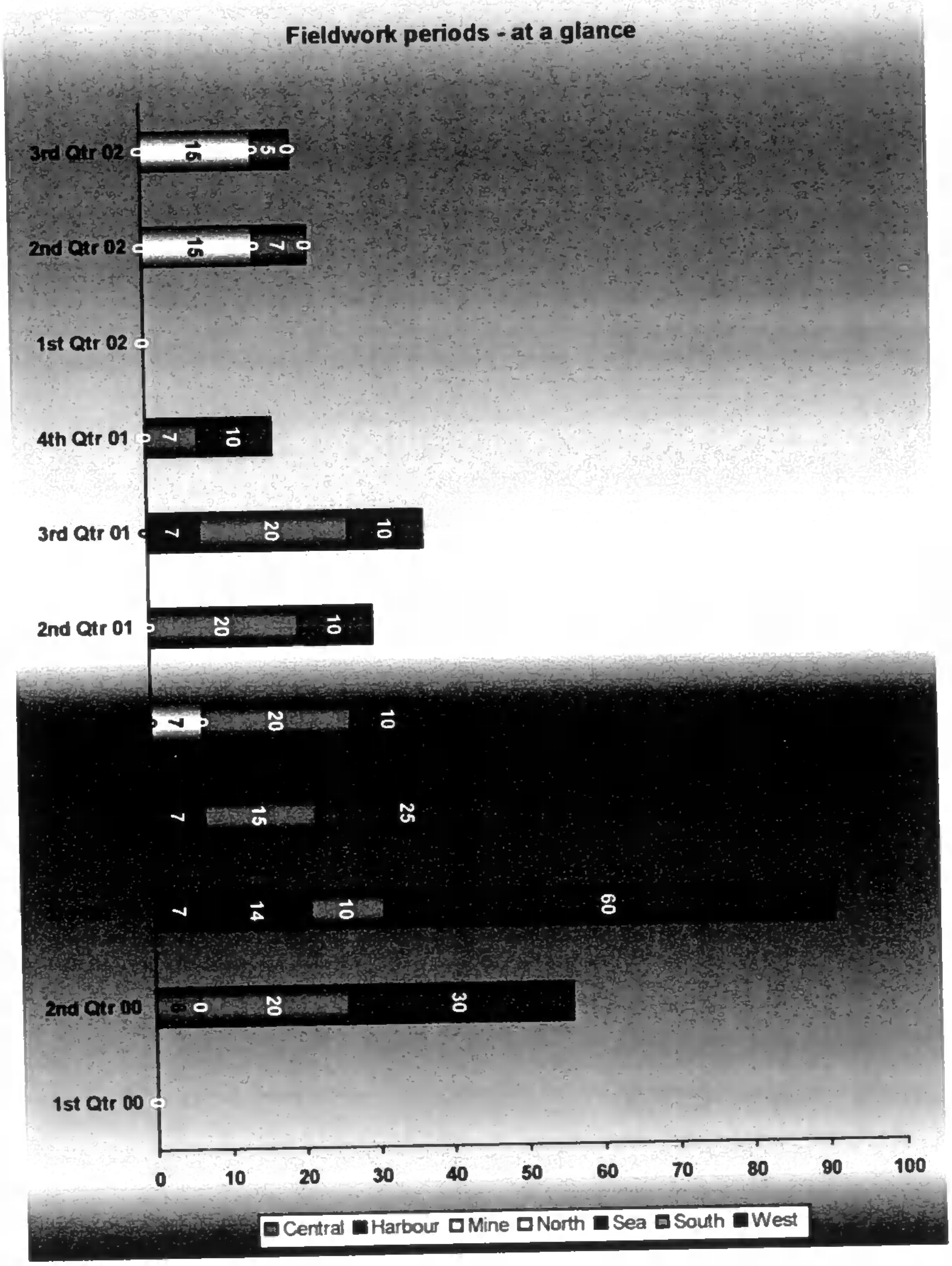
In order to capture the repetitious nature of the daily routine of work in Bank UK from which to begin to understand change, it was necessary for primary fieldwork sites to be researched on the basis of day return visits (Delamont et al., 2000: 23-34). This meant that many of the sites were quite close in proximity and were often in neighbouring towns. However, aware that one major criticism of qualitative studies is the trading of breadth for depth, I tested themes and trends emerging elsewhere by interviewing and observing staff over a week long period, in a branch of Bank UK some 300 miles distant from these primary research sites[1]. This not only helped to address criticisms of generalisability, but also offered an early opportunity to test preliminary findings[2]. The graph on the following page shows the periods (as counted by the number of days)[3] I spent in each of my seven fieldwork sites[4].

[1] This research was undertaken in North Town branch. See Appendix Two for a full description.

[2] Space does not permit me to offer a detailed explanation of how access was negotiated into this geographically distant branch. Suffice it to say, I drew upon past working relationships to negotiate access into a branch of Bank UK located in central UK.

[3] For clarity I have not broken down the exact amount of hours spent researching in branches. If I was present in a branch on a particular day then I have counted it as a full day of research.

[4] Where no fieldwork was undertaken in branches during differing quarters, 'zeros' along the representative bars denote this. For example, during quarter two 2000, I undertook 6 days of research at Central Town branch, 20 days at South Town branch and 30 days at West Town branch. No fieldwork was undertaken at Harbour, Mine, North or Sea Town branches.


Fieldwork periods - at a glance
3rd Qtr 02
2nd Qtr 02
1st Qtr 02
4th Qtr 01
3rd Qtr 01
2nd Qtr 01
2nd Qtr 00
1st Qtr 00
0
10
20
30
40
50
60
70
80
90
100
Central
Harbour
Mine
North
Sea
South
West

By using my unique currency of access I was able to exploit Bank UK's ongoing staffing crisis, to renegotiate a number of returns to the field in order to test emergent hypotheses. Thus, as my research progressed, data gathering moved from an open methodology to one with a certain degree of closure.

The basic data in this thesis are my field notes. I used a diary to capture everyday issues encountered in the workplace. Field notes were scribbled in an exercise book that I left in my locker in the ladies' toilets. Whenever I took any sort of break from cashiering I ensured that I wrote down everything that had occurred during the latest session of work. It was not just a matter of recording anything considered out of the ordinary. Due to my previous knowledge of Bank UK procedures, I had to be increasingly reflexive, and take a step back to record everything, even if I would have normally considered it routine.

Since my research was overt, I did not hide the fact that I was making notes, although if an individual did say something of a particularly sensitive nature, I made sure they would not be easily identifiable from anything I wrote down, in case my notebook was lost, or read by an uninvited third party. If anything interesting occurred during the course of the day, and I was unable to leave the counter immediately to make notes, I scribbled on the reverse of anything that was immediately to hand - for example the reverse of cashiering stationery. However, I was aware of the continuous gaze of the security camera that recorded all counter transactions, and sometimes I felt very uneasy putting scribbled notes in my pocket – to the camera it may have looked as though I was doing something else. I therefore tried not to make too many notes whilst participating as a cashier, but relied upon extensive note making at other times. These notes were then fully transcribed every night in order to construct a longitudinal diary of my own, and others' experiences. As well as generating substantive notes about what occurred in the field, I also kept a set of methodological fieldnotes, which consisted of personal reflections on my activities in the field to aid reflexivity (Burgess, 1984: 172).

If I wanted to obtain a specific response to a particular event, for example, the introduction of specific sales oriented questions[1], I made sure that respondents knew that I would be recording their responses in some manner, by always starting this type of questioning with: "For research purposes, can you tell me what you think to / about..." This was a deliberate tactic to occasionally remind colleagues that I was an active researcher for, despite my ongoing openness about my role, the dichotomy between overt and covert stances is not as straightforward as it is often held to be (Hammersley and Atkinson, 1995: 47), and I think colleagues often forgot I was actively researching:

[1] One week the cashiers were expected to open all their dialogue with customers with: "We are reviewing the services we provide to see if we can save them money. When would you like to book an appointment to see...?" (Research Diary, 8/8/00).

> Even overt approaches have problems. Even overt has an inescapable covertness. Short of wearing a sign, ethnographers cannot signal when they are collecting data. In reality, overt and covert shade into each other – so most research combines 'delicate combinations' of overt and covert roles.'
>
> (1995: 159).

Along with fieldnotes, data was gathered by a series of semi-structured interviews with branch staff during 2000 / 2001. The aim of these interviews was to 'get inside' the thoughts of individual respondents and tease out their experiences of change. Due to the excellent working relationships I had already established in the field, I did not think it necessary to ask respondents to complete preliminary interview questionnaires. Having been an integral part of their working lives for over five months, I decided that I had probably learnt enough about their backgrounds during the course of normal, everyday conversation. A pre-test questionnaire could have formalised what were fluid and dynamic relationships, and there seemed little point in adopting such a tool, if there was any suggestion of it leading to: "... scrappy research based on under-analysed data and an imprecise or theoretically indigestible research problem" (Silverman, 2000: 99).

Respondents were selected either by a personal request from me to take part, e.g. new entrants, recently retired managers etc., or by the eagerness of others to talk. I made participation easier by arranging to interview in branches during working hours. Managers were not concerned about the practicalities of my interviews as long as their branches remained operationally effective and I understood that staff could be called away at short notice to cover unexpected demands. In certain branches where staffing levels were so critical and it was impossible to interview staff during normal working hours, I drew upon the camaraderie I had built up during fieldwork to interview staff during their lunch hours, which most were happy to agree to. Unfortunately, this meant that these interviews were somewhat restricted by time. However, by having to ensure that interviewing was completed within a specific period, I found that these respondents often 'got straight to the point', and did not prolong either our opening exchanges or later conversations.

Interviews took place in private areas where the chances of disturbance were minimal – mainly in staff rooms or infrequently used manager's offices. I always made sure I reiterated my commitment to confidentiality at the start of each interview, and on every occasion reminded respondents that they were free to terminate their interviews at any time. The interviews were tape-recorded and subsequently transcribed, with recordings destroyed after transcription. Respondents did not appear to mind being taped with regard to their actual interviews, and appeared more concerned with how they would sound on the recording (due to their strong regional accents), than about the sensitivity of their replies.

I used a series of skeletal, yet fundamental questions to tease out individual experiences of working practices in Bank UK. These questions had been formulated through a combination of an earlier analytical review of literature and deductively from my first intensive period of fieldwork during 2000. These initial questions did not really represent an agenda as such, but an *aide memoire,* which I used to ensure that similar topics were covered in all interviews (Burgess, 1995: 108). By way of introduction I always asked respondents to describe their current roles within the organisation and the extent of change (if any), they had experienced over the past twelve months. If change had been a feature I explored the extent to which it had been successfully implemented. Likewise, I always asked respondents if they found it possible to complete their work within their contracted day, or whether unpaid, excess hours had become a feature. The nature of individual responses meant that my second level of questioning was more personal, and drew on earlier answers for structure and orientation. After asking my core questions, I always gave respondents the opportunity to say anything at all they wanted about their jobs, or the way Bank UK was run in general. I also asked them to offer suggestions for improving their roles and predict the future for Bank UK ten years from now. This tactic proved extremely useful in generating passionate, unrehearsed answers.[1] Despite agreeing to undertake interviews, staff were certainly more relaxed once they thought the formal part of

[1] Whilst responses to earlier questions were also unrehearsed, I sometimes felt that replies were often stilted and did not represent the true feelings of respondents, who may have expressed quite forceful opinions to me in private on earlier occasions. At no time did I ask if respondents were thinking of resigning, or asked why the still stayed in a job they may have hated. This may have increased tensions in the workplace, which may have resulted in the closure of access.

the interview was over. I often went to make them a cup of tea at this juncture, and due to the positioning of the kitchen appliances to the staff room furniture, this often meant I had my back to them. I gathered more personal 'straight from the heart' data during these few minutes than I often did during the course of the more formal interview itself. Perhaps respondents felt less threatened once I had walked away, which to them obviously signalled the end of the formal interview stage. These findings mirrored those of Hobson (1978: 80-81, cited in Oakley, 1981), who commented: "When the interview ends, we talk and the women ask me questions... these questions often reflect areas where they have experienced ambivalent feelings about their own replies".

Data collection and analysis were always approached as a seamless action. Analysis helped bring a semblance of order to the data, and shaped the organisation of four bursting A4 lever arch files into patterns, categories and descriptive units, whilst looking for relationships between them (Brewer, 2000: 105). Analysis was undertaken sequentially, beginning as data was still being gathered. In between periods of observation I stepped back from my data in order to reflect on its meaning. Hammersley and Atkinson (1995: 205) suggest such analysis occurs both formally and informally. Formally it takes shape in notes and memoranda; informally it is embodied in the ethnographer's ideas and hunches. In these ways data analysis feeds into research design and data collection. This iterative process is central to the 'grounded theorizing' approach (Glaser and Strauss, 1967) in which theory is developed out of data analysis, and where subsequent data collection is guided by the emergent theory (Hammersley and Atkinson, 1995: 205). A simplified model of this involves these three inter-related stages:

- an initial attempt to develop categories which illuminate the data.
- an attempt to 'saturate' these categories with many appropriate cases in order to demonstrate their relevance.
- developing these categories into more general analytic frameworks with relevance outside the setting.

(Silverman, 2000: 144).

In essence, this is how my research was ordered and my analysis later developed. My own employment background within the financial services industry and the basing of two undergraduate projects in Bank UK suggested the potential of the field for further study. Concepts for future research were assisted by an increasing familiarisation with existing industrial monographs (mainly based within the manufacturing sector)[1], which exposed similarities with the revisions I had experienced in the ordering and organisation of work in Bank UK For example, I had increasingly found myself sympathising with Linhart (1981) who revealed how time had become a precious commodity which compelled employees to work through their breaks to catch up if they were falling behind (1981: 50), with Cavendish (1982) who had experienced increasing working pace intensity: "There

[1] E.g. Delbridge (1998), Westwood (1984), Cavendish (1982), Linhart (198), Beynon (1978).

was no time to slow down or do anything at 'normal' pace. It took me ages to relax after work." and with Delbridge (1998: 143) whose research revealed even in 'Japanese' transplants: "The whole day was fraught with an almost constant need for fire-fighting just to keep things running".

Whilst the retail banking industry may not have been specifically 'Japanised' in the same way as the manufacturing industry, many of its new working systems, e.g. the growth of teamworking and an increasingly numerically and functionally flexible workforce certainly appear to have their origins in systems of work akin to those considered Japanese in orientation. I developed these concepts into early categories for research, which drew upon my own experience of work in Bank UK and the key themes apparent from my investigation of existing research: the rise in the importance of the consumer, issues of health, the adoption of 'Japanese' methods of working and the future of banking. My fieldwork then saturated the categories with appropriate cases to demonstrate their relevance and develop them into more general analytic frameworks, which I have used as the basis of enquiry in Chapters Three, Four and Five.

The ordering and storage of vast quantities of differing types of data (interview transcripts fieldnotes, memoranda, observations etc.) were assisted by the use of NUDIST software, which was useful in searching for commonalities, in the form of links between them. In no sense was the software used to drive analysis.

Ethical Issues.

In accordance with the British Sociological Association's guidelines on harm, privacy and informed consent, which assert: "... as far as possible sociological research should be based upon the freely given informed consent of those studied" (BSA, 1992: 704), I was respectful of the need to be open and honest with staff about my research activities. This was a key to maintaining a professional and social camaraderie, which allowed ongoing discussions of issues and work related problems in an 'office banter' style in my day to day interactions with staff. The practicalities of undertaking ethnographic research within a large organisation such as Bank UK, with shifting personnel dictated that informed consent be obtained on a daily basis through ongoing openness about my role. A higher ethical level was provided by Bank UK's own duty of confidentiality, (adherence to which was mandatory, with violations being punishable by expulsion from the organisation and possible prosecution).

Given the sensitive nature of the data collected, it has been necessary to ensure the anonymity of respondents and locations of fieldwork in all reports of research. Names and locations of work have been changed, but as far as possible respondents' ages and backgrounds remain true. It has also been necessary to slightly amend some of Bank UK's internal terminology to keep the identity of the organisation secret.

Withdrawal from the field.

In common with all social research I eventually had to exit the field. The timing of my withdrawal was not determined by closure of access, but by constraints imposed on doctoral research in completing data analysis and starting the process of producing written reports. However, my exit turned out to be the hardest part of the continuum of access negotiations. Exit has two meanings in social research (Berg, 1998: 153, cited in Brewer, 2000: 101): the physical removal from the field and the emotional disengagement from the relationships established there - the former being mechanical and simple and the latter more difficult. Whilst I needed to withdraw in order to undertake detailed data analysis and commence writing up, I also wanted to leave the door ajar for later return, in case further access was required:

> Most ethnographers... must organize leaving the field, and this is not always a straightforward matter. Like all other aspects of field relations it usually has to be negotiated. Indeed sometimes participants are reluctant to let the researcher go
>
> (Hammersley and Atkinson, 1995: 121).

Knowing that staffing levels in Bank UK were critical, I was able to exit the field, yet by offering to help when branches found themselves needing extra staff, I was able to leave my access fluid and ongoing. During 2001 I negotiated an ongoing weekly return to the field by agreeing to cover an unfilled cashiering position at South Town branch on a one-day a week basis. This continued until November

2001 when branch managers were stripped of their individual autonomy to employ 'casual' help due to cost, (a focus of the following chapter), which rendered occasional return visits to the field more difficult. However, by mostly returning to the field when extra help was required in branches, I clearly experienced working situations which were perhaps busier than most, and I had to be careful to ensure that data gathered here was not affected by a biased picture of working intensity directly resultant from staff absences. During June 2002, I was asked to return to Bank UK for three months to undertake what was described as "backfill", which entailed covering cashiering jobs during periods of acute staff shortages. This allowed me to return to the field for one day a week during the final stages of my writing up and offered an unexpected opportunity to ensure my final analyses accurately represented the realities of day-to-day working in Bank UK.

Aware of the criticism that: "Qualitative researchers, they say, face a 'representational crisis', since research texts can no longer be assumed capable of capturing lived experience in the way once thought possible..." (Seale, 1999: 2), I would have welcomed the opportunity to incorporate other ethnographic research methods within my investigation. However, the use of photographs (Bolton et al., 2001; Wolkowitz, 2001), video (Price 2001) or audio recordings (MacDonald and Syrad, 2001) would have rendered Bank UK and my field sites too easily identifiable, thus breaking earlier promises of anonymity.

Having explained the background to my research and the methods I have used to generate my data, the remainder of my thesis comprises a trilogy of chapters, which assess employee experiences of change. The first of these examines how issues of cost appeared to constrain the successful implementation of revised working strategies in Bank UK.

3. Leaning (on) the selling culture? Issues of 'cost' in Bank UK.

This chapter does not simply overview the profound changes to working practices in Bank UK as evidenced in my fieldwork and subsequent data analysis. Nor is it overly concerned with offering a detailed understanding of the ways in which the application of new, technologically driven delivery channels have facilitated the centralisation and automation of a whole series of seemingly mundane processing roles. (This is not to say that the importance of technological advancement will be ignored, for it certainly appears to have been the key driver in the physical and often geographical separation of 'front' and 'back office' work). What it does offer is a discussion of the multiple dimensions of cost issues in Bank UK, which have inductively emerged from fieldwork analysis.

Bank UK's expectation of its employees has clearly become more complex over the last decade. Branch based jobs often appear at face value to have become narrower in scope, increasingly routinised and less skilled[1], yet these same front-line roles now require individuals not only to retain their more traditional banking competences of numeracy and accuracy, but also become increasingly familiar

[1] There has been a considerable sociological debate about the concept of 'skill'. Labour economists see skill as the property of an individual, and composed of education, training and competence (Phillips and Taylor, 1980, cited in Francis and Penn, 1994: 223). Industrial sociologists regard skill as an aspect of jobs themselves, derived from imperatives of industrial and technological organisation, without much attention given to the relation between the skill of jobs and the skill of the individual (Braverman, 1974).

with a wide range of complex banking products. Indeed Bank UK now demands the active marketisation of its financial products through the evolution of 'front line' branch roles, e.g. cashiering and customer services into aggressive sales functions, where staff are expected to continuously meet stretching weekly sales targets. As an ever-increasing proportion of their salaries become linked with both individual and national sales achievement, both remuneration and the expectation of a secure 'job' have become progressively more at risk.

Despite the influence of the five key thematic priorities in shaping much existing research within the financial service sector (see Chapter Two), my research suggests that one common theme appears to transcend them all - 'change'. The concept of change is not fixed for it has many meanings. The Oxford English Dictionary's definition gives many examples of its different usage: take or use another instead, give up, get rid of, make different, exchange, go from one to another, arrive at a fresh phase or change from one system or situation to another etc. Change has been a continuous feature of the banking industry for many years, but the past decade has witnessed a whole gamut of revolutionary transformations not only to the traditional branch network, but in ways of working, the dramatic downsizing of workforces, the adoption of an aggressive sales ethos, and a shift towards the temporisation of employment contracts.

In order to try and understand why these changes have occurred, sociologists and other industrial researchers have become drawn into debates surrounding the organisation and management of work (Ritzer, 1996; Brown, 1997; Danford, 1999;Burchell et al., 2001). As discussed in Chapter One, organisations have had to adopt new ways of working in order to continue to grow their businesses within increasingly competitive marketplaces. To ensure survival, it has been necessary to change attitudes towards both work organisation and profit generation. Whatever their main concern, the overarching aim of these revisions has been a tangible improvement to both organisational and individual output in terms of cost of production and quality of product.

Concerns about product quality and profit maximisation have become associated with discourses surrounding Japanese-style working practices – distinctive systems of working, which have become firmly embedded within most organisational cultures. It remains an unanswered question within management theory whether organisations have looked to the *specific* philosophies embedded within Japanese-style methods of working, e.g. tight labour discipline, increased output and enhanced worker flexibility, to solve their contemporary organisational requirements, or whether new modus operandi merely *resemble* forms of Japanese working through systems which have simply been termed "disaggregated Japanisation" (Elger and Smith, 1994: 38).

In this chapter I have used data from my fieldwork to illustrate the various challenges that Bank UK's branch based staff have met in the unprecedented amount of change to their more traditional ways of working. For clarity I have chosen to appraise these challenges as though they were concrete examples of a particular style of working, e.g. TQM, HRM, JIT etc., but remain unconvinced whether new ways of working have been *specifically* adopted as 'Just-in-Time' working etc. by the management of Bank UK, or whether the practical applications of JIT merely *resemble* ways of working now considered 'Japanese' in orientation. In other words have 'Japanese' methods of worker management actively spawned these new ways of working or have new ways of working merely been labelled in this fashion for convenience?

My data suggest that multiple examples of 'Japanese-style' working practices can be found within Bank UK. However, rather than refer to every example in a superficial and monotonous fashion, I have chosen to concentrate upon analysing how the increasing adoption *of*, and preoccupation *with*, lean production systems, i.e. cost, within the organisation suggests an engagement with management philosophies which have been specifically employed to reduce cost, improve business performance and increase shareholder profit. However, before launching into this discussion I feel that it is necessary to explain via a brief sub-chapter, what is happening *now* in terms of management philosophy and organisational management in Bank UK in order to provide a general background setting from which cost driven changes may be better understood.

▫ The Management of Organisation and the Organisation of Management.

Over the years, 'the organisation' had become synonymous with a strict bureaucratic regime. It offered workers clearly visible career ladders and life-long employment within a pyramidal, albeit paternalistic organisational structure. However, increasing competitive pressures and the facilitation of new, cost-driven ways of working brought inevitable changes to its management and organisational framework (Collins, 1998). Such changes have involved outsourcing, downsizing, delayering and lean production (Sennett, 1999), and the organisation has found itself transformed from a neat, ordered structure into a kaleidoscopic mass of fission and fusion (Pahl, 1995: 3).

Twenty years ago banks were similar bureaucratic institutions offering lifetime employment, structured careers and paternalistic, welfare-oriented personnel policies (Storey et al., 1999: 129). Somewhat slowly they have responded to deregulation, privatisation, technological change and increasing levels of competition within newly deregulated global financial markets, which have necessitated their complete structural and organisational overhaul into highly flexible organisations (Bathe et al., 1999: 3), offering an archipelago of related services (Sennett, 1999: 23).

The re-engineering of the banking organisation has resulted in a move away from a vertical axis concerned with divisions of production and internal bureaucracy, to a horizontal axis servicing the needs of its customers (Grint, 1998: 304-5). Face to face customer service is now operated through a leaner branch network, where individual teams (branches) have supposedly been given greater operational autonomy through the rhetoric of Total Quality Management (TQM) - a style of management which facilitates greater employee empowerment through problem solving and individual responsibility for improving goods and services (Harley, 1999: 43):

> Empowerment has been promoted by most as a policy, which will contribute to a new kind of organisation where both employees and employers work together to produce profits while all benefit from a better quality working life. The ethos behind empowerment is that no one knows a job better than the person who does it... by allowing those who are most knowledgeable to make decisions on the day-to-day issues surrounding their jobs, the organization becomes more efficient.
>
> (Denham et al., 1997: 147).

Team working has become *the* key buzzword, and group norms represent collective solutions to daily routines. A team is defined as: "A small number of people with complementary skills who are committed to a common purpose and performance goals... for which they hold themselves mutually accountable" (Katzenbach and Smith, 1993, cited in Armstrong, 1996: 300). Team norms go beyond the instructions of management. They engender a way of working and internally police time wasting, scrounging and cheating (Argyle, 1989: 120-1). They also reinforce team intentions to pursue a common purpose irrespective of the individual agendas of constituent members (Armstrong, 1996: 300). Despite their aura of solidarity, bureaucracy within teams still exists. A leader is still needed and however he or she is chosen, will continue to have the most influence in decisions about issues such as rate of work, allocation of work, and methods of working (Argyle, 1989: 139).

In Bank UK the notion of employee empowerment can be seen in practical terms through the introduction of daily 'scrum' activity (*Kaizen)*[1] prior to opening branches to the public at 9.00am. These scrums sought to engage all staff in the discussion of operational problems, successes and best practices. However, with Just-in-Time working delivering staff to the production process at the very point at which they are needed, many were not present in branches for scrum activity at 8.45am. Thus the potential for those staff employed on a variety of part-time working arrangements to become empowered through *Kaizen* activity appeared non-existent:

[1] 'Scrum' is not employed here in a traditional sense. Staff do not link arms in a closed circle, but sit on chairs or lean on the edge of desks listening to what their manager has to say. See Appendix One for a fuller description.

> I'm a part-time cashier, covering core hours... Mondays and Fridays I do 9.45 till 4.45, Tuesdays I do 12.45 till 3.45, and Thursdays I do 11.30 till 2.30. They have just changed this week, and now I have Wednesdays off.
>
> (Wanda, Cashier, West Town branch, 5/12/00).

Despite such daily scrum activity and a longer scrum session once a week when branches remain closed until 9.30am, data suggest that far from being empowering, this incentive simply represented an opportunity for both regional and boardroom level directives to be cascaded to staff under a myth of empowerment (Harley, 1999), and most mornings it is just too much of a rush to undertake scrum activity as prescribed. It is not uncommon for cashiers to be unlocking the tills and getting ready for opening whilst listening to what was going on at some distance from the actual proceedings:

> Morning started with another 5 minutes sales meeting – meaning that we could not get our opening procedures completed properly and on time. George said that these meetings would now be called scrums. There were many derisory comments: "Does that mean I have to feel you up every morning George?" Jane and I were doing the night safes whilst he was talking and because we weren't actually looking at him he asked: "Is anyone listening"? "Yes" "Good, just checking"
>
> (Research Diary, 26/6/00).

The adoption of Total Quality Management (TQM) has meant that employees have had to adopt a customer ethos with regard to their colleagues 'downstream', who are now expected to create a fuss if the internal servicing they receive is not up to scratch (Danford, 1999: 33). However, such changes to the management and organisation of Bank UK have not been contested in a vacuum. Managers have become key facilitators of change, and their own reorganisation has been central to the overall ambitions of Bank UK.

- **Management Philosophy in Bank UK.**

> ... managers are seen as agents of senior management who must introduce new policies to a cynical workforce while facing fears of redundancy and loss of power. The success or otherwise of empowerment relies on line (middle) management attitudes and behaviour. They are located at 'the interface of the management control system' and shopfloor – translating plans / policies into action
>
> (Denham et al., 1997: 147-148).

There is a considerable body of literature, which has examined how the concept of 'a manager' has changed over time (Millward et al., 2000; Mason, 2000; Pettinger, 1998). Feminists have also contributed to this debate through an appraisal of managerial opportunities for women, whom they claimed have tried to achieve some semblance of satisfaction from a reduction in promotional opportunities, notwithstanding the rhetoric of equal opportunity legislation (Halford et al., 1997; Davidson and Cooper, 1992; Cockburn, 1991). Unfettered equality of opportunity continues to be elusive. Where women have entered jobs with a strong history of gendering, they have found that men, fearful of a contagious effeminacy have left occupations as fast as women have entered them – a phenomenon described by Probert and Wilson (1993: 11), as "tupping". Apart from the fortnight I was granted access into Sea Town branch, where two women job-shared the managerial position on a week-in, week-out basis, the main bulk of my research was undertaken in branches where a male manager was ***in situ***, thus the following discussion of the organisation of management in Bank UK positions a male manager as 'the norm'.

One major problem facing Bank UK in attempting to deliver revised managerial philosophies is that there is no fixed definition of 'a manager', or bank-wide agreement as to their level of autonomy or their freedom to challenge various Head Office initiatives. Whilst the persona of 'bank manager' has changed considerably over the last decade, public perception of their role appears to vary. Paradoxically, "... they do not have as much status as they used to. In a community the accountant, the solicitor and the bank manager were all looked up to." (Lionel, Manager, South Town branch, 25/10/00), however:

> If you talk to anyone down the pub, they all think you go and play golf 3 times a week, you have a 3-hour lunch break every day and you finish work at 3.30pm! That's the old way of thinking, but I am here at least 10 hours a day every week in the unit, then doing work at home, and I'm only paid for 35 hours a week... the people who have got to be branch managers don't tend to look at the clock and at 5pm go home! They just do what they have to do to improve the functionality of the branch, achieve targets, improve morale, or whatever to be successful.
>
> (Barry, Manager, North Town branch, 15/2/01).

By its very nature, 'management' does not fit comfortably with the notion of Taylorist measured work systems demanded of modern workplace:

> ... how do you measure the output of a manager? It is just too embarrassing to hook them up to bells, buzzers and keyboards. How can we check a managerial efficiency when a manager's product is usually intangible? If the job of a secretary can be enumerated and monitored then the Company must be able to standardise the mysterious job of managing.
>
> (Garson, 1988: 176).

In its pursuit to become increasingly retail oriented, Bank UK has been able to introduce some tangible measurement of managerial contribution by the imposition of weekly branch sales targets. Managers are now not only expected to be the central figureheads in driving through change in Bank UK, but also must consistently inspire their branches to meet sales targets set by Head Office. These roles appear to be contradictory. On one hand they have had conferred on them the responsibility of ensuring that performance management - a means of getting better results from both the organisation, teams and individuals (Armstrong, 1996: 260) is rolled out across the network, yet the way in which performance management is expected to be managed has become increasingly prescribed by Head Office, with managers exposed to a plethora of checking regimes to ensure they are delivering in the correct manner[1].

[1] During my research, it became increasingly common for clerical staff to be randomly telephoned in their branches by representatives of Regional Management to check that new incentives and sales dialogues had been cascaded in a 'correct manner'.

Throughout my research, the way in which managers were subjected to ongoing scrutiny became more intense. Weekly sales targets (based on a points system for every product sold) were rolled out across Bank UK. Individual branch achievements had to be telephoned through to regional management every Friday afternoon. Managers from branches who had not met their weekly target for whatever reason (slow footflow[1], unexpected absences of staff etc.) were subjected to a humiliating telephone conversation with regional management the following Monday where they were expected to outline their plans to make up any shortfall during the forthcoming week:

> You might have done 260 per cent for the past ten weeks, but the minute your branch drops below 130 per cent, you have to join a telephone conference call on Monday to have a bollocking from regional management that is far from motivational.
>
> (George, Manager, South Town branch, 2/6/01).

Desperate to avoid the "ritual humiliation of the Monday morning slagging off", (Tim, Manager, West Town branch, 1/6/01), it appeared to be a common practice for managers to surreptitiously 'sandbag figures' i.e. hold any surplus points over to the following week to ensure consistent results, and mitigate unforeseen disasters. Such fiddling and manipulation of results indicated that managers still manage to retain some discretionary autonomy over work organisation (Mars,

[1] Footflow = number of customers entering the branch during a given timescale i.e. per day / per week etc.

1994; Knights and McCabe, 2000: 421), despite their strong denials to the contrary:

> I haven't done that [hold over surplus points], but I would be very surprised if branches didn't do that, and I can think of one branch that did not hit target in the third quarter, but had a fantastic week in the fourth quarter. I deliberately looked to see how that had come about, and yes! I am sure that was happening.
>
> (Lionel, Manager, South Town branch, 25/10/00).

During the first half of 2001, South Town branch achieved the prestige of being the best performing branch in the geographical region of my research. Three of its staff were honoured by their inclusion in Bank UK's "achievers week", held in a 5-star hotel in a fashionable Italian resort[1]. During the week they were absent in Italy, George (South Town's Manager) had to operate the branch with just himself and two other staff. Clearly it was all they could do to "fire-fight" the situation (Delbridge, 1998: 143), and despite their best efforts they did not achieve their expected sales targets. It was not enough that South Town branch had been the best performing branch in the region - it had to stay that way, and George had to undergo the humiliation of "a bollocking from regional office" despite his operational difficulties:

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[1] Due to the need for South Town to continue to be fully operational only 3 'achievers' places had been allocated to the branch despite having a staff establishment in excess of 5.5, and staff had been asked to decide amongst themselves who the attendees should be.

> You have no opportunity to put your side of the argument you just have to listen. In the end I put the phone down on my desk and went to do some photocopying, and kept making sure that he [regional manager] was still talking.
>
> (George, 2/6/01).

In order to spur their staff into accepting the new sales culture, branch managers were increasingly expected to spend a greater proportion of their day identifying and closing sales opportunities at the expense of their more traditional sanctioning and checking duties. They were expected to make a radical shift from archetypal Western specialised expert, to a much more Japanese-style generalist (La Bier, 1986: 222). Their primary role transformation from "prescriber and technical expert" to that of "a coach" (Denham et al., 1997: 148), had clearly been unsettling:

> The job that the bank wants me to do and the job I want to do are two completely different things. The job that the bank wants me to do is that of sales and service manager. The job I would like to do is to retain the old ways of working with customers... The job of a manager... I think it changes over time, and it can change within the time such as a shorter period of a month... You are now an integral member of the workforce, so you spend a lot of time on the till, and a lot of time on the front desk, a lot of time seeing customers... when I am on the till I get people who are surprised to see me on there... but there is nobody else.
>
> (George, Manager, West Town branch, 5/12/00).

