

‘Customers were not objects to suck blood from’: Social relations in UK retail banks under changing performance management systems

Knut Laaser 

ABSTRACT

Utilising an analytical framework informed by a moral economy approach, this article examines the social relationships between bank workers and customers in the context of changing performance management. Informed by 46 in-depth interviews with branch workers and branch managers from UK banks, this article focusses on the interplay of the pressures arising from an intensified and all-encompassing performance management system and bank workers lay morality. The article seeks to analyse why one group of bank workers engages with customers in a primarily instrumental manner, while another group tends to mediate and engage in oppositional practices which aim to avoid such an instrumentalisation. The article argues that moral economy gives voice to the agency of workers and the critical concerns of the social, economic and moral consequences of market-driven and purely profit-oriented workplace regimes.

1 INTRODUCTION

Informed by 46 in-depth interviews with bank workers and branch managers (BMs) from different UK retail bank branches and framed by the analytical framework of moral economy (ME), this article sheds light on two key aspects: first, the article explores how the labour process in retail banks changed in the last two decades, dominated by intensified performance management system (PMS) that features an all-encompassing managerial control system that pushes bank workers to relate instrumentally to customers and prioritise selling over customer orientation. Second, the article explores why a group of recently recruited bank workers are more prone to instrumentalise customers, while a group of more experienced bank workers are more likely to avoid such instrumentalisation by engaging in oppositional practices. This article utilises an ME approach to work and employment that frames the exploration of workers experiences of intensified PM in front-line-service work (FLSW), analysing the materialist reality of the labour process as well as workers lay morality which shapes if and how they engage in oppositional practices to compliance, respectively. The framework of ME focusses on how economic practices are shaped by

□ Knut Laaser is at Brandenburger Technische Universität Cottbus (BTU), Cottbus, Germany and a Lecturer in Work, Employment and Society, Stirling Management School, Stirling, UK. Correspondence should be addressed to Dr Knut Laaser, Lecturer and Senior Researcher, Work, Employment and Society, Stirling Management School, Stirling, UK. E-mail: knut.laaser@stir.ac.uk

moral norms and sentiments, and how, in turn, moral norms and sentiments are formed by economic and institutional forces. Part and parcel of an ME approach to work and employment is the concept of lay morality that theorises actors as evaluative and sentient beings, whose evaluation of their own and others' actions and faring is informed by notions of justice and fairness, informing actions that range from oppositional practices to compliance.

2 THE PREVALENCE OF PERFORMANCE MANAGEMENT PRACTICES

A common theme within the sociology of work and employment is the observation of '(...) the greater use of market forces in organising the employment relationship' (McGovern *et al.*, 2007: 41). A testimonial of this is the development and centrality of PMS in organisations (Cushen, 2013; Findlay and Thompson, 2017). Performance management has evolved in the last two decades in many sectors of the economy from annual performance appraisal practices towards a systematic and ongoing managerial control system (Laaser, 2016; Taylor, 2013; Williams and Beck, 2018). While PMS expresses continuity with, and indeed combine, traditional managerial control techniques, critical employment and management scholarship point towards the greater scope for managerial control that PMS enables featuring methodical collection, storage, analysis and display of information of workers' effort via the utilisation of sophisticated Information and Communications Technology (Carter *et al.*, 2014; Jeske and Santuzzi, 2015; Laaser, 2013; Laaser and Bolton, 2017; Newsome *et al.*, 2013).

Performance management system (PMS) has become particularly prevalent in semi-routinised FLSW where front-line workers are 'in direct contact with customers (...) and in a subordinate position in the employment relationship' (Bélanger and Edwards, 2013: 436). Critical employment research indicates that PMS in semi-routinised FLSW feature individualised performance targets, systematic collection, analysis and evaluation of work effort, performance-related pay and punitive managerial practices (Callaghan and Thompson, 2001; Ellis and Taylor, 2006; Korczynski and Ott, 2005). A prime example of an industry in which PMS became a dominating feature is the banking sector in the UK. Historically, the banking industry was characterised by paternalist management practices that fostered a unitary ideology with the propagation of shared objectives and values that masked the power asymmetry between BMs and workers (Heritage, 1977; Kerfoot and Knights, 1993). Furthermore, patriarchal values were deeply ingrained in the organisation of work, encoded in high levels of sexual division of labour and overt and covert discrimination against female bank worker (Crompton, 1989). In tandem with paternalism and patriarchy, banks workplace regime rested on early forms of appraisal systems that assessed behavioural and social dimensions of bank staff via highly subjective annual inspections, aiming to bend staff to the unique banking culture (McKinlay, 2002).

