Who's the Boss? Exploring the Dynamics of the Worker-Manager-Customer Triangle of
Power in Banking Work

by

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Abstract

This study investigates the changing nature of work in Canada's growing service sector, particularly as it relates to the role of customers. A multi-decade series of advancements associated with new technologies (e.g., production technologies, and faster communications), the penetration of neoliberal policies and international agreements (e.g., market liberalization, deregulation, and privatization), and the growth of knowledge-based industries, have impacted how individuals experience service work in Canada. What has been largely under-developed (until recently) in theorizing about these transformations is an investigation of the position of customers and their still-unfolding contributions to change for participants in the economy. In the sociology of work literature, questions have emerged as to the extent to which the rise of the customer—and customer power—has fundamentally altered and opened up the standard worker-manager employment relationship.

This study further develops the "triangle of power" perspective (Lopez, 2010; McCammon and Griffin, 2000; Korczynski, 2009), highlighting the direct impact customers have on the labour process. It addresses how the traditional worker-manager dyad is giving way to a triangular relationship. In examining the relationship between worker, manager, and customer, this study contributes a nuanced understanding of how the emergence of a triangle of power in an upper-tier service organization has impacted workers—both in terms of their daily subjective experience of work, and also in relation to how they access organizational opportunities and rewards. Throughout, this dissertation emphasizes the challenges workers face as they navigate the service triangle in a world of work increasingly marked by competition, insecurity, and risk.

My findings are based on a qualitative case study of "The Bank" (a pseudonym for one of Canada's big five banks), where I conducted interviews with 55 participants and roughly 150 hours of participant observation. This study addresses the following research questions: 1) What factors influence whether managers or customers have more power over workers in specific service work contexts? 2) What are the processes of control that operate within the service triangle? 3) How do workers participate in emotional labour (Hochschild, 1983) within the service triangle? 4) How does participation in the triangle of power impact structural opportunities in the workplace?

In terms of contributions, first, I develop the concept of the *flexible triangle of power*, highlighting the way that power flows in multiple directions between workers, managers, and customers. Here, advancing *manager-dominant* and *customer-dominant* models, I develop an analysis of how workers and customers participate in control mechanisms. With workers more often at the centre of control processes, workers and customers are each capable to exerting power over workers.

As a second dimension of the flexible service triangle, this study examines the subjective aspects of control. Hochschild (1983) defines emotional labour as the "management of feeling to create a publicly observable facial and bodily display" (p. 7). An integral part of interactive service work, it involves workers performing emotions as part of their jobs. Yet, service work frequently requires individuals to participate in emotional labour that is highly controlled and structured. Therefore, the capacity for workers to develop authentic relationships with customers based on genuine interactions is also challenged. I found that workers performed emotions based on commercial (instrumental) and/or non-commercial (caring) motivations and, accordingly, formed

temporary alliances with managers or customers. Here, I therefore pay special consideration to workers' agency as they go about partaking in relationships within the flexible triangle.

Third, this study suggests that the emergence of the triangle of power in upper-tier service work has increased the amount of insecurity and risk that workers experience. I demonstrate how the rise in individual competition between workers characteristic of service triangle work has contributed to the reproduction of social inequalities in the workplace, where opportunities for advancement and rewards are not distributed equally amongst workers.

Preface

This thesis is an original work by William Andrew Silver. The research project, of which this thesis is a part, received research ethics approval from the University of Alberta Research Ethics Board, *Who's the boss?*, PRO00032622, 30 October 2012.

Dedication

To Meg, my palover, fellow adventurer, lifelong supporter: There's no where else I'd rather be than by your side.

Finally, thanks to all of the banking workers who agreed to participate in this research. The time and consideration they afforded me was generous. This study would be nothing without them.

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Chapter 1: Introduction

> *"Conflict and consent are neither latent nor underlying but refer to directly observable activities that must be grasped in terms of the organization of the labor process under capitalism."* (Burawoy, 1979, p. 12)

> *"In Burawoy's argument, the labor process is reproduced through manual labor. In my reconceptualization of Burawoy's theory, it is also reproduced through emotional labor."* (Pierce, 1995, p. 7)

> *"The presence of the customer as an important actor within the social relations of service work has meant that the sociology of work's traditional focus upon the management-worker dyad has required adjustment."* (Korczynski, 2013, p. 2)

1.1 Introduction

In May of 2003, I nervously walked into a branch of one of Canada's big five national banks for what would be my first foray into customer service representative (CSR) work. Little did I know at the time that I would revisit this branch ten years later to collect data for this dissertation.[1] The branch, occupying a prime location in a historic early 20th century building on the main street of one of Toronto's older suburbs, was quaint, with an old brick exterior, large original windows, and an airy reception room. Inside, the service area was cornered off by long counters—one for CSRs and their "wickets" and the other for financial service managers (FSMs) to greet customers in line or help those waiting to the side for appointments. The upstairs level of the branch had been converted into a large kitchen and staff lounge, along with two spacious offices for senior FSMs. A sign of

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[1] However, I should note that I returned to a branch whose structure and design had changed quite dramatically.

previous large-scale shifts and organizational change in banking, the second level had

once housed a decent sized apartment that served as the home of the branch manager in

the earlier years of the building's existence.

Walking in that first spring day, I was met with many friendly faces. Over the

course of my first two weeks in CSR work, my nervous anxiety quietly subsided into a

calm, careful approach to my work. The women of the branch—most of whom had been

long-term employees at that location (one had been there for 35 years)—patiently taught

me the basics of the job.[2] They were kind enough to divert most of the non-routine tasks

away from me; they helped me with any problems I encountered, gladly and graciously

answered any questions I had, and, significantly, made sure I was well acquainted with

the "regular" customers. It seemed obvious that these customers were an essential

element of what made coming to work every day such a rewarding experience for my co-

workers. I noted how my fellow CSRs and other co-workers interacted with customers

and each other. They demonstrated a genuine interest and awareness of what was

happening in each other's lives. We had customers who regularly brought us coffee, food,

and lottery tickets. A couple even brought in their children's outgrown clothes for my co-

workers to take home to their kids. Compared to when I returned to the bank as a

researcher a decade later, there were few—if any—managerial programs in place to

structure the interactive nature of this kind of service sector work. Instead, my co-workers

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[2] When I started at this branch, with the exception of the investment specialist, I was the only male employee. There were 12 full-time employees at the branch. I had heard stories of men who had worked in the branch and then moved on to other positions within the bank. Consequently, I have found Lowe's historical sociological analysis of the feminization of clerical jobs in the administrative revolution of the early 20th century to carry enduring relevance. Lowe writes: "Women entered the office in subordinate positions and were stuck there" (1987, p. 178).

often developed genuine relationships with customers based on shared interests and mutual self-revelation (along with providing high levels of customer service).

Although I started my work in banking in 2003—post-Y2K "meltdown" worries and post-9/11—there was something quintessentially classic about my experiences at the main street branch. To be sure, general transformations in relation to the structure and organization of large corporations, with regard to the impacts of technology (Bell, 1976; Harvey, 1989; Reich, 1991), the flattening of bureaucratic structures (Barker, 1993; Sewell and Barker, 2006; Smith, 1996), changing employment relations (Lowe et al., 1999), and new forms of surveillance and control in the workplace (Sewell, 1998; Edwards, 1979), had already began to impact corporate policies and programs for the bank I worked for.[3] However, the manifestation of these changes on the ground, at the branch's old teller wickets, was not yet obvious. Over the course of the next seven years, my precarious "career" in banking would take me to different branches and offices in Ontario and Nova Scotia where I observed various change initiatives penetrating the workforce and unfolding in diverse ways. By late 2012 when I embarked on this research, the consequences of large-scale organizational change—particularly customer-oriented change—on the structure and everyday experience of work were becoming much more significant.

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[3] Of course, specific advances in banking with regard to ATM technology, a proliferation of products and a push towards sales (Regini et al., 1999a) were also shaping the direction of the bank as well.

1.2 A customer-oriented service economy

A multi-decade series of changes related to technological advancements (e.g., new production technologies, and faster communications), the penetration of neoliberal policies and international agreements (e.g., market liberalization, deregulation, and privatization), and the growth of knowledge-based, service-oriented industries have transformed the ways in which individuals participate in, and experience, work in the Canadian economy. Scholars have employed various terms to describe the nature of these developments for workers and organizations. For instance Bell (1976) highlighted the rise of the knowledge worker is at the centre of the "post-industrial" shift. He noted: "if capital and labor are the major structural features of industrial society, information and knowledge are those of the post-industrial society" (Bell, 1976, p. v). Others have used the term post-Fordism (Harvey, 1989; Jessop, 1990) to capture similar change related to how production is organized. Critics have also noted how large shifts in the economy have meant the weakening of bureaucratic structures. Instead, a process of flexible specialization (Amin, 1994; Piore and Sabel, 1984) has unfolded alongside a trend towards flexible organizational forms (in terms of functionality and employment numbers; see Atkinson, 1984; Smith, 1994 and 1997; Kalleberg, 2001).