In order to fully understand the effects of changing bank strategies from a managerial perspective, I asked George[1] to take on the role of key informant. As it transpired, his monologue of how he had personally experienced the continuous reorganisation of his managerial duties during 2000 was truly astonishing. To gather data of such depth was only possible through careful and skilfully negotiated questioning, which uncovered the driving forces behind his seemingly random acts, e.g. antagonising his workforce by allocating jobs to staff who clearly did not want to do them. What follows is a précis of his experiences of occupying a managerial role in Bank UK during 2000.

In December 1999, George had been managing Bank UK's South Town[2] branch for over 3 years. Under his leadership the branch had soon earned itself the reputation of being one of the best performing branches in its geographical region, offering excellent customer service and achieving high yield sales under a retail regime, which at the time was very much secondary to Bank UK's traditional banking culture. Under the auspices of ensuring that they had the right man [*sic*] in the right job, all Bank UK's branch managers were forced to re-apply for their own jobs at the end of 1999. This Head Office initiative also meant that as existing managerial appointments were terminated, new terms and conditions

[1] See Appendix Three for individual profiles.
[2] See Appendix Two for a fuller description of field sites.

could be imposed – namely increasing the percentage of individual salary that was to be subject to performance, i.e. - at risk (Armstrong, 1996: 6)[1].

George thought himself "very lucky" that, aged 43, he was not "one of the ones chosen to go on the surplus list"[2], and was in fact offered what was a semi-promotion, to become the manager of West Town branch, which had a larger staff establishment and customer base. Despite increasing his responsibilities, George was retained on his existing managerial grade and salary. However, he faced his biggest hurdle at the start of his new tenureship when he was asked to dismiss two long-serving members of staff at West Town – Bob and Kathleen. Bob, (50) was "queuing up for his brown envelope", but Kathleen (45), who was the "branch queen bee", did not want to go. She "had been in the branch so long that she knew all the customers and all the procedures". Her problem was that "she did not want to have anything to do with the new selling culture". George had also been instructed to scrutinise *all* staff contracts, and identify where cost savings could be made. In response to his submission, he was asked to oversee "substantial changes to part-timers' hours to fit in with branch footflow". Unbeknown to him, he asked Wanda to reduce her hours the same week that her husband was made

[1] A more detailed examination of these new contracts is offered in later chapters.
[2] Whilst not being made redundant *per se*, to be placed on the 'surplus list' was tantamount to being dismissed. Staff saw the as scheme blatantly placing surplus staff in branches which were usually some distance from where they lived, to do a job that was beneath their current grading, in the hope that they would soon become disenchanted and leave Bank UK of their own volition, without the need for expensive redundancy payments. Some might say these actions bordered upon constructive dismissal.

redundant, which "only added to the bubbling staff discontent, which really is still going on twelve months later" (George, 4/6/01).

His staffing problems were further compounded by the fact that that West Town branch experienced a very heavy footflow, and suffered from a long-standing problem of being unable to recruit or retain staff of the right calibre, due to its extremely pressurised working environment.

Into this unhappy working environment George had been expected to introduce and engender a new sales oriented banking philosophy. A philosophy reliant upon the fostering of excellent relationships between customers, management and staff. George attributed the loss of Kathleen as a pivotal factor in his failure to engender good staff / customer relationships at this crucial time. Customers appeared extremely concerned that a familiar face on the counter was suddenly missing. Other staff, who had been adversely affected by changes to their working hours, appeared only too happy to gleefully inform customers that Kathleen had been sacked. "A scenario which was far from true, but which obviously suited them to say it" (George, 2/6/01).

I asked George why he appeared to have done so little to stem this cycle of discontent from spiralling out of control. Why had he not insisted that the main protagonists be split up and sent to other branches in the region, and replaced with staff who were willing to embrace the new sales philosophy and teamworking mentality? It appeared that "a gentleman's agreement" existed between branch managers, and if "a branch ain't broke don't fix it" – i.e. high performing branches would not expected to transfer better performing staff into low performing branches in order to boost their performance as " ... the bank could end up with all branches not performing" (George, 5/6/01). George was keen to attribute many of the failures of West Town branch to the mental attitudes of his part-time cashiers whom he saw as occupying a pivotal role at the interface between Bank UK and its customers. Single, and childless himself, George obviously could not comprehend the attitude of his cashiers towards their work:

> They appear to have lost all their personal aspirations now that they have had their children. Whilst their families are obviously very important to them, I am scared that they appear to have become the most important factor over-riding everything else – there is no happy medium. They are not interested in doing anything else other then cashiering and won't take the opportunity to do anything else even if I hand it to them on a plate.
>
> (George, 2/6/01).

George found that he was how having to spend most of his working day dealing with staffing issues rather than with selling. Recognising the substantial underperformance of certain members of his staff he had approached Lesley (Area Manager) with a view to commencing formal warning procedures. She had refused to sanction his request, commenting that the bank was: "leaking staff like a sieve at the moment and needed staff, however poor their performance might be", leaving George to surmise: "we needed their bums on seats more than their bums appeared to need the seats"(George, 2/6/01). What had happened to George's increased empowerment here? It is clear from this data that for George:

> decentralization does not necessarily entail increased autonomy for workplace managers. Corporations have evolved forms of central control within which devolved managerial powers operate with a view to maintaining what has been described as 'the co-existence of firm central direction and maximum individual autonomy' (Peters and Waterman 1982: 318). ... controls severely the limit the power of local managers to act unilaterally, even in highly decentralized management structures (Purcell and Gray 1986; Marginson *et al.* 1993). This has led some to conclude that 'much of the decentralization that has taken place in an "illusion". Things may appear to "happen" at local level, but they are not decided there' (Story and Sisson 1993).
>
> (Millward et al., 2000: 78).

At the end of our interview sessions, George revealed that due to the failure of West Town branch to achieve its targets during 2000, he had been subjected to formal warning procedures and placed on written report for non-performance. He was quite philosophical about the fact that only managers, and not clerical staff were managed by the "fear factor", which he viewed as "bullying", despite the claims of Bank UK memoranda, which outlined the group's policy on dignity at work: "Bank UK Group regards bullying and harassment of any kind and every kind as wholly unacceptable" (Bank UK Head Office Memo: 'Fairness, consistency and clarity for all', June 2001).

Branch managers were re-shuffled again in December 2000, and George was clearly delighted to have been asked to return to South Town branch: "to the team that I had spent a couple of years hand-picking and selecting" (5/6/01). Under his leadership, which was no different to the style I witnessed at West Town, South Town branch continued to thrive, and much to George's obvious delight achieved the status of best performing branch in the region for the six-months ending June 2001.

George attributed much of South Town's success to its uniqueness[1]. Its two full-time, and four part-time staff worked together as a harmonious team, and, having tasted sales success in 2000, were doubly encouraged to succeed again. At South Town, he did not need to manage in the traditional sense (take charge, take control etc.). His working day was no longer controlled by managing his team, but by *listening* to his staff who always appeared to have suggestions for improving service and increasing selling opportunities.

This sub-chapter has examined changing bank strategies at the level of the management of organisation, and the organisation of management in Bank UK. It has endeavoured to answer criticism by Collins (1998) that most accounts of

[1] George could not expand on what he meant by this, other than the fact that all staff at South Town were eager and willing to embrace new ways of working. On his return, he had clearly set out how many part-time hours were available, and his staff had decided amongst themselves who would work what hours and when. He was happy for them to do this as he knew that they could all work to a very high standard, and by arranging hours to suit each other he hoped there would be fewer problems with childcare. A *Kaizened* team in operation?

management tell little about the nature of management, the conditions underpinning the adoption of certain management models or the macro and micro-political forces that have caused the organisation of management to rapidly change (1998: 9).

The flattening of Bank UK's organisational hierarchy and the subsequent devolution of power to branch managers appeared to be a sham, with managers seemingly more controlled than ever. Managers appeared to be no longer 'managers', merely facilitators – consummate bureaucrats, having little autonomy over what needs to be done and simply following rules (Ritzer, 1996: 109):

> You have very little control over the environment in a branch. It's basically you ticking boxes and following procedure and ... the problems of being a manager is that you are not just a manager, you are a member of staff, and you have to constantly chose 'do I go on the till?', 'Do I answer this enquiry'?, 'Do I get on with my branch training plan'? And those sorts of issues are slightly more managerial.
>
> (Eric, Manager, Harbour Town branch, 25/10/00).

The successful adoption of lean production techniques may depend upon staff co-operation and teamworking – but the actual experience of managers' in Bank UK is of work intensification, stress, fear and insecurity – the continuation of antagonistic working relations inherited from conventional Taylorist work organisation (Danford, 1999: 185):

> The rhetoric may be one of 'worker empowerment', 'employee participation' and 'involvement', but the prime objective remains the more efficient production .... And more effective management control. Employees are charged with greater responsibility, but this does not imply worker control or autonomous teamworking, still less industrial democracy.
>
> (Blyton and Turnbull, 1998: 220).

Despite the rhetoric of greater managerial autonomy, data analysis suggest that 'branch management' has become an 'empty' role, devoid of all major responsibilities, yet it is clearly crucial to the successful implementation of a selling culture throughout Bank UK. Now that the background has been laid, the remainder of this chapter concentrates on assessing how employees of Bank UK have met, contested and experienced the new sales culture.

The Selling Culture.

One of the biggest problems to face Bank UK over recent years has clearly been operational cost. As cost / income ratios[1] have become primary economic indicators of the financial health of an organisation, the bank has come under substantial market, economic and shareholder pressures to reduce operating costs. Issues of cost have therefore permeated throughout all levels of the bank, from the

[1] The cost income ratio is a classic economic indicator, which shows the cost per unit of income (generally expressed in £ in the UK) that is spent on staff related business expenses in generating that unit of profit, and has become an increasingly important economic indicator of organisational performance. In June 2000, Bank UK's cost income ratio had reduced from 60 per cent the previous year to 55.7 per cent. This reduction had primarily been achieved through a reduction of 4000 in staff numbers, and a subsequent reduction in staff costs of £24 million.

maintenance of its massive branch infrastructure to decisions about whether or not an individual branch can afford to pay a part-time cashier to work for an additional 30 minutes on a busier than expected day:

> ... at the end of the day staff wages are paid from income and profits and you only get profits if you increase income or decrease costs. But I think costs are as low as possible in the branches. There is no over-staffing... So the only way you can maintain profits is by improving income and you can only do that by improving the service...
>
> (Henry, Retired Manager, 6/2/01).

In order to rationalise cost and improve its primary economic indicators, staffing levels throughout Bank UK were reassessed during 2000, by new work-measurement systems (which simply entailed cashiers marking down how many customers they each served throughout the day). From these figures, it was suggested that individual branches could determine when the deployment of additional staff were necessary in order to maintain / improve internal service standards[1]. However, branch managers did not like, or even trust this system of matching staffing levels to branch footflow. By concentrating too hard on a system built around determining average workloads, and one, which gave only a fleeting acknowledgement of the existence of non-customer contact tasks, total workload was seemingly being ignored:

[1] Internal service standards included the undertaking that all customers would be served within three minutes of entering the branch.

> ... who were the sole arbiters to say how long it takes to do a certain piece of work? I mean not us. So every customer that comes in with a query, then that can be anything between five minutes to two hours or longer. And you can't get any time for that. You know if you make an enquiry, work measurement analysts might say 'We allow a figure of *x* amount', but they don't... It's a system called STAFF[1] where tasks that have historically been, are allocated a time over the course of a week. So you have a baseline figure for the basic tasks the branch do, and then you add all your variables into that... There will come a time when that baseline input is out of date. So you have a situation where a visit from Area Manager Operations, he's asking you to implement a new system... and your first question to him is where will it appear on my baseline STAFF figures?
>
> (George, Manager, West Town branch, 5/12/00).

My data suggest that the effects of reduced staffing levels on both the maintenance and improvement of branch based customer service and banking delivery has clearly been the biggest single issue of cost reduction for Bank UK. Maintaining adequate levels of customer service has not been the only problem to confront Bank UK in its desire to reduce operating costs. The uneconomic completion of clerical paperwork, previously undertaken on an individual basis by each branch has been progressively redeployed to new data processing centres, where advanced technological delivery channels have sought to improve operational effectiveness and reduce costs. However, throughout my fieldwork, ongoing improvements to Bank UK's internal computer systems meant that a large proportion of processing work had been almost surreptitiously drip-fed back to branches, allowing the number of data processing centres to be further rationalised and associated costs reduced:

[1] Pseudonym used to protect the identity of Bank UK.

> You know you can actually do standing orders now at the point of sale, face to face with a customer... the effort it takes to cancel a standing order or direct debit is minimal on the screen compared to how we used to have to fill in a data processing form, which then had to be transferred on screen.
>
> (Eric, Manager, Harbour Town branch, 18/10/00).

The responsibility for this type of clerical processing e.g. standing order cancellations, maintenance of account data etc. continued to 'yo-yo' back and forth between branches and processing centres throughout the duration of my fieldwork. Yet, with the continuing decline in branch staffing numbers, the return of data keying tasks to branches caused additional problems in trying to maintain / improve face-to-face customer service within falling branch establishments, based as they had been on staffing requirements in an idealistic paper / processing-free branch environment:

> There's just so much in the way of processing. They say that they've taken away all the jobs from the branch staff to free them to deal with customers face to face, but it's a farce – they haven't! Whilst I know that a lot of processing is coming back because of increased technology and it's just as quick to perhaps cancel a standing order on the computer screen than send it up to be processed. So in some ways I can understand why things are coming back... but it's impossible to do it in the time that you've got. You can't go away from your desk when a customer is there and that's why I always have to process at the end of the day so I can get through my work.
>
> (Nina, Sales Executive, Harbour Town branch, 18/10/00).

The maxim: reduced staff costs = increased operational effectiveness / profit appears seductive for organisations wishing to see this situation concretely reflected within their balance sheets. However, in reality, data suggests this outcome is far from simple. My research has shown that as a result of its desire to reduce operating costs, staffing levels within Bank UK's domestic retail branches had now become so critical that unexpected absences had a devastating effect on operational effectiveness:

> Needed to operate South Town branch with only two staff today, as Claire and Pam were absent on annual leave. Sam received a telephone call from her son's school at 9.30am to say that he was sick and needed to go home. She did not know what to do, as she has no family in the area and her childminder would not look after children who were ill. She knew that her departure would mean South Town branch would only be left with two staff, but George told her she had little alternative than to go, but asked her to balance and restock the ATM[1] before she went (neither he nor I knew how to do it). She started the task, but received two further telephone calls from her son's school asking her to hurry up, so she just quickly filled it up with money in order to keep it operational, but did not balance it. After her departure George and I had no time to take a break. George rushed out during a quiet period and bought us both sandwiches, but they remained untouched until we closed at 4.30pm. All we could do was cashier. We could not operate the customer services desk in the banking hall, and were powerless to stop customers coming in and waiting by an empty desk looking around for someone to serve them. When we got rid of the counter queue we shouted across the banking hall from behind the cashiering screens to ask if we could help them. Two requests were for account opening, but as George could not leave me alone on the counter, or out of sight (for security reasons) while he took them into a private interview room, he could do nothing other than hand out brochures and make appointments for them to return at a later date. It was such a rush to get all the tasks done that could not be held over until the next day, i.e. balancing the till, remitting foreign exchanges, ordering bullion, sending cheques off for processing etc. At 4.30, George told me that his head had been spinning all day and acknowledged that how we had been expected to operate the branch today was "stupid".
>
> (Research Diary 15/3/01).

It later transpired that Sea Town branch (located 15 miles away) had also had to operate with two staff on the same day - again due to unexpected absences. George learnt that regional management had contemplated closing Sea Town branch (the smaller unit) and asking their staff to help him out at South Town. A

[1] ATM = Automated Teller Machine.

decision such as this would have been unprecedented within Bank UK, and regional sanction to temporarily close Sea Town was not given, despite the very real problems with staffing levels. When UniFi[1] later challenged Bank UK to comment on the situation, the bank replied:

> Clearly the bank is committed to ensuring that it is effectively resourced to satisfy its business objectives and capacity management has been introduced to enable this to be done more effectively. We track the information at both local and national level. We do not see any issues emerging at present rate...
>
> (UniFi bulletin, April 2001).

It was clear from my fieldwork that Bank UK appeared to be struggling to operate its branches efficiently with decreasing staffing numbers, and appeared to be caught in a paradox of trying to improve / maintain customer service whilst remaining wary of the impact of increased staffing expenditure on cost / income ratios. To try and overcome this problem, a 'casual', or 'zero-hours'[2] contract register was inaugurated, which not only offered individuals the opportunity to work a combination of hours or days which suited them, but one which Bank UK hoped it would be able to use in order to plug ever increasing gaps in branch establishments. Advertisements for 'casual' staff appeared via posters in banking halls, and within regional newspapers:

[1] National Banking and Finance Union.

[2] "Zero-hours contracts are a relatively new form of non-standard contract, although they are similar to on-call employment contracts... In a zero-hours contract, the employee agrees to be available for work, but is only called to work when the employer has work for them to do" (Dex and McCulloch, 1997: 26).

We are looking for ex-members of staff who wish to work on a temporary casual basis but who do not wish to undertake a permanent position. If you know of somebody who would like the opportunity to combine work, family, leisure, retain their skills and experience whilst earning competitive rates of pay why not telephone...

(Bank UK internal recruitment poster, August 2000)[1].

By using 'casual' workers who attracted lower rates of hourly pay, (despite undertaking exactly the same tasks as their permanent colleagues), Bank UK was not only able to maintain and improve customer service without incurring a huge rise in salary costs, it was able to do so without having to absorb any additional costs arising from the financial benefits associated with permanent full or part-time positions e.g. employer-led pension and National Insurance contributions, holiday and maternity pay etc., thus restricting any worsening of its cost / income ratio. The huge disparity between the hourly rates of 'casual' and permanent cashiers became increasingly evident as my fieldwork progressed:

Kylie ['casual' cashier, West Town branch] was moaning that she had not had a pay rise since last summer and felt that Bank UK was 'taking advantage' of her, especially when she had been expected to cover the late till last week and be responsible for the 'late till' keys. She only wants to be paid fairly for the extra responsibilities being placed on her, yet currently is only paid £4.20 per hour.

(Research Diary, 8/8/00).

[1] More will be written about Bank UK's specific recruitment of ex-staff to fill these roles in later chapters.

> ... I'm in an awkward situation because I'm getting paid so well for what I do[1] and the amount of hours I do. I don't get any Working Family tax credit. So really I'm worse off than somebody who can get Working Family tax and still work. I'd be better off if they'd cut my wages by £2.00 per hour and I could claim Working Family tax (laughs). I would be better off.
>
> (Wanda, part-time cashier, West Town branch, 12/12/00).

Cost, therefore, remained an issue even within a system that sought to promote greater numerical and functional employee flexibility. In November 2001, Bank UK's branch managers were told there had been a considerable overspend on general staffing costs throughout the year, and in order to reduce costs now, they would not receive sanction to retain any 'casual' staff currently being used[2]. When asked why this should be the case, particularly in branches where 'casual' employees were covering unfilled full-time positions on a long-term basis: "I mean on some days we are just running on agency[3]..." (Jean, Union Representative, North Town branch, 15/2/01), managers were simply told that the Bank wanted to reduce its headcount of staff for its year-end figures. The employment of 'casual' staff was therefore vetoed, despite protestations from branch managers that the injunction left certain branches catastrophically short of staff during what was generally regarded the busiest period of the year (Christmas). George informed me he queried the philosophy behind this ruling during a meeting with regional management in November 2001, and questioned

[1] Due to the many years of her part-time work for Bank UK, Wanda received an hourly rate of £7.25.
[2] Bank UK's casual staff worked to contracts with just one week's notice by either party.
[3] By 'agency' – Jean meant 'casual' contract workers.

whether the cost of a further two months 'casual' staff salaries could really reduce Bank UK's cost / income ratio sufficiently enough to make this exercise worthwhile. He had further pointed out that any 'casual' hours worked in December would not be paid until January in any event, and would therefore show in the following year's financial accounts (Research Diary, 6/12/01). If Bank UK was really committed to offering what it called "High Square"[1] service to its customers, how could this possibly be operationalised by reducing staff numbers even further?

Paradoxically, at the same time Bank UK introduced its nationwide veto on the employment of 'casual' workers, it chose to roll out an enhancement to its High Square Service in the form of a new customer oriented initiative called Service Options: "The Service Options process is a simple yet very effective process which will help build relationships with customers and make sure we are providing the best possible service at all times" (Bank UK internal memorandum, November 2001). The scheme sought to introduce customers to a different number of options that could make their banking easier. Simple in its execution, the process entailed a member of staff basing themselves in the banking hall either talking to customers as they entered, or walking the queue[2] suggesting ways

[1] High Square Service refers to internal standards introduced during September 2000, aimed at improving service delivery through all channels of Bank UK.

[2] Walking the queue – walking down the line of waiting customers asking them why they had come to the branch, establishing the type of transactions they are waiting for and suggesting ways to mitigate their queuing (usually through the use of some technologically advanced delivery channel).

that service options may reduce the time customers needed to spend in the bank. Staff were specifically instructed to 'sell' the benefits of rapid deposit facilities[1] or suggest that customers could save queuing time by opting to pay regular bills by direct debit, or withdraw their requirement of cash from automated cash machines: "Let the customer know that the cash machine can be used to carry out various transactions without the need to wait in the branch... Offer to provide the customer with a demonstration of the cash machine." (Bank UK internal memorandum, November 2001).

Not only did the scheme seek to encourage customers to maximise the use of new technologies, the way Service Options was expected to be sold at branch level, encouraged the ideology that automated delivery channels had been singularly developed with the sole intention of helping customers obtain a better service, and should be seriously considered as a viable alternative to the seemingly dated method of branch based banking delivery. Claims such as these masked the main philosophy behind Bank UK's movement towards 'selling' automation – issues of cost, which, under the guise of Service Options had been packaged under the rubric of increasing customer satisfaction. By enthusiastically encouraging the regular use of automated banking facilities, it appeared that Bank UK hoped branch footflow would decline by sufficient numbers to warrant another

[1] Developed to help customers to deposit a non-cash credit without waiting, it entailed depositing the items together with a credit slip into a secure 'letter box' located in the banking hall.

significant reduction in staffing levels, and consequentially a further decline in operating costs.

The timing of the Service Options rollout meant that managers were expected to release a member of staff from their normal duties to undertake this roving banking hall role, *at the same time that the employment of 'casual' staff had been vetoed.* In small branches, which appeared to continuously operate without any spare staffing capacity, the scheme became operationally impossible to execute. Less than three weeks after being told that Bank UK had vetoed 'casual' contract workers, George telephoned to enquire if I could help him out the following day at South Town branch. The overall effectiveness of the branch was apparently suffering due to him being unable to requisition any staffing cover for those absent on annual leave, and he had been given "a verbal kick in the nuts" by regional management for not engaging with the Service Option incentive. With his second cashiering position usually filled by a variety of staff on 'casual' contracts, whom he was now unable to call upon[1], George had found himself spending most of the day cashiering, leaving no time for completing the various selling and administration functions, which were an integral part of his managerial duties. I asked what had happened to the veto and whether it had been withdrawn. He replied: "If I have to spend another day on that f***ing till I will get so far behind I'll see my arse coming forward... if 'Jezza' [regional manager] wants to

[1] The termination period of a 'casual' contract in Bank UK was one week notice by either party, so it had been relatively easy to terminate 'casual' contracts when the overspend became apparent.

ring up and bollock me, then I'm just in the mood for him." (Research Diary, 5/12/01).

Not only had Bank UK's veto on the employment of 'casual' staff affected the successful implementation of its new customer incentive scheme, the resulting reduction in staffing numbers appeared to have lowered the morale of remaining staff:

> ... we've had only three staff working on Thursdays. George asked us to work our lunch hours. He said he would pay us. I don't mind working over on occasions, but when he's off on his three-month holiday[1] next year we are going to have to do it all the time. I've told him that I'm not prepared to do it and that he had better start making arrangements for cover. He just tells us that we have cover as we now have Christine[2], but that's stupid. I pointed out that he is away, so she is effectively covering for him, and we used to have lunchtime cover before Bob left last year, and we don't have that anymore. Next Thursday we are going to be just as bad. I'm off for three days, so that leaves George, Christine and Pam. I know that Pam has asked for the afternoon off to watch her son's nativity play, but he couldn't let her. Do you know what she is having to do? She has made a private arrangement to pay Claire to cover for her for a few hours so that she can go. George said he didn't want to know about any private arrangements, but so long as he had bums on seats he didn't mind. It's all right for Claire; she only works mornings four days a week so she has time to attend these sorts of things. What a state the bank is in if it can't let staff go to see school plays. It's not as though Pam doesn't do enough unpaid overtime anyway.
>
> (Sam, chief cashier, South Town branch, 6/12/01).

[1] Having saved holiday entitlement under Bank UK's 'save your holiday' scheme, George was taking extended leave during the first three months of 2002. His absence was going to be covered by existing branch staff; no covering manager was to be employed.
[2] New Entrant who started in July 2001, and expected to cover for staff holidays.

Herein lies the paradox which faces Bank UK in its desire to both embrace the philosophy of lean production systems whilst remaining committed to issues of total quality management and improved customer satisfaction. Staffing levels at South Town branch had now become so critical due to the exclusion of 'casual' workers, that typical workflows could not be satisfactorily maintained, yet George had been faced with little option other than to close his customer enquiry desk (despite it being regarded the primary sales point), in order to release a member of staff to operationalise the Service Option incentive. Other managers were equally vocal in their derision of the scheme:

> ... they [Bank UK] are managing customer demand to deliver financial services ON THE CHEAPEST POSSIBLE BASIS. It's a bloody shame. I'm sure there is opportunity out there, and in a minute somebody will break rank, stop following each other and decide they are going to do something different and mop it all up.

(Eric, Manager, Harbour Town branch, 18/10/00).

Even when staffing levels were not affected by *unexpected* absences, it was often impossible for branches to maintain expected standards of service within their allocated staffing establishments:

> We always seem to be working flat out at the moment. There is never any time to catch up on bits and pieces... today for example we have got no Rachel in, so there's no extra cover on the counter, and I haven't really got time to do all the number one[1] bits and pieces. I'm just trying to do them in between serving customers, and then they don't get done properly, then sometime you've got to catch up with everything, and when you're short of staff, which we seem to be most of the time, you just haven't got time to do it, and you've got to do all the sales things.
>
> (Jane, Chief Cashier, West Town branch, 12/12/00).

Despite the many problems associated with cost issues, my fieldwork revealed that many managers still faced difficulties in trying to offer any criticism of strategies that did not appear to work satisfactorily from a branch perspective:

> ... any comment that criticises the structure of things is seen as negative, and bounced back at you saying 'You're the manager, manage the situation, it doesn't exist in other branches, so you must be doing something wrong'. And if you say that it is particular to the staff or the customer base or another issue they say 'Want to change your staff do you? Why are your customers different to anywhere else?' They prefer to see things the same everywhere. A Harbour Town customer is the same as a Bristol customer, is the same as a London customer, and we bloody know that isn't true.
>
> (Eric, Manager, Harbour Town branch, 18/10/00).

Other cost saving initiatives in Bank UK impacted directly on the physical working environment. Office radiators became smaller (supposedly in order to complement the corporate branding of offices), and were able to be controlled by individual thermostatic valves. Branches were no longer heated prior to staff

[1] Number One is the terminology used for the chief cashier who is expected to manage the counter and make sure it remains operationally effective throughout the day.

entry, which meant time had to be spent turning the radiators on manually every morning (and off every evening). To discourage idle time in staff rooms, radiator use in these areas became restricted to official break times only. In South Town branch, staff were reminded to turn off radiators as they exited the staff room, via a warning poster attached to the back of the staff room door: "Have you turned off the radiator?" Written in biro underneath, was a reminder from George: "There are TWO" (original capitals) (Research Diary 18/7/00). With lunch hours throughout Bank UK generally taken on a three hour shift system: 11.30am-12.30pm, 12.30pm – 1.30pm, and 1.30pm to 2.30pm, those on the first lunch break had to resign themselves to sitting in their coats until staff rooms warmed up.

Other cost-driven premises issues were uncovered during my research. In South Town branch it was impossible to get hot water from the taps in the ladies toilets. The water heater had broken and staff had been told that the age of the appliance made it too costly to repair. They had been asked to wait until more money for premises upkeep was available before it could be replaced. If women needed hot water then George had agreed that female staff could use his [male] toilet, where hot water could still be drawn (research diary 18/7/00). This was not an isolated incident. The very same scenario was found in Sea Town branch. Again female staff were resigned to using the male toilet, as their own water heater had been condemned as unsafe early in 2000 by one of Bank UK's internal safety engineers during his annual check of all electrical appliances (Research Diary, 18/8/00).

It was not just interior staff areas that had started to suffer from a lack of proper maintenance. In October 2001, George received a letter from the local council which complained that the exterior paintwork of South Town branch was seemingly not of the standard demanded of a Grade II listed building. The council also expressed disappointment that a broken exterior stair rail had not been replaced since they had agreed its temporary removal on safety grounds earlier in the year. On contacting Bank UK's premises department, which dealt with all branch structural issues, George had been shocked to be instructed to simply: "... buy some paint and touch up the worst bits yourself to get the council off our backs for the time being" (Research Diary, 22/10/01).

Despite the increasing reliance on new technologies to deliver banking services on a cheaper basis, the much-heralded upgrading of Bank UK's cashiering hardware and software during 2001 was accompanied by almost paralysing budget restraints. Apart from the replacement of standard hardware such as visual display screens, processor and voucher swipe units, the upgraded system of cashiering required the elimination of 'pool' tills[1]. This meant that every cashiering position needed to be capable of supporting an individual's requirement of notes and coin in order to be operationally effective. Under the pool system, bags of individual coin denominations had been spread along the three till positions at South Town branch. 'Silver' was kept in one till, 'bronze' in

[1] Pool Tills – every cashier shared the same till. Whilst they may have had individual till positions, their money was combined with other till holdings at the end of the day. No blame for cash errors could therefore be apportioned to one member of staff in isolation.

another etc. It did not matter which cashier used them, as all cashiers were party to the pool till. Now, it was necessary for till holdings to be individualised by new ways of working, which demanded that cashiers took individual responsibility for their own tills. Under these revised systems (resembling the rubric of Total Quality Management), Bank UK secured the ability to monitor individual cash differences, and include accuracy as a performance indicator within individualised pay awards[1].

The main upgrade to the cashiering software gave cashiers the ability to electronically access Bank UK's database from their till positions, which meant they no longer had to leave the counter to gain access via a back office computer. This was a massive improvement on the existing ways of working. The new software not only enabled swift access to a variety of databases, it also saved the cashier's time in not having to leave the counter on a regular basis. Its piece de résistance however, was its ability to electronically flag sales opportunities during routine cashiering operations. Undertaking a simple request for a balance flagged on screen whether the customer had upgraded their account to 'Jack High'[2] etc., thus providing the cashier with sophisticated electronic sales prompts.

[1] More will be written about the decline of collective pay bargaining, and the rise of individualised pay awards in later chapters.
[2] Name of product changed to protect the identity of Bank UK.

Outwardly the new system appeared to be a major improvement on systems installed almost a decade ago. The avant-garde flat computer screens looked professional to customers, who expressed increasing satisfaction with the improved functionality of the system, used as they were to cashiers having to leave the counter to carry out what were simple service requests, e.g. obtain a balance, foreign exchange rate etc.:

> … I think that it is ridiculous that to do a transfer or something you have to go into the back[1]. People think it is strange when you are like: "I'm just nipping off" and they are like: "where have you gone" (laughs). So I mean it would be a lot quicker as well, and will cut down on queuing times and stuff. I mean if they have to wait there by the time we have gone out to the back, find out what the password is for today, and log onto this, and then go to the printer… So yes, it cuts down on unnecessary time…
>
> (Lauren, cashier, West Town branch, 5/12/00).

From the ideology of TQM, the new CSALES[2] system certainly appeared to improve transactional delivery within Bank UK. However, underpinning the outward appearance of technological enhancement and service improvement were growing staff frustrations with the tardiness of its electronic responses, which flagged sales opportunities before finishing financial transactions. This often meant that cashiers had started dealing with the next customer in the queue,

[1] Small room behind the cashiers at West Town branch that housed 'back office' computers.
[2] Name of the new cashiering delivery system, which has been changed to protect the identity of Bank UK.

before the machine had finished electronically processing the paperwork of the previous.

Whilst the actual dynamics of cashiering were not changed by the installation of the new CSALES system, the way cashiers were expected to process transactions did alter significantly. Staff were familiarised with the revised systems through compulsory attendance at a locally held learning workshop. Catering for no more than six attendees at any one time, training sessions for my field site branches took place in the regional training rooms located above Central Town branch. Staff were expected to attend these sessions approximately three weeks before the CSALES system was installed in their own branches. On a nationwide basis, over 12,000 staff had needed to be trained (Bank UK staff magazine, December 2001:4). I managed to attend one of these training sessions in August 2001, and whilst I had surmised that smaller units might only be able to release one member of staff at a time, I was amazed to discover that I was the only attendee on that particular day. Chrissie, my designated trainer admitted that whilst the general idea had been to have multiple attendees, staffing levels in the network had made this impossible to execute on a practical basis, and despite the increased cost to Bank UK, her contract had been extended a further four months until December 2001, when the final branches would be transferred onto the new system.

Two rooms had been set aside for the exercise. The first housed easy chairs and a beverage vending machine (on free vend). Here, Chrissie explained the rationale behind the implementation of CSALES and explored my own proficiency with introducing sales dialogue during common cashiering transactions. After a break for coffee, we moved through into the second room. This had been fitted with six, completely operational CSALES systems located around Chrissie's training unit. Together we worked through a workbook that contained dummy vouchers pertaining to twenty common cashiering transactions. Not only was I being trained to process the vouchers efficiently, I was expected to verbally interact with Chrissie during each transaction, and introduce sales relevant to the scenarios portrayed in the workbook[1].