The development of PMS in the banking industry is intermeshed with the wider changes in the political economy. The financial industry witnessed seismic shifts in the 1980s under the Thatcher regime, being subject to deregulation and re-regulation policies that aimed to increase the profitability and market power of the industry via heightened entrepreneurialism and competition between financial organisations (Kerfoot and Knights, 1993; Knights and McCabe, 1998; Watson, 2004). Banks responded in the late 1980s to the changing political economy of the financial industry by implementing harsher forms of strategic management programmes that informed

ongoing organisational restructuring, encoded in the outsourcing of back office work, reduction of branches and investment in tele and online banking (Morgan and Sturdy, 2000). Meanwhile, total quality management programmes introduced a performance culture that focussed on 'bottom line productivity' (Knights and McCabe, 1999: 205). A significant feature of this development was the introduction of performance management in the form of targets for service quality, sales-based income generation and cost control (Morgan and Sturdy, 2000). In the early 90s performance targets were filtered down to bank workers and became an integral part of the annual appraisal mechanism. In this environment, paternalist management practices coexisted with early forms of PMS but lost essentially its central role when 'responsibility and accountability (...) shifted down the lower hierarchy (...) [with the] effect of individualizing staff' (Kerfoot and Knights, 1993: 671). However, case study research suggests that performance targets were cautiously adopted by UK banks to that time. Although modest profit-related pay and bonuses for meeting particular targets were selectively implemented in the labour process, strict enforcement of performance targets in tandem with individualised rewards and disciplinary mechanisms were overall regarded by branch and regional management to be in conflict with teamwork and customer orientation (Hardie and Maxfield, 2013; Morgan and Sturdy, 2000; Storey, 1995).

Ample evidence suggests that the role of PMS became central to the labour process in banks throughout the 2000s, featuring a wider range of behavioural and sales-related targets in combination with disciplinary policies that implement market discipline in the firm (Ellis and Taylor, 2010; Laaser, 2016; Taylor, 2013). The harsher and more punitive nature of PMS emerged against the backdrop of intensified competition in the financial industry between national and international banks and the proliferation of industry wide merger and acquisition activities and raising shareholder expectations (Gall, 2017). Research on the causes and consequences of the financial crisis has highlighted that the way PMS shape the organisation of work and employment practices in banks incentivises bank workers to engage in the mis-selling of financial products (Ellis and Taylor, 2010; Froud *et al.*, 2016). Despite the implementation of compliance departments in banks in the post-financial crisis era that are internally and externally promoted as an instrument that heightens and monitors ethical sales practice, mis-selling remains prevalent (Brannan, 2017; Laaser, 2016; McCabe, 2016).

Thus far, research focusses primarily on the motives of individual employees for mis-selling, while insights that bring together an analysis of the pressures of the PMS-driven workplace regimes and how and why employees consent, mediate or resist remain scant (Brannan, 2017). In this light, calls for research have been issued to explore the social, economic and moral dimensions of sales-driven service work (Bolton and Houlihan, 2005; Darr, 2011; Korczynski, 2009). This article addresses the call for research and contribute to an understanding of how bank workers lay morality plays an important role for understanding a key driving force behind oppositional practices as well as consent.

3 APPROACHING THE RELATIONSHIP BETWEEN FRONT-LINE-SERVICE WORKERS AND CUSTOMERS

Sociological informed literature about service work highlights that relationships with customers can be a fundamental source of satisfaction and meaning for FLSWs when it is socially embedded, enabling workers to relate to customers as economic,

social and moral actors (Bolton and Houlihan, 2005; Korczynski, 2009). Likewise, the relationship between both groups can also be a source of suffering for FLWs when the encounter is stripped of its social context and exclusively informed by instrumental values (Fevre, 2003; McCabe, 2016). Consequently, it is argued that FLWs experience customers as a source of meaning and pain simultaneously due to the tension between quality service and quantified work effort targets that is understood to be an integral part of contemporary service work (Korczynski, 2009).

Critical service work literature on semi-routinised service work with a strong focus on sales work offers contrasting interpretations regarding the impact target-driven management practices have on the relationship between FLWs and customers. One group of scholars suggest that the combination of individualised performance targets with performance-related pay and low levels of job security results in instrumental and objectified engagements of FLWs with bank workers. Here, sales workers are seen to display an ‘unprecedented attitude of derision and contempt’ *vis-à-vis* customers (Bone, 2006: 2), informed by disembodied concepts of customers as ‘numbers’ (McCabe, 2016) and ‘instruments of the sales process’ (Oakes, 1990: 37). In particular, case studies reveal that the instrumentalisation of customers is encoded in practices such as the allocation of time slots to customers based on their financial resources (Honneger *et al.*, 2010), the manipulation of product information (Korczynski and Ott, 2005) and the systematic mis-selling of products (Brannan, 2017). While providing important insights into the interplay between the organisation of work and the social relations between customers and FLWs, these accounts delineate that workers tend to comply to and, in some cases, internalise the pressure to objectify customers. This line of reasoning shares similarities with the much-discussed sociological thesis of demoralisation under modern capitalism (Fevre, 2003). For example, Richard Sennett (1998) concludes that thanks to the implementation of unfettered market logics in organisations at the end of the 20th century, economic rationality values have undermined opportunities for employees to develop a workplace community that is framed by workers’ own moral values. Similarly, Catherine Casey (1995: 124) submits that the prevailing economic rationality values are a powerful construct to ‘goad employees into hard work, devotion and productive service’, while undermining employees ability to develop their own sense of justice or injustice.