In addition to being flexible, many argue that post-industrial society is also fundamentally reflexive (Beck 1992 and 1998; Lash and Urry 1994; Lash, 1994). The theory of reflexive modernization (Beck 1992; Lash and Urry 1994) stresses that society is in a constant state of change. In a landscape characterized by reflexive modernization, production—while flexible and knowledge intensive—becomes reflexive (Lash and Urry, 1994, p. 122). This implies that as the structures of organizations change there is a

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"slimming of a firm's management structures" (Lash and Urry, 1994, p. 123) and employees take on more individual responsibility. Therefore, risk and insecurity are also becoming increasingly characteristic of service work in the customer-oriented economy.

Beck's work (1992, 2002) offers a fundamental contribution to our understanding of the implications of a general transformation to a post-industrial, post-Fordist, or—for Beck—risk society by illuminating the extent to which insecurity and risk have been downloaded to individuals. As authors such as Sullivan (1999) and Barley and Khunda (2004) identify, increased employment insecurity has produced new types of career models, where individuals have a larger role in their career development and, more frequently, forge a winding career path through various organizations. On-the-job training and re-skilling have become characteristic of what many call the "boundaryless" career (Schein, 1996; Sullivan, 1999; Stone, 2004).

As Smith (2001) notes, risk and insecurity are not distributed or experienced equally. Reich (2002) describes the era as one of "post-employment", where the old rules do not apply. Workplaces have become polarized, as we see organizations compete to hire highly valued "symbolic analysts" while "routine production workers" compete with each other for low-wage occupations (Reich, 2002). At the same time, often the flexibility that characterizes 21st century work takes shape in the form of non-standard (or contingent) work (Krahn, 1995; Kalleberg, 2000) and precarious work (Vosko, 2000; Vosko et al., 2003; Cranford and Vosko, 2006), both of which create significant challenges for workers and their families to meet the daily demands of life.

It is against this backdrop that I advance this study of workers, managers, and customers in a Canadian service organization. What has been largely undeveloped (until

recently) in theorizing about these large transformations is an investigation of the role of customers and their still-unfolding contributions to change for participants in the economy. In Canada in the 21st century, individuals increasingly find themselves employed in occupations that exist in a growing service sector. Whereas in 1980, 67 per cent of Canadian workers were employed in the service-producing sector, by 2012, that number had jumped to 78 per cent, with lower-tier service sector jobs accounting for roughly one in four of those occupations (Statistics Canada, 2013a).

Implicit in service work is the existence of a customer; and so, in the past couple of decades, beginning with seminal work by Du Gay and Salaman (1992) and continuing more recently with studies by Gamble (2007), Korczynki (2009), Lopez (2010), and others, considerable attention has been afforded to the role of the customer in shaping the structure and experience of work in capitalist society. More specifically, questions have emerged in the sociology of work literature as to the extent to which the rise of the customer—and customer power—has fundamentally altered and opened up the standard worker-manager employment relationship.

The "triangle of power" (or "service triangle") perspective highlights the direct effects customers have on the labour process, suggesting that the triangular relationships between workers, managers, and customers are superseding the traditional worker-manager dyad (Lopez, 2010; Leidner, 1999; McCammon and Griffin, 2000; Korczynski, 2009, 2013). Lopez develops the concept of the triangle of power to connote the multi-dimensional power dynamics between and within these three groups. He writes, the "triangular power relations between workers, managers, and clients or customers… dominate the experience of work more than ever" (Lopez, 2010, p. 253). In this

understanding of worker-manager-customer relations, researchers acknowledge that the customer has an independent role in the labour process and influences workers on a day-to-day basis.

Conversely, critics have questioned the extent to which the customer, relative to the manager, has gained power (or influence) over workers. They question whether any essential change to the traditional employment relationship has taken place, and whether the worker-customer relationship can really be "disconnected from the structural basis of the employment relationship" (Belanger and Edwards, 2013; see also Taylor and Bain, 2005; Brook, 2007). Furthermore, they argue that if a service triangle perspective is adopted there must be firm recognition that the "'triangle' is not equilateral" (Taylor and Bain, 2005, p. 264), with managers retaining the most powerful position. An examination of worker-manager-customer relations in upper-tier service work can advance these ongoing debates in many fundamental ways.

1.3 Research questions and main arguments

This dissertation aims to make empirical and theoretical contributions to debates about the role of customers in service work by examining how worker-manager-customer relationships make and remake themselves in banking work, and questioning the role workers play in shaping those relationships. At its core, this study is about structure and agency in service work, and, consequently, it tells a simple story played out in very complex ways. Several fundamental sociological questions guide this project: To what extent are the relationships found within the service triangle structured and controlled by

management? How much agency do workers have in their interactions and relationships with customers and managers? Where does power lie in these relationships?

Upon entering the field to undertake this research I had developed research questions about the nature of the service triangle. Specifically:

- What are the processes of control that operate within the service triangle?

- How do workers participate in emotional labour (Hochschild, 1983) within the service triangle?

- How does participation in the triangle of power impact structural opportunities in the workplace?

Studying how workers participate in customer-oriented control mechanisms and engage in emotional labour in their relationships with customers help uncover the complicated, sometimes contradictory, ways that the labour process is reproduced in service work. Hochschild (1983) defines emotional labour as the "management of feeling to create a publicly observable facial and bodily display" (p. 7). An integral part of interactive service work, it involves workers performing emotions as part of their jobs. Studying the triangular aspects of control and emotional labour highlights the multiple, shifting positions of workers relative to managers and customers. My understanding of the worker's position as shifting and flexible has also produced an important opportunity for addressing questions about the impact of the rising prominence of the triangle of power on the subjective, day-to-day experience of work.

I develop a number of consequential concepts and themes in this dissertation in order to make important contributions to the sociology of work literature. First and foremost, I develop the triangle of power (or service triangle) concept by applying it to a

case study of an upper-tier service organization undergoing considerable organizational change. Through completing interviews and observing work processes with front-line and back room workers, as well as managers and senior managers from the organization, I came to understand the structural positions of workers, managers, and customers in the service triangle not as fixed, but as flexible. My concept of the *flexible service triangle* (examined most thoroughly in Chapters 4 and 5) acknowledges the agency of workers relative to managers and customers. Through exploring how workers engage in customer-oriented control mechanisms and increasingly structured (or managed) "emotional" interactions and relationships with customers, I argue that the flexible service triangle takes shape in alternate *worker-manager alliance* and *worker-customer alliance* forms. Because workers play such an active role in control mechanisms within the service triangle, they retain power over what the shape of the triangle will look like, with their interests at times aligning with managers' interests and at other times aligning with customers' interests.

Stemming from my discussion of control in the service triangle, I also put forth a *triangular model of control* for interactive service workers—where control is either *manager-dominant* or *customer-dominant* (Chapter 4). Although Edwards' (1979) seminal work on control emphasizes the role of the manager in obtaining "desired work behaviour from workers" (p. 17), I use empirical data to highlight how workers, managers, and customers come together to negotiate, produce, and reproduce processes of control. These processes of control in turn influence how workers approach, understand, and engage in customer interactions and relationships.

Turning more explicitly to the subjective aspects of service triangle work, in subsequent sections of the dissertation (Chapter 5) I provide an analysis of emotion work in the triangle—again highlighting the flexible positions of workers as they engage in emotional labour with customers. Control and emotional labour, then, represent two crucial components of service triangle work which carry considerable influence on the day-to-day experiences of work for my participants.

Finally, from examining control and emotional labour as two main aspects of the triangle of power that have been influenced by the customer's larger role in the everyday process of interactive service work, I turn to the topic of inequality and insecurity. Whereas how individuals participate in control and emotional labour in the service triangle impacts work on a daily basis, it also plays a part in shaping the structural opportunities for individuals in the workplace. I examine the extent to which the growing pervasiveness of the triangle of power has influenced how inequality is organized, structured, and experienced in service work. Here, I argue that the intensification of service triangle work has contributed to a process of individualized competition and risk, leading workers to experience an increased sense of insecurity. At the same time, while analyzing service triangle work underlines the impact of competition and insecurity based on individual worker-customer interactions, it also reveals the ways in which long-standing social inequalities in work—based on gender and race, for instance—continue to exist.