All transactions, whether cash based or not, now had to be processed through the CSALES unit[2]. Where cash formed part of a transaction (whether a deposit or withdrawal), CSALES automatically printed (via a dedicated laser printer for each cashier), a cash ticket, which cashiers had historically raised themselves. Whilst clearly timesaving, the electronically generated vouchers were identical in shape, size and colour, making swift identification practically impossible. This was a real problem during multiple transactions (where several cash tickets were generated), or when a customer requested a transactional receipt (which were also identical to the cash tickets). More time had to be spent identifying and sorting vouchers,

[1] One scenario suggested that Mr *X* had deposited a cheque for £60,000. By asking questions I was expected to find out that he had recently retired (the cheque represented his 'golden handshake') and then offer a meeting to discuss savings, investments and insurance.
[2] On Bank UK's existing system only cash transactions were recorded.

whereas the existing system used stationery of differing sizes and colours, which made this task simple. I asked what would happen if the new software failed, once all the pre-CSALES stationery had been obsoleted, which would render cashiers unable to raise cash tickets either manually or electronically. Chrissie explained that the new system had extra workload capacity, which should prevent system overload on busy days, but: "In the unlikely event they [CSALES unit] lose contact with the central database, you will need to return to manual cashiering methods. For that reason existing stationery will not be removed from branches, and will continue to be available for reorder" (Research Diary, 29/8/01). I was unsure whether this was an indication of doubt in the ability of the new system to cope under extreme pressures, or simply Bank UK making contingency plans, which would enable it to offer a continuous counter service in the event of a primary system failure.

By electronically recording *all* transactions, CSALES also removed the need for cashiers to laboriously make manual recordings of branch footflow. This gave Bank UK the opportunity to obtain a more accurate work measurement of cashiering transactions and staff its counters accordingly. It also removed any suggestion of branches 'doctoring' figures in order to substantiate requests for extra staff.

I re-entered the field and participated as a cashier during October 2001 in order to gain first-hand experience of the new system. I quickly encountered increasing staff frustration with the apparent paradox of trying to deliver a quality service at the same time that any additional branch expenditure considered necessary to establish and operationalise CSALES had been vetoed. I asked Sam (chief cashier, South Town) whether the CSALES system had offered any improvement. She replied: " It's f***ing crap! It takes so much longer to do anything..." and gestured to large cardboard boxes behind her till position:

> These usually held the bits and pieces relating to my days work for over a fortnight and now I'm lucky if they hold the paperwork relating to three days work. This new system generates so much paper. See this tick list [waved A4 size sheet of paper with multiple questions] I have to do all these checks every night. They didn't tell us this on training day!
>
> (Research Diary, 9/10/00).

I asked if she was managing to leave on time now that individual tills could be balanced during the working day:

> I'm still not managing to put the cash away and leave on time; it was all a con. I still can't balance during the day. You know we are supposed to, but we have too few staff to do it. How can we take somebody away to balance during opening hours?
>
> (Research Diary, 9/10/00).

I was surprised to learn that staffing levels had not been increased, particularly when the CSALES system accurately measured footflows. However, Sam informed me that after operating the new system for only six weeks, Bank UK had decided that the need to process *all* transactions had apparently increased the amount of customer waiting time to such an extent that the requirement to electronically record non-cash transactions had been withdrawn. Sam suggested that maybe the bank had been so astonished by *actual* levels of branch workload, it had decided to ditch the system before it became all too apparent that it needed to substantially increase its staffing levels. This suggests that on the one hand the electronic monitoring system had become a sophisticated surveillance tool that allowed a backwards flow of information, yet, on the other, where its findings gave those who were being surveyed (i.e. branches) the evidence that extra resources (staff) were needed it was quickly withdrawn. Thus the sustainability of certain strategies appeared to depend on cohesion at the level of practice rather than at the level of individual rights.

Somewhat paradoxically, whilst the new CSALES system expected cashiers to operate individual tills and take greater responsibility for cash handling, Bank UK decided that daily reconciliation of reserve cash was no longer necessary[1] - a situation which actually increased opportunities for theft, as losses would not be apparent until cash holding figures were produced during the next working day.

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[1] 'Reserve cash' was held in secure areas under control of two keyholders.

The requirement for staff to hold individual tills appeared fine in theory, but my fieldwork showed the practical implications of this had turned out to be far from satisfactory. The counter layout of South Town branch had only enough space to accommodate three CSALES systems, yet if every possible combination of staff attendees were to be responsible for their own till, there would need to be six functional cashiering positions. Bank UK's response to this problem had been that every time a change of cashier was necessary e.g. following the departure of part-timers, it should be a simple operation to merely switch cash holdings and 'log' the CSALES computer onto another individual's till. Practically this was not so straightforward. For instance when Claire (South Town's part-time cashier) departed at 1pm every day she locked her cash in the second till position and took the key home with her. Under the rubric of increased teamworking as demanded by TQM systems she should have placed her cash holding in a locked tin and removed it to the safe, thus leaving her till position free for others to use in her absence. Yet other staff were generally not available to enable her cash to be removed to the safe under the dual handling rule[1], and George could not ask Claire to wait until somebody was free as he was vetoed to pay her overtime. A scenario that suggested 'cost' in terms of overtime payments had clearly become 'at odds' with Bank UK's attempts to improve service and delivery.

[1] Whenever cash was removed to the safe, for security reasons it always had to be carried out by two members of staff.

Instead of wholeheartedly embracing its new CSALES systems and ensuring it could be used for maximum impact, Bank UK had clearly been reluctant to authorise any additional branch expenditure in making sure that CSALES could be properly accommodated within individual branches. The veto on additional branch expenditure had meant that no costly alterations to premises had been authorised. This meant that the CSALES hardware *had* to be placed within existing counter spaces, despite causing operational difficulties and raising health concerns amongst staff:

> There is not enough space on the counter workstations for screen, printer, voucher swiper and two voucher boxes. The seating position is now very awkward. As it remains necessary to interact with customers it was impractical for the computer screen to be placed directly in front of the cashier as this would block sight of the customer using the till. To overcome this, all screens have been positioned to the right of the individual cashier workstations (despite Claire being left-handed), which means that all cashiers have to constantly twist to the right on their stools, and although footrests are in place they add to the uncomfortable stance now created. If you sit for a long time your left leg goes numb, so I have to keep getting up and walking around between customers.
>
> (Research Diary, 18/10/01).

Sam (chief cashier, South Town branch) had also raised concerns over health and safety issues regarding the new workspaces:

> I have had to start twisting myself all day and I get a sore knee. George has brought Health and Safety[1] in to have a look, but their only workable solution was to cut a horseshoe shape in the counter top directly in front of where I sit, which meant whizzing back in my chair every time I wanted to go into a drawer, and that would hurt my back. They are yet to come up with a workable solution that doesn't cost too much.
>
> (Research Diary, 22/10/01).

Staff had been challenged to make the implementation of CSALES a success without incurring additional branch expenditure. With only three operational cashiering positions, yet with six staff now responsible for their own tills, staff at South Town were asked to devise ways of making CSALES working systems operational whilst keeping to the expenditure veto. There was much consternation over where individual cash holdings could be kept when they were not needed. With the till drawers under the counter being fixed workstations it meant that the simple solution of having six mobile, lockable tills, which could be wheeled in and out of position when changeovers of cashiering staff were needed, was quickly overturned by regional management due to the expenditure involved in removing the immobile tills, and purchasing six mobile units. It had also been difficult to solve the dilemma of finding a secure storage space for every individual holding of coin. In desperation George had suggested that maybe the staff lockers situated in the ladies toilets could be used to store individual coin holdings, with notes being stored in the safe under dual control. This appeared to be an absolutely ludicrous solution to problems caused by Bank UK's reluctance

[1] Bank UK's internal health and safety team, not independent outside consultants.

to spend money to make systems work properly. Staff joked that if the press found out what was proposed, the publicity would not be very favourable and could actively undermine the professional image Bank UK was trying to cultivate through the installation of advanced technologies.

After much negotiation, George was eventually given sanction by regional management for South Town branch to operate one pool till as long as it was only used by himself and his 'casual' staff, and balanced before the departure of any till sharers. The 'one till, per staff member' still applied to his permanent full-time staff. This partial relaxation of procedures meant that it was now necessary for South Town branch to have only four operational cashiering positions. Full-time staff were now able to store their cash in the three permanent counter positions and did not to have to bc constantly moving their cash holdings into storage units. An old lockable tin box had been found in the safe to house the pool till cash, so South Town had managed to solve the problems of CSALES operationalisation without recourse to additional expenditure. Yet, Claire (part-time cashier) remained reluctant to empty the money from her till position on her departure in order to allow others who were party to the pool till to cashier in her space. This meant that the tin box which housed the pool till monies had to be dragged across the floor[1] to the Claire's vacant cashiering position, and the pool till cashiers had to constantly bend down to floor level to receive or dispense cash, which not only

[1] The combination of cash and coin made it far too heavy to lift.

breached health and safety guidelines surrounding the manual handling of cash[1], but looked absolutely unprofessional to customers, who saw cashiers scrabbling about at floor level in order to serve them. When I asked George (Manager) why Claire's reluctance to embrace teamworking in a more positive manner had been allowed to cause these problems, he admitted he was reluctant to "upset her":

> There is never anybody around who is party to the pool till when Claire leaves, to switch the tills with her, and by 'swapping' the cash it would cause problems with key control. If she waited until a pool till sharer was able to take over key control this may mean having to pay Claire overtime, which I am vetoed to do.
>
> (George, 18/10/01).

When questioned about the problems arising from the practical delivery of the new system, Bank UK insisted:

> The new CSALES system has been a very positive move and gives us a great opportunity to provide the best service to our customer. All the changes have been going on behind the scenes, so as far as our customers are concerned, it's business as usual.
>
> (Bank UK, internal staff magazine. December 2001: 4).

Despite its ongoing problems with harmonising expenditure on improving product quality or service suggested through brainstorming (Kaizen) activity, Bank UK still continued to support the idea of Kaizen in a wholehearted manner. In order to make the philosophy of service / product improvement more accessible for

[1] The Manual Handling Operations Regulations 1992. (Pearson, 2001: 59).

employees the organisation appeared to have chosen to dumb down / modify the language of its daily Kaizen activity, which became commonly referred to as 'a scrum[1]'.

Branch managers were expected to have 'a scrum' every day prior to opening at 9.00am. By bringing all staff together it permitted managers to cascade information throughout the branch network. It also created an opportunity for branch staff to undertake product specific role-plays, and practice the use of scripted sales dialogue in order to familiarise themselves with both product knowledge and the specific sales wording Bank UK wished to see adopted. For example, one scrum session dealt with mortgages, and staff were asked to practice asking the following question: "When did Bank UK last review your mortgage"? (Research Diary, 8/11/01). It was also suggested that staff might find it easier to begin the process of selling by simply appealing to the perceived greed of customers: "We may be able to save you money, make you money and improve the products and services you have" (Research Diary, 23/8/00).

The content of these daily scrums varied widely. Yet they could only be held once all pre-opening formalities had been completed, and as most staff were contracted to begin work at 8.45am, managers were often little time to undertake anything of a lengthy nature. During my fieldwork, scrums often comprised branch managers

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[1] Pseudonym. See Appendix One, page 285 for an explanation.

reiterating how sales had gone that week and what remedial work, if any, would be necessary to get branches back on track in order to achieve their targets:

> 'Scrum' before we opened. Peggy hammered on her desk with a metal letter slitter to get the attention of staff and to call them to the meeting. She was concerned to tell us that West Town had experienced a good sales achievement last week and wanted us to keep up the momentum whilst it was there. Later that morning she stood within eyesight of the cashiers (but out of public sight) shaking the letter opener above her head shouting "Jack High[1], Jack High" to remind us to approach customers.
>
> (Research Diary, 18/6/00).

During 2000, it became a feature of scrum activity for individual staff to be asked to bid on a daily basis for the number of sales of a particular product they felt they could achieve during that day. Each branch had been told to purchase a large, wipe-clean white board to list individual names and achievements[2]. There appeared to be little enthusiasm from staff in deciding their sales potential. My research suggested that staff simply appeared to shout out a figure they thought would not be too difficult to achieve, and which would at least show they were making an effort to sell:

[1] Pseudonym for Bank UK's premier current account.
[2] This expenditure was not subject to veto.

> Scrum session spent trying to balance the cashbook and find all the mistakes from yesterday, which had been compounded by not having time to reply to the bullion remittance message. George was still banging on about sales and we each had to bid in with how many personal loan flyers we would get completed on the counter for him to follow up later. Lauren bid for 5, George 2 and myself 2, but not one of us had any time to do any selling after we opened. When Bob[1] arrived at 11.00am, George told him that we were getting personal loan flyers completed today. Bob laughed and said: "What will you do if I don't? Sack me?"
>
> (Research Diary, 3/1/01).

As my fieldwork progressed, it became clear scrum activity became an increasingly important element of Bank UK's commitment towards the furtherance of TQM philosophies of work organisation. Every Wednesday morning all retail banking branches opened 30 minutes later than usual for extended scrum activity. Although more will be written about the content of such sessions in the next chapter, these extended meetings gave branch managers more time to cascade information, agree sales targets and practice sales dialogue with staff. Sometimes these sessions were simply used by Bank UK to broadcast training and information programmes through its internal television station – Bank UK TV:

[1] Ex- assistant manager who had accepted early retirement in 1999. He had remained a personal friend of George, who, out of desperation had persuaded Bob to help him out when staffing levels at West Town branch reached crisis point.

> Watched three TV programmes this morning. The first was about 'Share Save' – a scheme that allowed eligible staff to save a percentage of their salary to buy Bank UK shares at a discounted rate after 5 years. It did not say which members of staff would be eligible, but made a great deal about savings being tax free and by buying shares in the group each of us would feel a greater sense of individual responsibility. The second gave practical suggestions for the manual handling of heavy loads and 3 examples were offered: handling coin, lifting voucher storage boxes and movement of office equipment such as photocopiers. It was very sex stereotyped, portraying female cashiers wearing ridiculously high heels and tight skirts whilst trying to lift coin, and the key message of the video appeared to be the encouragement of women to wear 'sensible clothes' for their job. The final broadcast was more serious in tone and urged all staff to wear their radio attack alarms and agree a word or sentence, which in the event of them being held hostage, would immediately alert their partner they were under threat. Again, the broadcast portrayed female staff as 'victims', who were 'saved' from personal attack in the banking hall by their radio alarms, which alerted a heroic male colleague to come and release them from their fate.
>
> (Research Diary, 19/7/00).

On infrequent occasions, branches unexpectedly found themselves playing host to a senior member of the regional management team, who made unscheduled branch visits in order to check that managers were using the extended scrum time as directed.

As my fieldwork progressed it became apparent that 'scrums' had clearly become the prime intermediary site for the integration of 'Japanese–style' working practices in Bank UK's retail branch network. Yet paradoxically, Bank UK's obsession with reducing operating costs had meant it now relied upon a greater number of functionally and numerically flexible employees - 'just in time' workers, who were absent from many scrum sessions, starting work as they did at various times throughout the day. As the majority of non-attendees were inevitably cashiers, their absences served to widen existing divisions between staff, despite Bank UK's desire to engender an increased teamwork ethic[1].

Interviews with staff suggested whilst they appeared to understand, albeit reluctantly, that cutting their numbers was necessary to reduce costs and compete successfully in the new financial services marketplace, many felt that the reduction in staffing levels had been too severe and had become a real hindrance to Bank UK's ambitions to improve / maintain customer service and increase sales opportunities:

> I would say bring in at least, or be as bold as to say bring in two extra members of staff... It's probably a very far-fetched idea because as far as the cost / income ratio is concerned it would be foolhardy to even suggest it. We need to be given more staff to get the queues down...
>
> (Nina, Sales Executive, Harbour Town branch, 18/10/00).

It appeared to be a united consensus amongst staff that regional managers should be invited to work in struggling branches for an extended period in order to experience for themselves the difficulties their staff now faced in reconciling

[1] More will be written about the move towards a part-time workforce in later chapters.

systems of lean production, whilst at the same time being expected to improve customer service and increase sales opportunities:

> I think I would get some of the bigger people... the ones that are controlling the staff, on the shopfloor to work for two weeks, and I think that's the most important thing. They should be shown what is going on. They are throwing money at this Japanese system. OK come and work it! Come and show us that it works effectively and we will take it on board.
>
> (Jean, Union Representative, North Town branch, 15/2/01).

Staff were also concerned that Bank UK's increasing obsession with cost reduction could herald the end of the traditional branch network. Many thought that the archetypal domestic banking branch might disappear altogether:

> I think that we will get more and more streamlined... I don't think it [the branch network] will ever disappear completely, obviously more cutbacks will mean shutting down more branches, but people will always want a face. We are already down to just three staff in a branch, and an enquiries desk for basics, but I think they [Bank UK] will still have branches open, but how fully staffed will be another question.
>
> (Wanda, part-time cashier, West Town branch, 5/12/00).

Accompanying its tangible cuts in branch based expenditure; Bank UK had managed to further reduce operating costs by withdrawing staff subsidies for external training courses. Despite its movement towards quarterly reporting and appraisal systems that required employees to critically examine their own performances and identify areas to improve individual contribution, staff efforts to overcome any identified shortfalls in performance were often rejected on issues of immediate cost, instead of being judged on possible future benefits to the bank:

> ... they [Bank UK] had this qualification pledge and initially if you wanted computer skills they would fund it. A year or so ago they finished the scheme and actually took PC skills off, which was amazing because a lot of people are not familiar with this new technology. It's only what the next person has supported them with; otherwise they wouldn't have a grasp about using a computer at all. It's so time consuming and frustrating for other people I'm sure, especially when you are showing somebody how to do the same task day in and day out...
>
> (Jean, Union Representative, North Town branch, 15/2/01).

Despite these tangible examples of Bank UK's overriding obsession with reducing branch based operating costs, as my research progressed it became clear that other spending avenues had not been subjected to similar restrictions. Analysis of my data suggest that cost in its various forms was without doubt the *primary* concern of Bank UK, however, where sales penetration was at issue, cost quickly became of *secondary* importance. The final part of this chapter now examines the difficulties which faced Bank UK in trying to increase income through sales, whilst at the same time wanting to drive down costs and reduce operating expenditure.

During 2001, Bank UK's total group expenditure on advertising topped £100 million, a figure that made it one of the top five advertisers in the UK, and comfortably the largest in the field of financial services. With the group including a distinctive car insurance operation and an equally familiar personal loan company, over 400,000 television commercials featuring different divisions of Bank UK's organisational group were broadcast throughout the UK during 2001. As a result it was claimed every adult in the UK saw, on average, 350 commercials from some part of the group (Bank UK internal staff magazine, December 2001: 6)[1]. These intense marketing campaigns were spearheaded by a quartet of idiosyncratic advertisements, which informed the public that Bank UK offered a distinctive alternative to sweeping branch closures and archaic fee structures.

Internal branch advertising reflected these nationwide campaigns, with posters and leaflets changed on a month-by-month basis. The cost of these materials must have been enormous. At least six, metre square, glossy posters adorned the walls of every branch, which were in turn endorsed by accompanying leaflets placed in key locations throughout the banking hall e.g. on tables and by the side of every cashiering position. Yet, despite their cost, at the end of campaigns these advertising materials were simply discarded with other recyclable paper waste.

[1] Source not included in bibliography. This would compromise the anonymity of Bank UK.

Advertising expenditure was not the only cost of sales, tangible though it was. The actual cost of selling took many indirect, yet equally powerful forms. Indirect costs of sales achievement were led by the ongoing reduction in staff numbers, which often meant that vital face-to-face customer contact roles remained unfilled. During 2001, Bank UK addressed this problem by rolling out an internal campaign to place a dedicated 'seller' in each of its branches. Termed 'Sales Executives' (SEs), these staff would be primarily responsible for ensuring that branches achieved their sales targets[1].

Out of step with Bank UK's traditional job hierarchies, SEs were not determined to undertake work of a specific internal grading. Instead the positions were open to all staff irrespective of their current responsibilities and grade. If accepted for training, SEs remained on their current grade and salary, and were simply offered an incentive of a quarterly bonus (£200), if they reached or exceeded agreed sales targets. By recruiting from within its existing body of staff, Bank UK clearly saved additional expenditure associated with the external advertising and training of raw recruits, whilst its decision not to allocate a specific grading to the role of SEs, saved the costs of promoting individuals to higher grades. Higher salaries would have increased employer National Insurance and pension contributions[2], which in turn, would have impacted on final salary packages. With Sales

[1] Sales expectations were unique to every branch. More will be written about their calculation in the following chapter. Suffice it to say, every branch was expected to achieve sales of *x* number of core banking products every week.

[2] Bank UK offered a non-contributory final salary pension scheme to permanent full or part-time employees.

Executives being drawn from all levels of its workforce, general banking knowledge and experience of maintaining good customer relationships were clearly an issue of the selection process. Yet, some new entrants were also given the opportunity to apply for an SE position and receive intensive training to enable them to function in the role. This had the effect of polarising the SE workforce - whilst some Sales Executives have over twenty years service, others have barely six weeks, yet all were expected to perform at the same level:

> We've got a new girl – Deanne, who is lovely and she's trying really hard. She has NO banking experience. She has just been brought in. She has been given SIX WEEKS training, which involved somebody sitting with her for a week and now she is just sitting on the enquiries desk, and in six weeks time she is going to be told that she is a fully fledged Sales Executive and away she goes! Now it's no fault of hers, and I'm not criticising her in any way because she is doing really well, but in six weeks how can you learn all the products? But the bank has taken her on. They have taken her on, and they've taken her on, on the minimum salary that they can pay her, so what does that say to you?
>
> (Leah, Sales Executive, North Town branch, 15/2/01).

Costs may have been lessened by ways SEs were appointed; yet this method of recruitment created huge disparities in remunerative packages between individuals in the same role. For example, at North Town branch, Mary, retaining her Assistant Manager status and salary benefits earned over £18,000 per annum (net of bonus), and enjoyed funded private healthcare, plus an extra five days holiday entitlement. In contrast, Fiona (a Grade 7 Clerical Officer)[1] undertaking

[1] This was two grades lower than an Assistant Manager position.

an identical role at South Town branch received £11,000 (net of bonus), with no healthcare or bonus holidays. Accompanying these remunerative disparities, SEs also experienced hidden costs to their individual career progression. With their roles being of indeterminate status, where did promotional opportunities exist?

By creating the specific selling role of SEs, it was clear that Bank UK had placed increasing emphasis on the message that all staff were expected to be "... no longer bankers, but retailers" (Jeremy, Area Manager, 20/7/00). Once a year the bank hosted a series of sales events to drive home this key message to staff. These evening meetings were held in local venues and were clearly not subject to the same paralysing budget restraints as operating costs.

Over the duration of my research I attended two such events. The most recent was held on a Thursday evening during October 2001, where over 300 staff attended the event, which was held in a prestigious hotel, located almost midpoint within the geographical region of my fieldwork. Mindful that some staff had to endure a journey of over 60 miles, the meeting began at 7.30pm. No overtime was payable, but a finger buffet and free bar had been arranged. At 7.15pm staff were ushered away from the bar area into a chapel attached to the hotel (which was clearly used for civil wedding ceremonies), and which was obviously the largest venue the hotel could offer. Regional managers had rearranged the seating into three rows around a fish-shaped stage. At each end of the stage were giant video screens. Loud rock music played. Staff attempted to fill up the seats from the back for fear of being 'picked on' later in the proceedings, but were ushered to fill up from the front. On each chair had been placed a reporter's notebook, a Bank UK branded pen and a small Italian flag on a stick[1], which staff were expected to wave enthusiastically at various times throughout the evening.

To the left of one of the video screens was the mock pulpit, which served the mock chapel from which various Bank UK directors preached their visions for the bank over the next twelve months. Staff were expected to reply to loaded questions in a manner reminiscent of audience participation at children's pantomimes: "...he [sales director] talked to staff as though they were complete idiots and would hang onto his every word. Did he think that because the majority of his staff were women they had low IQ's?" (Research Diary, 18/10/01).

The reason for the fish shaped stage was revealed at the end of the event. Jeremy [regional manager] returned to the stage dressed in yellow oilskins and rubber boots and tried to say a few words in the local dialect whilst laughing. Staff were not impressed by these antics and thought Jeremy was trying to parody their heritage, of which they were very proud. He invited staff to watch what he described as "a motivational video", which had been filmed in a Boston fish market in the USA. Here, a team of eight workers at a fish stall were seen arriving for work at 5am, embracing team-building exercises to motivate themselves for

[1] A promotion for the 2002 achievers' prizes, which included an all expenses paid weekend in Rome.

work on such cold, early mornings. Once the market was open to the public these workers entered into light-hearted banter with their customers, who, after selecting items for purchase were treated to their fish being comically thrown from the edge of the stall to the middle, where they were wrapped in an entertaining manner. The key message of the video was that the stallholders were there to have fun, and by engaging in this manner with customers, they always sold their catches, and this was what Bank UK now wanted to see in branches – outward signs of enthusiasm for the job, the Bank and its products. "We are not dealing in banking anymore, but with people and service" (Jeremy, Regional Manager, 18/10/01). Little was said about the fact that the subjects of the film were low social class, ethnic minority Americans who actually spoke very little. It was not until the end of the film that it was revealed (during which Jeremy started talking again), that the stallholders had to sell all their catch to receive payment for their day's work, (maybe this was why they appeared to tried to push themselves to succeed). Jeremy ended the evening by suggesting that Bank UK staff should visualise themselves as "mountain goats", slowly but surely finding their way up a steep incline to the top, where success, in the form of the sweetest grass would meet them.

After the serious business of the evening, the free bar reopened. Waitresses circulated around the chapel with trays laden with opened bottles of beer, lager, vodka mixers and 'alchopops'. The very thought of getting something free from

Bank UK meant that staff often took two bottles at a time and drank from both hands. To overcome the costs of individual travel expense claims, the Bank had also arranged mini bus transport to and from key regional towns, and this added to the creation of a party atmosphere. There were groans when the taxis arrived as scheduled at 10.30pm. With drinks still available on their departure, handfuls of bottles were loaded into the taxis and the party spirit continued on the way home.

The expense of this meeting must have been huge. Not only in the direct costs associated with the hiring of the venue, but also from the slick electronic wizardry accompanying the presentation, which had clearly been customised for the particular geographical region of Bank UK in which it was shown. Was this expenditure really necessary? If this level of funding was available, why hadn't Bank UK used it to fill staff vacancies, or deal with outstanding premises issues such as deteriorating branch exteriors and broken water heaters? Could this be determined to be a tangible example of the paradox in which Bank UK had found itself, in trying to reduce the costs associated with the maintenance of its more traditional banking service, whilst clearly determined to increase sales whatever the price?

The 'cost' of skill.

During my research, Bank UK moved inexorably towards the casualisation of employment contracts[1] and the automating of lending decisions through new technological delivery channels (which allowed clinical, unemotional lending decisions to be made on a cheaper basis). Well qualified and long-serving staff often expressed dismay that senior lending roles were being filled by inexpensive agency staff who no longer needed any banking experience to make independent judgements, merely some basic level of computer skill to input financial data. Fieldwork revealed the enormous swell of resentment being felt by senior staff who believed their traditional banking skills were no longer valued:

> ... so it's [lending decision] been given to some CASUAL worker who's probably been in the bank about two months, to make a decision on. ... They decline things because they have such limited experience and they don't see the overall picture... and there have been occasions where things have got heated. Between them and the computer they are saying no, and they haven't got the experience to see the full picture... They [Bank UK] don't want the experience. What the bank seems to want at the moment is cheap labour...I could have trained my cat with its little paws to go hammering across the keyboard, it doesn't take any degree of intelligence or problem solving or thinking about it because you key the information in, and wham! – the answer comes out.

(Leah, Sales Executive, North Town branch, 15/2/01).

[1] More will be written about this in following chapters.

Other jobs within Bank UK also appeared subjected to a certain amount of de-skilling. No longer did branch managers appear to command the same respect within the organisation. As managerial positions had become little more than facilitatory and supervisory, breadth and depth of banking experience were no longer primary requirements. Younger, less experienced employees filled vacant branch manager positions as the network was slimmed down through reorganisation. A move, which enabled substantial cost savings to be made in respect of managerial salaries:

> When you think what the branch manager was earning back in say, 1994, to what the manager is earning now it is completely different. Having said that of course, the bank would say that it depends as to what you assess that manager has to control. He had to control a larger number of staff. In the branches now he is controlling say 5 or 6 people, whereas in a lot of branches they were controlling 24-30, or even more than that. Also they were controlling their own budgets, property, and looking after the control of internal accounts... You can see that the word 'control' comes into it an awful lot...
>
> (Henry, retired manager, Mine Town branch, 6/2/01).

Conclusion

This chapter has examined the effects of the adoption of lean production systems in Bank UK as issues of *tangible* costs to the Company, e.g. staffing levels and premises maintenance. Research has identified that a paradoxical view of cost exists within the organisation, with not all expenditure subjected to the same budget restraints. Moreover, whilst not all costs are tangible, it remains very difficult to effectively identify and measure intangible costs. In my analysis I have referred to intangible costs in terms of hidden costs to the Bank. These costs may be represented by the replacement of long-serving, highly skilled, yet expensive, (in terms of salary costs) employees, by a less skilled but cheaper workforce, who may not have the appropriate experience to offer quality service, but who can simply push buttons at a computer keyboard. It has been very difficult to ascertain exactly how much business (if any) is being lost by Bank UK in employing less experienced staff, but with the selling of banking products reliant on a good staff / customer relationships, the presence of an increasing number of inexperienced staff is arguably an important factor.

At what cost to Bank UK's reputation and professionalism has been the highly visible deterioration in the maintenance of many of its high street premises? A shabby exterior cannot create the professional image the organisation appears so desperate to portray.

The biggest paradox of cost is no doubt that which is found between issues of cost and issues of sales. In attempting to make sense of my data, it has often been difficult to assess which appears to be *the* most important to Bank UK – sales or cost. The two appear to stand in direct opposition to each other, each vying for top spot within the organisation. The following chapter now moves on to assess how staff within Bank UK have tried come to terms with the organisational shift towards retailing, when at the same time issues of cost have meant their own numbers have been substantially reduced:

> ... there just isn't enough time to sell... The best time to sell is to take people into a private room and give them personal attention... but half the time I have no backup so I just can't invite the customers into a private room because there's usually nobody I can ask to cover the desk anyway, so it's got to be dealt with in the public space and either you get a bit uncomfortable because of the queue developing or the customer starts to get a bit uncomfortable so they say "I'll talk to you again when it's a bit quieter", so I think it's just impossible to balance it so that you can really increase good sales.
>
> (Nina, Sales Executive, Harbour Town branch, 18/10/00).

4. "We are like bloody circus animals – give us a bun and we will perform".

Selling the principle of retailing in Bank UK.

> **... everything has become geared towards sales. We know that the bank doesn't look at itself as a bank anymore, but as a retail outlet.**
>
> (Nina, Sales Executive, Harbour Town branch, 18/10/00).

In this, the second of a series of three inter-related chapters concerned with 'change' within Bank UK, I draw upon fieldwork and respondent interviews to examine how cashiers, sales executives and branch managers have met, contested and negotiated perhaps the biggest single change to their branch-based roles, tasks and expectations – that of sales.

Prior to 1986, the high-street banks offered customers a relatively narrow range of financial products, for example the archetypal personal loan, savings account and credit card, all of which were designed to complement the typically mundane bank account traditionally serving as the hook on which to hang other services (Kerfoot, 1992: 134). By promoting the idea that purchasing a basket of financial services from a single organisation was cheaper for the consumer, banks were able to make it difficult for the quality of their products to be independently judged (Heffernan, 1996: 24). The provision of mortgages, insurances and other longer-term investments were controlled by different sectors of the banking industry, each with their own distinct set of customers, marketing systems and regulatory bodies (Knights and Tinker, 1997: 2-3). From an economic sense each was an enterprise – offering goods and services which could not be performed in other ways, or by other organisations (Lewellyn, 1994: 4).

During the mid-1980s the 'cosy cartel' of the 'big four' retail banks (Gregory and O'Reilly, 1996: 223) was shattered by two major legislative changes. After a long period of relative stability, the Financial Services Act 1986 and the Building Societies Act 1986 resulted in the liberalisation of the products and services that the financial services industry was now allowed to offer (Parker, 1999: 163). The legislation not only served to blur the boundaries between existing product providers, but also threw open the entire marketplace to fresh competition. The definition of what constituted a bank became less clear-cut (Lewellyn, 1994: 15-16). Building Societies and new financial providers, e.g. supermarkets and high street stores were given the opportunity to offer financial products alongside their merchandise and compete directly on both cost and convenience with the high street banks (Fincham et al., 1994: 36).

In response to this increasing competition, traditional banks were forced into making profound changes to the way they carried out their business. Banking branches were transformed from being simply conveniently situated, passive, processing intermediaries, into cutthroat, aggressive, market driven retailing sites:

> … before deregulation you had a nice, comfy cartel of the 'Big Four', who were making great, almost obscene levels of profit 'thank you', all the punters were happy. They were getting top-flight service. Deregulation comes along, more people flood into the market, higher cost constraints. The only way to maintain profit levels other than maintaining your income is by cutting costs, so that is what they [Bank UK] have done.
>
> (George, Manager, West Town branch, 5/12/00).

The necessity for banks to provide expertise in an extensive range of financial products catering for a large number of consumers was a new concept (Burton, 1994: 46). It was questioned whether existing branch staff would be able to make the seamless transition from banker to retailer. Historically, banks had not strategically looked to recruit specialist sales personnel – a move reflected in the content of their typical remuneration packages, which offered a regular salary, career structure and profit sharing – in sharp contrast to those generally associated with commissioned sales personnel where a high degree of their salary was 'at risk' (Burton, 1994: 53). For branch-based staff in Bank UK, change with regard to sales appeared to arrive suddenly and without warning:

> You know, I joined the bank to be a banker and all of a sudden they changed my job description and said if you don't sell you are in the wrong job. It was almost as though the rug was pulled out from under us... I didn't join the bank to sell. Having said that, if there is something really good that would benefit somebody then I would sell it, but I can't stitch people up! I can't do that! They said in the meetings the other day we've got to be dirty, and I can't do that.
>
> (Leah, Sales Executive, North Town branch, 15/2/01).