A less deterministic outlook is advocated by a group of employment relations researcher that takes an institutional theory approach. Korczynski and Ott (2005) explore different set of relationships between bank workers and customers in two Australian banks, ranging from instrumental and objectified forms of engagements to ones that feature trust and respect. The authors argue that these divergent set of relations can be explained with the embeddedness of actors in low-trust or high-trust networks in the context of particular market segments that foster either arm’s length or trusting relationships (see also, for similar approaches, Regini *et al.*, 1999). Accordingly, social relations between employees and customers are explained with recourse to structuring factors, particularly market and employment conditions, which are seen to determine the quality of the relationship between FLWs and customers. The demoralisation thesis, and to some extent also the employment relations perspective, is frequently criticised by researchers from the labour process theory camp for neglecting labour agency and informal self-organisation that is informed by workers ‘own metrics of comparison’ (Edwards, 2015: 287; also, Ackroyd, 2012). Labour process informed research that explores the tension between quantitative and qualitative targets on the one hand, and their implications for the social

relationships between FLWs and customers suggest that FLWs frequently manipulate and work-around performance target restrictions in order to regain discretion at work and provide a service that they perceive as fair and appropriate (Bolton and Houlihan, 2005; Callaghan and Thompson, 2001). Taking this argumentation further, Darr (2011: 508) illustrates that social relations between sales workers and customers in a store that sells electronic equipment are shaped by competing economic, social and moral values that 'co-exist on the sales floor, each impacting on the trajectories and outcomes of sales-encounters'. This body of work provides an important account of FLWs' moral values of fairness and justice that frame relationships with customers. However, workers' moral notions of justice and fairness appear relatively homogenous in this research, while the relationship between particular workplace regimes and workers' moral notions remains unclear.

The article aims to contribute to this literature by exploring why under an intensified disciplinarian PMS workplace regime one group of bank worker tends to resist an objectification of customers while another group of bank workers tends to relate to customers in a primarily instrumental manner. The ME approach to work and employment will be introduced in the next section.

4 MORAL ECONOMY OF WORK AND EMPLOYMENT: BRINGING WORKERS LAY NOTIONS OF JUSTICE AND FAIRNESS IN

The concept of ME became popularised by Thompson's (1991) work on the ME in pre-industrial societies. The economic historian suggests that communities of people were tied together by a shared set of moral values, customs and mentalities that represented a wider consensus regarding the means and ends of economic practices. Thompson illustrates that peoples' resistance under the spread of laissez-fair capitalism to specific events, such as the rise of bread prices in times of scarcity, was informed by shared values and mentalities concerning entitlements to livelihood, responsibilities and just economic practices that were 'rooted in both the community and the past' (Mau, 2005: 466). However, Thompson situates the ME he describes in the pre-industrial capitalist stage, suggesting that a bottom-up ME will eventually be eliminated by ubiquitous values and norms of the market-driven society. Contemporary ME approaches continue to take Thompson as a starting point for formulating a revised ME concept. Here, the focus is on the relationship between the demands of capitalist markets, the norm-generating capacity of institutions and peoples' values of justice and fairness (Koos and Sachweh, 2017; Mau, 2005). Here, it is suggested that institutional arrangements shape peoples' moral notions to a significant degree through the way responsibilities, duties and rights are defined and allocated (Banks, 2006). Yet institutions are not understood to produce an ME and dictate values of justice and fairness. Instead, conflicts are likely to occur when institutions violate widely shared moral values and norms of people that exist independently. Nevertheless, it is argued that conflict is likely to trigger a (re-)negotiation process between relevant groups of people and institutions, fostering a temporary consensus that rests on a moral and cognitive legitimacy of how things are (Koos and Sachweh, 2017).

Andrew Sayer adds to this approach a more actor centred understanding, while taking the power of institutions for shaping peoples' notions of justice and fairness serious. Sayer conceptualises actors as vulnerable, sentient and dependent beings who develop through being immersed in institutions, practices and social relationships a, however, potentially fallible, understanding of how certain practices and

relationships impact well-being (Sayer, 2011). This is captured in the concept of lay morality that refers to people's ongoing monitoring and evaluation of their own and others' actions and faring in the context of their complex needs and understandings of what practices constitute well-being or, respectively, trigger suffering (Sayer, 2005).