1.4 Outline of chapters

Below I provide an outline of each chapter contained within this dissertation. Essentially, Chapter 2 is a methods chapter. Chapter 3 provides an overview of customer-related change at The Bank, documenting the ways in which the "service triangle" has come to characterize everyday work for my participants. The following three chapters offer my substantive findings and analysis involving control, emotional labour, and opportunity, inequality, and insecurity in the service triangle. Chapter 7 offers my conclusions.

Chapter 2 ("Revisiting the bank and researching the triangle of power") outlines the details of my study. It provides a description of my research participants as well as the research setting. Since my research took place at multiple locations and within two distinct organizational divisions of the bank—personal and commercial retail banking—this brief overview will serve as a framework for the reader to reference as I develop my analysis of the service triangle in banking, while comparing and contrasting the two organizational contexts. I provide an overview of the range of roles in each setting (personal, commercial), sketch out the demographics of my participants, and map out my research locations. I describe my research methods—primarily interviews and participant observation—in detail. In this chapter, it is also necessary and productive to confront my own, unique, position as a former bank employee in both personal and commercial roles. Past work experiences meant that I was familiar with certain policies and products, organizational initiatives, managerial strategies and, equally significant, customer interactions. My "shared" experiences with participants meant that I could relate to much of what they told me; at the same time, it is important to consider the ways in which my

past experiences may have shaped the questions I asked and, moreover, my interpretations of what I observed and what I was told.

My analysis is Chapter 3 ("Customer-oriented organizational change and the emergence of a triangle of power in banking work") lays the groundwork for discussions in subsequent chapters about the structural and subjective dimensions of service triangle work for front-line and back room workers. Here I provide a description of the major organizational change initiatives that have recently occurred at The Bank, specifically as they relate to the customer. I argue that customer-oriented change has triggered a shift in The Bank's organizational structure towards a post-Fordist organization with post-bureaucratic forms of management. Dramatic customer-related changes with respect to various sales-related targets, organizational hierarchies, performance assessment, and pay have worked to intensify the triangular relationships between workers, managers, and customers. They have also created more challenges and a greater sense of insecurity and risk for workers in the personal and commercial divisions of The Bank. In this chapter, I contrast the personal and commercial divisions of the bank in order to show that although the types of organizational change initiated at The Bank are negotiated and implemented in unique ways in each organizational setting, they nonetheless have similar consequences for workers (and their interactions with customers and managers).

I consider the following questions in this chapter:

- What structural changes have taken place at The Bank in the past five years?
- What elements of post-bureaucratic organizations are found within these change initiatives?

- What is the relationship between customer-related change and the nature of the service triangle?

Chapter 4 ("Control and the triangle: Building a flexible model of control") builds on the findings of the previous chapter by considering how the implementation of customer-related change initiatives has introduced new forms of control to The Bank workplace. I argue that a "triangular model of control" has emerged which is characterized by the multi-layering of different types of manager-, worker-, and customer-led control mechanisms. Through analyzing worker participation in these multiple control mechanisms I note how the position of workers relative to managerial power and customer power in the service triangle is flexible and shifting. Instead of finding that control is split equally between managers and customers, I suggest that, depending on the service triangle encounter, workers or customers may (temporarily) have more power and control over how workers approach the interaction. Therefore, in this chapter, I introduce the *flexible service triangle* concept and begin to develop an analysis of the complex relationships between workers, managers, and customers within the triangle.

The questions I address in this chapter are:

- What forms of control operate at The Bank?

- How does control operate in the service triangle? How do managers and customers exert power over workers?

- How do workers, managers, and customers participate in various control mechanisms?

Building on Chapter 4's focus on control as one central aspect of service triangle work, Chapter 5 ("Emotion, authenticity, and shifting alliances in the flexible service triangle") offers an analysis of the subjective dimensions of worker-customer interactions. Where Chapter 4 emphasizes management's role in structuring and controlling worker-customer relationships and interactions, here I focus on how workers understand and approach their interactions with customers. In particular, I provide an analysis of how emotional labour operates in the service triangle, and argue that the organization's reorientation around the customer has had a considerable impact on how individuals participate in and understand emotional labour. Successfully performing emotional labour—during interactions with customers, co-workers, and managers—is linked to an individual's performance assessment and has a large impact on performance pay and opportunities for career mobility. Here, the triangle of power framework proves helpful in generating a more nuanced analysis of the motivations that guide how workers participate in emotional labour. It is particularly useful for exploring workers' agency with respect to how they perform emotions with customers (for instrumental and/or non-commercial reasons).

I consider the following questions in this chapter:

- How do workers negotiate emotions in their interactions with customers?
- To what extent is emotional labour controlled by management in the service triangle?
- Does participating in emotion work in the service triangle impact workers' capacity to develop authentic interactions and relationships with customers?

The last substantive section of the dissertation, Chapter 6 ("Insecurity and inequality in the service triangle") extends my findings from the previous two chapters to an analysis of inequality and stratification in The Bank's workforce. Essentially, here I argue that participating in service triangle work—as examined through the dimensions of control and emotional labour—contributes to a process of individualization and serves to increase individual insecurity and risk. I examine how individual workers experience competition and insecurity, but also note the ways in which service triangle work reproduces gender and racial inequalities.

This chapter explores the following questions:

- How has rising customer influence affected the organization of inequality at The Bank?
- What is the relationship between individual-level competition, insecurity, and risk, and patterns of inequality based on gender and race?

In the final chapter ("Conclusion") I address the implications of these findings. I consider questions for future research involving the service triangle, control, and emotional labour in upper-tier service work, and discuss possible future trends regarding the organization and experience of work in post-Fordist organizations in Canada.

Chapter 2: Revisiting the bank and researching the triangle of power

2.1 Introduction

In late September of 2012 I left what was to be an unseasonably warm Edmonton autumn and crossed three provinces to embark on my dissertation fieldwork in Toronto, Ontario. During the drive I reflected upon my past experiences with The Bank, both as an employee and as a customer, and considered the potential challenges and rewards of returning to the bank to undertake this research. Heading east, I also understood that with its primary position as the geographic and historic centre of Canada's financial industry, the Greater Toronto Area (GTA) offered me the opportunity to speak with workers from a variety of unique organizational settings and occupational groups.[4] At the same time, I would also have the chance to interview individuals with conventional bank jobs more representative of The Bank workers across Canada.

Over the next eight months, my research would take me to back room support offices, branches across the GTA (including a significant stint at The Bank's main branch in Toronto), commercial bankers' offices and, on occasion, customer calls in the field. As planned, this multi-sited methodological approach allowed me to build a comprehensive understanding of the organization's changing structure, which, in turn, helped me contextualize and situate my participants' stories. The diverse perspectives I collected from various groups of workers and managers are central to my analysis of the triangle of power in upper-tier service work.

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[4] A recent Conference Board of Canada report, *An Engine for Growth: 2015 Report Card on Canada's and Toronto's Financial Services Sector* (Burt, 2015), noted the heavy concentration of financial services occupations in the GTA.

In this chapter, I set the scene for readers by describing my research site(s) and detailing the divisions of The Bank that I explored. Next, I provide a detailed depiction of my research participants and delineate the specific research methods that I employed for this project. I also reflect upon the implications of my unique relationship with The Bank, as a former employee with experience working in two of my research sites, alongside a few of my participants.

2.2 Situating the organization and the study

Of the roughly 800,000 Canadians who worked in the finance and insurance industries in 2012, 38 per cent found employment in one of the country's big five banks (Statistics Canada, 2013a; BMO Financial Group, 2015; CIBC, 2014; RBC Royal Bank, 2014; Scotiabank, 2014; TD, 2015). Collectively, RBC Royal Bank, TD, Scotiabank, BMO Financial Group, and CIBC run thousands of branches in Canada (roughly 5,000 branches) and employ more than 300,000 people worldwide (BMO Financial Group, 2015; CIBC, 2014; RBC Royal Bank, 2014; Scotiabank, 2014; TD, 2015). These are enormous, global organizations with various sub-groups and divisions (e.g., retail banking, insurance, investment banking, private banking, credit cards, and human resources), and even more departments or teams of workers (e.g. customer service representatives, portfolio support officers, commercial services officers, mortgage specialists, commercial relationship managers, and foreign exchange officers). Together, they serve millions of customers. For example, Scotiabank reports to service 21 million customers globally (Scotiabank, 2014), and RBC Royal Bank claims 16 million customers (RBC Royal Bank, 2014).