> ...I'm not a salesman and I can't get into this... The product of the week is Jack High[1], and everyone who walks through the door has got to have one if we can get them to accept it. If we can't do it on a banking basis then we've got to sell it to them on the basis that they can save 10 per cent on a fridge / freezer next week. If I am forced to do that, then I feel like a little bloke in a sheepskin coat trying to flog a motor – a horrible, nasty little job.
>
> (Eric, Manager, Harbour Town branch, 18/10/00).

Interviews carried out during the course of my research indicated that staff felt Bank UK's sudden shift towards the establishment of retailing as its main organisational priority had occurred too quickly, and with scant regard for offering any sort of training for their new roles. Analysis of responses suggested staff felt extremely bitter that their annual cost of living rise was now dependent upon the achievement of a certain level of sales, without having received coaching, or the opportunity to practise the art of selling[2]: "There really isn't really anything different than somebody who works in a shop... but I need

[1] Pseudonym for Bank UK's premier current account. One if its benefits was a 'home shopping' service, which guaranteed at least 10% discount on the purchase of 'white goods'.
[2] More will be written about the linking of salary to sales achievement later in the chapter.

product knowledge. I need to know what I am talking about" (Maureen, Sales Executive, West Town branch, 5/12/00):

> ... I mean I've been on a half-day lead generation course, which the scenarios they give you just don't happen. You just don't get Fred Bloggs coming and saying "How about a pension? I want to save £100 a month" – you just don't get that!
>
> (Wanda, cashier, West Town branch, 12/12/00).

> [On joining the bank six months earlier]... there is an absolute lack of training. I know they say you don't need to know everything about a product to be able to sell it, but I don't think that's a very good outlook to have, because if customers do turn around and ask a question you can't help them at all. Then it's just like (pause) cold selling. "Buy this, but I can't tell you anything about it"! How am I expected to identify what is good for them, if I don't know anything about each thing. How am I meant to know if it is good for them or not?
>
> (Lauren, Cashier, West Town branch, 5/12/00).

Training, and its associated issue of skill were often talked about during fieldwork, within both formal interview sessions and in the course of everyday office banter. Long-serving, experienced staff felt their traditional banking skills (accuracy, numeracy and the ability to make reasoned decisions), had been undermined by the increasing emphasis Bank UK now placed on retailing. Selling necessitated greater training provision, and the opportunity to develop the skills commonly associated with a retailing role, e.g. good interpersonal abilities, teamworking, and the acceptance of flexibility (as both a numerical flexibility with regard to working hours, and a functional flexibility in accepting a multi-tasking role within the organisation).

Staff appeared confused by their new roles, which they saw as contradictory. Bank UK no longer expected them to be specialists in their more traditional banking roles such as lending or cashiering, but to embrace new roles as sales personnel. Yet, because Bank UK's core business remained driven by financial transactions, staff simply *had* to retain their more traditional banking proficiencies. During a typical working hour they might be expected to cashier, open a business account, deal with a deceased customer and change foreign currency, whilst at the same time remaining vigilant for every opportunity to sell Bank UK's financial products.

Staff appeared to view 'selling' as a skill. A distinctive, innate ability, which individuals either had or had not:

> ... it's a definite skill and to a certain extent you've either got that sort of skill inbuilt in your personality. I mean you can develop it and you can practise it, and in time encourage it, but on a whole I still think you are born with that type of skill. With the ability to talk to customers really well and not be too pushy, but just to be assertive enough to sell at the end of the day...

(Nina, Sales Executive, Harbour Town branch, 18/10/00).

During 2000, Bank UK obviously decided that increasing the level of its sales penetration was now of such strategic importance to its long-term growth, it offered its staff an opportunity to develop their selling skills, through the provision of an intensive, 3-day sales training course for all branch based staff who were formally mandated to attend. These internally provided courses were held throughout the UK at local training venues. As part of my participatory cashiering role, George (Manager, West Town branch), offered me the opportunity to attend such a course. This not only allowed me to undertake an unexpected, and probably unprecedented piece of research right at the heart of Bank UK's new sales oriented organisational culture, it also gave me the opportunity to gain a greater insight into the philosophy underpinning much of Bank UK's sales rhetoric.

Mastering the art of selling.

My sales course was held during July 2000 in an "enterprise centre", located within an industrial estate almost central to the geographical area of my fieldwork. Bank UK had hired the building on a long-term let, complete with furnishings and equipment. There were eight delegates (including myself), all of whom were female, and during introductions it became clear that five of them were employed on 'casual' contracts and were therefore not eligible to receive any sales related bonus payments, despite being expected to spot and close sales in the manner now expected by the bank. Mindful of the ethical considerations of doing sociological research, I remained open and honest about my current role within Bank UK and introduced myself as a researcher first, and a cashier second. I stressed to the floor that I was a legitimate staff member at the present time, undertaking a genuine cashiering role at West Town branch and was not attending the course as 'a plant'.

The early part of the course constituted a reminder of the history of Bank UK, which finished with a detailed explanation as to why the bank needed its staff to evolve into retailers, rather than simply remaining 'bankers'. Increasing competition from a wide range of sources meant Bank UK needed to respond aggressively to threats to its dominance as a key financial services provider. However, not surprisingly, the main quest of the course was to offer staff an opportunity to practise the identification, dialogue and closure of sales, whilst overcoming potential consumer objections. What follows is a description of the way this training was delivered.

The key training objectives of the course were to help staff contribute to Bank UK's desire to increase its overall group income by £500 million every year by:

1. Explaining the importance of customer service and sales in achieving the overall aim of Bank UK.
2. Demonstrating appropriate interpersonal skills when managing sales dialogue.
3. Helping staff make effective sales presentations.
4. Helping staff professionally refuse requests (when credit cannot be extended) and overcome objections (to sales).
5. Demonstrating the importance to consumer confidence of good administration and after sales contact.

(Research Diary, 11/7/00).

Training sessions were practical rather than theoretical. Over two days were spent practising and improving sales dialogue, whilst demonstrating working solutions to common staff complaints they did not have enough time to sell in increasingly busy branches.

The consensus of the group appeared to be a reluctance to approach customers with semi - scripted sales dialogue when faced with queues. Bank UK's old mantra of "serve the queue and get rid of it at all costs" appeared to still be embedded too deeply in staff psyche. To overcome this reluctance, delegates were instructed to act out a common retail-shopping scenario where a typical offer might be: "Buy Two, Get a Third Free". A customer had supposedly approached a supermarket checkout with only two items relating to the offer. Harry (course facilitator)[1], suggested that however long the queue may be, or indeed become, it would be in the best interests of the customer (and the goodwill of the store) for the cashier to point out that a third article would be free, and if the customer wanted to take-up the offer, it may be prudent to offer to get the product for them, i.e. leave a busy till position. He asked how often we, as consumers, had met that scenario and asked us to comment how we felt about it. General agreement appeared to be that it was fairly common event, and nobody really minded waiting in the queue, as they would have been grateful to have had the offer pointed out to them if they too had missed it. Harry asked if there was really any difference between this scenario and a cashier asking a customer if they had a credit card / or had booked for a financial MOT even if the customer had a long queue behind them.

Despite the extremely good illustration of the point Harry was trying to make, staff felt that customers did not necessarily enter a bank with the purpose of *buying* something, and at least in the shopping scenario it was clear what the customer was buying and, more importantly, that they *wanted* to buy. The shop assistant was not asking them to buy something they did not want, or had not asked for. Harry appeared unable to understand exactly what our objections were, and I tried to animate our concerns by referring to the experience of buying shoes.

[1] Harry was a staff member of Bank UK who had been an internal course facilitator for over 5 years. He appeared to be about 30 years old. As changing emphasis was placed on different elements of the bank / customer relationship, he had rewritten his courses to reflect these shifts.

We might want a pair of shoes, but commonly detest being asked if we want to buy waterproof polish, shoehorns etc. at the same time. Wasn't this the same as asking a customer who might be simply paying a bill, if they wanted a mortgage / car loan etc.? Harry dismissed our criticisms by asking us to remember that Bank UK wanted staff to move away from the idea they were simply bankers, and we [staff] needed to remember we were now *retailers* of financial services and products too. (Research Diary, 11/7/00).

To overcome what Harry termed the "pervading mentality of staff shyness" in simply asking customers if they were interested in a financial product (as illustrated in the practical activity detailed above), we were instructed to undertake role plays[1] at the front of the group. Participants were given a sheet containing six photographs of what were determined to be typical Bank UK customers- three male and three female. The pictures were stereotypically gendered. All the women were portrayed with children / pregnant / with shopping bags, whilst the men were suited and carried newspapers, briefcases and filofaxes. Harry asked two delegates at a time to act out what he called "opening sales conversations" based on characteristics thought to be portrayed by the photographs. The group decided appropriate dialogue might consist:

[1] Harry preferred to refer to role-plays as 'non-threatening job situations' (Research Diary, 12/7/01).

1. You look busy... (possibly able to sell [offer] telephone / internet banking), for the men.
2. You have obviously been shopping, have you bought anything nice? (possibly to sell [offer] a personal loan / credit card), for the women.

Harry suggested that it might be appropriate to have a couple of opening questions in mind, in case the first fell flat, and suggested the use of 'open' questions, e.g. "What kind of day are you having", to quickly engage the customer in dialogue, followed by what Bank UK called "high gain" questions, for example: "What does your fixed rate mortgage cost you in increased payments per month"? (Research Diary, 12/7/00):

> In a sales situation, asking questions is like spending money. You must try to get a high return from your questions because you have only a limited amount of time in which to ask them... High gain questions require clients to become engaged mentally, because they ask for high-value information that cannot be found quickly... Clients cannot "coast" while answering these questions. In simple terms, high-gain questions require clients to *think* [original italics] before responding.
>
> (Bank UK Learning Organisation[1] Handout dated 17/3/99).

The afternoon of the final day was spent entirely in role-play. Pairs of delegates took turns to act out common sales scenarios in order to become more comfortable with injecting sales dialogue into typical staff / customer conversations. The pairings were scattered throughout the room, and the groups seated furthest away from Harry, (who moved around the room, listening and

[1] Bank UK Learning Organisation was the formal name for Bank UK's internal training division.

suggesting improvements), quickly got bored, and spent time swapping cynicisms about what Bank UK now expected from them in terms of sales achievement, and horror stories about awkward, complaining customers for whom it was thought staff had become: "verbal punch bags" (Research Diary, 13/7/00).

<u>The embarrassment of selling.</u>

Back in the branches and away from the sterile environment of sales courses, practising the art of selling became an integral part of daily scrum activity. With product specific campaigns now being changed on a month-by-month basis, Bank UK clearly hoped that by demanding that its staff practise semi-scripted dialogue in non-threatening situations on a regular basis, they would become more confident using them with customers:

> George informed us that he had been instructed to set up 'sales power hours', where staff were expected to concentrate on just one product every day. Today he had been instructed to concentrate on mortgages. We were asked to approach customers with: "When did Bank UK last review your mortgage"? He asked us to stand in a circle and practise the phrase with each other, going round in the circle four times.
>
> (Research Diary, 8/11/01).

> Had to practise 'hostage selling'[1] this morning. George and Sam showed us what to do. Sam sat in her till position and George played the part of the customer. The scenario comprised: during the course of carrying out a financial transaction, CSALES had flagged to Sam that George had not yet upgraded his account to Jack High. She was expected to say: "I'm sorry we don't appear to have upgraded your account to Jack High. I'll just go and get somebody to do that now for you". After finishing the dialogue, and without giving George a chance to protest, she was expected to break eye contact, and keeping hold of his chequebook instruct a sales executive to go out to George and get the product sold. I asked George what would happen in the real world, when the cashier may have carried out the scripted dialogue as required, yet no sales executives were available to see the customer straight away. He just looked at me and told me not to be "so negative".
>
> (Research Diary, 6/12/01).

Staff viewed these "...pantomime fiascos..." as "... bloody sing-songs... If they taught my 9-year old daughter like this, I would be up at school complaining." (Sam, chief cashier, South Town branch, 22/10/01). Further repugnance was also shown towards sales incentives that caused staff to feel they were being ridiculed through the actions they were expected to carry out. One such campaign involved the marketing of Bank UK's Jack High account in December 2000. During the month all Jack High sales were converted into sales points and at the end of the campaign, the branch achieving the highest points would win a staff day out at the races (entrance only, no travelling expenses). Extra points could be awarded for exceeding individual branch targets by ever increasing percentages. Immediately

[1] 'Hostage Selling' is a pseudonym for Bank UK's sales initiative, which sought to keep the customer in a branch until they have met a Sales Executive. The common ploy was for a cashier to retain their cheque book/ credit card etc. (or whatever had been handed over for a financial transaction) and give the item to a nominated SE. By doing this, it was hoped the SE would be able to engage in sales dialogue, spot a selling opportunity and close a sale.

of no interest to staff in the majority of my field sites, located as they were over 130 miles away from the nearest racecourse, staff were further disheartened by the news that one cashier at a time was expected to wear a jockey's cap with the aim of encouraging customers to enquire why. If the wearer managed to successfully introduce Jack High into the conversation and sell the product, they were absolved from any further cap wearing duties that day, and the cap had to be passed along the cashiers until the new wearer managed to sell the product, and so on:

> These sorts of things make you say: "I can't be bothered with this". If they say something like at the start of the day, "just get me four accounts"... well I mean I know we've got to do it, but it's when we have these SILLY little competitions and games that I think: "What are we? Children or adults"?
>
> (Jane, chief cashier, West Town branch, 12/12/00).

On other occasions, inflated party balloons[1] were used visibly to portray expected targets. In July 2001, branch managers were instructed:

> Do balloon 'scrum' next week ... reverse psychology ... instead of putting names on the wall [traditionally used to denote achievers], we all start with names on balloons, and when a pension interview is booked, we pop the balloon, and the winning member of staff wins a bottle of wine.
>
> (Bank UK, Internal Managerial Memorandum dated 11/7/01).

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[1] The cost of their purchase was agreed at regional management level.

To help staff introduce specific banking products into the course of their conversations with customers, branch interiors were sometimes bedecked in one colour throughout, in order to make customers ask why, thereby creating the opportunity to mention, explain and sell the product at the focus of the current campaign. During November 2001, Bank UK wanted staff to make an extra effort to sell Jack High accounts, and in order to help draw customers' attention to the product, regional management demanded that one particular Friday be designated an 'everything gold day'[1]. At South Town branch, gold crepe paper was fastened over the walls of the banking hall and gold balloons were strung from the cornice. However, staff had collectively refused to work in all gold attire: "I've only got one gold thing. That's my evening dress, and if George thinks I'm wearing that to work, he can f**k off!" (Sam, chief cashier, 16/11/01). As a compromise they agreed to sew lengths of gold tinsel onto their uniform jackets and wear gold bowties. George had not had time to sew his tinsel onto his jacket the night before, so stapled it in place first thing, whilst sarcastically joking: "I'll probably get reprimanded for gross misconduct by defacing my bank uniform" (Research Diary, 16/11/01).

Unfortunately this sales incentive backfired on two counts. Despite earlier staff misgivings that it had been scheduled to run on a nationwide children's appeal day, Bank UK had insisted that it went ahead, and as predicted, customers thought

[1] Gold being the colour Bank UK wanted consumers to associate with the 'Jack High' product. The rhetoric appeared to be gold = the best.

staff were simply dressing up to take part in the charity day. Others commented: "Aren't you a bit early in decorating the branch for Christmas"? (Research Diary, 16/11/01). The very nature of the charity day meant that during opening hours, all the cashiers were extremely busy counting piles of loose coins from buckets and other collecting tins, so had little time to explain why the banking hall had been decorated, or sell Jack High as mandated. In any event, customers were simply not interested in buying or listening to sales patter, busy as they were with charity events.

A few weeks later when it was time to put Christmas decorations up in the banking hall, South Town's staff were told that advertising space now had to take priority over the festivities. An internal memo dealing specifically with branch Christmas decoration stated: "We do not wish to detract from the perception that we are a serious, professional sales organisation" (Research Diary, 13/12/01):

> Put up the Christmas decorations. Claire and I just decorated a fake 3ft tabletop tree with lights and ornaments and managed to put up one swag of tinsel in the banking hall. New instructions meant we were not allowed to cover any part of sales posters or promotional literature. Mindful of the long-held mandate to ensure decorations did not cause problems with security equipment that was all we could practically manage.
>
> (Research Diary, 13/12/01).

Other data demonstrate that Bank UK was beginning to seriously undermine its professionalism through some of its more bizarre teamworking incentives. In May 2002 I queued as a customer in Harbour Town branch. Facing the queue on the walls were what appeared to be pictures from a children's colouring competition. Computer generated, blank faces had been printed onto A4 sheets of white paper. I could see that features had been added, along with hair. Each face appeared to have a different expression, for example portraying anger, sadness, satisfaction or friendliness. When I got nearer I was absolutely amazed to find the display was headed: "Staff By Staff", and what the pictures represented were staff caricatures of each other experiencing different moods. On reaching the counter I asked Sally (Assistant Manager) what had been happening. She just laughed, saying: "You will be pleased to know that that the bank has not become any more professional since you left and has actively been dumbing down."(Research Diary, 7/5/02). She informed me that staff had been asked to add features and expressions to the blank faces with wax crayon and colouring pencils during recent scum sessions, and explained that the idea behind the posters had been a desire to cement teamworking activity by group consensus of individual personalities. Where staff had been portrayed as angry or demotivated, they were expected to change their attitudes towards work, and further personality appraisal via artwork would take place later in the year.

The sexuality of selling.

Analysis of sales related activities in Bank UK suggest both the language and delivery of sales within branches was often heavily masculinised and sexualised. It was common for typically masculine sporting and combative metaphors to pervade throughout sales campaigns. Many consisted of 'knockout cups', 'league tables' and 'levels of penetration'. Branches were encouraged to think of themselves in terms of a series of footballing metaphors. Their customer bases constituted the pitch, which could be split into three distinctive arenas – defence (cashiers, who were deemed to be defending the more traditional banking role), midfield - new technologies which made sales identification easier and created a link between the more traditional cashiering defensive role, and the 'upfront' roles of the Sales Executives, (who added value and gained points):

> In the event of a tie-break [number of Jack High accounts sold during one particular sales week], there will be a 'virtual reality' penalty shoot out. You will ring *x* at Harbour Town branch (telephone number) who will (on your instructions, i.e. left, right, direct at goalie...whatever) take a shot at goal with a soft football Jeremy[1] has brought in, and Jeremy will attempt to save it. It will be a sudden death penalty with the first branch scoring winning.... At half time (i.e. Wednesdays weekly) ring or e-mail me to let me know your half time scores and what you, as 'Jack High' coach, are planning to do for the rest of the game to ensure a win!

(Internal Management Memorandum entitled "Jack High Champions League 2001", dated 15/11/01).

[1] Jeremy – Regional Manager.

Other marketing campaigns appeared specifically sexualised, albeit in non-threatening or discriminatory ways. As a concession to the common cashiering complaint that even if staff managed to introduce and explain the benefits of a particular product to a customer, it was common to find that Sales Executives were unavailable to close the sale, 'gossip' boxes were introduced throughout the branch network in November 2000. Essentially any old box the branch could find was placed close to the cashiers who were expected to record 'gossip' (sales opportunities), which were later passed to Sales Executives to follow up. A customer might mention they were thinking of moving house (mortgages, home and contents insurance, life insurance, increased overdraft facilities), changing their car (personal loan, motor insurance) booking a foreign holiday (holiday insurance, foreign exchange, personal loan), expecting a baby (personal loan, improved life assurance, infant savings account, possible house move) etc. Were Bank UK suggesting that its mainly female cashiers were considered suitable to undertake this exercise by an implicit assumption that all women, by virtue of their sex, were biologically predisposed to gossip, and that an increasing interest in the private lives of customers was just women chatting, as women are known to do (Frenkel et al., 1999: 7), rather than illicitly gathering intelligence for Bank UK?

> On the counter a plastic ice-cream container had been placed out of customer sight. It had a hand-written sticker marked 'Gossip Box' stuck to it. I asked Jane what it was for. She said it was for the cashiers to record any gossip they heard from customers that might be able to be turned into a lead or sale if the cashiers felt uncomfortable, or did not have the time to broach the subject there and then. She said that it had been there for 2 days and as yet nothing had been put in it.
>
> (Research Diary, 12/12/00).

Other sales initiatives used direct sexual innuendoes. Despite a strong denial of organisational sexuality within banking, my research suggested that not only were women used directly to intelligence gather (through gossip boxes), their indirect presence appeared to drive sexuality in sales initiatives. Through the use of sexually explicit mnemonics, Bank UK appeared to be implicitly encouraging its typically female front-line staff to have SEX with their customers: **S**-Smile, **E**-Eye Contact, **X**-Excite. Cashiers were asked to close sales opportunities by making sure they '**KISSED ASS**' (Keep It Short And Simple) (Research Diary, 5/7/01). Another campaign in June 2001 encouraged staff to suggest:

> We can offer the customer a great service with some tremendous products to meet their needs. So remember to have an **ORCASMIC** time with them. Don't forget the customer can either walk out the door (*sic*), or **C**ome **A**nd **S**ee **M**y **I**nvestment **C**hampion.
>
> (Research Diary, 5/7/01).

My analysis of Bank UK's advertising and promotional literature suggested it too had become heavily sexualised. During June 2001, the Jack High account was heavily marketed throughout Bank UK's branch network. One of the major features of the account was the offer of free travel insurance, and the summer 2001 campaign chose to spotlight this benefit under a vigorous marketing campaign entitled "Have You Got It Covered". Staff were instructed to put marketing literature relating to this campaign into leaflet dispensers built into the hands of two life-sized cardboard men, (delivered to every branch specifically for this promotion), which were placed adjacent to the barriers delineating the queuing area for cashiering services. One of the cardboard models was a white skinned man, clad only in swimming trunks, looking very pink and hiding under a sunshade. His partner was a brown skinned man, who was again wearing only swimming trunks, yet was posed very provocatively on a towel within a mock beach scene with his legs suggestively apart, whilst his hands (holding leaflets in the form of a dispenser) were placed firmly on his genital region (Research Diary, 29/6/01). The advertising slogan "Have You Got It Covered?", whilst primarily using sun and shade to illustrate the protective nature of travel insurance, could also be understood as a sexual innuendo by using hands in the form of leaflet dispensers to cover genital areas.

A later promotion featured personal loans. The campaign was entitled "Free with every personal loan" and portrayed the free offer as 'expert advice'. Posters and their accompanying literature portrayed a member of Bank UK's staff sitting at a desk talking to a customer. The rhetoric behind the campaign appeared fine, except that the member of bank staff was male, and the customer was female, with a toddler and a baby in a pram. Did this sort of advertising portray a belief that men were still considered experts both within the banking industry and wider society, and women by virtue of being placed as 'the other' (Ramazanoglu, 1989) were not? (Research Diary, 8/11/01).

Points make prizes!

In the early part of this chapter I used interview and field data to highlight the variety of different ways adopted by Bank UK in its attempt to deliver various sales and marketing strategies throughout the branch network. Practical examples have illustrated how the shifting of organisational priorities from 'banking' (in its broadest sense), to retailing has been experienced by staff. The requirement that staff attend a three-day, mandatory sales course graphically illustrated that the marketisation and selling of banking, insurance and longer-term financial products had become a strategically important area of concern for Bank UK.

During the course of my research, Bank UK introduced weekly sales targets throughout the branch network, which were expected to be met week in, week out. Failure, with regard to sales was no longer an option. An internal managerial circular warned branch managers: "...there are no prizes for pride, only points.

ONLY YOU (original capitals) can make the choice. It's a simple choice – do it or do not, there is no try" (Research Diary, 22/6/01).

Further interview and fieldwork data will be used later in the chapter to explain the various strategies adopted by branches in ensuring their weekly sales targets were achieved. In order that the rationale underpinning such targets can be fully examined, the following part of this chapter explains how sales targets were calculated. (The following chapter will examine the concepts of failure with regard to target achievement from a number of different levels [personal, branch, regional], and the impact the growth of fear of failure has had on respondents).

Despite being active in the field for over two years, I found it almost impossible to ascertain *exactly* how sales targets were determined. There appeared to be a great deal of confusion, speculation and ignorance amongst all grades of staff, including managers.

> I have no idea how it [branch sales target] is calculated (laughs). We have never been told. We have certainly asked. Apparently the region gets a target. So it is just a series of split-outs. So national sales will have a target, they split that out to regions, the regions split it out into areas, the areas split it out to the branches, and a lot of that is probably based on footflow (pause). I mean I don't know how it is done. They probably take footflow. It's probably based on opportunity. I think that is probably the best way to describe it. The number of people who actually come through the door.
>
> (George, Manager, West Town branch, 5/12/00).

In attempting to gather more information about the generation and setting of branch sales targets I asked all my respondents if they felt able to explain how targets were calculated, and the amount of additional monetary reward they could expect to earn when qualifying levels of sales were achieved. Their responses suggested that far from being clear, open and simple in delivery, the whole area of sales and performance related pay was shrouded in mystery and confusion. Even newly appointed Sales Executives, who had been charged with the task of turning all potential opportunities into sales (and whose bonuses were heavily dependent on branches achieving as expected)[1], were unclear as to *exactly* what was expected of them, and how achievement was determined:

> They tried to show us once on the most complicated (pause), I mean Einstein would have nothing on this (laughs), but I think it has deliberately been made that complicated...
>
> (Leah, Sales Executive, North Town branch, 15/2/01).

> Nothing has been fully explained. When it first came out I think I must have been on holiday or something so I didn't have it explained to me what it all meant. I did see a lot of stuff in the circulation but as you know you don't have time to read it so you tend to skim through it. What I gather is that obviously you are targeted on your sales and customer service...
>
> (Nina, Sales Executive, Harbour Town branch, 18/10/00).

[1] Sales Executives were paid a basic salary dependent on their grading. See pages 160-161 for a detailed understanding of the development and internal grading of their role.

> ...It's still a mystery to me is this performance related pay. It's still a mystery! I know that out of the branch I am the one with the least points – they give you a chart of what you have achieved each month...

(Britney, Cashier, South Town branch, 25/10/00 – six months after joining Bank UK).

> I think I know how it works. It is very sales oriented...I know roughly what the bonuses are. There is a bonus for your grade and a bonus for hitting target, and then there is another bonus for going over target.

(Maureen, Sales Executive, West Town branch, 5/12/00).

> I can honestly say that I don't know how the system works. It is all about A and D[1] and stuff and I don't know what that stands for! Everyone has got yellow books[2] except me, so I'm like: "I've got a sale, where do I mark it down"? I don't know if I'm to be doing any of the things other staff are. What is an A and D? I don't even know what it stands for (laughs). As far as the yellow book is concerned I think it's about recording sales...

(Crystal, Cashier, West Town branch, 5/12/00 – six months after joining Bank UK).

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[1] A&D – Appraisal and Development. Quarterly staff review.

[2] A yellow hard backed book had been given to every member of staff for them to keep manual records of the products they had sold for a particular period. Levels of sales, and effort (i.e. where a lead had been generated) were used to contribute to an assessment of an individual's overall performance.

Despite the overwhelming evidence of confusion and lack of understanding surrounding sales targets and performance indicators, all staff had been expected to lodge individual, written sales bids at the beginning of 2001[1]. These bids were effectively formal agreements between the staff member and Bank UK to achieve a certain level of sales and generate an agreed number of leads (introductions) to the regulated sales force.[2] Bids were generally commensurate with responsibilities and experience. Individual bids were then split into weekly targets, and completed spreadsheets were submitted to regional office on a regular basis in order that achievements could be monitored.

In order to make this monitoring easier, all staff were allocated a unique 6-digit code number which they were expected to apply to both electronically completed sales forms, e.g. account opening via a computer, or on paper-based applications forwarded to other departments for completion. Theoretically it should not have mattered whether the product was sold to a South Town, North Town or Harbour Town customer. Whosever's sales identification number was electronically or manually keyed as the selling agent, that member of staff received individual credit for the sale.

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[1] The requirement to 'bid' was only extended to *permanent* full-time or part-time employees who were eligible to receive performance related pay. Those employed on various types of 'casual contracts' were not required to bid, but were expected to work alongside their *permanent* colleagues in successfully achieving branch targets. More will be written later in the chapter about this.

[2] The regulated sales force consisted of Bank UK's professional sales staff who had gained formal qualifications in specialist sectors of the financial services industry. They were mostly concerned with the sales of life assurance, pensions, mortgages and estate planning.

This system of electronically tagging sales should have enabled individual performances to be easily monitored on a regular basis. Unfortunately this did not appear to be the case. The individualised system of performance monitoring was unable to recognise instances of multiple staff involvement in the successful sale of a product or service. The very nature of individual targets meant that staff were very often so busy competing against each other in the competition to sell products, any opportunity appeared to be taken to change seller codes. For example, if an individual *a* had discussed a product with a customer, yet could continue no further than offering a leaflet on which he or she had written their seller code, and the customer returned to buy the product at either another branch, or when *a* was unavailable, my fieldwork suggested it was common practice for *b* who later closed the sale, to delete the earlier seller code from the leaflet and endorse it with their own instead. If the product was opened by another department, (as is the case with mortgages for example), the seller code may even be changed for a third time, even though all the groundwork relating to the sale had been carried out solely by *a*. The discrepancy in agent seller achievement would generally not be revealed until *a* tried to reconcile electronically compiled achievement to his or her own manual records.

All staff had all been given notebooks in which to keep manual records of their sales achievements, which were used to convince management, where necessary, that errors had been made in points and product allocation. My data suggest there were three problems with the reconciliation of manual figures to those generated electronically. The first was the theft of sales (as discussed in the paragraph above), the second was a managerial concern that some sales may be gifted– i.e. where overachieving individuals donated sales they did not require in the achievement of their own bid, to other colleagues who were struggling. The final problem was simply the amount of time sales reconciliation took. Branch managers often had to make the difficult decision whether or not to pursue wrongful or missing points in view of the inordinate amount of time they had to spend chasing up other departments or regional office. Sometimes it appeared wiser to just accept the electronically produced figures and use the time they would have spent arguing about the miscalculation of points in actively pursuing new sales opportunities:

> It shouldn't take up a huge part of my day, but unfortunately we do seem to keep on missing points on the sales achievement figures that we get back from region and then there is a MONUMENTAL amount of work to try and get back the points. It's very difficult to know where to draw the line, because if you manage to achieve a sale you want the points, but if its going to take such a huge amount of work you might as well forget them, say those points are gone and spend your time trying to achieve new sales which may be more worthwhile at the end of the day anyway.
>
> (Lionel, Manager, South Town branch, 25/10/00).

During 2001, it became clear that Bank UK was increasingly anxious to ensure that its entire branch based workforce achieved as expected, and sales were not just left to one or two individuals who donated their excess sales to struggling colleagues. After branch closing time one day in July 2001, George asked his staff to listen to a telephone conference call he and other managers had been asked to prearrange with the area manager. The audio conference contained a strong, verbal warning for staff that if it could be later proven that individuals had changed seller codes on products either they or anybody else had sold (which covered gift of sales and theft of sales), such action would now be treated as an act of gross misconduct, instantly making it a sackable offence, without the requirement for formal verbal and written conduct warnings. George tried to ask Lesley (Area Manager) to whom sales undertaken by 'casual' staff who did not have a unique seller code should be allocated[1], and was simply told, "this was not the time to discuss trivial matters such as this" (Research Diary, 6/7/01).

Levels of product penetration were generally monitored in two distinctive ways. Simplistically staff merely counted the actual number of products sold, e.g. three personal loans, five savings accounts, one mortgage lead etc. Yet Bank UK had added a product weighting, which supposedly reflected the true *value* of the product to the organisation. No memoranda had ever been received which

[1] During the course of my participant observation I knew that I could not be reprimanded in the same manner as my colleagues if I did not actively contribute to the overall branch sales target, yet I realised that the continuation of my presence in the field really depended on being seen to make a substantial contribution to the achievements of all my research sites. I did not have a seller code, so often asked around who wanted my points when I sold key products.

explained exactly how values were allocated to products, but it was generally accepted amongst staff that any analysis of value must represent the net worth of the product, i.e. the potential for increased income generation for Bank UK. The higher the potential for income generation, the greater the number of points allocated to the product. Lending products (where income generation was much higher) generally attracted higher sales points than savings accounts (which attracted a payment of interest by Bank UK). Rate of footflow and staff establishment levels also appeared to be combined with the assessment of probabilities of income generation to determine final target levels. (As branch footflow was inextricably linked to establishment levels this was not unexpected).

By whatever method Bank UK used to allocate points to its financial products, staff were expected to simultaneously achieve two distinctive targets on a week-by-week basis. Not only were they expected to fulfil the expectations of their individual bids, they were also required to ensure their branches achieved their own weekly points / product targets. In order for a branch to meet its obligations it had to generate *x* number of points, whilst at the same time ensuring that its points generation included benchmark achievements[1] for individual products. Curiously, Bank UK had determined benchmark expectation to be 130 per cent of target, thereby expecting 30 per cent excess every week.

[1] Each branch had individual benchmark levels for product penetration in addition to the requirement to achieve the generation of *x* number of points.

During 2001, South Town branch, with a staff establishment of 4.43, and an average daily footflow of approximately 200[1] was set the following weekly targets:

Sales Points: 950pw[2], 190 pd[3] (100%).
1235pw, 247 pd (130%).
....
Appointments for 'Financial MOTs' booked with Sales Executive – 12 (4 x fte)[4]
Number of drawdown[5] personal loans – 10 (branch total)
Leads to regulated sales force resultant in booked interview – 10 (branch total).
Mortgage applications completed – 5 (branch total).
Conversions to 'Jack High' accounts – 10 (branch total).
Completed credit card applications – 10 (branch total).
Telephone quotations for home and contents insurance – 9 (branch total).

Detailed analysis of data relating to the issue of sales, targets, points and achievement illustrate yet another paradox. It was unclear from both fieldwork and interview data, whether Bank UK was more concerned with the attainment of an individual staff member through its system of sales bidding, or *overall* branch achievement.

[1] I based my footflow figure on the average number of cash only transactions, electronically counted by CSALES system during one particular week in September 2001. This was certainly not representative of true footflow.
[2] Per week
[3] Per day
[4] fte = Full Time Employee
[5] 'Drawdown' – Personal loan agreement forms that had been signed and loan monies transferred between accounts.