Against this backdrop, Sayer's ME thesis highlights that a fundamental tension exists between capitalist organisations that aim to purify their practices for profit maximisation and employees' wider needs for human connection. Sayer puts the spotlight on how human needs, concerns and moral sentiments tend to spill over the instrumental frame of the employment relationship, which is visible in responses and social relationships that 'may vary considerably in how far they conform to the organisation's priorities' (Sayer, 2006: 206). This ME concept diverges from more institution centric ME approaches and shares similarities with labour process analysis in the way that consent is not understood to be inevitably established over time and that dissent can be a stable feature within organisations that is fed by workers lay morality (Bolton and Laaser, 2013; Laaser, 2016). In this way, workers are understood to be capable to evaluate organisational demands and practices critically and may formally and informally resist or mediate organisational expectations and demands when they experience them to be in conflict with their lay morality. Yet the shape and form of peoples' lay morality at work might differ between different groups of workers, depending on the structures and relationships they have been embedded in over time.

In line with Edward's (2015) call for sociological engagements with normative arguments, this ME approach combines a dual focus on structure and agency. Here, the spotlight is on the demands of capitalist markets, the norm-generating capacity of institutions and peoples' lay morality that they form as relational and sentient actors. Such a theoretical framework is valuable for exploring how bank workers experience PMS and react to its demand to prioritise selling over relational engagements with customers in different ways against the backdrop of changing workplace regimes.

5 RESEARCH METHOD

The article draws on data from a wider research project conducted between 2012 and 2013 and between 2016 and 2017 in the banking industry that aimed to capture bank workers (BWs) and branch managers (BMs) experience of the radically changing workplace regime in UK banks over the last three decades. Overall, 46 interviews were conducted with BWs and BMs, lasting between one and three hours and culminated in 89 hours of interview material. The method of sampling was purposeful. The main criteria were that BWs and BMs had to possess at least 10 years of work experience and had to be employed in one of the leading retail/clearing banks in the UK. This criteria ensured that interviewees possessed significant work experience while also being able to reflect, to different degrees, on the implementation and implication of PMS and its impact on their engagements with customers. The sample was based on self-selection and snowball sampling after a research description, and invitation had been sent through relevant professional networks. The 46 participants are or have been employed in one of the five biggest clearing and retail banks in the UK. Out of the 46 interviewees, 39 were employed in a range of non-managerial positions, while seven interviewees hold a managerial position in a bank. Based on this sample, three distinctive groups of bank employees and managers can be differentiated. One group

consists of 17 interviewees who entered the banking industry in the late 1970s and throughout the early 1980s; 12 individuals were interviewed who started their employment in the banking industry between the mid-1980s and early 90s. The final group of interviewees consists of 17 individuals who worked for a bank from the mid-90s and early 2000s onward.

All five banks are leading national banks in the UK who dominated the financial market for large parts of the 20th century and continue to belong to the group of the most profitable clearing banks after the liberalisation of the financial industry and its financial crisis. Their strategic focus and operations are similar, focusing on corporate and private banking, covering a wide range of financial services, ranging from savings to investments. Interviewees are almost equally spread across the five banks, with nine interviewees working for Banks A and B, respectively; 12 interviewees for Bank C; and 10 interviewees for Bank D. The remaining six interviewees were employed at Bank E. Even though differences in regard to corporate strategies, market share, total number of employees and branches exist between the leading national banks, research suggests that the banking industry is and has been traditionally homogenous when it comes to the organisation of work and management practices in branches (Watson, 2004).

All interviews were with consent digitally recorded and transcribed. To guarantee anonymity, biographical and organisational details and names of all interviewees have been changed. Interviews with BWs and BMs were semi-structured and open ended, featuring the following research themes: the changing nature of employment relationships in banks in the last three decades; if and how the changing conditions impacted on horizontal and vertical social relations; and if and how the changing conditions impacted on relations with customers. The analysis of the empirical material rests on thematic coding to identify recurring themes in the narratives, from which a categorisation of themes in 'first-order' and 'higher-order' codes emerged. Based on this process, higher-order codes were created to group and label emerging themes of respondents' narratives (e.g. 'role of lay morality', 'nature of relationships between BWs and customers', and 'BW's responses to PMS') that were as part of the data analysis grouped into lower-order codes (e.g. the higher-order code of 'BW's responses' was grouped into 'compliance', 'mediation and 'resistance', while the higher-order code of 'lay morality' was divided into particular moral values). The lower-order codes then informed second-order codes that drew on the different responses of the two groups of BWs.