Rather than focusing on The Bank's macro-organizational structure in this study, I instead situate my research in two primary and central locations of the bank—the branch and commercial banking environments. Significantly, the personal and commercial banking units of these organizations employ a large proportion of workers, with BMO Financial Group carrying 16,000 full-time equivalent personal and commercial banking workers in Canada (BMO Financial Group, 2015), and RBC Royal Bank employing 36,000 personal and commercial workers worldwide (RBC Royal Bank, 2014). Although banks in Canada have become increasingly diverse and complex, the core services provided by these personal and commercial groups remain paramount. Nonetheless, in approaching this research I aimed to be mindful of the unique tensions and insecurities embedded within branch and commercial workers' relationships to the larger, multi-national, mostly mysterious organizational context of the bank.

Therefore, my research draws participants from the personal and commercial retail banking divisions of The Bank. These individuals typically spend their days working in branches or commercial departments, providing financial services to personal, small business, and larger commercial customers. The scope of these services ranges from simple tasks, such as cash withdrawals and bill payments, to more sophisticated tasks, such as term lending for commercial properties**.**

Studying the triangle of power in the retail branch and commercial settings provides many distinct advantages. First, conducting research in these two locations allows me to compare and contrast the impact of various types of customer interactions on the relationships within the service triangle. Whereas branch workers, for example, are more often involved in face-to-face interactions with customers, commercial services

officers (CSOs) primarily interact with customers via telephone and email. As discussed in Chapter 4, the type of interaction is related to the methods of control that managers are able to employ when monitoring worker-customer interactions. Moreover, it can also influence how workers perform and experience emotional labour (a topic taken up in Chapter 5).

Second, branch and commercial workers generally interact with different types of customers, as the former group serves mostly personal customers, and the latter group interacts with mid-to-large sized commercial customers. Further, these worker-customer interactions take place within different organizational structures. Below, Figure 2.1 depicts the structure of the branch with respect to employee organization and customer interactions. The branch is quite hierarchical, moving up from customer service representatives (CSRs) and financial services coordinators (FSCs) to financial services managers (FSMs), assistant branch managers (ABMs) and, finally, branch managers (BMs). Figure 2.2 sketches out the organizational context for commercial workers. In contrast to branch workers, CSOs operate within a much flatter organizational hierarchy, where CSOs are tasked with supporting the client lists of specific commercial relationship managers (CRMs). At the same time, CSOs and CRMs report to managers in different departments—CSOs report to a commercial services manager, while CRMs report directly to a commercial area manager (CAM).

The day-to-day activities of branch and commercial workers do intersect, primarily through servicing commercial clients who may concurrently deal with people at the branch, as well as a CSO and a CRM. In one week, for example, a commercial

Figure 2.1: Organization of branch workers
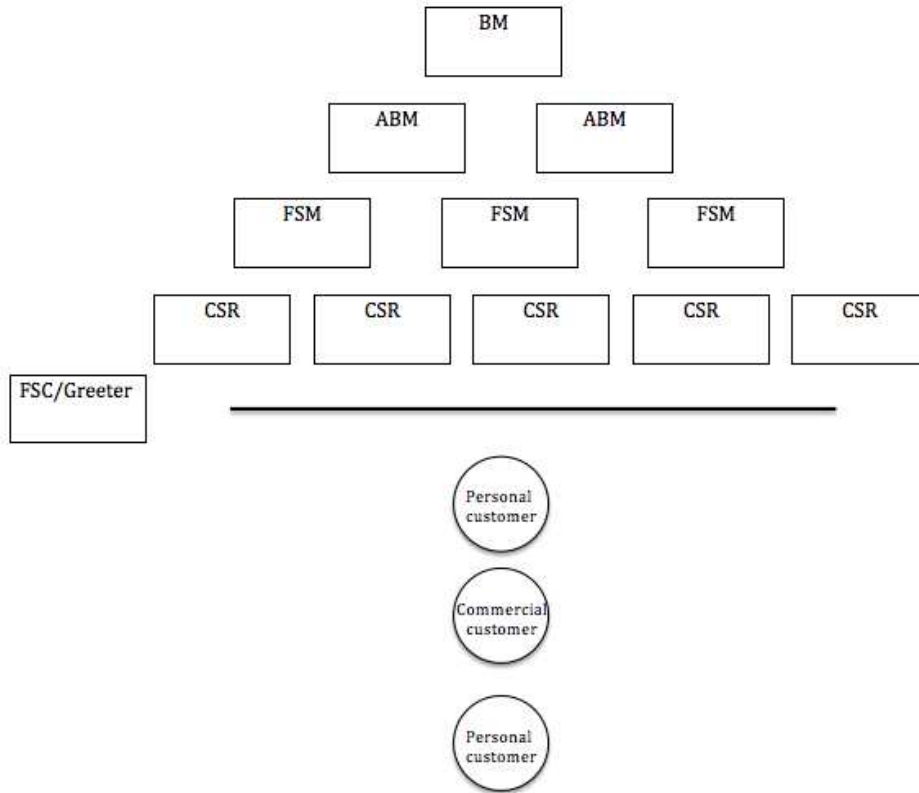
Figure 2.2: Organization of commercial workers
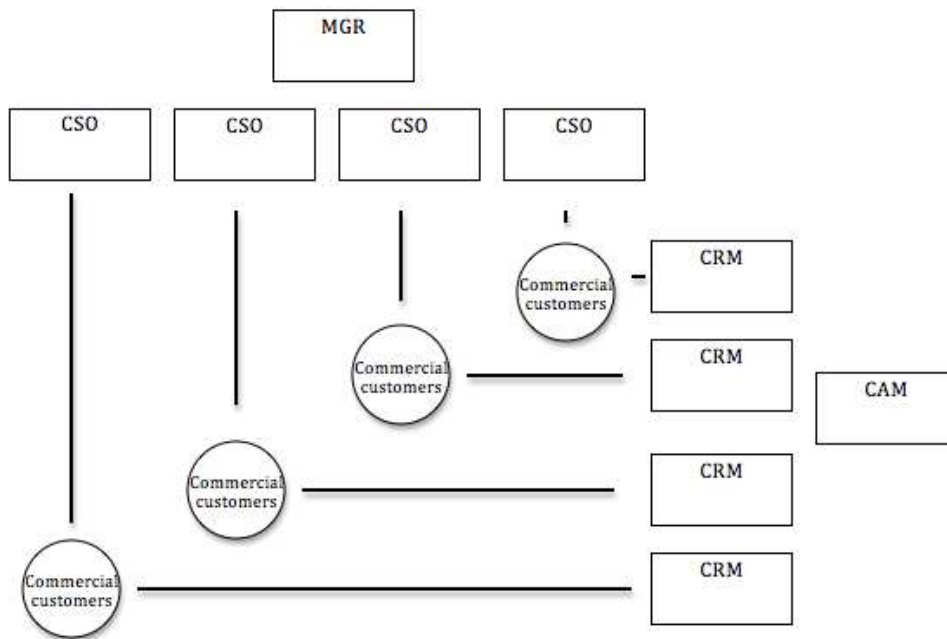
customer may make a deposit at a branch with a CSR which then prompts the CSR to ask

the CSO assigned to the customer to make a service call. Afterwards, the assigned CRM

may visit the customer to enquire about the possible sale of a product. As described in

Chapter 4, these points of intersection can create complicated questions about what

constitutes teamwork in this type of interactive service work, how conflict between co-

workers may be mediated through customer interactions, and how relationships between

workers and customers, workers and managers, or workers and co-workers can be better

understood through the triangle of power framework. Below in Table 2.1 I provide a

summary of the roles and responsibilities of my main research participants, as well as an

outline of how they typically interact with customers.

2.3 Research methods

To assess and analyze the triangle of power in banking I draw on a number of key

sources. In this section, I describe the research methods I employed for this project. These

include: semi-structured interviews, informal interviews and participant observation,

retrospective participant observation, and document analysis.