In June 2001 the difficulties associated with trying to fulfil two sales targets were apparent at South Town branch. During one particular week, the branch managed to achieve sales, whose value of product points was 356 per cent higher than the weekly branch target. It was the first time that *any* branch in *any* part of Bank UK's entire nationwide network had ever achieved in excess of 350 per cent of target. George (Manager) thought it was "bloody marvellous" and bought each of his staff a bottle of (expensive) wine as a celebration. The following Monday however, he was subjected to a telephone discussion with Lesley (Area Manager) who, under Bank UK's internal appraisal rules had to formally chastise him for being one Jack High account short for the week, despite generating a huge sales excess in other product areas (Research Diary, 29/6/01).

In light of the above, it is not surprising my data suggest that, in order for Bank UK to achieve its organisational desire to grow its retail banking business by £500 million every year, "a certain level of customer mugging" (Economist Intelligence Unit, 1996: 13) appeared to take place. My earlier description of the content of a typical Bank UK sales course highlighted how the bank had introduced a specific mandate for its entire branch-based staff to engage in sales opening conversations. Even if a customer gave no impression they were interested in a particular product or service, staff were expected to keep the conversation alive by 1. overcoming objections (to the product or service), 2.explaining the benefits of the product or service, and 3. practising the art of Hostage Selling. Suggested dialogue included:

1. Have you met our Customer Service Team? When can I arrange a time for (name) to introduce him/herself and discuss the services we provide?

2. Have you had the opportunity to review your current account recently? Things change all the time and there may have been some enhancements to the basic current account that you may not be aware of. If you have a few minutes, one of my colleagues will be pleased to run through the details with you.

3. We are reviewing the services we provide to our customers to see if we can save them money. When would you like an appointment to see....?

4. Is your mortgage with Bank UK? Have you got a few minutes now to see how much money I could save you?

(Internal Memorandum dated 8/8/00, entitled "Top Ten Dialogue Tips).

Opportunities to sell were no longer expected to be given up without a fight. Despite ongoing sales training and an acknowledgment that receipt of any performance bonus pay was now wholly dependent on achieving certain levels of sales penetration, staff still appeared unwilling to approach customers to buy products, which they felt would be of little benefit to them, despite increasing pressures to achieve specific levels of sales penetration every week.

The following interview extracts suggest that Bank UK's intensely aggressive sales tactics had yet to be fully accepted by the majority of its branch-based staff:

> ...I think that if you are selling to a customer's need then you are not doing anything wrong. All you have done is identified a need for that customer, and at the end of the day you are just doing your job. The only downside thing is that you get people sometimes... because of targets... who seem to be selling anything and everything to anybody to make up sales targets, as that's what the bank now appears to want at the end of the day.
>
> (Nina, Sales Executive, Harbour Town branch, 18/10/00).

> When I first started working for Bank UK, which was about 11 years ago now, I mean sales didn't come into it... it is only in the last 5 years or so... and not everybody had to do it then, it wasn't so essential, it wasn't stressed on you so much, but over the last couple of years it has. Before, if you served customers and didn't sell it didn't matter, but now it's: "What have you got from that one"? It just seems to me, it just seems that it's all selling, and they say it's customer service but I think if you treat the customers right without shoving everything down their necks as soon as they come through the door, when they DO want something they might come to us. If we keep bombarding them with everything, if it was me personally I wouldn't come in (laughs).
>
> (Jane, Chief Cashier, West Town branch, 12/12/00).

I think basically... I don't have a lot of trouble speaking to people so I think that isn't the problem. The main thing is that I've got no confidence in the products I'm selling. There are two messages coming through here. The first is that we have good products to sell and it will benefit the customer... But when they are linked to targets that we've got to achieve they become just part of the number crunching, so I feel we are only selling because that's the target of the day, rather than it's something that the customer really wants.

(Jean, Union Representative, North Town branch, 15/2/01).

...you have to be able to talk to people and make them feel relaxed. I personally listen to other people and think: "My God! That's a hard sell"...people object, and they [Bank UK] say overcome the objection then back off, but certain people don't back off and keep hammering on the door (laughs), until they break it down. ... I had a lady come back complaining about Jack High and I asked her why she had ever taken it out in the first place and she said that she was bullied into it! (laughs). Need I say more? (laughs).

Leah, Sales Executive, North Town branch, 15/2/01).

... if you are going to flog somebody something, the first thing you would need to do is to gain their trust before you sell the product. We don't seem to worry about gaining their trust anymore as long as we just sell the product, which effectively means that we have to sell 'cash and carry' products. Cheap! And that is what will get the thing sold. A good interest rate and people will buy your product, and they are not going to buy it for any other reason. So we are going to have to accept low margins, so therefore high volumes, otherwise we are not going to succeed...It's the inertia you get once you've been a provider of one or two good products. But we don't seem to be working in that way. I mean look at our credit cards; we've done crap rates on them for ages, and were one of the last ones to get rid of fees...

(Eric, Manager, Harbour Town branch, 18/10/00).

Incentives and Disincentives.

With all staff now expected to identify and sell financial products in the manner expected by Bank UK, it was often left to individual branch managers to devise a multitude of incentives to ensure their staff remained sufficiently motivated to make a substantial, individual contribution towards sales. Despite the introduction of performance related pay, staff appeared to respond better to tangible incentives, i.e. bottles of wine, bunches of flowers etc. During my fieldwork at South Town branch in 2001, it became a sacrosanct weekly ritual for George (Manager) to buy staff what became known as the 'Friday Cake'. Individuals took it in turns to choose the cake (or cakes) on their way to work from the local Women's Institute market. The cakes that were chosen were always spectacular and lavish. Multi-layered sponges with intricate icing, rich, moist fruit cakes with marzipan, or huge Danish pastries absolutely smothered in drippy white icing. The same level of care applied to their choice, also applied to their consumption. Unless staffing levels were absolutely dire, George made a drink of coffee at 10.30am. He also brought down from the staff room, enough plates and forks for everyone, who then took it in turns to spend usually ten quiet minutes away from customers, eating their cake and drinking their coffee in a relaxed manner. Staff at South Town thought this custom was " extremely civilised" (Research Diary, 27/4/01).

In other branches however, the provision of cakes or sweets as incentives for staff to meet sales targets was met with derision and scorn: "We are like bloody circus animals, give us a bun and we will perform" (Maureen, Sales Executive, West Town branch, 5/12/00). Yet at West Town branch, cakes *were* often shared between staff as apparent comforters during days of acute staff shortages: "Wanda brought the cashiers a huge, home-made chocolate cake. I don't know what for. She didn't say. Perhaps it was due to the crap day we all had yesterday" (Research Diary, 20/7/00). My data suggest that at West Town branch, cakes were viewed as necessary compensation for the stresses caused by staffing shortages, rather than as rewards for sales achievements.

Time Factors.

Selling financial products and services in the depth and manner required by Bank UK's senior management took an inordinate amount of time. There were many and varying reasons why time in its broadest sense was an extremely controversial issue amongst staff. Time affected both the desire and perceived justification of staff to sell. At West Town branch where there were constant and unending queues for cashiering services everyday, staff found it hard to justify spending time explaining the benefits of financial products to individual customers, or using suggested sales dialogue to generate new opportunities. Despite using sales training sessions to instil a revised psyche in dealing with queues (e.g. concentrate on the one customer you are dealing with and ignore the rest), the presence of queues remained a continued source of anxiety to staff. This anxiety was further increased by the inclusion of a series of specific questions about queuing, within service feedback questionnaires, which were randomly sent to selected customers on a quarterly basis. A revised service standard had established a maximum queuing time of two minutes between a customer entering any of Bank UK's domestic banking branches and their first contact with a member of staff. Yet, sales coaching as experienced during my sales course (see pages 177-181) encouraged staff to introduce and explain a multitude of financial products without due regard for waiting customers. My research suggests this tension clearly created a push / pull phenomenon between sales and service:

> In some respects I suppose it is better in that we bring it to their attention [customers] the different things that we supply, which a lot of them were totally unaware of, and in a lot of cases you are genuinely helping them to save money, but they want to get in and out [of the branch] quickly, they don't want us to knobble them every time they come in...Whenever somebody walks in through the door you are always thinking "What can I sell them"? It has become very black and white.

(Maureen, Sales Executive, West Town branch, 5/12/00).

> ... some customers you know you can approach them about things, and others you know to stay well away from them, but I feel that sometimes it would be nice to just come in and just do your job without having to think about what you are going to sell them. They [management] are on your backs all the time. "You've got to sell Jack High, you've got to do this, or you've got to do that". So everyone who walks in the door you're thinking, "What can I sell them"? and it shouldn't be like that... they [customers] don't want to be hassled by people...
>
> (Wanda, Cashier, West Town branch, 5/12/00).

For some staff, particularly those at West Town branch, having no respite between serving customers meant most of their day was spent literally running between the cashiering and customer service desks, dealing with all manner of enquiries and complaints, whilst remaining vigilant for sales opportunities. At the end of the day they were left with little free time to complete generated paperwork. At South Town branch, Fiona worked three days a week in a Sales Executive role. Often, she came into the branch on her days off, to either complete outstanding paperwork or to just have the time to speak to distant departments, e.g. mortgage services without constant interruption. She was not paid for these extra hours, yet did them on a regular basis to ease her own workload: "I might be only a part time SE and get part-time salary, but I often feel I work full-time" (Fiona, 6/12/01).

Lack of time within the designated 8.45am – 4.45pm workday meant that it was common for most staff to work additional hours, (which were often unpaid) to deal with outstanding tasks, mainly of a paperwork and processing nature.

Generally these tasks entailed transferring paper-based applications onto Bank UK's internal computer system in order to create an electronic record of the product or service that had been sold. This was generally not done at the point of sales whilst the customer was still present, as staff thought it was often quicker (i.e. took less time) to ask the customer to scribble their signature onto a paper–based application form and complete the electronic update later, rather than wait for Bank UK's interminably slow computer system to work its way through all the necessary screens in the product opening process.

On other occasions staff were asked by their managers to work over their contracted hours to personalise newly delivered sales literature and application forms with branch identifier numbers. These worked in a similar way to individual identifier numbers (as discussed on pages 195/196). Once they were applied to leaflets etc., and subsequently entered onto electronic records it should have been an easy task for senior management to monitor the sales progress of individual branches over a range of specific products. However, once again, there were problems with theft of sales. If a customer had picked up a leaflet at one branch, and later went into another to buy the product, it was common practice for the second branch to delete the branch identifier code from the leaflet and insert their own, thereby denying the first branch any claim to the sale. This was of particular significance to the geographical region of my fieldwork, which was predominately tourist dependent. Often leaflets and advice about Bank UK's financial products were given to holidaymakers, and however careful staff were in ensuring correct branch identifier numbers were marked on distributed stationery, it was clear from later electronic enquiries on customers accounts they had later bought the product from their home branch who had ensured they [the home branch] had received electronic credit for the sale.

It was a time consuming exercise to personalise all sales leaflets and stationery. With product campaigns changing on a monthly basis, new boxes of leaflets and posters arrived in branches on a regular basis. The task of marking each and every leaflet and application form was generally given to the cashiers, who were expected to carry out the task in slack periods between customers. Cashiering positions were generally cramped enough spaces, without the addition of piles of leaflets, which commonly escaped from their inadequate elastic bands and ended up slipping all over the floor. The most irritating part about the exercise however, was not that cashiers were expected to do the task, but the poor design of the stationery itself. Multi-folded flyers and leaflets generally had their "for bank use only" boxes right in the middle, which meant unfolding the leaflet or flyer, inserting the number, and refolding them in the correct way. Staff could not understand why these items could not be delivered already customised for individual branches, or, why stationery was not designed with the speed of task in mind, thus requiring little in the way of origami skills!

On many occasions it was impossible for all the necessary preparation to sales literature to be completed before displays needed to be changed, and often staff were asked to work over their contracted hours to ensure everything was finished before opening to the public with new sales campaign literature *in situ* on correct days. Sam (Chief cashier, South Town branch) often complained that, although she was only contracted to work until 4.45pm, the very nature of her chief cashier duties meant she had to stay until all the cash was safely put away and independently checked. It was very rare for her to leave before 5.15pm (although she was not paid for the overtime), and she had been absolutely outraged to be asked to stay to stamp sales literature one particular night when she had managed to complete her duties and be ready to leave at 4.50pm:

> One night we [herself and Christine] managed to get away at 4.50pm, and George asked us to stay and do sales promotional literature. I haven't taken a four thousand pound drop in salary[1] to stay behind on an unpaid basis and do sales stuff. If he [George] wants to do it that's fine, but he shouldn't make other people feel guilty for leaving, lets face it, AFTER their contracted time.
>
> (Research Diary, 6/12/01).

- Additional out of hours sales tasks, for example telesales evenings started to become part of branch selling practice during my period of fieldwork. These were initially undertaken by staff on a purely voluntary basis, with sympathetic management understanding towards individuals for whom outside working hours

[1] See respondent profiles. Sam had accepted a voluntary downgrading in grading following her illness in 2000.

childcare responsibilities were an issue. The content of these telesales directives varied. Usually staff were asked to approach customers with a view to persuading them to change their standard bank accounts to Bank UK's premium personal account. Suggested opening dialogue included:

> I'm sorry to bother you Mrs (name)... This is (name) ... from Bank UK. There is nothing to worry about, but I have been checking our records and I'm very sorry to see that we seem to have failed to offer you an upgrade to our premium current account. I can fix that now for you.
>
> (Research Diary, 12/7/01).

No specific telephone sales training had been offered to those staff volunteering to undertake these additional duties. Nor were they paid at premium overtime rates. All Bank UK offered, as an incentive for taking part was time off during the day in lieu of evening hours worked. Despite my persistence, it had been difficult to ascertain why staff volunteered to take part in such activities, other than sensing a general feeling of inevitability towards these activities becoming a permanent feature of their banking roles:

> This telesales is the latest. Once a week they [branch managers] are trying to get people to stay late and sell, but we all know it won't stop there. At the minute I have said no... I presume it is time off in lieu, although I don't know. There is no overtime anymore. We get customers from the competition they ran at Christmas where they had to fill in slips and give their telephone numbers... They [management] have said it will take place in early evenings, but I mean it's a long day for the girls if they start at eight in the morning, and are not leaving until seven at night, and they are pressured in their jobs all day, notwithstanding that 'North Town' is not the safest place to walk around in the dark anymore... It did go down the volunteer route, but he [branch manager] was disappointed at the response (laughs), and then it was: "Well, couldn't you just do one and see how it goes? We will support you if you are nervous about doing it". But sadly if you have a success like one person had last week, who had never done it before, I imagine the pressure would be on now for her to do as well as last time. But a lot of part-timers chose to work part-time hours because those are the hours they want to work, and not do evenings as well... At the moment it's just an 'expression of disappointment' that you don't feel able to do it. How it will be when people say: "I'm not doing it anymore"? There is so much pressure from up the line now.
>
> (Jean, Union Representative, North Town branch, 15/2/01).

Performance Related Pay

As this chapter has illustrated, it is clear that Bank UK now required its staff to fully commit to a new retailing ethic. These were individual commitments which were considered to be integral to Bank UK's desire to increase its overall group income by £500 million each year. Rewards were twofold. Staff received both monetary bonuses (paid on a quarterly basis) and weekly incentives in the form of cakes, wine or flowers from their line managers if targets were met or exceeded. On an annual basis, the top fifty performers in each of Bank UK's nine geographical regions[1] were formally recognised as achievers, and treated to an all expenses paid, overseas trip to a major European city. Data analysis suggests however, that many staff viewed the current levels of performance related pay as simply not substantial enough to compensate for the levels of effort they needed to expend for bonuses to be awarded:

> ...last year I was very disappointed. We worked hard and we didn't quite make our targets, and for the amount of extra money I got at the end of the year I thought: "Why should I bother"? It's not worth the bother for the amount of extra money that I had. It was peanuts and I was disappointed to be honest... If you try, and are shown to be trying they [management] should recognise that and shouldn't just say: "We've missed our targets, so bad luck"! You do need incentives, and if they are not going to give them to you then I am not going to do it.
>
> (Wanda, cashier, West Town branch, 5/12/00).

By linking monetary reward to target attainment it was clear that Bank UK had adopted a system akin to that of performance related pay. For many years its annual pay awards to staff had blandly rewarded length of service and seniority rather than staff 'worth' (as defined by income) to the Bank. Apart from accuracy of cashiering, it was often difficult to exactly determine the contribution of an individual to Bank UK's performance in monetary terms. Sales changed all that. Now targets focused specifically on contribution, and by tagging the sale of a particular product or service to individual staff members, a tangible determinant of contribution could be now assessed and rewarded. Hence, Bank UK's revised

[1] For internal monitoring purposes, Bank UK had split its nationwide coverage into nine geographical regions.

reward system moved from simply being job rate pay with little or no regard for performance (Ian Lang, President of the Board of Trade [1986], cited in Drucker and White, 2000: 9) to one which clearly expressed the values of the organisation and recognised the skills Bank UK was now prepared to specifically remunerate. Commenting on the spread of such practices in the financial services industry, Armstrong offers the following example:

> At NatWest a Performance Related Reward Plan was introduced to improve the business performance of the Bank. The scheme will provide a greater concentration on corporate and personal objectives. It will do this by clarifying at each level what the key objects are, relating them to specific circumstances, and rewarding managers according to how well they achieve them.
>
> (1996: 247).

Once again, issues of cost appeared to cause substantial problems with the smooth implementation of performance related pay incentives. These were not problems with actual cost, i.e. the monetary amounts paid to staff (although these would be later reflected within the umbrella of staff costs in Bank UK's audited accounts), but cost issues once again associated with decreasing staffing numbers.

As already discussed at considerable length, the actions Bank UK had taken in reducing staffing levels and tightening premises-led expenditure illustrated that it (from an organisational perspective), had clearly decided that it was of paramount importance to meet growing economic concerns about the current levels of its operating costs, by a sustained effort to reduce its cost / income ratios. Staffing numbers were reduced to the absolute minimum needed for the day-to-day operation of its branch network. The shedding of 7,300 staff between June 1999 and June 2000 meant ongoing costs associated with pension provision, maternity rights etc. for these employees could be capped. Where the loss of these staff had created establishment shortfalls within the branch network, Bank UK had plugged gaps by employing 'casual' workers.

These 'casual' workers generally comprised ex-staff members who now desired a greater flexibility in their working arrangements for a whole variety of reasons, or students who generally worked during university vacations, when footflow throughout the geographical location of my fieldwork grew substantially with holidaymakers and second home owners. These staff not only attracted lower hourly rates of pay than their permanent full or part-time colleagues, further cost savings were able to be made by virtue of their contractual agreements which excluded the payment of many benefits commonly associated with employment, e.g. maternity, pension and holiday provision. It was only following new legislation introduced in July 2000 (TUC, 2000: 114) that Bank UK needed to revise the content of its typical 'casual' contract in respect of maternity and holiday entitlements under certain circumstances, yet it was still able to refuse the payment of any performance related reward to 'casual' staff, despite asking them to undertake exactly the same duties as their permanent colleagues.

During a regional staff meeting in October 2001, (see pages 161 - 164); I managed to engage Jeremy (Regional Manager) in a small group conversation after the main proceedings. He had walked over to the group of women I was talking to, and asked in a supercilious manner: "How can we make the bank better for you ladies next year"? I asked him why Bank UK had failed to recognise the contribution its 'casual' workforce made to overall sales achievement, by its refusal to include the provision for the payment of performance related pay in 'casual' workforce contracts. He appeared flummoxed by my line of questioning, until I reminded him that I was 'the researcher' who had participated as a cashier in Bank UK for various periods over the last couple of years. He replied: "If you want to be flexible then you need to trade off flexibility for performance related pay. If you want performance related pay, you should take up the offer of a permanent part-time contract." He laughed and quickly walked away when I suggested all that appeared to be happening within Bank UK was the creation of a two-tiered workforce, with those on permanent contracts eligible for bonuses and benefits, whilst those on 'casual' contracts, who did exactly the same jobs, were not. (Research Diary, 18/10/01).

My findings correspond with those of earlier research (The Institute of Management, 1999; Pettinger, 1998; Dex and McCulloch, 1997; The Fabian Society, 1996) which suggest that it now appears to be common practice within organisations to invest scarce resources in a core staff of permanent employees, whilst using a peripheral group of 'casual' or agency workers to fill gaps for the lowest possible cost.

There is clear evidence to suggest that Bank UK has also assigned its branch-based workforce into two exclusive (with regard to remuneration and benefit packages), yet mutually inclusive (with regard to the achievement of its overall sales target) categories of core staff (employees with permanent contracts of employment, rewards and benefits), and peripheral workers ('casual' employees, subject to short notice periods and ineligible for performance related pay rewards). However, despite this segmentation, by including the individual contributions of peripheral workers within overall branch staffing establishments (in terms of actual hours worked, which, together with branch footflow were key factors in calculating overall branch sales targets), peripheral workers were obviously of strategic importance in Bank UK's overall organisational sales philosophy. With individual branch sales targets now clearly influenced by the anticipated contribution of every staff member (irrespective of contractual status), Bank UK needed 'casual' workers to contribute as expected, despite the fact they had absolutely no incentive (except in personal job satisfaction) to sell. With the increasing use of 'casual' contract workers to fill vacant permanent posts, the fine line Bank UK appeared to tread between its economic need to reduce operational expenditure and its competitive need for sustainable sales growth became increasingly critical to its long term survival and improved success within a rampant financial services marketplace. As Pettinger comments:

> Where flexibility is based on part-time fixed-term contracts and job sharing type work, the approach that demeans – 'They are only part-timers' and 'they are only job-sharers' is unacceptable. It is absolutely certain that if people are treated as 'only' something, this is how they will turn out. Work, profitability, productivity, effectiveness and customer service are all certain to suffer...High quality staff are highly flexible, skilled and trained; highly motivated and committed; and are as well paid as possible. They share in organizational profits and success.
>
> (1998: 74).

Conclusion

This chapter has discussed the various reasons underpinning Bank UK's change in its core domestic retail banking business from banking to retailing. The deregulation of the financial services sector has meant that the entry of new players (whose products were not only cheaper than those historically offered by the traditional retail banks, but were more consumer-friendly) had increased competitiveness to such an extent, that Bank UK had needed to respond urgently in order to maintain market share.

It is clear from my research that individual branches had found it progressively difficult to undertake sales tasks within their overall staffing levels. Selling financial products in the manner expected by Bank UK took an inordinate amount of time, and with fewer staffing numbers this created real problems in maintaining a barely minimum standard of service, and sales often had to take a back seat to the more typically mundane banking duties of cashiering. Yet, the need to offer a transactional banking service remained, and staff found themselves trying to honour their commitments to the overall sales effort, whilst continuing to be responsible for substantial amounts of cash. Their dual roles (as bankers and retailers) often led to conflictual behaviours, which became manifested in their loathing of management, a refusal to embrace new ways of working, or as tangible / intangible physical and mental health problems.

The following chapter moves on to discuss the effects of reducing branch establishments and increasing workloads on the physical and mental health of staff.

5. Stress and Work Intensification.

> **...it's a question of how sustainable the effort involved in competing is. Because you will have increasing numbers of people going off with stress related illness. You are getting that now. Because there's only so much (pause)... I mean it is a very fine line between walking over the edge or just walking along the edge of the cliff. And it can happen to ANYBODY. It's very dangerous, and I don't think that the bank as a corporate employer is really paying that much attention to it.**

(George, Manager, West Town branch, 5/12/00).

In preceding chapters, I have sought to determine the key drivers behind Bank UK's strategic responses to increased competitive pressures and the need to reduce operating costs. My research has indicated that long-established working practices within Bank UK have been revolutionised by the introduction ofcheaper and faster technologies, and the subcontracting[1] of mundane clerical paper processing to geographically remote, technology dependent operational centres (O'Reilly, 1992). With issues of cost now principal economic indicators of the financial soundness of an organisation, Bank UK appears to have adopted these initiatives in an attempt to decrease operating costs and increase revenue. As a result, staffing levels throughout Bank UK's retail banking sector[2] have come

[1] Pollert suggests that the motivation towards the externalisation of processing services has been threefold. 1. the ability to reduce indirect costs involved in the administration of these operations, 2. the ability to replace core employees with cheaper, poorer protected labour alternatives. 3. the opportunity to further undermine unionised areas (cited in O'Reilly, 1992: 110).

[2] Bank UK defines its retail banking division thus: "Retail Banking provides a wide range of banking, insurance and related financial services to individuals and small businesses. These services are delivered from a network of Bank UK branches throughout the Great Britain and

under intense scrutiny. As a response to severe economic criticism regarding its relatively high cost / income ratio, Bank UK shed 7,300 employees on a group-wide basis between December 1999 and December 2000. This equated to cost saving of £72 million, and helped to reduce its total cost / income ratio from 59.3 per cent in 1999 to 46.9 per cent by the end of 2001 (Bank UK full year results, December 2001). [1]

'Change' in Bank UK has not just been solely concerned with the introduction of leaner and cheaper banking systems. Change has also focussed on *what* employees are now expected to do, and *how* they are supposed to do it.

Throughout my thesis I have made multiple references to very general themes of stress and work intensification in Bank UK. However, the concept of stress is not fixed. It has many meanings and applications. The Oxford English Dictionary defines it as: pressure, tension, worry, anxiety, distress or trauma. The consequences of these "stressors" (Pearson, 2001: 106) are interpreted by The Health and Safety Executive (HSE) as: "The adverse reaction people have to

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through telephone call centres, ATM's [Automated Teller Machines] and the Internet. (Bank UK Published Year End Results, December 2001).

[1] In contrast, Nationwide Building Society's annual report and financial accounts for the year ending April 2001 illustrated how the organisation had consciously increased staffing numbers from 12,908 to 13,563, thus *increasing* associated costs from £222.9 Million to £248.4 Million, in order to boost its share of the financial services market. Its chairman, Charles Nunneley concluded: "We have gained an encouragingly large share of the savings and mortgage markets, while continuing to build other financial services...this continues forcibly to demonstrate the advantages of being a building society, which means we can focus exclusively on the interests of our members without having to satisfy shareholders as well (2001: 2).

excessive pressure or other types of demand placed on them" (Pearson, 2001: 106).

The lack of a conclusive and universally accepted definition of stress may explain why there is currently no *specific* legislation to tackle the *sources* and *contributory factors* that accompany (and often give rise to), the many and varied instances of stress in the workplace. Legislative influence has so far been restricted to two main statutes - The Health and Safety at Work Act 1974, which requires employers to have a *general* rather than *specific* duty of care towards ensuring the health and welfare of their employees, and more recently The Management of Health and Safety at Work Regulations 1999, which require employers to both *assess* health and safety risks, *and* take appropriate action to control and eliminate them (Pearson, 2001: 113). 'Appropriate' is, however, undefined.

In a similar fashion, academics and industrial commentators have yet to agree on a definition of work intensification. One of the difficulties appears to be the multiplicity of ways in which the phrase is adopted within a wide variety of research. Does work intensification merit classification as a *theme* in its own right, or is it merely an *issue* similar to others in industrial sociology, for example job insecurity? Despite these unresolved debates, it appears to have become universal practice to associate and almost unite themes and issues of work intensification with themes and issues of stress. Have the two issues become so deeply entwined that it is not possible to talk about one in isolation from the other?

In tangible ways, issues of work intensification are less problematic, being associated as they are with increasing volumes and the physical 'speed up' of work:

> Most of the women agreed that the pace of work had become faster over the years. The light was flashing quicker, more trays had to be done... They also claimed that the conveyor belt itself moved faster and jobs which used to be done by two people had gradually been turned into one-person jobs.
>
> (Cavendish, 1982: 98).

In contemporary accounts of employment, issues of work intensification have become associated with an escalation in the baseline expectations of work volumes to be completed within specific periods, for example, data keying or dealing with telephone and / or face-to-face queries within the typical customer service centre (Foster and Hoggett, 1999; Hochschild, 1997; Garson 1988):

> Midland Bank faces a bill for damages and costs of up to £56,000 after five of its former keyboard operators yesterday won compensation for severe cases of repetitive strain injury... Judge Birt said the combination of management pressure to speed up work and a lack of proper breaks from keyboarding had led to the injuries... Mrs Ostler, one of the five explained; "Work arrived in big bags and would be put into bundles of hundreds or thousands of cheques at a time and we just had to key in details until it was all finished. It was more like a factory than an office. It was a bit like a production line. We only used our right hand to key in the details of up to 15,000 keystrokes an hour".
>
> (Milne, 1998: 11).

The adoption of 'Just-In-Time' (JIT) systems of work in many divergent workplaces has brought issues of work intensification to the forefront of economic and management debates. A polarised argument has emerged. Supporters of JIT working regimes claim the particular method of operationalisation simply requires employees to work smarter, rather than harder. Yet opponents suggest this is nothing more than a highly seductive maxim, when in reality, the bias is towards horizontal enlargement and intensification of labour, through a system which: "...completely synchronizes production with the demands of the market and which aims towards the complete elimination of waste in production" (Danford, 1999: 4-5).

With 80 per cent of UK organisations now operating some degree of flexible employment practices as a direct consequence of adopting JIT systems of work (The Institute of Management, 1999), issues of stress and work intensification have added to debates surrounding the growing maze of workforce flexibility, particularly functional flexibility (Pollert, 1991). Functional flexibility is often considered to be a qualitative flexibility, which has encouraged the rise of both skill and task flexibility, with the subsequent emergence of polyvalent employees (MacShane and Brewster 2000). However, this has often led to accusations from workers that, despite the hype surrounding polyvalence and upskilling, all they have experienced in reality has been an increase in their individual workloads. In Bank UK, this can be evidenced by data that show how staff often have to juggle several tasks at the same time (each with their own deadline):

> You get to the stage when the voucher processing man[1] is coming for the goods and you've got to get your bags ready with no one to take over from you. So you are running in and out trying to serve customers in between, but knowing that work has to go, and you just think, "What should I do next? That should have gone in the post, and that should have gone for processing. I should have made an interview note, because the lending centre will need to know what is happening if a customer goes overdrawn". So you do generally get a bit sort of wound up as you are pulled in so many directions.
>
> (Nina, Sales Executive, Harbour Town branch, 18/10/00).

[1] Nina was referring to the courier who collects voucher processing work from branches after close of business each evening. With voucher processing centres (VPC's) now geographically remote from their feeder units (the dedicated VPC for the branches where I carried out research was over 200 miles away at the furthest point), and the requirement to process everything before Bank UK's main computers 'update' themselves in the early hours, delivery timings were critical. If branches delayed the departure of their courier in excess of ten minutes (for whatever reason), they were reported to regional management for 'obstructing business'.

> I think that they want people to come in and do a job with minimal skills. To just get as many people as possible to cover different positions... there are so many overlaps now; you've got to jump in everybody's shoes, and with the reduced numbers that is the only way that they [Bank UK] can cope.
>
> (Peggy, Assistant Manager, West Town branch, 12/12/00).

The remainder of this chapter examines how Bank UK's typical branch-based clerical workers met, negotiated, experienced and sometimes resisted (Knights and McCabe, 2000), the multitude of changes from an *individual* perspective. For ease of analysis and understanding I have ordered data into three broad categories – issues of health, work intensification and workplace safety. Each will be examined in turn, but in many instances boundaries between the categories remain blurred.

Issues of Health.

La Bier (1986: 7) contends that for adults, work performs a major role in determining individual development. A role that either stimulates life-affirming attitudes, which support individual development, or frustrates and oppresses through the growth of regressive attitudes. Symptoms invisible on the surface are often exacerbated by work and career within modern, large organisations - a phenomenon that La Bier (1986) has termed "modern madness", [the] "...invisible link between careers and emotional conflict" (1986: 3).

My research suggests that issues of health within Bank UK (both physical and mental) were influenced by the physical working conditions of individual branches, conditions, which, not unsurprisingly, were constrained by cost. The most common staff complaint was working temperature. This was hardly surprising considering the extreme southerly geographical location of my fieldwork, yet Bank UK appeared to do very little to ensure a comfortable working environment during the summer months. The age of branch buildings meant that in many cases air conditioning systems had been installed some considerable time after branches had been built (West Town and Harbour Town), or when existing buildings were converted into banking branches (South Town).

In many branches it was common for air conditioning systems to simply consist of grilled openings in strategically placed ceiling tiles, which circulated chilled air downwards onto staff. The air temperature was controlled via a remote control unit, which moved the thermostat either up or down. Three major problems with this method of controlling working temperatures became apparent during participant observation.

The biggest problem was simply that these blowers were positioned some distance from working areas. At West Town branch, its interior had been revamped and redecorated in Bank UK's corporate image during 1995. The banking hall had been redesigned to increase customer space and improve advertising. This had meant the physical repositioning of both the cashiering and enquiries counters, which unfortunately meant that staff no longer worked in the vicinity of the blowers, which, following the interior overhaul, were now bizarrely located centrally in the banking hall, and in the ceiling of one of the two interview rooms that had been erected during the branch makeover. Somewhat crazily, the blowers themselves had not been repositioned, despite the shifting of the principal work sites. Although four of my respondents had worked at West Town branch during the period of its corporate redesign, none of them were able to offer any definitive conclusion to why the blowers had remained *in situ*, other than referring disparagingly to cost.

Additional blowers were positioned on the second floor of West Town branch, in vast rooms, which had once housed processing equipment prior to clerical and transactional work being transferred to processing centres during 1999. Some of the now obsolete machines had been removed from the branch in the intervening period, with others simply pushed to one side of the room. This had created the space to allow for the relocation of two business managers and their assistants from Central Town, to a suitable office space closer to their primary customer base[1]. Whilst they themselves were not a problem to the day-to-day operation of West Town branch, their presence in upper floors augmented the ongoing

[1] It was practice in Bank UK for business accounts with an annual turnover in excess of £100,000 to be controlled by 'relationship' managers. A common way to apportion qualifying accounts to individual managers was by geographical location. Managers generally supervised accounts within a ten-mile radius of their office location. This ensured quick and easy access from both sides (bank and customer), which supposedly instilled a greater confidence in Bank UK's business managers, who wanted to be seen as an integral part of the local business community.

problems with the effectiveness of the air conditioning system. Instead of each area having its own thermostat to control working temperatures in different zones, West Town only had one thermostat, which controlled the temperature of the entire three-storied branch.