Narratives about the past, particularly when they include aspects of social change, risk being clouded by a sentimental attachment of interviewees to the past (Strangleman, 1999). However, the narratives in this research about the past are relatively reflective when it comes to the upside and downside of the labour process and while a bias of interviewees towards overstating the positive of the past labour process cannot be ruled out, it presents an important source in combination with research on that era for understanding how PMS has changed and impacted on relations with customers.

6 FINDINGS

The findings are structured in three sections. The first section focusses on contemporary PMS in bank branches. The second section illustrates how BWs, who joined the occupation before or in the early 1990s, developed a lay morality within a workplace

regime that rested on an early form of PMS. This lay morality, it is argued, continues to serve as a reference point for oppositional practices and customer-oriented relations under the contemporary PMS. The third section discusses how BWs, who joined the occupation under the contemporary PMS, lack a lay morality that fosters an understanding of customers as social and economic actors, resulting in compliance to the demands of PMS.

7 CONTEMPORARY PERFORMANCE MANAGEMENT PRACTICES IN UK RETAIL BANKS

Against the backdrop of an increasingly competitive financial industry in which the supply of financial products exceeds significantly the demand, all-encompassing PMS became dominant in bank branches in the 2000s. This signifies the transformation from early PMS that combined annual appraisal methods, qualitative behavioural targets with forms of paternalist management practices to coercive forms of management control to ensure profitability and workers compliance in an increasingly standardised labour process (Kerfoot and Knights, 1993; Knights and McCabe, 1999; Morgan and Sturdy, 2000). Indeed, from the 2000s onwards, the work of each individual branch member was structured, closely monitored, measured and recorded by sophisticated Information and Communications Technologies, including the number, nature, content and length of customer interaction (McCabe, 2016; Taylor, 2013). In the light of intensified micromanagement and harsher disciplinary practices, bank workers were subject to individualised quantitative and qualitative performance targets. Quantitative performance targets embodied concrete, time bound and individual work effort expectations. The vast majority of quantitative targets were explicit sales targets for financial products, while qualitative targets reflect primarily behavioural descriptors. Interviewees indicate that quantitative targets were key for performance evaluations, whereas qualitative targets were considered as less relevant.

It is all about selling as much as possible. But it is also about what to sell. It is good to recruit new customers and open bank accounts, but it is more profitable for the bank if we sell insurances, mortgages, more complex retirement packages and so on. And that is reflected in the performance targets that focus exactly on that. Interviewees indicate that quantitative targets are

Narratives illustrate that work performance data was entered into an individualised balance scorecard, or a similar matrix, which aligns the respective work effort with quantitative and qualitative performance targets. A significant part of this process was the automatised evaluation of work effort, evident in the allocation of points (Banks A and D) or percentages (Banks B and C) to workers, indicating how well the individual has performed over a certain time period. Competitiveness and conditionality were heightened in the branch through the existence of explicit disciplinary policies that range from formal warnings to forced exit in case employees are repeatedly not meeting their targets. Meanwhile, giveaways or modest bonus payments, ranging from 200 to 1200 pounds a year, rewarded branch workers who met their targets. In this way, job security was directly linked to BWs' performance, fostering an individualisation of risk and rewards.

Everything we do feeds into the scorecard that gives us points for performance and results in a total score (...) This total score then decides whether you are eligible for a bonus or if you are subject to disciplinary policies. (Mick, Senior Customer Relationship Advisor, Bank A, employed since 1984)

8 'CUSTOMERS WERE NOT OBJECTS TO SUCK BLOOD FROM': LAY MORALITY AND OPPOSITIONAL PRACTICES

Against the backdrop of the move towards strategic management practices and the first wave of performance targets that were implemented in bank branches in the early 1990s, covering mostly service quality dimensions and technical aspects of the job, interviewees who worked in a branch to that time describe their work to have revolved around administrative processes and the establishing and nurturing of long-term relationships with individual customers. Narratives of this group amplify that while the marketing of products became a pivotal aspect of their work when performance targets for service quality were introduced, branch workers were not subject to constant scoring and evaluation nor were disciplinary policies coupled with sales performance. In this environment, the relationship with customers spilled over the instrumental frame of economic encounters and entailed a valuation of the customer as a social, economic and moral person:

There was that understanding amongst us that we were there to get to know our customers and support them. It was an on-going relationship, lasting over many years, sometimes over decades. Of course we were marketing products to customers as well but we were not throwing products at them. Quite often meetings with customers had nothing to do with pitching financial products. It was more about having a chat and getting to know the person and what they have been up to. (Tom, Clerk, Bank D, employed since 1985)

This group of BWs developed lay understandings of justice and fairness in respect to the nature of their engagements with customers, which they experienced as an intelligible moral order that they attached to, cared about and reproduced as a community (Thompson, 1991). Notions of fairness and justice are encoded in Jeff's and Tom's experience of customers as vulnerable actors, informing a careful attentiveness to the needs and anticipated vulnerabilities of customers as well as how customers' social and economic well-being was affected by their work (Sayer, 2005).