2.3.1 Interviews

Chief among the data sources for this project are the workers who agreed to participate in

interviews. Altogether, I conducted 45 semi-structured, of which 43 were recorded, and

10 informal interviews. Table 2.2 depicts which divisions of the organization my

participants are drawn from. Overall, I interviewed bankers from five branches

Table 2.1: Description of main participant groups

	CSRs and FSMs (Branch)	CSOs (Commercial)
Primary role/responsibilities	• Provide front line interactive customer service work • Service personal and commercial customer transactions • Responsible for producing referrals, opportunities and thank you cards	• Process transactions for commercial customers • Provide support for CRMs • Responsible for producing referrals, opportunities and thank you cards
Work environment	• Service walk-in customers and appointments during branch's open hours • CSRs: work in public, open, non-private space • FSMs: offices, cubicles	• Back room environment • Non-face-to-face interactions with customers (phone, email, fax) • Work from cubicles on open floor
Position within the structure of the organization	• CSRs = entry-level position • Hierarchy extends vertically from CSR to branch manager (contained within branch location) • Personal banking division	• Lower-level of commercial division • Flatter hierarchy (CSOs – managers – area manager) • Support CRMs but located within different department
Interactions with customers	• Face-to-face • Often the first point of contact • CSRs: mostly standing up (with customers waiting, visibly, in line) • Requires performance of emotional labour	• Non-face-to-face interactions using phone, email, fax • Third party interactions with customers through CRMs • Requires performance of emotional labour
Role of the manager	• Monitor sales, referrals, employee-customer interactions • Provide weekly performance feedback/reviews • "Coach" employee behaviour	• Involved in ensuring day-to-day task completion • Monitor sales, referrals, employee-customer interactions • Provide weekly performance feedback/reviews • "Coach" employee behaviour

and four commercial groups. The smallest branch that I visited had 8 full-time and three part-time workers, while the largest branch (the main branch) had close to 100 employees.[5] The vast majority of these participants are interactive service workers, in that their job requires some level of either face-to-face or electronic interaction with customers. This group includes CSRs, FSMs, FSCs, and CSOs. In addition to this core set of participants, I also spoke with two layers of management—the managers of these interactive service workers, as well as their managers (BMs, commercial managers, CAMs, and personal area managers (PAMs)).

Participants with at least two years of work experience with The Bank were selected; however, the vast majority had at least five years experience with the organization. This work experience allowed participants to better contextualize their observations of worker-manager-customer relationships within broader changes unfolding at The Bank. In part due to their longer tenure with the organization, most of my participants had full-time employment with The Bank. Nonetheless, although only a handful of participants help part-time or temporary contracts with the organization, many of my CSO and FSM interviewees had previously held entry-level Bank jobs, and were able to speak to the increasing precariousness of these occupations (see Chapter 6, sections 6.2 and 6.3).

I also endeavoured to develop a diverse sample that includes participants from various social locations, including age and race. As shown in Table 2.3, the majority of

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[5] Similar to other major Canadian banks, The Bank has close to 1000 branches across Canada. The variation in branch size often corresponds to the community context, as well as the type of branch (traditional or "neighbourhood"—where "neighbourhood" branches are smaller, more likely to be open-concept, and are primarily centered around personal customers, pushing personal products such as mortgages, bank accounts, and investments).

my participants were women: I had 31 women participants compared to 24 men. The ages

of participants were well distributed. In total, 13 of my interview participants were

members of a visible minority group, while the rest were white. Table 2.5 depicts the

racial diversity of my sample, which includes immigrant workers from countries such as

China, India, and the Philippines.

As indicated above, interviews were semi-structured and open-ended in nature. I

approached the interview process with an interview schedule (see Appendix A for

interview questions) and focused on posing "grand tour questions" (Miller and Crabtree,

2004) to my participants. As Miller and Crabtree (2004) write, "grand tour or main

questions are open, easily understood, descriptive questions that seek to elicit

understandings, feelings, key terms, and major features or attributes about people, acts,

time, goals, expectations, motivations, and experiences" (p. 97). These open-ended

questions allowed our conversations to develop in unpredictable directions. This

approach can be characterized in terms of what Rubin and Rubin (2005) call a

"responsive interviewing project", in that "research questions evolve as you pursue new

themes that are suggested in the interviews" (p. 40).

Table 2.2: Participants by category

	Semi-structured interviews with branch workers	Semi-structured interviews with commercial workers	Semi-structured interviews with senior managers	Informal interviews with VPs, customers	Total
Number of participants	22	20	3	10	55

Table 2.3: Participants by gender and age

	Gender			Age				
	Male	Female	Total	15-30	31-40	41-50	51-65	Total
Number of participants	24	31	55	15	8	15	17	55

Table 2.4: Participants by race

	Race					
	Chinese	Filipino	Indian & Pakistani	Jamaican	White	Total
Number of participants	4	4	3	2	42	55

For example, in early interviews for this project, I asked participants grand touring questions about change and the role of the customer in the bank. From asking questions such as "Are there any key organizational changes over the past few years that impact your work experience?" or "How does the customer play a role in your performance assessment?", I quickly established a theme involving thank you cards and authenticity in worker-customer relationships. Consequently, I developed specific questions around this theme that I could pose to later participants.

2.3.2 Participant observation

Although the findings from this study are based primarily on the semi-structured interviews described above, I employed participant observation as a second instructive research method. This included both active participant observation, conducted while I was in the field over the winter and spring of 2012-2013, and retrospective participant observation, drawn from my past experiences working at The Bank. To begin with the

former, I was given fairly open access to three of my research sites by two CAMs and one BM. I did visit additional bank locations to interview workers, but at these sites interviews were pre-arranged and I typically arrived just before the meeting and left once it was over.

In contrast, in the commercial department at the main office, as well as a suburban commercial department and an urban branch, I was permitted to informally chat with workers, "walk the floor" and observe work operations and, at times, observe worker-customer interactions in person and via the telephone. This was particularly the case at the main office where I interviewed the majority of my commercial participants and spent the most amount of time in the workplace. Many of these interviews were not pre-planned and I benefited from being in their workplace so we could duck out to a coffee shop or into a back boardroom for a chat whenever participants had a break in their day. Altogether I spent upwards of 150 hours (a mixture of mostly 4, 6, and 8 hour days) "hanging out" in The Bank's workplace.

My time spent in the field is supplemented by my own personal experience working for The Bank. From the summer of 2003 until the fall of 2010 I held customer service roles in both personal and commercial banking, primarily as a CSR and a CSO. My employment consisted of part-time, seasonal, contract, and full-time arrangements at branches throughout the GTA, in Halifax, Nova Scotia, and the main commercial office in Toronto. My approach here may be described as "retrospective participant observation" (Bulmer, 1982).

Bulmer notes the reversal of the sequences of conventional research for retrospective participant observation, with participation in the research environment as a

"nonsociologist" preempting work as an academic sociologist. This non-traditional

sequence resembles the following:

Total participant (nonsociologist) → academic sociologist → retrospective observer (sociologist)

Bulmer writes, "As a total participant… the 'observer' was completely immersed in the

setting which he or she was studying, but had not yet developed a research interest in it"

(1982, p. 255).[6] Seminal studies in the field of sociology by authors such as Becker

(1963) have incorporated the personal, and prior, experience of the author into the

project. In Becker's case, he, logically, used his experience as a working musician to

inform his study of musicians. In the past few decades, several important ethnographies

of workplaces and organizations have developed as a direct result of researchers having

had prior experience in those environments (e.g., Burawoy, 1979; Pierce, 1995; Ho,

2009).[7]

Recently, the retrospective participant observation approach has been successfully

taken up by Curley and Royle (2013) who draw on past work experience in their analysis

of emotional labour in the airline industry in Ireland. They write: "This prior employment

experience… shaped our understanding of the issues, providing invaluable and rich

insights into the changing nature of work, the relations between cabin crew, management

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[6] Retrospective participant observation can carry with it ethical concerns involving informed consent, however. Regarding retrospective participant observation, Bulmer writes, "No deception of those studied was involved, no breach of informed consent occurred, since no scientific study was in view at the time the study was carried out" (1982, p. 255).

[7] In an ethnography of a Wall Street investment-banking firm, Ho (2009) uses what she calls her "pre-fieldwork" experience (her time spent working for the firm) as a complementary source of data to her interviews.

and passengers and the way in which cabin crew identify with their jobs in this company"
(p. 108). In my case, past work experiences meant that I was familiar with certain policies
and products, organizational initiatives, managerial strategies, and customer interactions.
Moreover, having a "shared" experience with many of my participants also meant that I
entered the field with a network of potential participants in place and the trust of key
gatekeepers (primarily branch managers and commercial managers) to allow me to walk
the floor and informally observe and interact with workers. I should note, however, that
although I drew on past experiences to better understand research findings and help build
relationships with participants, all of my research data comes from time spent in the field
as a researcher (2012-2013).