Throughout my five-month period of participant observation during summer 2000, there was a constant battle for control of the thermostat between the cashiers at West Town (who without doubt undertook the most physically demanding job within the branch), and the sedentary, desk-dominated role of the relationship managers. This battle confirmed that premises themselves remained structures of control - housing the labour process, whilst continuing to socially order and reproduce hierarchical relationships (Baldry et al., 1998: 164). With branch revamping usually being accompanied by the removal of ornately decorated managerial offices in the creation of universal working spaces, hierarchical staff demarcation had needed to move away from being determined by the size and decor of working spaces, to other forms of seniority distinction. In West Town, this had manifested itself in a battle for control of working temperature. Usually it was George (branch manager) who controlled internal working temperatures. The thermostatic controller was kept in his desk, and the cashiers had learnt to avoid argument by waiting until he was serving a customer before they altered the settings to make the air temperature cooler. As this impacted on temperatures throughout the entire building, it was generally accompanied by vociferous complaints from managers working in sedentary roles on upper floors:

> Anger over office temperature. Cashiering is a physical job and we get very warm moving cash and coin around. The same thermostat controls the whole of West Town. We want it cold, but others with desk bound jobs want it warmer. We keep turning it down, and our actions are followed by managerial protests to George, who now tells us he has hidden the controller, and we will need his permission to alter the temperature. He also reminded us of the costs involved in using the cooling system for over eight hours a day. I asked him whether he was making it a seniority or health and safety issue? This has clearly been a very bitter conflict for some time, and is serving to drive a further wedge between managers and staff.
>
> (Research Diary, 14/9/00).

To an outsider, the job of a cashier may appear undemanding. Notwithstanding the strenuous mental effort they expended in continually undertaking numerical calculations, which demanded constant concentration, cashiers were also expected to remain vigilant for sales opportunities. Their roles were also physically as well as mentally exhausting. Every morning, cash in the form of notes and coin had to be moved a substantial distance from secure storage areas into individual till positions. At West Town branch this was done via a large, ancient wooden trolley, which had a very unsecure handle. Cash, coin and other items such as locked tin boxes made it very heavy. This meant steering was awkward and the trolley often moved in directions it was not expected to. As all cash (notes and coin) was kept under dual key control[1] it was often difficult to find a second key holder available on demand during the working day, if re-entry to the cash storage area was required. It had therefore become common practice to calculate the amounts of notes and coin thought to be sufficient for the whole day, and load up the trolley with multiple bags as necessary. As West Town had a high percentage of business customers who ran shops, pubs and restaurants, demand for 'change' was high, particularly during the peak summer holiday season, and often the trolley was so laden with coin, it needed two staff to manoeuvre it through the safe, across the open office area, and behind the counter, where it only just fitted the available width. Not only was the trolley cumbersome and old, its locked compartments had been broken over the years, so its doors swung open freely as it was manoeuvred, which meant whoever was steering it had to make sure they didn't get full bags of coin (all of which weighed over five kilos) dropping on their feet as they walked. Two fire extinguishers had already been accidentally ripped from their wall mountings due to the trolley being awkwardly manhandled through the branch.

Not only did the cashiers have to undertake this task on a daily basis, they had to do it *quickly*. With official starting times being 8.45am, and the branch opening just fifteen minutes later, it was a real rush trying to get the tills ready for opening, whilst at the same time finding time to participate in daily 'scrum' activity: "8.55am, daily 'scrum'. Discussed today's targets. Cashiers were really busy

[1] Dual Key Control meant two keyholders were needed to enter restricted areas, e.g. cash safe, coin storage area etc.

trying to get ready for opening. Maureen was moaning: 'George, I have too much to do'" (Research Diary, 28/9/00). It was a constant source of irritation to the cashiers that their suggestions for improving speed and delivery of cash and coin to the counter by the installation of mobile tills[1] (which would have meant the end of the daily trolley run) were rejected on cost grounds. Bank UK simply failed to accept that the purchase of mobile till units would improve quality of service and increase income generation.

Branches that did operate with mobile tills experienced a different set of health issues. Through observation, I was able to determine that a common factor in the distribution of mobile till units appeared to be internal branch layouts. In branches where secured storage areas were located on different floor levels to counter areas (Harbour Town, South Town, North Town and Sea Town), mobile tills were used. Rather than load everything onto one trolley, each till unit was individually wheeled into position, after being stored in secure areas overnight. The biggest problem facing these branches was simply the mechanical breakdown of the lift, which was used to transport the tills between floors. When this happened, not only could till units become stuck between floors, it meant physically *carrying* heavy cash and coin downstairs at the end of the day, and back upstairs again the following morning:

[1] Mobile Tills were wooden 3-drawer units, which housed notes and coin for individual till positions. They had wheels, so were merely locked and moved in their entirety into secure areas overnight. They did not need to be emptied and re-stocked on a daily basis.

> Lift not working [at South Town] so we had to manually carry cash, coin and tins upstairs by hand. Lift engineer had been last Thursday to carry out its annual service, and apparently it had not worked since the following Friday afternoon. It is now Wednesday!
>
> (Research Diary, 14/3/01).

After experiencing a spate of breakdowns, which had left tills stranded in the lift, South Town branch (through brainstorming sessions akin to Kaizen activity) had instigated a cashiering best practice, which restricted the number of till units in the lift to two at any one time. This meant that in the event of lift failure, cashiers would at least be able to be semi-operational, with no perceived reduction in customer service.

Other health issues symptomatic of a cashiering role were musculo-skeletal in nature. In previous chapters I have indicated how issues of cost clearly controlled the positioning of new cashiering hardware that accompanied the implementation of CSALES technology. No additional expenditure had been permitted to ensure workstations were comfortable for cashiers to use. This had meant that various items of hardware had needed to be positioned within existing spaces, despite the introduction of a full-size keyboard, bigger visual display screens and the necessity to accommodate a standard size laser printer by every workstation. In what appeared to be a direct contravention of The Health and Safety (Display Screen Equipment) Regulations 1992, which required employers to ensure screens were positioned within a twenty degree angle from line of sight, and were able to be both horizontally and vertically adjusted (Pearson, 2001: 80), Bank UK had installed its CSALES visual display screens at an almost forty five degree angle to the right of every cashier in order not to obstruct a clear face-to-face interaction with customers (which may have impeded sales opportunities). Keyboards could not be positioned directly in front of the cashier either, as space was needed to count notes and coin, and stamp vouchers etc. They had therefore been positioned on the right hand side of counter spaces, which meant that cashiers either had to only use one hand to key data (which was slower, and held up the queue), or twisting heavily in order to use both.

During interviews, staff commonly complained how cramped the new positions had become, and, on re-entering the field to research these health issues, I commented:

> Back aches after day on the tills. The computers have been positioned the wrong way round for me as the keyboard and screens are on the left. I am constantly having to twist, and I have no wheels on my stool, which makes it awkward to change body position to get into drawers or reach forward to place items in the bucket[1] which is released by a bolt mechanism on my side of the counter. My till drawers were also very heavy with bags of coin now that I am unable to share my till with anyone else and it hurt my back to reach down into them.
>
> (Research Diary, 2/6/00).

[1] 'The bucket' was cashiering terminology for the swinging mechanism which moves cash / vouchers between the cashier sitting behind their secure glass screens and their customers in the public space.

As cashiering workstations were bolted into position, individual heights were unable to be altered. Cashiers therefore relied solely on the height adjustment mechanism of their stools in order to make working heights comfortable. Many footrests (which relied on kicking bars for adjustment) were broken and remained unrepaired – a further example of cost influencing health and safety issues in the workplace. At South Town branch, only one out of three footrests could be adjusted for height. Even here, the built-in mechanism had been broken, and any height adjustment had to be manually undertaken, which involved getting down on all fours, squeezing into the foot well space, manually unscrewing the footplates and moving them into an alternate position before screwing them up again. Of the remaining two footrests, one was permanently level with the floor, and the other remained at its highest setting, which made the seating position extremely uncomfortable.

Health issues were also compounded by the rise in incidences of 'hot-desking'. The increase in the functional and numerical flexibility of staff employed in Bank UK had been a major factor in the growth in the phenomenon of hot-desking - a common working practice in organisations where desks have to be shared by a number of different staff during the working day (Pearson 2001:78). With Bank UK expecting its cashiering staff to cover for absent or busy colleagues on the enquiries desk (and vice versa), together with an expectation that its branch managers multi-task throughout the entire range of clerical jobs, e.g. cashiering, selling, and dealing with face-to-face and telephone enquires, it was common for workstations to be heavily shared throughout the working day. If asked to provide additional cover a busy cashiering period, staff simply arrived at the counter and started serving. They just did not have the time to spend ensuring their workstations were ergonomically correct for their individual physical frames. Customers who were anxious to be served would not have been very happy if a new cashier spent five minutes or so adjusting seating, screens etc. The problem of hot-desking appeared to be compounded by the introduction of CSALES systems, which had abolished pool tills. No longer could staff be asked to quickly serve on the counter. Changes of staff became particularly cumbersome and time-consuming. Cash holdings had to be physically swapped, and associated computers electronically changed to reflect new operator identities. The ideology behind CSALES may well have been the introduction of individual responsibility for cash handling and reconciliation, yet the new system lessened the functional flexibility of staff, who became increasingly frustrated by *increasing* internal bureaucracy.

Work Intensification

As discussed earlier in my thesis, Bank UK's persistent shedding of employees clearly contributed to a higher level of staff "abuse" (Procter and Mueller, 2000: 12). On several occasions already, I have described the difficulties facing branch staff who are contracted to start work at 8.45am, yet are expected to ensure their branches are operationally ready for customers at 9.00am, *as well as* wholeheartedly participating in daily scrum activity within what was often a very hectic fifteen minutes. Long-serving, experienced staff in larger branches where staggered starting times had been introduced to try and overcome these types of operational problems, appeared to have reluctantly accepted that additional, unpaid hours were necessary, simply in order to make their working lives more tolerable:

> Well, my hours are 8.15am to 4.15pm. That said, if I did come in at 8.15am we would not fit in all we need to do [balance two automated cash machines located inside the banking hall]. So me and another woman, we usually start at 7.55am. So that means every day the bank is getting twenty minutes times two, and times that by five days every week... so the bank does quite nicely out of it – Thank You! ... There have been several people from here [North Town branch] who have been off with stress... I mean looking at the overall picture... a lot more people...I mean whether they used to say that they just had the flu and they wouldn't say that it was stress? I think that it's affecting a lot of people, because there is a lot of pressure. It's like the pressure comes down to you and stops with you. I go home and scream the place down for ten minutes. I mean Graham's [partner] favourite saying is: "Tell them [Bank UK] to f*** off"!
>
> (Leah, Sales Executive, North Town branch, 15/2/01).

During my research, in order to overcome timing problems with scrum activity it became common practice for managers to ask their staff to commence work earlier than 8.45am. The earlier starting times not only overcame problems with scrums, but also ensured branches were able to be fully operational at 9.00am:

> I started off doing 8.45am to 4.45pm, and then Lionel [Manager] said he'd like me to come in a little earlier, so I came in at 8.30am and usually if there are no problems with balancing I'm out by five or just after. [After being asked how she felt about working two and a half hours every week without being paid] (laughs). I don't stand up for my rights much do I?
>
> (Britney, Cashier, South Town branch, 25/10/00).

With many staff reluctantly recognising the need to commit to frequent unpaid excess hours as a consequence of Bank UK's changing bank strategies, the bank appeared to grab an early opportunity to further exploit the goodwill of its staff, by formally announcing a change in starting times for extended scrum sessions. Every Wednesday morning, Bank UK's branches opened at 9.30am to accommodate a longer session of staff training, sales mentoring and management communication. Notwithstanding the obvious problem of the absence of many part-time and 'casual' staff whom Bank UK appeared reluctant to pay for these non-customer contact sessions, the bank drew on knowledge that the vast majority of staff started their working days some considerable time before their official starting hour in order to complete various tasks without interruption, e.g. balancing and restocking automated teller machines, emptying and counting the contents of night safe boxes[1], and ensuring the counter was fully operational, before having to deal with a never-ending flow of customers:

[1] Night Safe Boxes were a facility for business customers who were able to deposit takings (in note form only) in a secure safe accessed from the branch exterior, once the branch had closed to the public. With the cost to customers being rather prohibitive (£5.00 per lodgement, and a quarterly 'facility' fee of £50.00), it was common for the night safes to be busy at weekends rather than during the week when many businesses endeavoured to ensure they deposited daily takings with a cashier, in the traditional manner, before branches closed.

> The latest Staff Opinion Survey highlighted that you want more time to communicate with staff each week. It's vital that doing this doesn't affect our customer opening hours, so I have been looking at other ways to respond to your feedback. I know that many of you already get into the office at 8.45am each morning for local communication and 'scrum' activity - I would like to build on this with a more formal arrangement that works right across our network and recognises the commitment that people are prepared to make. ...'Late Opening Sessions'[1] are central to the launch and discussion of new initiatives. By sharing best practices and building teamwork, they have proved valuable in helping everyone to manage the changes. I believe that making these sessions longer is the best way of achieving our aims, so from **11 July 2001, 'late opening sessions' will start at 8.45am ending as usual at 9.30am.** [emphasis in original]. This will mean, for example, we can begin Bank UK TV broadcasts at 8.50am and have more time to discuss programme content and progress local issues afterwards... Clerical team members will be paid extra for attending these 'late opening sessions'... This initiative will operate for the next twelve months and I will be monitoring and evaluating its effectiveness during this period.

(Bank UK, Retail Banking Director Internal Memorandum to branch managers dated 27/6/01).

Whilst the *official* starting time of these late opening sessions was only shifted from 9.00am to 8.45am, (which was the common starting time of most full-time staff anyway), the bank knew that in order to complete pre-opening formalities *and* participate in a forty-five minute scrum, staff would need to arrive *even earlier* in order to compensate for these earlier starts. Its commitment to compensate clerical team members for their overtime only applied to part-time workers who had *specific* hours contracts. At South Town branch, part-timers Claire and Fiona had both been contracted to start work at 9.00am on Wednesday mornings in order to participate in 'late opening session' activity. They therefore

[1] Actual name changed to protect the anonymity of Bank UK.

qualified for an excess hours payment of fifteen minutes per week when the starting time was shifted to 8.45am. Full-time staff were not so lucky. They did not qualify for additional salary. Bank UK deemed they were not being expected to start work any earlier than their contracted starting times *despite* the fact Bank UK *knew* they would need to start work by at least 8.30am to finish everything expected of them before the start of extended scrum sessions. On an annual basis these extra, unpaid fifteen minutes on a Wednesday morning equated to thirteen unpaid hours (almost two days of free labour) per member of staff.

Elongating the length of the working day was not just restricted to Wednesday mornings. In my interviews with staff, I made sure I specifically asked individuals if they felt able to comfortably complete all the work they were expected to do within their contracted hours. Their responses (some of which follow) unambiguously endorse earlier conclusions that all grades of branch staff in Bank UK now appear to be working an increasing number of excess and unpaid hours on a regular basis:

> Inevitably it gets to a stage where it [unfinished work / filing] just mounts up so much that you've got to stay late or work through your lunch hour, or come in early, or do all three... just to keep your head above water. You can't keep your original promises to customers like sending things out when they request them. It might not be done for two or three days and then you let the customers down.
>
> (Nina, Sales Executive, Harbour Town branch, 18/10/00).

... I work at least half an hour to three quarters of an hour every day more than I am scheduled to, and sometimes I don't get all my lunch hour... there doesn't seem to be any spare capacity anymore. You can't sit down for a nice hour to work out the holiday chart (laughs). You've got to scrape five minutes here and five minutes there to talk to people... so it's a real juggling act.

(Peggy, Assistant Manager, West Town branch, 12/12/00).

I am in charge of stationery. I was trying to fit in doing it this morning in between serving customers (sighs), but we are short on the counter anyway, so you sort of get one thing on the machine[1] and then you have to run back and serve. I've never got time to do it, not unless I have an extra bod on the counter... As far as the counter work goes, you have to do it anyway, so we have to stay until we are balanced, so if you've got a problem you have to stay until you've sorted it out.

(Jane, Chief Cashier, West Town branch, 12/12/00).

[asked if she could fit her duties into her seven hour contracted day] At no stage, no! If I'm on the counter, I suppose (pause) I suppose yes I can learn to juggle my day, but when I'm covering the counter, and possibly the counting house[2], AND trying to do my own role, no, no! This week I have left on time, but the last fortnight I've worked almost two hours every night to accommodate queries and sickness. I was off for a few days so nobody had done anything to my job whatsoever... I'm old enough [53] to remember the times when you looked after each other. The youngsters don't. Fair play to them if the bank is saying that you work the hours that you are contracted to work. But if I'm on a job that I'm responsible for then I can't really get away from the fact that (pause) you know (pause) really it's down to me (laughs). I don't want to stop [work over]. I've had enough and I'm tired, but I still do.

(Jean, Union Representative, North Town branch, 15/2/01).

[1] Jane was referring to the electronic 'on-line' ordering of stationery items.
[2] The counting house is a secure area where large deposits of cash are counted without interruption.

> Most of the time I only take ten minutes for lunch – just quick enough to have something to eat. I start earlier than starting times at the start of the day, and do later times at the end of the day. So a normal day is probably an hour and a half, no, probably more than that, probably something like approaching two hours. I mean if I catch my 5.30pm train that's going early! Most weeks I do at least one, if not two late nights. This can be until at least 8pm just catching up on everyday stuff, 'cos that's the only time that you can do it. I prefer to do it in the office. So I'd rather stay late here and then as soon as I walk in the front door at home I haven't got anything with me.
>
> (George, Manager, West Town branch, 5/12/00).

> I don't leave before six most nights... but I could stay until seven or eight quite easily! So at six I'm off 'thanks very much'. Some nights I take work home. I do take a lunch hour, but it's only twenty minutes. Time for a sandwich and a coffee, and sometimes I do walk round town just to get some fresh air, but I can't take an hour, it's just impossible!
>
> (Tom, Business Manager, North Town branch, 15/2/01).

During a period of participant observation at South Town branch in August 2001, Sam (chief cashier) asked me to get the cash out with her one morning. It soon became clear that she wanted me to act as a sounding board for her latest complaints. For two days running earlier in the week she had arrived for work at 8.55am due to unexpected traffic delays[1] (broken down tractor and overturned caravan). There had not been a problem with keys etc. and South Town had managed to open on time, yet George had taken her to one side and explained that she was contracted to start work at 8.45am, and she should make every effort to

[1] She lived approximately 10 miles away from the branch.

arrive on time in order for him to undertake his dictated scrum activity. They had parted as friends, yet when Samantha had told her husband later that evening he had been furious. He had enquired the actual hours she was paid for, and she had replied 9.00am - 5.00pm. In this case, her husband insisted, she should not be expected in the branch at 8.45am on an unpaid basis. If Bank UK wanted her to work 8.45am until 4.45pm then they should officially change her hours. Sam argued the point that it was *impossible* for cashiers to leave at 4.45pm due to balancing requirements at 4.30pm and the necessity to count and secure cash holdings. Her husband then insisted she should be paid for her overtime, and Sam had tackled George about the problem the following day. He had simply shrugged his shoulders and said: "You know the bank doesn't pay overtime anymore. I don't like it any more than you do" (Research Diary, 14/8/01).

According to Benders and Van Hootegem (2000: 54), the 't' word - teamworking - has become an important factor in managerial incentives to raise general performance levels (Watson and Rosborough, 2000: 162). However, critics of teamworking suggest the 't' word is nothing more than the imposition of self-supervision and peer surveillance (Marchington, 2000: 61). In Bank UK, my research suggests that the individual attitudes towards work of long serving and experienced staff (whether they were now working in a managerial role, or had remained at the level of clerical worker), remained coloured by what had been expected of them in the past (Watson and Rosborough, 2000: 173), when staffing numbers were higher, and roles had been effectively 'boxed off' through tight job descriptions, which ensured employees tasks were strictly limited to those written down (MacShane and Brewster, 2000: 11). Employees worked *specifically* as a cashier, *or* a securities officer, *or* an enquires clerk etc., and were not expected to be functionally flexible. As George later philosophised about his managerial role: "Purely on a selfish basis I would prefer to be the old style manager as they did bugger all" (5/12/00).

My observation in Bank UK mirrored recent TUC research, which found the average worker (no definition), now works seven excess and unpaid hours each week, which equates to over five thousand pounds of *free* labour per employee on an annual basis, benefiting the economy to the tune of twenty eight billion pounds (BBC Radio Four News, 20/3/02).

Evidence suggests that tensions between two types of flexibility – flexibility for predictability and flexibility for adaptability (Watson and Rosborough, 2000: 167) are very much in evidence in the day-to-day work organisation of Bank UK. Flexibility for predictability is symptomatic of personnel policies, which "...allowed labour to be taken on, dispensed or moved about to suit changing circumstances" in organisations where: "controlling interest emphasised the need for flexibility for predictability..." (Watson and Rosborough, 2000: 167-168), and appeared especially relevant to Bank UK's senior management, who shed 'casual' workers in November 2001 in order to safeguard costs (see page 132).

The need for greater flexibility for predictability appeared to have been the major influence in driving through amended working contracts, which all Bank UK staff (permanent part-time and full-time) were expected to sign during 2001. These revised contracts effectively moved staff away from traditional employment agreements where they were paid to work for stipulated periods of time, with pay expressed in hourly or weekly rates (Kessler, 1995: 255 -256), and where overtime was compensated at premium rate as a deterrent to, and compensation for, work performed outside socially accepted normal working hours (Brereton, 1990: 371).

Bank UK's revised working contracts also introduced a new strategy termed operationalised hours[1] into the branch network for the first time. This was promoted as giving employees the opportunity to work in a more flexible, family-friendly way. In reality however, staff were simply expected to work for their agreed number of hours per week, which were multiplied to obtain a figure for annualised hours. For example, the typical full-time employee working 7 hours a day, 35 hours a week, equated to an annualised figure of 1,820 hours. After subtracting a typical holiday entitlement of 25 days (175 hours), a revised annualised working contract of 1,645 hours was typically determined.

[1] See Appendix One for a detailed explanation.

What Bank UK appeared keen to do was spread an individuals annualised hours figure over six, or indeed, in some instances, seven working days[1]. These contractual changes offered the bank significant advantages in three distinctive ways. Firstly, and perhaps most importantly, it gave Bank UK the opportunity to resolve its ongoing and potentially destabilising organisational tension between two distinctive and competing types of flexibility – flexibility for predictability and flexibility for adaptability (Watson, 1995). As the wording of individual contracts now gave Bank UK *absolute* control over both an individual's location and hours of work, it was able to subject its permanent full-time and part-time workforce to a greater degree of organisational, rather than individual control. My own contract[2] for May to October 2000 gave an example of the revised contractual wording:

> Initially you will be required to work at our 'West Town'[3] branch [full branch address quoted]. You may be transferred at the discretion of the Bank to any other duties or another branch / office. A key requirement of this role is a need for flexibility in working hours. Your total annual hours will be based on 1826, (where your working day exceeds 5 hours you will be entitled to an unpaid lunch break of 1 hour). Your precise hours of work, and in particular starting/finishing time will vary in line with business demands and as a consequence, standard working arrangements as set in 'Office Control Directory, Staff 333C* will not apply. Instead, you will be subject to the terms of 'annualised hours'*...

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[1] In a few 'experimental' branches located in the largest of the UK's out-of-town shopping centres competitive pressures had forced 7-day opening, where staff were expected to work their annualised hours over a 7-day week.

[2] I had to be given a 'contract of employment', despite the researcher nature of my role. The contract specifically covered me for industrial injury and insured me whilst I was in the workplace.

[3] Where asterisks are used, this denotes that textual changes have been made to protect the identity of Bank UK.

Secondly, these new contracts allowed Bank UK to cease its practice of paying staff a premium rate for contracting into Saturday working. Historically a cashier could have expected to earn £50.00 for just four hours work on a Saturday morning, with sales executives and managers commanding incrementally more. Saturday attendance was not *compulsory* and if insufficient *volunteers* came forward from the Saturday branch itself, the opportunity to undertake lucrative Saturday work was offered on an open market basis to local staff from nearby branches. For many, extra income such as this had been welcome. However, under the new system of operationalised hours such perks were nullified. Revised working contracts sought not only to control an individual's location and hours of work, they now included specific mandates which *forced* staff working in Saturday branches[1] to contract into a specific number of Saturdays on an annual basis.

The absolute minimum of Saturdays staff were expected to contract into was 9 per annum, but individuals were encouraged to do at least one in two, i.e. 26 a year. Not only had Bank UK now made Saturday working *compulsory* under revised contracts of employment, staff were no longer recompensed at premium rates. Its traditional incentive schemes for encouraging a certain degree of flexibility by compensating for overtime at premium rates had become too cumbersome, and more importantly, too costly to continue. Four hours work on a

[1] At the time of my research not every branch of Bank UK opened on Saturdays. Weekend opening was commonly restricted to branches located in city centres / shopping centres / airports etc.

Saturday was now considered the same as four hours work at any other time of the week. The only *choice* offered to staff was whether to receive payment for Saturday working as time off in lieu during the week (subject to operational needs), or as cash in their following month's salary[1]. For many staff, these enforced contractual revisions simply added to the stresses they encountered during the week:

> [re Saturday opening] Initially we were ENCOURGAED to do more but were told that there was an option to reduce or change. I agreed to do 24, was asked if I would do 26 because they [management] were desperate and was told it would not be a binding document or agreement. It came to next year, and you put down to reduce and you were told: "Sorry, you can't reduce if that's what you did before". So I got stuck with 26! And that's how the bank is. It's encouraging people to do more and more and saying really if you don't you will be made redundant by some ways or means – and that threat is always around.
>
> (Jean, Union Representative, North Town branch, 15/2/01).

[1] At 'standard' hourly rate, no longer at a premium hourly rate.

> [talking about her choice to switch from full to part-time] My new contract is just for HOURS. In theory I work 4 days a week, but if Barry [manager] wanted me to come in every day until 3pm, then he's within his rights to do that. That said, Barry does try and give people what they want and sort of fit round what fits their families etc. If you were in a branch where the manager wasn't quite so understanding it could work against you, and included in that if they wanted you to work a lot of Saturdays then again you could be made to do that because you are purely HOURS, not days or times or whatever... I don't work many Saturdays. I was a bit crafty (laughs). I knew that I was thinking about going part-time and they bought Saturday contracts in when I was still full-time. So I signed a Saturday contract to do 6 a year, which has since been increased to 9, and then I went part-time. You were told you could choose what you liked and then it would be negotiated for next year. Then after we signed our new contracts we were told there was no negotiation about next year, so if you had signed up for a lot like 26 a year you were stuck. As I say, I signed up for the minimum, which was 6, since increased to 9. So I signed that contract then went part-time, and when I signed my part-time contract this had to fit underneath if you like, my Saturday contract. So I went part-time and when you go part-time he [Barry, Manager] tries to get you to do about 26 Saturdays a year, but he couldn't do that with me because I'd already signed the Saturday contract (laughs). I stitched him up slightly...
>
> (Leah, Sales Executive, North Town branch, 15/2/01).

By introducing these new employment contracts not only did Bank UK manage to obtain greater control over the location and hours flexibility of individual employees, it also was able to introduce the concept of performance related pay for all permanent full and part-time staff for the first time[1] - a move which sought to link individual and organisational performance with individual and corporate productivity (Mabey et al., 1998: 7-8).

[1] Bank UK's managerial staff, including branch managers, and professional sales force staff were already subject to varying performance related pay schemes.

Issues surrounding the introduction, implementation and experience of sales targets have already been discussed in earlier chapters, where I used field and interview data to describe the varying ways in which the assignment and theft of sales had created huge problems with reconciling achievement. The following interview extracts are indicative of the general feeling of hopelessness, which seemed to pervade many of my more intimate conversations with staff about sales and the stresses caused by the imposition of targets:

> [explaining why she finds the job of manager so stressful] ... it is so stressful. If you don't hit target you're frightened to make that telephone call to Lesley [area manager][1]. I worry about it and I think, "Well I've done my best". If you do your best and its not good enough I don't know what the answer is... I'm having sleepless nights and worrying at weekends...
>
> (Sally, Deputy Manager, Harbour Town branch, 18/10/00).

> Everybody expects you to do everything and you just can't. To start with I found it very, very stressful... I felt really upset and thought "I really don't want to work like this". Everybody else has the same problem. They [Bank UK] are expecting too much. They don't do anything to help you reach these expectations (laughs)...
>
> (Lauren, Cashier, West Town branch, 5/12/00).

[1] Every Friday afternoon at 4.30pm, every branch manager or deputy had to telephone their area manager with a complete list of sales achieved during the week, stating how far above or below target their branch had faired. If a branch had failed to meet their targets, managers could expect a one-to-one telephone call from their regional manager the following Monday, where they would be expected to discuss their plans to make up the shortfall during the forthcoming week. Three failures in a month meant managers could be subjected to formal warning procedures.

So now you are in a situation where you not only have to deliver a sales and service target, you are going to get a kick up the arse if you fall short on your statutory obligations...[talking specifically about stress as a general issue]... people are individuals and they react differently to different forms of stress. Some people thrive on it, most don't. So you can easily end up with the dreadful situation where they just dread coming in... Staff are asked to bid in [to the sales targets]. To establish a bind yes. It's now an established way of doing it. Because I mean you can easily have a situation where the business is managed by fear at a local level, and that to me (pause) as a branch manager is, you know an APPALLING state of affairs, if you can only manage by fear. I mean I've worked for enough dinosaurs, and I know what it's like working under that regime. But collectively that is what the bank seems to be doing. So you have the managers as all the absorbers of all the hassle and the aggravation. So I have to try and filter that out before it gets down to the troops... The emphasis all along is from the bank wearing their righteous employer hat and insisting we sell to a need. Well OK, if you have a week of bad results and you get a 'phone call saying, "What the hell went wrong"? If you were lucky you could argue you were selling to a need and there weren't many needs that week (laughs), but you've got to be pretty brave to argue that one... You've just got lots and lots of people fighting desperately to keep their heads above water... for whatever reasons expectations don't come up to the bank's expectations of footflow then you come under scrutiny, you come under close scrutiny and that puts more pressure on you and you end up spiralling downwards into a pit of despond.

(George, Manager, West Town branch, 5/12/00).

Accompanying the fear of the weekly sales telephone call, branch managers were also subject to covert assessments of their leadership and communication skills. Where managers had been instructed to cascade *specific* information to their staff, it was common for regional management to make random telephone calls to branches in order to ensure important announcements had been explained and understood. In June 2000, Bank UK launched its Ongoing Customer Initiative

Programme (OCIP)[1], which sought: "To deliver Shareholder Value through a series of initiatives to double productivity and to deliver targets by 2003..." (Internal staff memorandum dated 22/6/00). Regional management were keen to ensure that staff fully understood the key objectives, and it was announced that branches would be subjected to random checks in order to ensure the OCIP had been fully understood by all staff. George appeared desperate to ensure none of his staff would have any problems in answering questions if West Town was randomly chosen for checking, and resorted to sticking crib sheets (on which he had written the expected answers) to all the telephones within West Town branch so that it wouldn't matter who answered which extension, everyone would be able to answer as expected (Research Diary, 23/6/00). Further warned that branch staff would be randomly selected to stand up and explain the OCIP in front of their peers at the next annual staff meeting, George printed the core ideals and values of the OCIP onto individual 10cm x 8cm crib sheets, which he suggested were "secreted somewhere" in case of need. (Research Diary, 18/10/01).

[1] Pseudonym used in order to protect the identity of Bank UK.

Safety Issues

Many issues of safety in Bank UK appear to be directly attributable to issues of cost. Fieldwork undertaken in various branches highlighted that a general problem with safety can be illustrated by the poor state of internal branch staircases. The process of converting buildings to operational branches over many years had resulted in the installation of a multitude of different staircases, both between floors and in the creation of access to modern mezzanine working areas. In what appears to have been a conscious decision to locate staff amenities as far away as possible from working areas in order to discourage stoppages, staff rest rooms were generally located on the top floors of branch buildings (generally third or fourth floor), with toilets either adjacent, or located at subterranean level, one or two levels underneath working areas. A nationwide energy (cost?) saving initiative had previously urged staff to turn off lighting in infrequently used areas, and this had served to render stairwells and toilets dark and dingy. Compliance with various acts of legislation had seen the installation of a multitude of heavy, self-closing fire doors at various floor levels, but in order to accommodate them within what were very often narrow stairwell confines, they often opened outwards rather than inwards, making it very difficult not to fall backwards down the stairs. Trying to juggle trays of hot drinks down what were generally three flights of narrow, steep stairs was an absolute nightmare. On many occasions: "I felt I was going to fall backwards arse over tit!" (Leah, 15/2/01). During my fieldwork at West Town branch, which had a particularly steep staircase, I asked

George why we couldn't bring the kettle downstairs. He said that he didn't have a problem with the request from an operational point of view, but it would not just be the kettle that came downstairs. It would mean bringing down coffee, tea, sugar, milk and mugs, and this would create mess where: "I cannot afford to have mess" i.e. in the office areas (Research Diary, 20/6/00).

During the early days of my participant observation at West Town branch, I realised that the cashiers had clearly resigned themselves to bringing with them all the refreshments and food they felt they would need for their varying number of working hours. Instead of putting them (usually bakery bought filled sandwiches and cartons / cans of drink) in the fridge on the third floor, from where they would find it difficult to graze throughout their day, their food was placed in the little room directly behind the cashiering counter, which was hidden from public gaze. The necessity to leave their cashiering positions to use the VDT on a regular basis (to check balances etc before the installation of CSALES hardware and software) meant they often took a bite of food, or a swig of liquid whilst carrying out customer requests:

> One CSALES machine not working, so we had to operate with just two operable units on the first day of the school holidays! Felt a rising sense of panic. No drink / loo from opening, to having lunch at 12.30pm. Claire worked an extra unpaid half an hour to cover Sam's lunch break. Henry ate his sandwiches at his desk, and Lionel didn't have a lunch break at all.
>
> (Research Diary, 24/7/00).

Not only did Bank UK appear to make it as awkward as possible for staff to take a break as a result of decreasing staffing numbers, it also appeared to closely monitor the usage of the facilities it provided for staff: "Our cups of coffee / tea are now being restricted to two a day, one in the morning and one in the afternoon, as we [South Town branch] are using more than the permitted one pint of milk a day, and there is not further money in our tea fund at present[1]" (Research Diary, 2/8/00). Even visits to the toilet had to be carefully pre-planned to fit in with operational staffing levels. It was common to hear staff making plans to 'go' at specific times in order to ensure that, barring 'emergencies', they were fully able to cover traditionally busy times such as lunch breaks and the hour before 3.30pm[2]: "I'll go to the loo now, before you go to lunch, as I won't have any opportunity after that" (Research Diary, 2/1/01).