Customers were not objects to suck blood from. They were Mr. Smith and Ms. MacIntyre and we aimed to serve them well. We knew that the wrong financial product could impact on customers' life tremendously. (Jeff, Customer Consultant, Bank A, employed since 1981)

Customers trusted us and there was a sense of responsibility that we developed for them. (Paul, Senior Clerk, Bank C, employed since 1987)

While the labour process in the early 1990s featured pockets of job discretion for branch workers, it was intermeshed in paternalist management practices and patriarchy that were experienced as discriminating and belittling bank workers. Susan's account is one of several reflections which provide context to the labour process in the 1990s, pointing towards high levels of sexual division of labour and overt and covert discrimination against female bank workers.

We faced a lot of inequality: we didn't get paid the same money, we were almost never promoted (...) we were basically stuck in the bank teller position or back office. (Susan, Teller, Banks A, B and C, employed since 1972, retired in 2003)

We were not allowed to take the same external training schemes as our male colleagues, even though taking them was a requirement for getting promoted. Management said that there is not enough money for all of us to take the exams, but in the end only the male staff went. (Paula, Bank A, employed since 1981, retired in 2010)

Narratives of this group indicate that they experienced the intensification of the PMS in general and the implementation of sales targets in particular that demanded an instrumentalisation of customers as a severe indignation of their tacit moral values of fairness and justice that underpinned their work (Koss and Sachweh, 2017). However, the majority of this group critically evaluates the nature and concrete demands of the target-driven workplace regime through the lay morality they developed in the more customer-oriented workplace regime throughout the early 1990s. Narratives showcase how perceptions of fairness and justice continued to inform practices at work that resisted and mediated the concrete demands posed by the PMS. At the core of Marie's account is an understanding of bank work as relational work, intermeshed in careful attentiveness to customers. Further, her lay morality informed a punctual resistance at work, embodied in her decision to disregard the marketing of specific financial products.

Bank work nowadays is all about selling as much as possible, completely ignoring that we are responsible for our customers (...) If I am not convinced that the product benefits the customer, I will not pursue it further. There are products I am not selling because I know they are rubbish. In practice this means that I need to meet more customers and stay a bit longer in the branch once a week (...) It is not always easy to meet the targets that way, but I am an old fashioned bank worker and I do things the right way. (Marie, Customer Advisor, Bank B, employed since 1988)

In a similar vein, Nate developed a set of questions that guided his engagements with customers and are informed by strong notions of justice and fairness that aimed to juxtapose the pressure to instrumentalise customers via lay moral values. This is inherent in the perception of customers as embodied actors whose financial well-being, and arguably 'livelihood', is understood to be interlinked with a careful consultation and selection of appropriate financial products. In this light, Nate's account points towards two complimentary actions that are informed by his lay morality: His lay morality triggered oppositional practices *vis-à-vis* demands of the PMS that pushes for an unbuffered profit orientation that fails to take the dependency and needs of customers as economic and social actors into account. Furthermore, his lay morality informed an intelligible reinterpretation of bank work that sets moral and economic boundaries to the contemporary PMS, attempting to harmonise bank work with the mentality that emerged in the shared experiences of the labour process from the past (Thompson, 1991).

The opportunities to develop relationships with customers are limited, but there is a human being sitting in front of me. At the same time I have to sell to secure my job (...) When I meet customers, I ask myself: Will they benefit from the product and do I know the product well enough? In the case of credit or mortgage lending: Are they able to pay it back? I have decided not to sell when I cannot answer these questions with a yes, even though the computer system gives green light to almost everything. The wrong product can jeopardize customers' financial situation. (Nate, Customer Advisor, Bank C, employed since 1982)

The various accounts of this group delineate how BWs aimed to balance the social, moral and economic sphere of customer engagements, searching for ways to channel pressures to instrumentalise relationships, juxtaposing sales targets with their perception of customers as social and economic actors. While BWs suggest that the relationships they had with customers could not be sustained in the new environment that systematically deracinates it from its social and moral underpinning, narratives imply that they searched for ways to re-humanise and re-moralise engagements with

customers. This is evident in Karen's account which describes her resistance to the technologies that framed the instrumentalisation of customer.