2.3.3 Documents

Supplementing the data I collected from interviews and participant observation, I also
analyzed a number of helpful bank documents. First, I collected managerial tools such as
"observation check-lists" (used by managers when observing worker-customer
interactions) and performance assessment forms (co-written by workers and managers for
performance reviews). The former forms are used in both the branch and commercial
environments, to observe customer interactions for CSRs, FSMs, CSOs, and CRMs.
However, in the branch setting, the "observing" manager is usually quite visible (with
managers standing behind workers during customer interactions), while "observation" in
the commercial environment is much more subtle (with managers more often
participating in customer meetings and providing feedback afterwards). Performance

assessment forms also vary slightly by job category, although they all have a major customer service component.

Second, I collected copies of 75 thank you cards (TYCs), the majority of which were written by commercial workers to customers. Individuals in both personal and commercial banking are mandated to send different numbers of TYCs on a weekly basis. These cards provide an access point to observing the prominent themes, topics, and content workers write about. Since they have also been read, assessed, and critiqued by managers, they gave me the opportunity to see what managers look for in them.

To analyze these documents I draw on Prior's (2004) concept of generative documents and Gibson and Brown's (2009) discussion of rhetorical analysis. TYCs, observation check-lists, and performance assessment forms provide a window into how worker-customer relationships are tracked, coached, and incorporated into worker reviews. Collectively, these organizational documents also provide important background information regarding how the bank's management conceptualizes and constructs ideal branch and commercial workers, and ideal worker-customer relationships.

2.4 Negotiating with the past

As described above, my own personal experience working for The Bank presented unique opportunities and challenges during the data collection process. The biggest benefits from having worked for The Bank are undoubtedly the available points of entry into the organization as well as the high level of access I was afforded to potential participants. The pre-established relationships I had with key mid- and upper-level managers allowed me to meet with vice presidents who subsequently provided crucial informal support for

the project. Through former co-workers and managers, I was able to draw research participants and secure introductions with managers and workers from other departments where I had no previous experience.

Using a retrospective participant observation approach to frame and incorporate my past observations about the changing structures of banking work and the experience of participating in worker-manager-customer relationships is productive. Nonetheless, in returning to the organization I recognized that my experiences and observations also undoubtedly influenced the way that I interacted with participants and constructed my interview questions.

With respect to interviews, I was aware that bringing organizational knowledge of The Bank into the interview process could impact rapport, the co-construction of knowledge, and the power-dynamics of the interviewer-interviewee relationship. As Rubin and Rubin (2005) note, "trust increases as people see that you share a common background with them" (p. 92). Interview participants would ask questions such as, "Was it like that when you were here?" The following interaction I had with an FSC is not atypical of the kind of rapport-building I engaged in during interviews:[8]

> Donovan: I don't like being micromanaged, personally. No. But, it didn't used to
> be like that right?
>
> Me: No, not as much.
>
> Donovan: So, how was it like in 2003?
>
> Me: There wasn't the same emphasis on sales I don't think…

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[8] Seeking out common ground at the beginning of interviews is not something that I systematically engaged in during every interview. Instead, this type of conversation often developed naturally.

When undertaking qualitative research, it is essential to acknowledge the researcher's active role in the co-construction of knowledge during the interview process (see Rapley, (2004) on co-constructing interviews). Here, researcher reflexivity is crucial; as ethnographies from Rapp (1999), Biehl (2005), and Scheper-Hughes (1992) demonstrate, researchers can and do impact the shape of investigative projects as well as the outcomes of their studies. Continuing to confront this issue and grapple with how this process unfolds is a primary responsibility for qualitative researchers. During the course of data collection and analysis for this project, I have endeavoured to utilize my research journal to consider these important questions.

During interviews, I was honest and upfront about my former job positions in the bank, which had the potential to impact the power dynamics between my research participants and me. Hoffmann (2007) describes how researchers must be aware that power is at play in interviews, writing, "As bearers of information, the interviewee possesses the power inherent in having knowledge that another lacks and wants" (p. 322). Bringing knowledge about The Bank's workplace—particularly to interviews with individuals working as CSRs and CSOs (roles I have held in the past)—may have sometimes resulted in me participating too much in the interview. Yet overall, I feel that these participants were willing to share their observations on various subjects with me in an open and honest way.

Alternatively, I was highly aware of how power can operate in open-ended interviews when speaking with individuals in senior positions at The Bank. On a few occasions, I had difficulty controlling the trajectory of the interview—mostly because I

was thankful for the time, expertise and access that these participants were giving me, and did not feel comfortable, or simply was not successful, interjecting.

2.5 Data analysis

Interview transcripts have been analyzed using TAMS Analyzer and NVivo qualitative data analysis software. Using insights from Saldana (2009) and Gibson and Brown (2009) I developed a list of analytic, emergent, and in vivo codes. I began with a set of a priori analytic codes, designed to "categorize aspects of a more general prespecified interest" (Gibson and Brown, 2009, p. 132). These codes derive from my theoretical interest in the triangle of power, emotional labour, and conflict and control in banking, and include thematic codes related to these broad topics. In contrast to a priori codes, emergent codes materialize or "emerge through the exploration of data. They may be a derivative of an a priori category or something entirely new that was not foreseen in the original research formation… emergent code categories may hint at areas of interest that have not been systematically explored through the research design" (Gibson and Brown, 2009, p. 133). Emergent codes may also be categorized as "in vivo"—codes that emerge word for word from interview transcripts (Saldana, 2009). In vivo emergent codes that I identified in the coding process include, "helping the customer", "on the same page", "playing the game", "fake", "sincere", and "genuine".

After analyzing my research data and developing a preliminary set of key findings I engaged in member checking. Scholars who have undertaken qualitative research note the importance of soliciting feedback from research participants for improving the validity of research findings (see Lincoln and Guba, 1985; Creswell and Miller, 2000;

Cho and Trent, 2006; Koelsch, 2013). As Lincoln and Guba (1985) noted, member checking is a "crucial technique for establishing credibility" (p. 314). It involves taking findings back to the research site and having them "subjected to the scrutiny of the persons who provided information" (Lincoln and Guba, 1985, p. 236). During my fieldwork, I developed close relationships with a number of participants, particularly in the field sites where I conducted participant observation. Towards the end of my time in the field, I revisited a number of participants to discuss whether the themes I was beginning to see emerge made sense and seemed realistic and accurate. After completing my primary fieldwork, I also followed up with three helpful participants (two from commercial banking, one from personal banking) to discuss my subsequent findings and analysis. As Creswell and Miller (2000) suggest, this member checking allowed me to "confirm the credibility of the information and narrative account" (p. 127) that I have constructed.

2.6 Conclusion

In this chapter, I have offered an introduction to the branch and commercial environments at The Bank as well as my primary research participants. Although I spoke with a range of workers in these two settings (from entry-level to senior management) my main data sources consist of FSMs and FSCs in the branch, and CSOs in the commercial setting. As discussed in the next chapter, the roles and responsibilities of these groups have likely changed more in recent years than any other customer-facing position in the bank. Moreover, most of these changes involve management's push to re-define and re-organize the structure and experience of work around the customer. In accordance, the

insights gleaned from these participants inform much of my analysis of control and emotional labour in the service triangle that follows (see Chapters 4 and 5).

In addition to introducing the research setting and my participants I have also outlined the research methods I have employed: primarily interviews, but also participant observation, retrospective participant observation, and document analysis. Further, I have considered some of the implications of pursuing research in an organization where I previously held employment. I draw on the observations and experience I gained from these research methods in the coming chapters to contextualize and flesh out my analysis of the triangle of power.

In the next chapter, I address the macro, structural changes that have occurred at The Bank—many of which I witnessed as an employee—in relation to changes in the experience of work at the bank. To what extent have these changes been put in place because of, or in the name of, the customer? In what ways has management incorporated the customer into organizational change initiatives in The Bank? Assessing these questions will help construct the broader framework in which I situate my subsequent analysis of control and emotional labour in the triangle of power.