The toilets themselves were also a source of irritation to staff. Notwithstanding the lack of hot water due to broken water heaters[3], toilet paper appeared to become covertly rationed. Instead of each cubicle having a spare roll, it was

[1] Bank UK provided tea / coffee/ sugar / milk and orange squash through a central tea fund. The amounts each branch were allowed to order was dictated by staff establishment.

[2] Although the majority of Bank UK's domestic banking branches remained open to the public until 4.30pm (larger branches in city centres opened until 5.30pm), any transactions undertaken after 3.30pm were not processed until the next working day. This meant that it was still common to have a 'rush' of customers between 2.30pm and 3.30pm who needed to ensure their banking was processed without a delay.

[3] See Chapter Three for a detailed explanation of how internal branch maintenance programmes had been suspended due to cost issues.

common at West Town branch for the cleaners[1] to only put out one spare roll to be shared between both cubicles in the 'ladies'. When all female staff and summer 'casuals' were working in the branch this meant ten women sharing two toilets. Often toilet paper in one ran out altogether, which meant shouting to colleagues to 'throw some paper over', or having to use the scraps that were left. When staff complained, George said it was to do with "controlling costs" (Research Diary, 27/7/00). Maureen sarcastically retorted: "Can we assume that from now on you will give us four sheets of loo paper and two sugar cubes [referring to the cutting back of coffee supplies] as we arrive each morning, and that will be our ration for the day? If it is I'll start a black market and bring in things from home" (Research Diary, 27/7/00).

Other potential health hazards appeared to become intensified by issues of cost. In August 2000, the plastic sanitary disposal bins in the ladies toilet cubicles at West Town branch were full of waste. Maureen complained to George that they had not been emptied for some while, and with the heat of the summer, she thought they now constituted a potential health hazard. George replied that following the renegotiation of cleaning contracts early in the year; responsibility for emptying them had been removed from the jurisdiction of his daily cleaning staff, and he was now required to arrange a special collection with an outside contractor. Before he made the telephone call to arrange disposal, Maureen watched him go

[1] All cleaning products, equipment and toilet requisites were locked away in what was known as 'the cleaners cupboard'. If toilet paper ran out completely during the day, staff had to buy some in order to tide them over until the cleaners arrived later in the evening to restock as required.

into the ladies toilets and check for himself that what she had said was true (Research Diary, 8/8/00). It was a source of amusement to the female cashiers at West Town branch that whilst they were cajoled every day into emptying the ATM receipt bin[1] (a job which was most unpopular), the bank did not think that overflowing sanitary disposal bins were a priority - simply just another irritating staff expense.

As simply part of doing their job staff met other potential health hazards, yet Bank UK appeared increasingly reluctant to spend money in order to make certain tasks more tolerable. This was highlighted by a charitable coin collection deposited at West Town branch in June 2000. A well-known UK cancer charity (who did not actually hold an account with Bank UK), had decided to empty and drain its wishing wells[2] in time for the approaching holiday season, and immediately after opening one Monday morning, its local treasurer approached the cashiers with a request they count the retrieved coins and apply the total as a credit to the main cancer charity account. The coins had been haphazardly thrown in cloth coin bags, which filled the medium sized cardboard box the treasurer had used for transportation. Maureen, (who was undertaking duties of chief cashier that day) immediately went to obtain clarification from George whether or not she

[1] An overflowing ATM receipt bin had been deemed by regional management to be sloppy practice, which seriously undermined the professional image Bank UK wished to portray. Emptying the bin was not a nice job. Not only did the bin contain paper receipts from the ATM, the public appeared to take great delight in using the bin as a common litter receptacle. Used chewing gum, pieces of congealed food, and plastic chip forks were everyday finds.
[2] The wishing wells were receptacles for donations in the form of coins, which were thrown into the well by donors who were then encouraged to 'make a wish'.

should agree to the request. George replied we had little choice from a public relations perspective to count the coins as requested, despite his acceptance of the time it would take to separate, weigh and count the deposit. It soon became clear that the task would be extremely time consuming. The treasurer appeared to take great delight in telling Maureen that the wells had not been emptied for over five years, and apologised in advance for the state of the money. When Maureen and I investigated the contents, we found that the majority of the coins were completely unidentifiable. Their long immersion in water had rendered most of them covered in verdigris and slime. Maureen returned to George to inform him of the problems we had uncovered, and told him that she was unhappy handling the coins without the protection of plastic gloves. According to Maureen, George simply laughed and told her: "that was out of the question". However, when Rachel[1] later went to ask George to cover on the counter, he was able to see for himself the problems Maureen and I were encountering. Due to the poor physical state of the coins it was impossible to weigh them, and we had found many of them to be foreign. It was simply a matter of tipping the contents of the cloth bags onto the counter and trying to sort and count them within their individual denominations. Whilst Maureen and I were busy counting, we were aware of George coming to serve the queue and then we realised he was standing behind us holding two pairs of surgical plastic gloves. He had been out the chemist immediately opposite West Town branch, and had bought us each a pair with his own money rather than submit a staff expenses claim to regional management (Research Diary 20/6/00).

[1] Part-time cashier

My research has indicated how decreased staff establishments within Bank UK have impacted on health and safety issues in the most unexpected of ways. In order to ensure that routine office duties were both carried out on time, and with due periodicity, Bank UK had historically implemented a paper based diary system of action prompt cards[1], which were distributed to specific staff for actioning. At West Town branch it was one of the duties of the chief cashier to distribute these cards on a daily basis, and keep the diary system operating smoothly. Many of the action prompts were reminders for the branch manager to undertake a whole variety of checking and monitoring procedures, for example completing sickness record charts, randomly checking the contents of tills etc. Time pressures had meant that successive managers had been keen to delegate as many of these checking requirements to other staff as possible. Two important health and safety checks had been made the responsibility of the cashiers at West Town – the weekly testing of internal fire warning bells and the maintenance of the First Aid box.

During times of extreme working pressures it had clearly become common practice for the fire alarm weekly test to be skipped. Often, whoever was undertaking the responsibilities of chief cashier simply initialled the action prompt card, and the official log book without testing the alarm system, or making a physical inspection of the designated fire routes for potential hazards as expected. Only when a representative of the regional management team was

[1] Pseudonym used to protect the identity of Bank UK.

visiting the branch did the cashiers make an effort to test the system as instructed, and appeared to take a great delight in leaving the piercing bells ringing for as long as possible (Research Diary, 10/8/00)[1].

Responsibility for the First Aid box had also been delegated to the cashiers at West Town branch. A monthly action prompt card required that its contents be checked and replaced where necessary. Many of the contents had remained unused for many years, and instead of checking that the quota of bandages were still sealed within their sterile wrappings, or that the expiry date on bottles of eyewash[2] had not been breached, the cashiers tended just to make sure there was still an adequate supply of plasters in the box, which they used heavily, due to the frequency of paper cuts to fingers and hands - a common hazard of cashiering. Again, an initial on the action prompt card sufficed. Managers, who should not have been delegating these duties, simply did not have the time to ensure their staff had *actually* carried out the varying tasks they had been asked to do, rather than simply indicating they had done so.

Chemical substances encountered by staff in the course of their normal duties also contributed towards ill health. Fed up with the costs of sanctioning frequent engineers visits to remove jammed notes from South Town's ancient ATM

[1] Worker deviance will be discussed in the following chapter.

[2] One of the biggest threats to the cashiers was the spraying of poisonous substances during an armed raid, and each workstation was supposed to have its own sterile 'eyewash' bottle within easy reach.

machine, regional management sent Sam[1] a supply of new industrial cleaning solution, which she was asked to spray into the ATM internal machinery during balancing and restocking. The new spray was supposed to provide a more resilient lubrication, thereby helping to stop notes from sticking and subsequently jamming the mechanism. Sam, who already suffered from asthma, found that the new spray made her condition much worse and wheezed and coughed every time she inhaled its vapours. One day she experienced such a bad asthma attack after work, her husband was on the verge of taking her to hospital (Research Diary 16/11/01). Despite voicing her concerns to George, he simply arranged for another staff member to use the spray instead of Sam, rather than making a record of her complaint about the potential toxicity of the product in an official manner. Was the new chemical simply cheaper than the costs of engineer's visits, despite its clear health risk?

Conclusion

This chapter has assessed issues of stress, work intensification and safety in the Bank UK. In particular, I have used field and interview data to demonstrate how staff have experienced such issues on a practical day-to day level. What my research has made clear is that all these issues are inexorably bound up with the themes of earlier chapters - the management of the organisation, the ascension of sales to Bank UK's primary organisational concern, and most importantly, issues

[1] Chief cashier.

of cost. This is not a new phenomenon symptomatic of the financial services industry in isolation. In similar circumstances to Leah's reluctant choice to start work earlier than her starting time to ensure she had finished all that was required of her before North Town branch opened to the public (page 238), Linhart had experienced a similar phenomenon during his research at the Citroen car plant some twenty years earlier:

> Two minutes stolen doesn't seem much, but it means half a CV free of charge every day without anyone realizing it. Every two days a finished car manufactured outside official working time, between two minutes to seven and seven o'clock. Not bad is it?
>
> (Linhart, 1981: 146).

Whilst work intensification via line speed-up is not a factor in the banking industry (except perhaps in voucher processing centres), the significant loss of staff as a consequence of lean production systems has left *fewer* branch staff needing to complete *increasing* workloads. Critics may argue with the shifting of processing work away from branches to designated processing centres fewer branch staff are needed. However, whilst volumes of processing work may have fallen as a result of this strategy, *other* tasks, such as selling, have clearly taken the place of processing within overall branch workloads. Staffing levels in some of my fieldwork sites became so critical that an increasing number of potentially damaging short cuts were being taken by staff simply to *do their jobs in the time now permitted under new work regimes.*

6. Summary and Discussion.

There is little doubt that employees of Bank UK have experienced a multitude of profound changes to their working roles over the last few years. Not since the first banking revolution – where the mechanisation and computerisation of routine processing tasks and data storage media both transformed and feminised the industry (Anderson, 1988: 6) have jobs changed so dramatically. Along with other service occupations that have embraced mass production techniques, bank work appears to have become repetitive, scripted and machine paced by expert systems (Batt 2002). This has not been a second technological revolution however, but an *ideological* shift from banking to retailing. What staff are now expected to *do* in Bank UK has been radically changed by the promotion of *selling* to the bank's primary operational concern in an intentional bid to expand market share as a means of increasing profitability.

In the process, the majority of Bank UK's revised working strategies appear to have been concerned with reducing costs and improving production quality. My data suggest that many changes have been influenced by management techniques akin to those considered 'Japanese-style' such as HRM, JIT, TQM etc, that demand improved quality control, leaner and more efficient working systems and a heightened awareness of cost. Yet, my research suggests that these new strategies have created a multitude of operational tensions Bank UK - in particular between service and selling and between cost control and maintenance of service. For example, in Chapter Three, I examined the operational difficulties created by the launch of a new strategy called 'Service Options'. This initiative sought to introduce customers to a different number of (mostly electronic) choices in the delivery of everyday banking services, which were intended to make transactional banking both easier for the consumer, and cheaper for Bank UK to administer. The delivery of 'Service Options' entailed a member of staff interacting with customers in branches and explaining the wide range of options available. Clearly the scheme necessitated additional, protracted interaction with customers in order to be successful. However, the timing of this strategy appeared contradictory. At the same time it was rolled out across Bank UK's branch network, the employment of 'casual' contract workers was temporarily suspended on cost grounds. This meant that it became increasingly difficult for managers to release staff from their normal duties to deliver the programme in the manner expected by senior management. The operational difficulties created by the implementation of 'Service Options' by the deliberate reduction of staffing levels, suggests that in detailed terms Bank UK's operational shift from banking to retailing had created a multitude of tensions between its organisational desire to increase sales in order to strengthen market share and improve income streams, whilst at the same time needing to maintain a satisfactory level of customer service in order to protect core operations. The operational problems that have arisen from these tensions suggest that service and sales *do* involve contradictory demands and whether they can ever be jointly optimised remains a central question (Batt, 1999: 540). Retailing appears to have become simply another element of banking tagged onto, but not separate from, existing roles. Here, certain taxonomies of management practices, particularly those considered 'Japanese-style' appear not to be readily applicable to the banking industry by virtue of its: "... more complicated social reality..." (Benson 1986, cited in Frenkel et al., 1999: 199). The tensions between service and selling appear to have become Bank UK's principal problem in trying to incorporate 'Japanese-style' management philosophies that tend to make mechanistic assumptions about organisations (Knights and McCabe 2002) into its own, very different, organisational structure.

Unlike the manufacturing sector for which many of these Japanese-style strategies of working were developed, Bank UK no longer deals exclusively with the inanimate processing of transactions. Its success as a retail organisation now depends on positive, fluid and dynamic relationships between its management, staff and customers - an alliance which necessitates face-to-face interactions of a more personal, emotional, and therefore, less controllable nature. Thus branch staffing levels, which have become 'scientifically' measured against the average number of customers and the volume of transactions generated, make 'coping' harder to achieve.

Despite the contradictory nature of many of Bank UK's revised strategies, which have become the focus of my research, the organisation as a whole has managed to grow income in line with internally set targets. Its financial results for the year ending December 2001 show a growth in the number of personal current accounts, up 0.7 million, (7 per cent), to 10.3 million, a growth in the number of credit card accounts, up 1.7 million, (22 per cent), to 9.6 million, a growth in the number of private motor policies, up 0.8 million, (25 per cent), to 4 million, a growth in mortgage lending of £4.4 billion, (13 per cent), to £37 billion, and an increase in small business customers of 26,000, (3 per cent), to 931,000 (Bank UK, year end results, December 2001: 4).

These financial results suggest that however contradictory Bank UK's revised strategies might appear from an operational perspective, they are certainly capable of delivering improved financial results. It has been difficult to conclude whether the active and ongoing cooperation of employees in helping to deliver these results was a clear outcome of new reward strategies, which may have motivated eligible staff to meet predefined numeric targets, or the lingering legacy of a strong occupational socialisation, which had continued to impel all employees, whatever their contractual status to perform as a team, despite the sometimes contradictory ways in which new operational strategies were experienced at branch level. This conundrum needs to be theorised in the same way as the many other contradictions that have been a feature of my thesis, i.e. in the context or contexts in which it has occurred. For example, is there a key agent of change present in branches able to mitigate the contradictory nature of Bank UK's revised operational strategies, or has success in the context of improved financial results simply been achieved by nothing more than luck?

If the tenets of HRM are to be believed, then it may be argued that Bank UK's ongoing, and up to now successful, shift from banking to retailing has been achieved through the deliberate deployment of a highly committed and capable workforce. Literature suggests that under the rubric of HRM employees become proactive rather than passive inputs into the production process through their commitment, adaptability and high quality skills (Storey, 1995: 5). Yet, as my research has continually indicated, as branch establishments have fallen in Bank UK as a consequence of the adoption of lean production systems and resignations[1], gaps in staffing numbers have been filled by a wide variety of 'casual' or flexible workers, who are simply cheaper for the organisation to employ. A distinctive two-tiered workforce determined by contractual division has emerged. Permanent, full or part-time employees continue to enjoy the benefits of greater employment stability including profit sharing, sickness pay, a non-contributory final salary pension scheme, mortgage subsidies and paid public holidays, whilst a growing peripheral or 'casual' workforce (who undertake the

[1] Over the two and a half year duration of my fieldwork, 8 per cent of respondents had requested a reduction in full time hours, accepting either permanent part-time or 'casual' contracts, 10.2 per cent had resigned at their own volition, 10.2 per cent had accepted early retirement packages and one (full-time) respondent had been sacked for a consistently poor sales performance

same roles as their permanent colleagues), receive incrementally lower wages and few associated benefits. However, as existing literature shows, this finding is not just representative of the financial services industry. The number of people employed on non-standard work contracts throughout all industrial sectors has increased in Britain during recent years. In the late 1990s, over 5.5 million women and 3.4 million men of working age held non-standard jobs (Dex and McCulloch, 1997: 173). In my own research over a quarter of my thirty nine respondents were employed on non-standard 'casual' contracts. Of these, seven had chosen to switch to 'casual' contracts for a variety of personal reasons, which included the birth of children, or by accepting retirement packages at too early an age to receive their pensions immediately.

The research discovery which has been the most problematical to theorise, has been the extent to which individuals located within this secondary, or 'casual' workforce have embraced *and* contributed to Bank UK's new culture of selling, despite their lack of entitlement to performance related pay. My data suggest this commitment *must* be attributed to the unique composition of this workforce. The vast majority of Bank UK's 'casual', or secondary workers I encountered during my research were usually female, ex-permanent staff members who had desired a greater degree of working-time flexibility than could now be offered to them through permanent employment:

> ... there are a lot of people in the bank who don't want a career and are quite happy. It's not a career anymore, it's a job... you turn up and do your hours and then go home and 'thanks very much'. It's not a politically correct thing to say, but a lot of the bank is staffed by ladies who are either approaching thirty, or are thirty plus with families and are not interested in careers anymore...
>
> (Tom, Manger, North Town Branch, 15/2/01).

These individuals were generally very experienced workers who were able to offer Bank UK both numerical flexibility by agreeing to work at peak business times, or functional flexibility by using their experience to cover a wide range of clerical roles. Although most discussions of flexibility imply that part-timers are usually an irregular and unstable part of companies' labour forces, 'casual' contract workers in Bank UK generally experienced almost year-round employment[1]. In practical terms, they worked no differently to their colleagues who held permanent, part-time contracts. These employees were not agency workers in the true sense of an agency worker, employed via a third party. Very few had worked for any organisation other than Bank UK during their working lives. It is worth reiterating at this stage that although gender has not hitherto been the primary analytical focus of my research, the contributions of women returnees to Bank UK's success would appear to be relevant to my central theme of contradiction, and in the remainder of this discussion this is explained further.

[1] Except where budgets were exceeded. Pages 132-133 describe the extent to which the annual loss of casual staff impacted on day-to-day branch operations. It must be pointed out that the loss of casual staff from branches due to budgetary restraints generally occurred during November and December (at the end of Bank UK's financial year). Although these were busy times of year for branches, increased family responsibilities meant that casual staff appeared content to lose or substantially reduce their hours over the Christmas period.

The difficulties commonly associated with the rationalisation of staff into core and peripheral workers – lack of loyalty, dedication and commitment, had been mitigated by Bank UK to a large extent by what appeared to be deliberate strategies to recruit ex-staff to fill 'casual' vacancies[1]. By knowing whom it was engaging as 'casual' workers in terms of previous employment history, Bank UK also managed to overcome particularly sensitive operational difficulties. As my fieldwork progressed, it became clear that falling staffing numbers began to create a problem with the security of premises in smaller branches. For example, at Sea Town branch, the minimum number of keyholders the branch was required to have for security and operational reasons was four. With a staff establishment of only four, *including* 'casual' staff, it meant that whoever was employed as 'casual' staff had to accept the responsibilities of being a keyholder, despite the secondary nature of their contractual status.

If Bank UK's successful shift from banking to retailing is to be mainly attributed to the competitive advantage that a highly committed workforce gives an organisation, the theoretical problem remains: Why have staff continued to embrace change in the manner my data suggest, when so many paradoxes and contradictions in operational strategies are evident? This question appears especially pertinent to remuneration.

[1] Pages 130 - 131 describe the content of typical recruitment literature.

Earlier chapters have described the revised system of pay and reward rolled out in Bank UK during my fieldwork, which shifted remuneration away from traditional principles of pay and reward based on stipulated periods of working time, towards: "... financial rewards in the form of increases in basic pay or cash bonuses which are linked with an assessment of performance, usually in relation to agreed objectives." (Armstrong, 1996: 239). Two major problems were immediately identifiable. Firstly, as has been reiterated many times already, this new strategy was aimed solely at Bank UK staff who held *permanent* contracts of employment. 'Casual' or secondary workers were not eligible to receive any bonus payments, yet were expected to work just as hard as their permanent colleagues in selling financial products. With Bank UK managing to fulfil its targets for income and growth at the same time that a greater proportion of its workforce became peripheral, the assumption must be that secondary or 'casual' contract workers actively contributed towards organisational achievement. The reasons for this must be relevant to my sustained argument of contradiction, particularly in relation to motivation.

Motivational incentives can be examined from a number of different angles. At a personal level, 'casual' contract work may simply have been accepted by individuals to provide additional household income, or to gain increased working hours flexibility, e.g. term-time employment only. Issues surrounding flexibility became especially significant when Bank UK introduced new working time contracts incorporating a strategy called 'operationalised hours' during 2001. On pages 247-252 I discussed how these revised contracts, which all permanent full or part-time employees were expected to sign, effectively moved away from traditional employment contracts based on stipulated periods of working time towards more fluid agreements, where working hours could be spread over six or seven days. On the surface 'operationalised hours' appeared to exemplify a 'family friendly' policy. Employees were told they would be able to fit their hours around what best suited their individual circumstances. Yet, as the implications of the contractual revision unfolded, staff came to view the term 'flexible hours' as simply a smokescreen for elongating their working week - in particular the requirement for staff in larger branches to now work on Saturdays. Jean, a permanent part-time staff member at North Town branch, occupying what she called a "gopher role"[1] explained: "I do 32 hours [a week] and 26 Saturdays. I don't work Mondays so I do an 8-hour day with half an hour break Tuesday through Friday, then 26 Saturdays, which feels like a lot" (15/2/01).

This shift towards more fluid, but increasingly controlled working time appears to fit with most of the conclusions of existing literature on Just-In-Time (JIT) working as discussed earlier on pages 48-50. In the literature, opponents of JIT working strategies suggest that the organisational philosophy of reducing organisational slack, by increasing the functional and numerical flexibility of labour by delivering staff to the workplace only at the very point at which they are

[1] Jean described her gopher role thus: "I cover the counter when needed. It includes a lot of the admin type work, which they lost when the admin role went but is creeping back. At the moment the bank is not recognising it as a job. It is recognising it as a role and is asking me to do it within the overall manning of the branch." (15/2/01).

required, is simply a crude capitalist tool, serving little purpose other than subordinating labour to increased management control (Delbridge 1998, 1995). Through the strategy of 'operationalised hours' Bank UK became better able to deploy staff in its branch network at times when customer demand was the greatest. Although managers did their best to accommodate individual demands, such as working to 3.30pm without a lunch hour to fit work around school hours, it was necessary for the successful implementation of 'operationalised hours', that any such requests fitted with branch operational requirements in the first instance:

> [*talking about her choice to switch from full to part-time hours*].. I changed from full-time to a part-time [contract]. My new contract is for hours, but in theory if Barry [manager] wanted me to work (pause). I mean I work four days a week, but if Barry wanted you to come in every day until 3 o' clock then he's within his rights to do that. That said, at this branch [North Town] Barry does try and give people what they want and sort of fit round what fits their families etc. If you were in a branch where the manager wasn't quite so understanding it could work against you, and included in that, if they wanted you to work a lot of Saturdays then again you could be made to do that because you are now purely hours, not days or times or whatever...
>
> (Leah, North Town Branch, 15/2/01).

It is clear from my research that the implementation of 'operationalised hours' in Bank UK brought issues surrounding working hours flexibility to the forefront of employee concerns. This was of particular significance to women who had family and other responsibilities outside the workplace. Through 'operationalised hours', full and part-time workers holding *permanent* contracts of employment experienced a significant decrease in flexibility of working hours. Whilst staff employed on permanent part-time contracts were still able to choose the ***number*** of hours they wished to work in a week, choice of specific *times* - for example, school hours only, was no longer permitted. The following interview extract with 'Wanda' highlights the practical difficulties arising from the implementation of 'operationalised hours' and its associated decrease in flexibility of working hours[1]:

> I'm a part-time cashier covering core hours... My hours, right. Mondays and Fridays I do 9.45 till 4.45, Tuesdays I do 12.45 to 4.45 and Thursdays I do 11.30 to 2.30. They have just been changed this week [first week of 'operationalised hours']. So now I do that and I have Wednesdays off... I mean Katie [daughter] has got to walk home from school ON HER OWN. I mean Katie, she is eight you know and I HATE THAT... I need to leave right on time, as I don't want her too long on her own. Another thing is that Harry [son] has just started playgroup. Fine. Someone was picking him up for me and I was dropping him off, but that's not working as I now have to work lunch hours so I now have to find someone who can drop him off. It's my choice. I chose to have children, but sometimes I feel they [management] don't give you enough flexibility...
>
> (Wanda, West Town Branch, 5/12/00).

This loss of working hours flexibility may be one of the core reasons why so many respondents began to move away from permanent part-time contracts, which offered greater security of contractual tenure. In many cases these employees appeared content to offset the loss of potential rewards available through performance related pay and other employment benefits against

[1] Prior to the introduction of 'operationalised hours', Wanda had a contract of employment to work specific hours over 4 days a week. On Mondays and Fridays she had worked 9.30 until 4.30 (with a lunch break of an hour) and on Tuesdays and Thursdays 10.30 until 3.30 (with a lunch break of half an hour).

continued working time flexibility. It may be suggested these individuals chose to gamble their increased contractual disposability against their perceived worth to Bank UK (in terms of knowledge, mature steadying socialising influences, and functional and numerical flexibility). In doing so, they appeared to rely on a pervading, yet unwritten, understanding that they were far too beneficial to the ongoing aims of Bank UK to be made redundant. Given the experiences of women returnees reflected in existing literature, which suggest that casual contract workers often exhibit decreased organisational loyalty: (MacShane and Brewster, 2000; Fraser, 1999; Beechey and Perkins, 1987), what is difficult to theorise from my research is *why* should the informality of a 'casual' contract in Bank UK apparently do the opposite and increase motivation to achieve sales targets, when the opposite would logically be expected:

> ... the approach that demeans – 'They are only part-timers' and 'They are only job-sharers' – is unacceptable. It is absolutely certain that if people are treated as 'only' something, this is how they will turn out. Work, profitability, productivity, effectiveness and customer service are all certain to suffer.
>
> (Pettinger, 1998: 74).

My data suggest that maintaining 'control' over working time is one of the pivotal considerations in the calculations of gains and losses that employees consider, when debating whether to offset the increasingly *imposed* flexibility of a permanent, (albeit part-time) contract against the *controlled*, (from an employee perspective) flexibility of a casual contract. By theoretically gaining greater control of their working hours by accepting a less beneficial (in monetary terms) 'casual' contract, employees appeared to exhibit both greater motivation for their work and increased organisational loyalty.

On the face of it, this conclusion would appear to support Hakim's Preference Theory (2000)[1], and perhaps runs counter to Halford et al., (1997) who suggest that it is the willingness of an individual to work overtime which must be considered to be *the* primary indicator of commitment. Yet, by accepting work with less security of tenure, it remains unclear whether the position of women in the labour market can be defined as superior to that of men in the liberated way that Hakim proposes. If it is accepted that women who seek casual contract work do so for the primary reason of maintaining control over working hours to fit with family and childcare responsibilities, these same family responsibilities must mean that in most cases, women who chose casual work, *must* be relying on a primary income earner in order to simply secure a mortgage or sustain household income at acceptable levels (MacShane and Brewster, 2000: 13). Thus, Ginn et al., (1996, cited in Walsh, 1999: 199) may be correct in their argument that the attraction of part-time work can only be understood in the context of *total* household income and collective familial contributions towards childcare. It is the

[1] See page 37.

sum total of a multitude of considerations, which influence labour market choices, so any 'choice' must, by definition, be constrained[1].

Whilst Bank UK has clearly benefited from the organisational advantage these 'casual' employees offer the organisation in terms of personal commitment, diligence and team spirit, their continued exclusion from performance related pay awards demonstrates that their contributions to retail success have yet to be formally acknowledged. This might suggest that despite Bank UK embracing contemporary management philosophies, it still retains old-fashioned, patriarchal attitudes towards the employment of 'casual' workers, particularly women, viewing them as merely secondary income earners, in the same way that existing literature would suggest (Spencer and Taylor, 1994; Cockburn, 1991). This tension between reward and flexibility was nicely summed up by 'Jeremy', one of Bank UK's Regional Managers at one of its 2001 regional conferences when I asked him why 'casual' staff continued to be excluded from performance related pay rewards. He replied: "If you want to be flexible then you need to trade off flexibility for performance related pay. If you want performance related pay, you should take up the offer of a permanent part-time contract" (18/10/01).

However, through their enthusiasm to maintain choice and flexibility in the labour market, many women returnees appeared to be exposing themselves to increasing incidences of exploitation other than those considered simply remunerative.

[1] 'Choice' is being discussed here only in the context of my central argument of contradiction. It is not an attempt to condense the complex argument about women's choice in the labour market into a couple of paragraphs.

Throughout my fieldwork it was clear that Bank UK had recognised the enormous benefits that returnees offered the organisation and appeared keen to extract maximum value from their deployment in terms of cost, experience and flexibility. Many had years of experience of working in the financial services industry and as growing numbers of revised working strategies were rolled out across Bank UK's branch network, were increasingly expected to utilise their existing banking knowledge in different ways. This became especially significant during Bank UK's organisational restructuring, which rendered many traditional branch management positions obsolete. As pivotal branch roles changed from being simply in charge of the workplace to the individual responsible for implementing management decisions, but with limited opportunity to influence decisions (Mason, 2000: 627), many casual returnees, as well as experienced permanent employees, by virtue of their previous banking experience, found themselves being asked to operate informally as managers, whilst receiving salaries akin to those of either unskilled or easily disposable workers:

> ...because we haven't got a manager as such now I'm having to do that as well which I must say I'm finding quite hard as I've never been trained to be a manager... So my role at the moment isn't how I would want it to be. I'm happy as second officer supporting the manager but I don't want the responsibility of management... I just don't want to do it. I find the job so stressful...
>
> (Sally, Harbour Town Branch, 18/10/00).

Despite the benefit of experience that women on both permanent part-time and casual contracts offered Bank UK, the *formal* appointment of women to full-time branch management positions continued to be relatively uncommon. Apart from my brief period of fieldwork at Sea Town branch, where two women job-shared the branch managerial position on a week in, week out basis, the main bulk of my research was undertaken in branches where a male manger was 'the norm'. Traditionally, men have been viewed as better suited than women to management positions due, it was believed, to their more competitive personalities. Yet recent trends in organisational theory, such as HRM have shifted the debate about management qualities away from competition and control. New orthodoxy dictates that effective managers under revised working regimes now require a softer edge, and need be more qualitative and people oriented. As women have historically been thought to demonstrate a natural proclivity for this style, so Wajcman suggests their success in management should flourish (1998: 55).

This can also be linked to my earlier discussion of Hakim's preference theory. Literature suggests that many highly qualified women choose to stay at home to look after pre-school age children (Crompton and Birkelund, 2000; McDowell and Court, 1994; Figes, 1994). Over a third of working mothers leave full-time jobs altogether, or take up part-time work of a more flexible nature within two years following the birth of their first child (Wilson, 2000: 7). This is not a free choice in the manner that Hakim suggests, but a choice made within a set of constraints. With many employers resisting the demands of workers for variability in working hours and greater job share opportunities, many women are faced with little choice but to make less use of their formal educational and professional qualifications by accepting employment roles with less professional status than would be expected from their level of qualification:

> Five years ago I was a Manager's Assistant. I used to take work home after working till 6pm, worked through my lunch hours and then I got pregnant by mistake, had my third child and I thought 'this is ridiculous'. I don't know any life except with 'Bank UK', so I decided to go back part-time as a customer services officer...
>
> (Pam, South Town Branch, 25/10/00).

Yet at the same time formal qualifications appear to have become sidelined in order to secure more flexible work arrangements, my research suggests that in Bank UK, returnees were certainly being expected to make increased use of their *informal* workplace qualifications – intangible qualifications in the form of organisational and workplace familiarity, experience and maturity. This became especially significant in situations where the seepage of specialist, traditional banking knowledge had started to create heightened operational difficulties:

> We all know a bit about this and a bit about that. That's another thing – the training on the job. There was a time when you sat down with someone before starting a new job. You watched them do it for a week. They would watch you do it for a couple of weeks and they would take you right through it. You would always have someone who knew the answers to everything and it does worry me that we are telling people things we know virtually nothing about. It's important to know how a cheque works and how the clearing system works and how one bit fits into something else, and I do think that basic knowledge isn't being passed on anymore...
>
> (Jean, North Town Branch, 15/2/01).

But how far is the situation 'Jean' describes above simply a short-term operational difficulty arising from the transitional stage between banking and retailing in which Bank UK now finds itself? It might not matter in the longer term whether or not new entrants have any idea about traditional banking functions. Do sellers really need to know about how the clearing system works in order to promote a mortgage or offer a life insurance quotation? But, on the other hand, because Bank UK is at the moment dependent upon its existing cohort of functionally flexible staff (both casual and permanent) to protect its core operations, the question remains whether the gradual seepage of traditional banking knowledge will be sustainable for Bank UK in the longer term as experienced workers retire. This conundrum was nicely summed up by 'Leah' with twenty years of banking experience) in the following interview extract:

> So it's [lending application] given to some CASUAL worker who's probably been in the bank about two months to make a decision on. I mean there's times when you might look at an account and if you don't know that they've got another account or various bits and bobs [such as shares, land etc.], they decline things that really (pause) because they have such limited experience they don't see the overall picture (pause) and there have been occasions where things have got a bit heated shall we say between us and the lending centre. They are saying no, and they just haven't got the experience to see the fuller picture.
>
> (Leah, North Town Branch, 15/2/01).

From the perspective of cost, what could be better for Bank UK than using experienced female staff in key branch roles for the lowest possible levels of remuneration? Yet, as my earlier quotation from 'Sally' on page 282 demonstrates, many women returnees in Bank UK were unhappy with the extra responsibilities they were now expected to undertake in their revised roles. Once again, this finding links with my theory, that labour market choices are not unconstrained in the free manner that Hakim (2000) may suggest. In Bank UK the continued enthusiasm of peripheral workers to their jobs may not simply be the outcome of greater organisational commitment as previously theorised, but perhaps the influence of lack of alternative choice within a greater calculus of gains and losses (Nichols, 1986; Nolan, 1988; Metcalf, 1989).

The calculus between opportunity and constraint and between flexibility and control must be considered in the context of local labour market conditions and opportunities. This may have been especially so in the geographical area of my main tranche of fieldwork, where there were additional levels of constraint.[1] At face value, the sacrifice of stability of employment tenure, holiday entitlement[2], statutory sickness pay and pension provision for enhanced working time flexibility would appear decidedly one-sided. However, with similar outcomes being observed in field sites where greater alternative choices were available (for example, North Town), the choice of workers to return to Bank UK on casual contracts of employment would not appear to be simply an outcome of restriction, but a complex contradiction of individual restraint and choice.