When I am meeting customers I am avoiding using the computer and standardized programs when meeting customers. Instead, I am using pen and paper. I will enter relevant information after the meeting. This allows me to engage with customers in a more personal way and use my own judgement (...) Just like we did in the old days. (Karen, Customer Advisor, Bank E, employed since 1987)

It can be argued that BWs lay morality informed practices that are oppositional and consensual, as work effort expectations were met and profit for the organisation was created. Yet interviewees provide ample evidence that their actions challenge the raw edges of the PMS regime and are experienced by BMs as resisting acts, causing open conflicts between both groups.

I have been in a bank for a long time now and I am able to make judgment for myself: Just because I can offer an 80 year old woman a credit card who does not know how to use it does not mean that I will sell it to her. I remember that I was questioned by a senior manager constantly. He would say: 'Why did you not cross-sell it?' and I would answer 'because it would not be right' and he replied 'why do you bother?' There is a lot of back and forth shouting in the branch because of things like that. (Amanda; Mortgage Advisor, Bank A, employed since 1986)

9 'SELLING PRODUCTS IS THE PRIORITY': THE DOMINANCE OF INSTRUMENTAL RELATIONSHIPS IN THE BRANCH

BWs who joined the occupation in the early 2000s understood their work and its social relations primarily in individualist, instrumental and competitive terms this group's exclusive exposure to the contemporary PMS and the individualised risks and rewards it promoted translated into instrumental engagements with customers that are based on means-end calculations to satisfy performance targets and forestall disciplinary actions. For example, Bob recollects an incident in a branch where a customer who has lost her partner asked for financial and legal advice but was not given a time slot by him and his colleagues. Even though it was an extreme case, this testimonial is indicative of the way this group's engagement with customers became primarily driven by short-term economic principles.

A customer lost their partner and they wanted to be advised how to get access to their savings. What she wanted was legal advice. This person was still mourning and suffering under the loss. To be honest, I did not offer her a timeslot, and neither did my younger colleague. It was obvious that we would not be able to sell her anything. We would have to go with her through all the documents and that takes a lot of time. The pressure to meet targets is so high that we can't have a customer in the office for 30 minutes and make no sale. (Bob, Clerk, Bank B, employed since 1996)

This testimonial could be interpreted as an example of employees' internalisation of prevalent economic rationality values (Casey, 1995). However, narratives of this group indicate that their reflections and evaluations are not entirely devoid of moral values of fairness and fellow feeling (Sayer, 2005). Indeed, several accounts of this group convey moral values of fairness that are inherent in descriptions that regard the prioritisation of meeting sales targets over the need of customers as not 'right'. Yet these evaluations did not inform concrete practices, as they are overshadowed by the materialist pressures of the target-driven and disciplinary-driven labour processes. The following two narratives illustrate how economic calculations take precedence and are used as a justification for objectifying customers. An essential point to note here is that a mutual exclusiveness between bank workers responsibility for the

faring of others outside the workplace on the one hand and notions of fairness and justice towards customers as economic and social actors on the other is experienced to be in conflict. Hence, what becomes visible is that this sample of bank workers complies to the objectification and instrumentalisation pressures the workplace regime poses. However, the justifications that are used in the narratives to explain their compliance indicate also that they evaluated the instrumentalisation of customers as violating common norms of fairness and justice.

My role is to sell financial products and this is what I am doing. I do not always agree with how customers are treated, but the ones who reach their targets get so much extra (...) I struggle financially, so that coming home with an iPod or Xbox means something for my children. (Linda, Customer Advisor, Bank C, employed since 2000)

If I don't meet my targets I don't get a bonus and I will be labelled as an underperformer and I might lose my job. So I am accepting that meeting targets is the priority and that the customer comes second. (...) It is not right, but we are barely paid above minimum wage and I need the four, five hundred pounds extra that the bonus brings once a year to buy my children an extra pair of shoes, or have better food on the table. (Elliot, Premium Customer Advisor, Bank A, employed since 1998)

Even though this group complied to the pressure to instrumentalise and objectify customers, a hum of disconnection and disengagement is present in the narratives. This is particularly inherent in critical evaluations of interviewees which imply that they felt being treated 'like a number' and a 'cog in the wheel'. These descriptions entail the judgement of the workplace regime and the market discipline it creates as not conducive to their personal well-being. While these evaluations did not inform visible oppositional practices, they showcase that workers' values and norms concerning decent and fair practices and relations at work were not colonised by the draconian workplace regime, even though they temporarily complied to it. As John and Sandy aptly note,

The whole idea of: 'Here are your targets, sell these products to the customer and then you get a bonus' is missing the human side. That is why I don't really engage with it. When I am there I do my stuff and go home. Perhaps I will leave. It depends if there is an opportunity and if it is close to where I am living. (John, Bank Teller, Bank D, employed since 2007)