Chapter 3: Customer-oriented organizational change and the emergence of a triangle of power in banking work

"It's like they want to create little Bank robots. They want everyone to be the same". (Cynthia, FSM, suburban branch)

"They've taken away our titles. We are all now just CSOs. And we all have the same [job] grade." (Phil, CSO, main branch)

"The thing is, with the transactional skills now, transactions are so much different. It's all laid out for you. It's just fill in the blanks now, compared to what it used to be. So before you had to have certain keystrokes memorized… Now you've got it all laid out. You click on withdrawal and the amount. So, yeah, the skill doesn't come into it as much anymore. So now definitely I think it's about the interpersonal skills." (Heather, FSM, main branch)

3.1 Introduction

When I began my banking "career" in 2003, in many ways The Bank represented a classic 20th century, Fordist firm.[9] The organizational structure was rigid and hierarchical. Lower-level workers, such as customer service representatives (CSRs) and commercial services officers (CSOs), had little autonomy, but they were responsible for little more than accurately performing financial transactions for customers. Working summers as a CSR in the Greater Toronto Area (GTA) in the mid-2000s, my manager was primarily interested in my ability to "balance"—an always stressful experience where being

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[9] It was a Fordist organization in the sense that workers assumed job security and generally received good pay and benefits. Harvey (1989) traces the roots of Fordism back to Henry Ford and the car-makers' decision to pay workers enough so they could consume the products they produced. He writes, Fordism "meant to provide workers with sufficient income and leisure time to consume the mass-produced products the corporations were about to turn out in ever vaster quantitates" (Harvey, 1989, p. 126).

regularly short cash or misplacing a cheque was grounds for discipline—and contribute

my fair share of customer transactions, tallied at the end of the day for each worker. For

most branch and commercial workers, managers emphasized customer service—as

opposed to sales—as the crucial component of the job. Processes of control operated in a

vertical, top-down format. Eventually, I would observe the flattening of bureaucratic

structures and the emergence of new forms of surveillance and control characteristic of

what some label post-bureaucratic (e.g., Barker, 1993; Sewell, 1998) or post-Fordist

(Aglietta, 1979; Jessop, 1990) organizations, but that would come later.

When I asked participants if and how their roles had changed since they started

working for the bank, many highlighted changes involving the customer that began when

a new CEO took charge in the mid-2000s. An insider from another division of The Bank

(outside of branch and commercial banking), this individual was tasked by the company's

Chairman to introduce a new, "customer-focused" culture. The emphasis was to be on

championing the customer "experience" and, accordingly, the goal was to foster greater

brand loyalty from customers. It was designed to be a multi-year process that would see

most job categories transform significantly. In 2013, participants who had been with the

organization prior to the change in CEO emphasized how much their roles had changed

with respect to customer interactions, customer-related targets, customer feedback, and

customer-loyalty initiatives (such as a thank you card program).[10] The organization also

introduced measures to allow management to "coach" (i.e., teach), track, and assess

worker-customer interactions. For example, I learned how branch managers (BMs) often

pulled aside customers as they left the building to conduct exit interviews regarding the

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[10] Thirty-three of my participants had been with the organization prior to the installation
of the new CEO.

service they had just received. Formalized customer interviews also took place via a third party company in the form of random calls to customers following their interactions with personal and commercial workers.

Throughout the course of my research, I came to understand how organizational change involving the customer had a dramatic influence on the day-to-day experiences of work, as well as the intrinsic and extrinsic values of work, for my participants. Customer-oriented change has been diverse but all-encompassing. In some parts of the organization, multiple job ranks were collapsed into one. Three levels of financial services managers (FSMs) and one level of CSOs, for example, were eliminated. Support workers such as financial services coordinators (FSCs) in the branch were given long lists of customers to "cold call" in an effort to: at best, sell financial products or, at worst, convince customers to come into the branch and speak with an FSM face to face. Furthermore, all workers had customer loyalty scores—measured through incoming customer feedback and outgoing worker created thank you cards (TYCs)—incorporated into their performance assessments and used as key components for calculating performance-based pay.

In this chapter, I contextualize the changing role of the customer and the emergence of the service triangle at The Bank. Specifically, I aim to accomplish the following: first, situate organizational change at The Bank within the landscape of a growing service-oriented economy in Canada; second, delineate and explicate the major customer-oriented changes to policies and programs that have been instituted at The Bank. These changes demonstrate the multitude of new ways in which the customer has entered into the worker-manager employment relationship. Therefore, my analysis here also provides evidence for the growing magnitude of worker-manager-customer

relationships in service work, and highlights the usefulness of the triangle of power framework. Finally, in examining customer-oriented change in upper-tier service work, I highlight a number of important questions throughout this chapter that guide much of my analysis of control, emotional labour, and inequality in the service triangle that unfolds in Chapters 4, 5, and 6. Chiefly, these questions revolve around the nature of autonomy, the multi-directional flow of power, competing worker and manager perspectives on the role of the customer, worker insecurity, and competition in the service triangle.

3.2 Banking in a service economy

In the past four decades, several shifts and transformations in the global economy have dramatically altered the organization of work in Canada. Focusing on the movement in the 1970s from an industrial to a post-industrial economy,[11] authors such as Bell (1976), Lash and Urry (1994), and Cohen (2009) emphasize the remarkable growth in the service sector and the championing of knowledge and technical information as vital to this shift. The transformation to a post-industrial economy began with the economic crisis of the early 1970s and has seen a process of flexible specialization unfold (Amin, 1994; Piore and Sabel, 1984).[12] For workers, flexible specialization has meant an increase in service

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[11] I use the term post-industrialism to describe the changes in production and capital accumulation that have taken place since the early 1970s. Others use different terms to describe the same general transformation—e.g. Beck's "risk society" (1992), Harvey's postmodernity (1989), Amin 's post-Fordism (1994).
[12] Flexible specialization entails a movement from large-scale to small-scale production, drawing on a more adaptable, collaborative workforce. Sabel (1994) writes that "firms know that they do not know precisely what they will have to produce, and further that they must count on the collaboration of workers and subcontractors in meeting the market's eventual demand" (p. 139).

sector, part-time, and precarious employment. For employers, it has resulted in the emergence of a more flexible and adaptable workforce (Harvey, 1989; Sabel, 1994).

Harvey (1989) highlights the process of flexible accumulation characteristic of post-Fordist society, arguing that it "rests on flexibility with respect to labour processes, labour markets, products, and patterns of consumption" (p. 147). To be successful in a post-Fordist economy, service-oriented organizations have adaptable/flexible production, labour, and capital. Embedded in the shift to a post-industrial economy is also the assumption that an increasingly diverse number of products and services are necessary to supply an increasingly diverse group of customers.

In 2014, roughly 14 million Canadians found employment in the services-producing sector (Statistics Canada, 2015a). With respect to business and finance occupations, in 2014 there were roughly 600,000 individuals in "professional occupations", 900,000 in financial, secretarial and administrative occupations, and 1.6 million in clerical occupations (Statistics Canada, 2015b). According to the National Occupational Classification (NOC), professionals include financial and investment analysts, whereas finance administrative occupations include loan officers, and clerical occupations include customer service representatives (financial services) and other banking clerks (Statistics Canada, 2015c). As the service sector grows in Canada, the customers who purchase goods and services, and consequently influence consumption and economic growth, become more important than ever. Canada's financial institutions offer a good example of how organizations have sought to increase profit through developing a wider range of products and services, and changing the dynamics of their relationships with customers.

Rooted in observations about the flexibilization of work and the movement towards post-bureaucratic forms of organization (see Barker, 1993; Sewell, 1998), social theorists such as Beck (1994, 2000), Lash and Urry (1994), and Beck and Beck-Gernsheim (2002) emphasize the individualized risk and insecurity that has come to characterize working life. Lash and Urry (1994), for instance, stress a process of "individualization" that entails a program "in which the 'I' is increasingly free from communal ties and is able to construct his or her own biographical narratives" (1994, p. 111). Applying this "individualization" perspective to the service economy raises questions about the nature of competition between coworkers. Beck and Beck-Gernsheim (2002) write, "The growing pressure of competition leads to individualization among equals" (p. 33). Yet, at the same time, focusing on individualized risk and insecurity for interactive service workers allows for perhaps a more substantial analysis of how customers can shape work practices. Lash and Urry (1994) highlight a shift from flexible production to "reflexive production". Describing how workers participating in reflexive production take more individual responsibility, Lash and Urry write:

> This sort of reflexive economic actor is no longer to such a great extent circumscribed by the constraints of 'structure', subject to the rules and resources of the shopfloor. Instead, he/she operates at some distance from these rules and resources; he/she makes decisions as to alternative rules and resources; and he/she finally is responsible for the continuous transformation of both shopfloor rules and (in process and product) resources. (Lash and Urry, 1994, p. 122)

As the customer is incorporated more significantly into the day-to-day roles and responsibilities of workers, the extent to which the customer, in addition to the worker, shapes the "rules" of work needs to be examined.