The tone of quiet complicity to revised bank strategies which appears to pervade my research findings may suggest, quite incorrectly, that Bank UK employees, whatever their contractual status, have simply accepted new ways of working without fuss or dispute[3]. However, data analysis *has* exposed some evidence of resistance to new work regimes in Bank UK, although they cannot be considered to be particularly pernicious or destabilising. Collinson (1994: 25) suggests there are two types of resistance[4] in the modern workplace – resistance through distance

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[1] The area is nationally recognised as economically deprived. Key industries have recently been lost.

[2] During 2002, casual contract employees did start to receive holiday pay as a result of a review of all flexible employment workers' paid hours since 1 October 1998. However, back pay continues to remain an issue.

[3] At this level, fuss or dispute is used to imply formal disputes involving Staff Associations or Trades Unions. It does not refer to internal disputes of petty and informal natures.

[4] The word 'resistance' is often used as convenient shorthand to describe a range of deviations from official policy. The debate about the prevalence of resistance is hamstrung from the outset by the assumption that all apparently non-compliant acts, whether intentional or not, are to be counted as acts of resistance (Mason et al., 2002: 555). In my research it has been difficult to determine whether certain behaviours were deliberately oppositional or not. Some acts may be seen as manifest resistances to official policy such as the refusal of cashiers to wear jockey caps during 'Jack High' campaigns, yet some were little more than role-distancing. In addition, some acts were

and resistance through persistence, both of which can be determined to be responses to various practices of managerial control.

It may be suggested that an example of collective resistance through distance by Bank UK employees was the incorrect wearing of, or outright refusal to wear, its corporate uniform – a kind of symbolic distancing or statement of disaffection (Delbridge, 1995: 813). Whilst not compulsory, agreement to wear corporate dress had been encouraged by senior management[1]. For example, at West Town branch, cashiers often wore white cotton t-shirts instead of their regulation patterned nylon blouses in order to keep cool, when the use of the branch air-conditioning system was restricted on cost grounds during 2000 / 2001. Branch managers did not appear to mind these displays of resistance on a day-to-day basis, but were anxious to ensure no signs of worker deviance could be detected during higher-level management visits:

> Regional Manager and Regional Personnel Manager at the branch [West Town] to discuss staffing levels... Whilst they were here George told us not to have any drinks visible on the till, to ensure keyholders kept their keys under strict control, to clean and empty the ATM bin and ensure we were all wearing the correct version of corporate dress
>
> (Research Diary, 19/9/00).

simply about creating levels of personal comfort necessary to do a job, for example wearing cotton t-shirts instead of regulation nylon blouses in branches where air-conditioning systems were poor.

[1] It is interesting to note that 'casual' staff did not qualify for corporate dress as part of their contract, yet instead of wearing their own clothes, were expected to literally scavenge around for garments which had been returned to branches through the resignations of permanent staff.

My data suggest that other examples of resistance through distance in Bank UK may have taken the form of employee refusals to fully embrace sales incentives, particularly those, which, in their opinion would only open them to ridicule in front of customers. In these instances, tensions and contradictions were created between continued employee commitment to operational goals, and resistance to sales initiatives, which, in the minds of staff, were perhaps not central to these goals. At best these schemes were seen as silly, and at worst only served to disrupt relationships with customers in a manner counterproductive to management aims. For example, wearing jockey caps, dressing completely in one colour and asking sales questions which were considered to be too abrupt, impersonal and totally at odds with typical cashier / customer banter: "And to be a cashier and have to ask 'are you buying a dishwasher'? it's just so bizarre isn't it?" (Eric, Manager, Harbour Town, 18/10/00)[1].

At face value these refusals might be considered to be simply examples of resistance through distance, yet at a deeper level of analysis they may exemplify attempts by staff to preserve both their own, and Bank UK's professional reputation. Lankshear et al., (2001) suggest that professionalism can be examined from a number of different perspectives. In the first instance professional status might be preserved by restricting entry to the higher levels of the profession to those holding qualifications in the form of internally ratified examinations. This

[1] One of the benefits of Bank UK's 'Jack High' account was a promise to offer 10% discount on the purchase of 'white goods' from its home shopping catalogue. As a 'conversation opener', cashiers were asked to open customer dialogue with: "Do you have a dishwasher" (Research Diary, 4/9/00).

had certainly been the historic path to career advancement in Bank UK, but as its primary organisational concern shifted away from traditional banking operations, so the content, and thus the relevance of its professional examinations had started to become increasingly obsolete[1]. During one of my interview sessions, 'Lionel' explained why he had converted his banking qualifications into a degree, which he thought would be more widely acceptable in the external labour market:

> ... I finished my banking exams in 1993, and in 1996 I converted them into a degree [in economics] by taking two extra papers... IOB[2] exams are not worth anything now to an employer... If anyone came in now and said they wanted to do a degree I would encourage them to do one in say economics or maths, not necessarily related to the financial services.
>
> (Lionel, Manager, South Town Branch, 25/10/00).

Secondly, it is suggested that employees often develop their own definition of professional service through deliberate strategies of resistance through persistence as defined by Collinson (1994: 25): "...in 'resistance through persistence' subordinates seek to demand greater involvement in the organisation and to render management more accountable by extracting information, monitoring practices and challenging decision-making processes." The definition of 'professional' clearly has different connotations within different industries. Throughout my thesis, data have shown the different ways in which employees of Bank UK have struggled to continue to offer a professional service to customers

[1] This returns to the discussion of the relevance of knowledge as discussed on pages 284-285. Is it necessary that branch staff understand complex lending and securities issues in order to sell a 'Jack High' account?
[2] The Chartered Institute of Bankers.

during the imposition of new, and at times contradictory working practices. In the preceding paragraph, 'Eric' expressed his concerns at having to instruct his staff to wear jockey caps and ask questions that he considered to be at odds with the professional image of Bank UK that both he and his customers expected. In Chapter Four, I examined at great length the content of sales training courses that Bank UK staff (of whatever their contractual status) were mandated to attend during 2000. Analysis of this training suggests that issues of professionalism appeared to be no longer an integral part of the bank / customer relationship. The overriding training objective had been to remove what the course convenor described as: "the pervading mentality of staff shyness" to selling. It is clear from my research that staff *did* appear reluctant to overcome customer objections to potential sales, but felt that what Bank UK now expected them to do in continuously pushing products and not backing away once the customer had declined to buy, was at odds with both their own professional pride and their concept of Bank UK's professional image:

> ... I can't stitch people up! I can't do that! Having said that, if there was something really good that would benefit somebody then I would sell it, but I can't just stitch people up! I can't do that... 'Barry' [Manager] said we've got to be dirty and I can't do that... if they [customers] want something they've got a mouth they can open and ask for it...I listen to other people and think: 'My God, that's a hard sell!'... I had a lady come back complaining about 'Jack High' and I asked her why she had ever taken it out in the first place and she said she was bullied into it! Need I say more?
>
> (Leah, North Town Branch, 15/2/01).

Clearly both Bank UK as a professional, forward-looking organisation and its employees in their new roles as front-line sales agents perceived the maintenance of a positive and professional customer relationship as crucial to building a platform from which sales opportunities might be increased. But, in striving to enhance marketing opportunities, both sides appeared to have different agendas as to how this relationship should be developed. As my research has shown many times already, Bank UK encouraged staff to engage the interest of customers in financial products through the use of props. Both cashiers and Sales Executives were often expected to wear jockey caps or dress completely in one colour to draw customers into discussions about the merits of Jack High accounts, or use a pile of bricks on the counter to encourage conversations about property, which might lead to quotations for lucrative financial products, for example mortgages, home insurance etc. Yet staff appeared to continue to believe that the only way to build the confidence of the consumer to entice them to buy, was by offering a professional banking service, not one built around the strategic deployment of props and scripted conversations:

> ... it just seems to me that it's all selling and they [management] say it's customer service. But I think if you treat the customers right without shoving everything down their neck as soon as they get in through the door, then when they do want something they will come to us. If we keep bombarding them with everything (pause), if it was me personally I wouldn't come in [to the branch].
>
> (Jane, West Town Branch, 12/12/00).

Staff clearly believed that the ways in which their speech, particularly in the form of scripted sales dialogue, had become hijacked by increasing management control, demonstrated that their roles were in fact regressing towards an ever-increasing proletarianisation of labour, and by definition, weakening their professionalism. Earlier in my thesis I have already described how 'Eric' (Manager, Sea Town Branch) now viewed his sales role: "...I feel a bit like a bloke in a sheepskin coat trying to flog a motor..." (18/10/00). It is clear from my data that Bank UK staff continued to endeavour to overcome the many tensions created between service and selling by both developing and defending their own definitions of professionalism in striking a delicate balance between the organisation and the customer, whilst acting with a sense of ethical autonomy (Lankshear et al., 2001: 605). Whatever the outcome of the debate about professionalism, my conclusion must be that in its most simple and uncomplicated form, the introduction of individual sales targets seems to have returned bank work (once considered the aristocracy of clerical labour), into a contemporary version of piecework, with staff being simply rewarded for every product sold. Instead of employees being asked to use their physical labour to manufacture tangible products in the ways that existing industrial monographs graphically animated (Westwood, 1984; Cavendish, 1982; Linhart, 1981; Beynon, 1978), as Bank UK has shifted its primary operational concern from banking to retailing, its staff have been expected to exert more mental and emotional labour to build inanimate, yet increasingly important relationships with customers as platforms from which increased sales opportunities might be generated. Yet, paradoxically, the same operational strategies that have been used by Bank UK to build these platforms appear to have little regard for the professional status of its staff. This outcome appears hardly surprising when it is remembered that many 'changes' in Bank UK have mainly been concerned to reduce costs and improve production quality through the implementation of a range of different operational strategies, many of which were specifically developed for the manufacturing sector, where relationships between management, staff and customers are very different to those found in the financial services industry. Thus Bank UK's continued success as a retail organisation, which now depends on more fluid and dynamic relationships between management, staff and customers, must require dedicated operational strategies which wholeheartedly reflect its individual need, rather than implementing a plethora of different techniques and taxonomies of management practices developed for a different industrial sector considered to have a less complicated "social reality" (Benson, 1986, cited in Frenkel et al., 1999: 199).

Paradox and Contradiction - Final Thoughts.

What started out as a research proposal concerned with assessing the impact of the introduction of working practices akin to those considered 'Japanese'- style in the banking industry has, in common with most sociological research, uncovered a multiplicity of truths, which have at times been difficult to theorise. A simplistic overview would suggest that as bank strategies have become riddled with paradoxes and contradictions, so too have employee responses.

As I have reiterated many times already throughout my thesis, most contradictions simply reflect the operational difficulties that have arisen from Bank UK shifting its primary operational strategy from banking to retailing, whilst *at the same time* continuing to offer a more traditional, transactional based service. Organisational 'unfamiliarity' appears to have become a key issue: "... I joined the bank to be a banker and all of a sudden they changed my job description and said if you don't want to sell you are in the wrong job" (Leah, North Town Branch, 15/2/01) Yet, somewhat paradoxically, continuing familiarity with 'the organisation' as an employer appears to be the one of the key reasons why staff, particularly those returning on 'casual' contracts of employment continue to exhibit strong organisational loyalty. Such loyalty is, however, tempered by their own labour market requirements of flexibility: "... because I've been here so long my salary is not bad for what I do... I don't want the responsibility, I just want to come in and do my job and go home... I'm quite happy to sit on the counter for the rest of my days" (Wanda, West Town Branch, 5/12/00), and begs the question how far these displays of allegiance to Bank UK can be considered to be unswervingly loyal, or simply the best choice for an individual in a complicated set of constraints.

My research has not only uncovered what is happening *now* in Bank UK in terms of changing bank strategies, but has exposed many questions for further research - research that will not only be rewarding to industrial sociologists, but to management consultants and practitioners eager to find a solution to the many unresolved tensions between cost / profit / teamworking / commitment and loyalty. Cost control has undoubtedly been viewed as the panacea for Bank UK in its desire to strengthen and increase market share. Yet, at times, its blinkered pursuit of cost reduction has clearly generated multiple examples of counter costs for both the bank and its employees, which have been the principal foci of my research. It remains impossible to say with conviction whether such counter costs are an unavoidable feature of the market situation of modern banks, or the deliberate (and therefore avoidable) exploitation of staff in vulnerable positions, faced with their own contradictions and objectives in making difficult choices.

Appendix One.

Definitions & Pseudonyms.

ACAS	Advisory, Conciliation and Arbitration Service.
Action Prompt Cards	Paper based diary card reminder system.
ATM	Automated Teller Machine.
BIFU	Banking, Insurance & Finance Union. Now UniFi.
CSALES	Cashiering software & hardware package.
ESRC	Economic & Social Research Council.
High Square	Internal service standard.
Hostage Selling	Deliberate stalling of customer in branch for sales purposes.
Jack High	Bank UK's premier current account.
JIWIS	Job Insecurity and Work Organisation Survey.
Late Opening Sessions	Wednesday morning opening at 9.30am.
Ongoing Customer Initiative	Improvements to customer service.
Operationalised Hours	Flexible working hours.
Sales Executive (SE)	Staff member with primary duty of selling.
Scrums	Daily 8.45am staff meeting.
STAFF	Footflow and Workflow figures.
UniFi	Largest specialist finance union in Europe.

Appendix Two.

Field Sites.

1. **Central Town branch –** This was the largest branch within the main geographical area of my fieldwork. Located in a prime, city centre location, the 3–storied building not only housed a typical banking branch, it was also the domicile of local business and corporate managers. The only branch in the area to open on Saturdays following the implementation of 'operationalised hours', the size of its banking hall was small compared to footflow, and queues for the ill-sited enquiries desk often merged with those waiting for the cashiers. Total number of staff in banking branch (sn) = 17[1]

2. **Harbour Town branch –** Located in the centre of a busy seasonal 'tourist town', the rear wall of Harbour Town branch directly abutted the sea. The 3-storey building had once been the key branch in the locality. Its banking hall was huge, yet following interior redesign in the 1990s; the counter area was now squashed up against one wall. In the old and unused office space, large picture windows looked directly over the harbour and beyond to the open sea. The huge unused space on the second floor housed

[1] Staff numbers quoted in these descriptions of fieldwork sites are approximate. I have based them on the numbers of staff present in individual branches during periods of fieldwork. Where absences were obvious, managers were asked to confirm individual branch establishments. For simplicity I have not demarcated full-time from part-time staff, or broken down individual establishments into staffing numbers by different internal gradings.

obsoleted processing equipment. Floor 3 could only be reached via a steep, narrow wooden staircase, yet here could be found staff amenities such as the toilets and a small staff room. The windows of the staff room were unable to be opened for security reasons, and the whole room appeared dark and unwelcoming. The manager of Harbour Town resigned during September 2000 and a replacement had been difficult to find. During my fieldwork, a recently retired manager was employed on a 'casual' contract to fill the vacancy on a short-term basis (sn = 5).

3. **Mine Town branch** – Small town centre branch, managed by larger branch 4 miles distant. Decreasing staff levels had increased its vulnerability and it had been raided twice during the last two years. During 2001, regional management were known to be deliberating its ongoing operational viability. (sn = 3).

4. **North Town branch** – Located over 300 miles away from principal sites of fieldwork. Used primarily to test hypotheses emergent from early stages of fieldwork. Prime city centre branch within a large metropolitan conurbation. Subjected to Saturday opening. Vast, ornately decorated banking hall with domed, gilded ceilings and large horseshoe shaped counter area with 20 cashiering positions. To the far end was a separate enquiries area complete with comfortable sofas; free beverage vending machines and children's play area. Despite the huge size of the building, staff recreational facilities were compressed into a 3m x 3m subterranean

and chilly, stone floored space in part of the vast cavernous area, which had historically been the city's primary underground air raid shelter during World War II, and which was now used by Bank UK for its long-term voucher storage. Four unused floors above the banking hall had been the trial sites for Bank UK's dedicated telephony, processing and securities centres during the late 1980s, each of which had long since been amalgamated with their larger successors. (sn = 33).

5. **Sea Town branch** – Located in the centre of a 'holiday' town. The seasonality of its footflow meant that from October 2000, the branch halved its opening hours during the winter 'season'. It was a unique site, with something of a 'time warp' factor. It was staffed entirely by women, and its managerial position was covered on a job-share basis. It was the only branch in the UK not to have not been either internally or externally re-modelled with Bank UK's new corporate branding in the 1990s (sn = 4).

6. **South Town branch** – This was a Grade II listed building in the centre of a historic market town. Originally a Georgian house, its conversion to a bank in the 1920s had created a 'rabbit warren' of floors both above and below ground level. The layout of staircases meant staff had to firstly go downstairs in order to reach upper floors via separate staircases. Vouchers were stored in the original 'below stairs' area of the house, alongside meat hooks and whitewashed brick shelving. Working areas were typically

housed in what had been different domestic rooms. The original manager's office (which had not been changed in any way) was sited in the old parlour, which was still decorated in gilding and heavy oak panelling. Three flights of stairs had to be negotiated in order to reach the staff room (once a bedroom), which still housed a servant's bell. The original 'call system' had been overhauled and was now capable of summoning 'help' from different areas of the branch during busy periods. However, the banking hall itself was small and the 'office' area consisted of four desks squashed together in the remaining 'above' stairs space. Mezzanine floors housed obsolete processing machines. The upper floor had been converted into a flat rented on the open market. Its kitchen was directly over the banking hall and often the ceiling vibrated when its occupants were using their washing machine! Another wall abutted the jukebox of the adjoining pub, so was not a quiet space in which to work. Archaic heating and ventilation systems also meant that South Town branch was a very hot place to work in the summer. Most of the staff had all worked in the branch for a long time (2 since joining Bank UK in the early 1980s), and 3 lived within the locality. For them, work appeared an extension to their social lives and often customers merely 'dropped in' for a chat. (sn = 5).

7. **West Town branch** – This was situated at the head of a very steep hill, just away from the centre of town, adjacent to a busy fishing and commercial port. It was a tall; yet narrow 3-storied building, which had been a bank of various sorts since the late 1800s. A large banking hall hid a very small working area. The counter had inadequate cashiering positions (4), to cope with a very demanding footflow. It was extremely busy branch, which had gained a reputation of being a 'hell-hole' in which to work. Resignations were commonplace, compounding the problem of replacements. Even when the counter was fully staffed with competent, experienced staff it was not uncommon for queues to stretch out of the door and into the street. The pace of work was unrelenting, and continued staff sickness absences caused tremendous problems in delivering a quality service. Located at the extreme geographical edge of Bank UK's southernmost region, its staff were extremely insular in outlook and often used their colloquial tongue to demarcate 'outsiders'. (sn = 8).

Appendix Three.

Respondent Profiles[1]

[The following profiles may appear subjective, yet the animation of an individual's character cannot avoid the use of a certain degree of descriptive narration].

Principal Gatekeeper and Key Informant.

George: (44, single). George remained a central figure throughout the entire period of fieldwork. He offered open access into Bank UK in return for me agreeing to cover an unfilled vacancy in his branch. Studying for an Open University degree himself, he understood the academic side to my presence. With his branch often called upon to provide relief to other local branches, he was able to offer me an unprecedented opportunity to cover absences in other sites, which served to broaden my field. By the end of my first extended period of fieldwork we had developed such a good working relationship that he agreed to undertake a series of one-to-one interviews in order broaden my data, and provide backgrounds to key themes emerging from early data analysis. In January 2001, following a complete overhaul of staffing contracts he was once again able to offer me the opportunity to undertake a further extended period of research whilst a permanent replacement for a vacant part-time cashiering position was found. Not only did he 'trade' access for 'help', he continued to ensure that during my

[1] Names of all respondents have been changed, and their locations of work not revealed in order to protect identity. Ages and job descriptions remain true.

absences from the field I received copies of management circulars and staff correspondence.

Anna ***(34, married with children)*** – Anna was employed as a cashier covering long-term absences throughout the local area. Initially a permanent full-time cashier, she had switched to 'casual' contracts following the birth of her third child. A loud, forceful individual with a commanding presence, her moods appeared to change frequently. Sometimes the 'model' cashier, identifying and closing sales in the manner desired by bank UK, and at other times surly and obstinate. Had a habit of agreeing to work, then simply not turning up as arranged.

Annie ***(18, single)*** – Annie joined Bank UK as a college leaver in 2000, answering a job centre advertisement for temporary staff. A combination of late arrivals, substantial cash errors and her general defiant demeanour meant George did not renew her initial three-month contract on expiry.

Barry ***(38, married with children)*** – Branch Manager. A large, loud man with a commanding presence married to one of his part-time cashiers. He had spent much of his career at the same branch, rising through the ranks and had been appointed Manager over five years ago. At his own admission he was 'one of the lads' who enjoyed lunchtime drinking sessions and often appeared to delegate responsibilities to his Assistant Manager.

Bob ***(50, single)*** – Originally occupying a position as an Assistant Manager, Bob accepted an early retirement package early in 2000. For the remainder of the year he worked as a 'casual' contract cashier covering lunch-hours at West and South Town branches. Early in 2001, he accepted a part-time accountancy position with a local business and resigned from Bank UK's casual contract register.

Bradley ***(34, married with children)*** –A 'favourite' of Lesley (Area Manager), he was offered the position as West Town's Branch Manager in 2001 without the usual interview formalities. Previously a Business Manager, Bradley had no recent branch experience. After his appointment to West Town branch, he appeared to spend an inordinate amount of time organising branch storage and information systems. New A4 colour coded files were purchased, and more shelving installed. Whilst very impressive, his staff were desperate for a Manager from whom they could seek guidance and leadership in their very busy branch. With Bradley needing to be almost retrained from scratch, he was unable to immediately become a fully functioning part of the team, thus adding to staff frustrations. An easy-going individual, who tried to be a friend rather than a manager, he found the relentless pace of branch work demanding, and began to suffer from stress related illness necessitating prolonged periods of sickness absence. During 2001, resignations and retirements meant that by the end of the year, with the exception of Wanda, he was running his branch entirely with casual staff.

Britney ***(18, single)*** – A new entrant in 2000, Britney joined Bank UK as a trainee cashier immediately following her 'A' levels. A competent, yet nervous individual, she initially found the unrelenting pace of work difficult. Unsure of her abilities at mental arithmetic she relentlessly practiced checking and dispensing cash. Her 'model' looks attracted a great deal of (sometimes unwarranted) attention from elderly male customers, and despite asking her to remove visible signs of body piercing whilst at work, Lionel twice had to help extricate her from suggestive advances. After passing her 4-month probation, she was transferred to Harbour Town Branch as chief cashier.

***Chrissie** (29, married, small baby)* – An experienced ex – cashier, Chrissie had resigned from the employment of Bank UK following the birth of her first child. She had been persuaded to accept a temporary 'casual' contract to train staff within the region to use the new CSALES system during 2001.

***Christine** (20, single)* – Answered a job centre advertisement for staff in 2001, and was placed in West Town Branch as a 'margin' member of staff to cover staff absences. The roving nature of her role meant she had to quickly learn to undertake both cashiering and enquiries roles. A quiet, unassuming individual, she appeared overawed with her role at first, yet developed into a competent member of staff. Unhappy at her career prospects, she was openly looking around for a change of job during 2002.

***Claire** (37, married with children)* – Claire had worked at South Town branch throughout the 20 years of her banking career. Following the birth of her children, she had returned to the branch as a part-time, permanent cashier. Knowing absolutely everything about Bank UK, its systems and South Town's customers she was an invaluable part of the branch team, yet was the only one of my respondents who categorically refused to participate in team-working initiatives. As a left-hander, her cashiering position was sacrosanct and anyone who moved any of her equipment in her absence was subjected to 'cold-shoulder' treatment. As the organiser of branch social events, it was clear that she tried very hard to exclude anyone she did not like. Sister of 'Fiona' (see page 308).

Crystal ***(18,single)*** – Daughter of 'Pam's' (see pages 313-314) neighbours and waiting to start at University, Crystal was trained as a cashier to cover the main holiday season in 2001. Having signed a 4-month 'casual' contract, she complained her work was boring and monotonous. Sam (Chief Cashier, West Town branch) tried to give her extra responsibilities that she thought would break up the repetitive nature of her job, but Crystal hated doing anything other than cashier. She detested being asked to undertake typical 'junior' roles, for example assembling cardboard sales literature stands, making drinks, walking post etc.

Dave ***(35, married with children)*** – Branch Manager.

Diane ***(42, part-time cashier, married with children)*** – Permanent, part-time cashier who covered lunch hours at West Town Branch. Originally a qualified secretary, she had chosen to accept to be retrained as a cashier following the withdrawal of her secretarial role. An out-spoken individual, she was not afraid to engage management in bitter arguments. She resigned during July 2000 over yet another freeze in her hourly remuneration, preferring to take a substantial cut in salary to become a playground supervisor at her local primary school.

Eric ***(48, married with children)*** – An experienced Manager who was on Bank UK's surplus list following the downgrading of his previous job. In 2000 he was undertaking a management role at Harbour Town branch on a 'casual' contract basis, and at his own admission was simply 'going through the motions' waiting for Bank UK to finalise his retirement package.

Fiona ***(35, divorced with children)*** – Sister of 'Claire' (see pages 306-307), Fiona volunteered for a part-time Sales Executive position in 2001. Well-known in the locality of South Town Branch she appeared thrive in her focussed sales role.

Harriet ***(21, living with partner, no children)*** – Answered a local press advertisement for permanent cashiers in Summer 2001. Having just graduated from a local higher education college she was principally employed with the idea of becoming a 'margin' – i.e. covering absences across three branches. Very ambitious, she often commented she felt her job was not worthy of her academic achievements. Refused to wear corporate uniform, preferring her own clothes.

Henry ***(52, married with children)*** – Manoeuvred into taking a retirement package from his branch managerial position in 2000, Henry felt he was too young to retire, and continued to work for Bank UK on a 'casual' contract basis, providing cashiering and enquiries cover throughout the geographical area of my fieldwork. During 2001, he was reinstated to full employment status in order to cover a vacant sales executive role.

***Imogen.* (50+, married with children)** – Sister of Sally (see pages 314-315), Imogen worked as a 'casual' contract cashier at Harbour Town branch covering the busy summer season. A very chatty individual, she admitted working with the sole aim of receiving 'pocket money' to fund her 'cruising habit'. Not overly concerned with sales, she had on more than one occasion threatened to resign over sales initiatives which she thought demeaned her age, for example wearing a jockey cap to promote 'Jack High' accounts.

***Jane* (27, unmarried, living with partner, no children)** – Occupying a Chief Cashier's role, she had been unwillingly transferred between South and West Town branches at the beginning of 2000. Quiet and shy, she appeared to revel in the challenge of running a busy counter, yet her outwardly calm appearance masked inner feelings of panic, which often manifested themselves in stress-related illnesses necessitating substantial periods of sickness absence. She did not appear to have fully come to terms with her move, and was always the first to offer to cover unexpected absences at her old branch. Not being able to face a return to work after a particularly extended sickness absence, she resigned in 2001 to train as a nursery nurse.

***Jean* (52, married with children)** – Jean had been employed by Bank UK on a wide variety of contractual agreements for over 35 years. A Union representative, she was currently used in a diversity of roles. An outspoken individual who knew every piece of employment legislation, she often stalled the implementation of new working regimes and systems, which she felt did not satisfy staff needs.

Despite her nickname of 'Red Robbo' she was extremely conscientious and often undertook duties other than her own to maintain a smooth flow of work, which she justified by saying she was doing it for the staff', rather than any sense of loyalty to Bank UK. Desperate to leave, but mindful of her long service benefits, Jean volunteered to reduce her hours during 2001.

***Jeremy* (28, married)** – Regional Manager with overall responsibility for branch sales achievement in the geographical area of my fieldwork. A graduate with little branch working experience branch, local managers did not regard him with great esteem.

***Julia* (35, married)** – Cashier at Mine Town branch.

***Kathleen* (50, single)** – A long serving staff member at West Town Branch, Kathleen was seemingly coerced into accepting an early retirement package in January 2000. Unhappy at the nature of her departure, which she felt had been forced upon her; she made sure that her regular customers knew she had been unwillingly forced out. Affectionately known as the 'Queen Bee', the ramifications of her departure permeated throughout West Town Branch for a very long time. She easily found another job with one of Bank UK's local business customers, which meant visiting her old branch on a daily basis to undertake financial transactions. Her arrival was eagerly awaited by other cashiers who often took the opportunity to loudly moan about what had been happening in the branch that day. By remaining friends with her old colleagues she continued to attend branch social events throughout my research period.

***Kylie* (19, single, university student)** –Kylie was employed over the 2000 summer period on a casual contract basis to provide extra cashiering cover at West Town Branch. Training to be a teacher, she applied her calm, unruffled manner to the counter. Contracted to work 10.30 – 3.30, yet relying on a lift to and from work with her mother who worked in the locality; she often worked full days with no extra remuneration.

***Lauren* (18, living with partner, no children)** – Joining Bank UK as a trainee cashier in 2000, Lauren soon developed a reputation for dependability. An independent individual, she quickly learnt her job, and became an integral part of the cashiering team. Always willing to learn, she was bitterly disappointed not to be offered Maureen's job on her retirement, despite signalling her willingness to embrace higher-level duties. Her deepening dissatisfaction with her career prospects appeared to trigger her resignation in January 2002.

***Leah* (39, living with partner)** – Now undertaking a Sales Executive role, Leah had worked for Bank UK for 20 years. Over time she had become expert in the whole range of clerical jobs, and had risen to the level of senior lending officer prior to her duties being stripped out of branch control in the mid 1990s. She appeared very bitter that her undoubted experience was no longer recognised by Bank UK, and was sceptical about the use of impersonal technologies in sanctioning all lending decisions. An outspoken individual, she was an integral part of the branch team, but had found the necessity to work Saturday's too much. At her own instigation she reduced her hours to part-time status during 2001.

***Lesley* (42, married with children)** – Local Area Manager. Lesley lived as close as she could to the regional border and did little to disguise the dislike of the geographical area under her jurisdiction. A small, bustling woman, who was reading for an MBA, she seemed more concerned with trivial matters such as the cleanliness of automated cash machines, (which she insisted were cleaned every day), than the problems of acute staff shortages. Capable of being extremely friendly one minute and 'back-stabbing' the next, she remained the main the focus of staff discontent.

***Lionel* (40, married with children)** – Initially undertaking a branch managerial role he was moved to other duties early in 2001. A quiet, unassuming individual, he was happy to allow his staff to govern themselves and avoid conflict. A fully qualified professional banker he had converted his banking qualifications into an economics degree. Remained good friends with his ex-staff and continued to attend social events during 2001.

***Mary* (25, single)** – Promoted to Assistant Manager in her role as Regional Mortgage Sales Manager in the locality of North Town Branch, Mary wanted a return to regular branch hours, rather than those demanded by her peripatetic mortgage seller role, and had applied to become a Sales Executive. A small, attractive individual, she had failed the height requirement to achieve her long-standing ambition to train as an air hostess. However, many of her colleagues appeared to feel that her Assistant Manager status had been achieved through 'the back door of sales' and not by proving her competence in a 'proper' banking role.

Maureen ***(52, divorced with children)*** – A bustling, hard working 'jack-of-all-trades', she had been employed by Bank UK for over 12 years. Equally at home on the counter, or as a sales executive, she was used in a 'fire-fighting' role, working wherever need was greatest at West Town Branch. Her ability to cope under the most extreme pressures meant she often asked to undertake extra responsibilities, which she willingly executed. Affectionately known as 'Mother' she often openly challenged managerial initiatives, which she thought did not enhance service or created extra (unnecessary) work. Retired in December 2001.

Nina ***(38, married)*** – Having worked as a secretary for Bank UK since leaving school, Nina accepted a redundancy package in 1990 when her secretarial role was terminated. She immediately accepted an invitation to train as a Sales Executive at Harbour Town Branch, on a 'casual' contract basis, which meant that she was ineligible for any sales related bonus payments her branch achieved, yet she was undertaking the primary sales role.

Pam ***(39, married with children)*** – Sales Executive and 'number two' at South Town Branch, Pam had overcome cancer to return to full-time work in 2001. A long-serving staff member, and resident of the local community she was well known both inside and outside Bank UK. Her easy-going personality suited her sales job, and she was the key player in her branch achieving outstanding sales results during 2001. Frequently working over her contracted hours, and rarely taking a lunch break, she was scathing of others who refused to work excess hours.

Peggy ***(40, married with children)*** – 'Number two' at West Town Branch and occupying a role as a Sales Executive, she was a diminutive figure who did not appear to cope well under pressure. It was no secret that she only continued to work to fund private school fees for her very academically talented daughter.

Rachel ***(30, part-time cashier, married, with children)*** – Cashiered for 8 hours a week on a permanent part-time contract. Obsessively concerned with her appearance, she refused to wear Bank UK's standard uniform, substituting corporate garments for something similar, yet 'designer'. Pregnant for the second time, she refused to do anything that involved any physical exertion. Appeared to spend an inordinate amount of time making drinks, eating sandwiches and telephoning friends. Latter stages of pregnancy spent on sickness leave.

Sally ***(42, living with partner, no children)*** – Forced to move from Central to Harbour Town Branch against her will in 2001 to cover a vacant managerial role, Sally bitterly resented having to undertake such responsibility on her existing salary. Vociferous in her unhappiness, yet loath to resign and lose her substantial benefit package, she continued to operate as a branch manager for over a year without the appropriate level of remuneration.

Samantha ***(42, married with children)*** – Occupying the role of Chief Cashier at South Town Branch, Sam had returned to work in 2001 after a twelve-month absence following a nervous breakdown. Recognising her frail health, she volunteered for a downgrading from being 'branch number two', to Chief Cashier, thinking this would shield her from the worst of sales expectations.

Remaining very embittered about her experiences, she flatly refused to undertake any duties other than cashiering and insisted on being paid for any excess hours she was forced to undertake.

Tim ***(32, married with children)*** – Resigned as the Manager of Harbour Town Branch during 2000 due to stress-related illness. Now running a convenience store in his home village.

Tom ***(30, married with children)*** – Business Manager.

Wanda ***(38, part-time cashier, married with children)*** – Originally joining Bank UK as a qualified secretary in 1982, Wanda had worked at West Town Branch throughout her whole working life. Having made the choice in 1995 to retrain as a cashier, and not accept redundancy following the gradual decline in secretarial roles, she was a continuous presence on the counter. Her constant talking both to customers and other staff was a major irritation to other cashiers. She had little regard for 'George' who had unknowingly reduced her hours the same week her husband had been made redundant.

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