I am here for 6 years now and have work experience in other retail jobs. Even though I would earn less elsewhere, I consider leaving the bank. It is just too cynical and I feel treated like an object with all these rules and disciplines in place. I find myself being awake at night, telling myself: This is not worth it. (Sandy, Junior Customer Advisor, Bank B, employed since 2006)

10 DISCUSSION AND CONCLUSION

This article adopted an ME framework to examine differences in the social relations between bank workers and customers against the backdrop of a changing workplace regime. This article contributes to literature that focusses on the interplay between FLWs moral values and materialist pressures arising from a sales target-driven labour process and how this dynamic impacts on FLWs social relationships with customers (Bolton and Houlihan, 2005; Darr, 2011; Korczynski, 2009). A common theme within this literature is that FLWs' moral values of fair and legitimate economic practices 'stand on equal grounds with market logic' (Darr, 2011: 519). Utilising an ME perspective, this article adds nuance to this position, illustrating the complex and often conflict-ridden relationship between capitalist practices and people's morality. This is visible in the way the prevalent focus on profitability over peoples' needs shape but also are reshaped by webs of norms and values of humanity, affecting and being

affected by human evaluations and people's moral sentiments (Sayer, 2000; Thompson, 1991). Part and parcel of this dynamic is the concept of lay morality that focusses on actors' ongoing monitoring and evaluation of their own and others' actions and faring against the backdrop of wider perceptions of justice, fairness and well-being (Sayer, 2005, 2011). Lay morality puts the spotlight on workers as reflective beings who are capable to evaluate organisational demands and practices critically and may formally and informally resist or mediate organisational expectations and demands when they experience them to be in conflict with their lay morality. Yet the shape and form of peoples' lay morality at work might differ between different groups of workers, contexts and social relations, shaped by the structures and relationships they have been embedded in over time (Sayer, 2011). In this way, the article reveals that moral values of fair and legitimate economic practices are based on a slippery ground that needs to be actively defended and reclaimed by workers given the contested terrain and power asymmetries that are integral to modern workplaces.

Narratives in this article exemplify that bank workers, even though to different degrees, did not face the tightly controlled labour process as demoralised subjects who have no sense of justice or injustice (Casey, 1995). In this way, positions in critical employment and management studies that reduce morality to prevalent norms and discourses are refuted, and actor's capacity to develop throughout their life course complex needs and commitments to practices and people is highlighted (Sayer, 2011). Indeed, the article suggests that bank workers continue to draw on their lay morality they developed under early forms of performance management which subordinated labour as well and fostered inequality (Knights and McCabe, 1999) but did not tightly control and instrumentalise relationships with customers. Hence, it is argued that bank workers lay morality accustoms experienced bank workers to interpret and evaluate the changes and demands of the new regime intelligibly (Thompson, 1991), juxtaposing their lay morality with the materialist pressures of the contemporary PMS workplace regime, engaging in oppositional practices that mediate and resist an objectification and instrumentalisation of customers.

In turn, this article discusses that bank workers were not equally accustomed to critically evaluate, co-mingle or resist the normative and materialist pressure of the contemporary sales-driven PMS workplace regime. The article argues that the exclusive exposure of interviewees to the contemporary PMS regime constrained the development of strong relational moral dispositions of fairness and justice towards customers. Consequently, this groups' practices and their relationships to customers are shaped by materialist values, resulting in the prevalence of instrumentalised relationships to customers. Thereby, the article offers further detail to the moral dilemmas and social struggles of service workers that have been discussed in critical service work research that has portrayed service workers as being caught between the expectations from customers and management and experienced their work as tension ridden (Callaghan and Thompson, 2001; Korczynski, 2009). Furthermore, this article seconds the thesis that individualised, closely monitored and disciplinary-driven labour processes seriously constrain opportunities for employees to develop relational moral values and dispositions within the organisation (Fevre, 2003; Sennett, 1998).

However, this article also suggests that all-encompassing PMS does not fully determine bank workers experience in general and moral values in particular. Indeed, the article indicates that the less experienced group of BWs did not commit to the sales-driven and disciplinary-driven PMS and the economic rationality values and

instrumental relations they push for, as has been frequently argued in the literature (Bone, 2006; Casey, 1995). Instead, BWs of this group voiced concerns about how the workplace regime treats and instrumentalises them (Sayer, 2005). It is articulated that this groups' compliance is of temporary nature and may entail seeds of future resistance.

In conclusion, the ME approach the article utilises points towards a formulation of a normative critique of marketised employment practices by arguing that the current performance management workplace regime prioritises market needs over human needs and strips many of the moral and social texture out of the relationship between BWs and customers (Bolton and Houlihan, 2005; Korczynski and Ott, 2005). In this way, an ample warning is offered regarding the social and moral consequences of unfettered sales and disciplinary-driven FLSW.

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