In recent decades important theoretical and empirical research has been conducted on the crucial, yet often under-appreciated, role customers play in shaping organizational policy and driving organizational change. Du Gay and Salaman (1992), for instance, examine the all-encompassing influence of the "sovereign customer". They note:

> Reimagining the corporation through the culture of the customer means
> encouraging organizations and their participants to become more enterprising. In
> this sense enterprise refers to a series of techniques for restructuring the internal
> world of the organization along 'market' lines in order to anticipate and satisfy the
> needs and desires of the enterprising sovereign customer, and thus ensure business
> success. (Du Gay and Salaman, 1992, p. 624)

More recently, Gamble (2007) has built on our understanding of the "sovereign customer" by exploring how management incorporates the customer as a method of control. Interestingly, in the Chinese context at least, Gamble finds that the rhetoric of consumer power might be overstated, writing, "if objectively workers were subject to a degree of management by customers, subjectively they appeared relatively unconcerned by this… Consumer control paled in comparison with more 'traditional' methods of control" (2007, p. 19). However, in critiquing Fuller and Smith's (1991) emphasis on the management/employee dichotomy, Gamble draws attention to the elevated role of customers in service work, arguing: "In the retail sector the presence of a third party, the customer, constitutes an essential element in the labour process. The two-way interaction

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between workers and managers familiar in manufacturing firms becomes a complex triangle of sales staff, managers and customers" (2007, p. 21). Here, subsequent work by Korczynski (2009) and Lopez (2010) has been particularly productive in introducing, beginning to unpack, and setting a research agenda for the worker-manager-customer "triangle of power" framework.

Although there has been relatively little published sociological work on banking in Canada in recent years, a number of international studies have sought to identify and explicate the consequences of a general shift from a service to sales jobs in banking.[13] Most of this work focuses on customer-facing roles, particularly tellers or CSRs. For instance, Skuratowicz and Hunter (2004) examine how the job restructuring of a US bank resulted in the sex re-segregation of key occupations—with women dominating the lower-tier, customer-facing sales roles in the branch and men moving into positions with higher status and greater commissions. Similarly, Forseth (2005) situates her study of bank tellers in Norway within the context of a transformation from customer service to sales in banking and notes the complicated power dynamics and gendered performance of emotional work that carries a great impact on the subjective experience of work for bank tellers. A collection of somewhat dated country case studies focuses on the growing

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[13] In Canada, there have been a number of graduate theses on the topic of banking. Two case studies of Canadian banks are particularly noteworthy. For instance Nazim's (2007) PhD dissertation examines the effects of organizational restructuring on ethno-racial female branch workers. This qualitative research is set in the Greater Toronto Area and interrogates how social difference (race, gender, class, etc.) mediates restructuring. Similarly, Tuason's (2010) PhD work considers the effect of a large-scale change initiative on trust between managers and workers. Tuason employs a macro-organizational perspective, interviewing key senior leaders across geographical districts involved in leading a structural and cultural change project in a Canadian bank.

importance of sales skills in teller work (see, for example, Keltner and Finegold, 1999; Kitay, 1999; Rasmussen and Jackson, 1999; Regini et al., 1999b; Storey et al., 1999).

However, the above-mentioned studies do not consider the larger ways that customers, and the rising significance of worker-manager-customer relationships, are shaping banking work. Moreover, they do not consider how the emphasis on selling to the customer has begun to impact support workers and non-customer-facing workers in service organizations. Lastly, they do not consider how management and workers incorporate competing perceptions about customer needs and required skills into their approach to work. For instance, whereas workers often relate to customers on a personal, one-to-one level, prioritizing service over sales, management constructs customers as potential brand promoters who embody potential "opportunities" in terms of current or future sales, and referrals. As I will analyze further in Chapters 4 and 5, with customers being pulled into the worker-manager relationship in a myriad of ways, we see the potential for managers and workers to develop different perspectives on the role of customers in the service encounter and worker-customer relationship.

3.3 Customer-oriented structural change in banking

As noted at the start of this chapter, in many ways the 20th century Canadian bank was a quintessential bureaucratic organization, with defined roles, a clear hierarchical structure, and the promise of career mobility. Describing bureaucracy, Weber (1947) points to the process of rationalization that takes place in this type of organization—with roles and responsibilities for individual workers clearly defined by written documents, and authority coming from positions within a hierarchy. This hierarchical office authority,

Weber argues, is "found in all bureaucratic structures" (1947, p. 61). In this analysis, the individual, and his/her subjective values, motives and actions, is a central feature of bureaucratic organizations.

Although its bureaucratic roots are still present, several concomitant organizational changes at The Bank have led to the emergence of a customer-oriented upper-tier service organization. In particular, I analyze the transformation of The Bank from an organization built around worker-manager relationships to one where worker-manager-customer relationships are central, by examining how the organization: a) made sales and loyalty targets a core component of all branch and commercial jobs; b) flattened organizational hierarchies; and c) introduced team-based work processes. Throughout I highlight several significant questions about the nature of the service triangle that emerge in relation to these change initiatives. A central question concerns the extent to which the introduction of a change project that carries several initiatives characteristic of post-bureaucratic organization creates space for the service triangle to have a much more direct influence over the day-to-day experiences of bank workers.

3.3.1 Changing roles and expectations

When the vast majority of participants discussed change in banking they pointed, in some way or another, to the customer. Some managers and senior bankers tied the changing role of the customer to larger transformations in Canadian society. For instance, one senior female branch worker told me: "There is a huge customer focus right now [in society]. And I think the bank realizes that… Like, even in other retail stores I notice it too. Because, at the end of the day, we all sell products" (Wendy, financial planner).

Several managers and commercial relationship managers (CRMs) pointed to developments in technology and easier access to information as leading to a much more educated customer. For instance, Gaven, a commercial area manager (CAM), noted: "All the product information is available for the customer online. So by the time he comes in he already knows what he wants." Other workers drew on their own personal experiences as retail customers, from shopping at places like The Hudson's Bay Company or interacting with call centre workers from Rogers or Bell, to emphasize rising customer expectations.

Above all, in discussions about changing customer expectations, workers from all levels of personal and commercial banking seemed to agree that customers, in general: a) have more sophisticated needs; b) are more knowledgeable; c) are less loyal; and d) expect a complete service from banking workers. A commercial manager who had just left a branch after five years in various roles argued:

> Obviously with the environment today, it's a faster pace and so the customer expects things done faster. Their expectations are higher… [T]he customer's expectations are very high. They have a certain need and whether it's reasonable or not, they expect you to meet it, or at least give them a very viable solution to it.
> (Aisha)

My research data shows an awareness on the part of workers and managers that the "cult(sure) of the customer" (Du Gay and Salaman, 1992) was a major driving force behind the organizational change project at The Bank. There was less consensus, however, with respect to how customer-oriented change should impact individuals' approach to work and customers on a day-to-day basis.

Although many CSOs, FSCs, and FSMs identified changing customer expectations as a major factor shaping their jobs, there was nonetheless a divide between how workers and managers understood the role of customer interactions, sales and, in relation, interactive skills. In studying the consequences of a shift to a post-industrial economy and a growing service sector for workers, authors such as Casey (1995) and Sullivan (1999) stress the need for workers to frequently update their skills and re-skill. Similarly, research on emotional labour that focuses on interactive service work illuminates the multi-dimensionality of skill—specifically the interpersonal skills that are crucial to service work (see, for example, Leidner, 1993; Mirchandani, 2005). At The Bank, for those resistant to the incorporation of sales-related aspects into their jobs (the majority of CSOs and many FSCs I spoke with, for instance), sales-related skills were either something that they did not think they possessed, or simply did not want to develop. To better serve the customer these workers argued that they needed better tools so they could complete transactions more accurately and efficiently. From management's perspective, providing "complete" service to customers meant adding complexity to customer service roles by heightening the importance of the soft-skills necessary for sales work.

At The Bank sales-related targets play a major role in the performance evaluation of what have been traditionally thought of in personal and commercial banking as "support" staff—primarily FSCs on the personal side, and CSOs on the commercial side. The customer-oriented organizational change that was initiated in the mid-2000s targeted a goal of making every occupation within the company "customer-focused". One strategy pursued to achieve this end was to slowly add customer-related targets to all occupations

that entailed at least some customer contact. In practice, this meant that CSO participants, for instance, went from having regular, although brief, telephone and email contact with commercial clients about specific banking transactions, to having to find creative ways to extend interactions long enough to inquire about additional products and services they might need.[14] Until about 2010 the CSO job was thought to be an exclusively "support" role. The majority providing support to CRMs, CSOs would open commercial accounts, follow-up with CRMs and clients regarding proper legal documentation, and perform straightforward banking tasks for commercial customers, such as transferring funds, sending wire payments, and preparing drafts and money orders.

The introduction of revenue and customer loyalty targets added new, and often unwelcome, dimensions to CSO work. In 2013, shortly before I arrived at the main office to conduct my research, each CSO on the floor had been given a new revenue target ranging from $250,000 to $500,000. This was a yearly target of new money brought into the bank, entered into a computer system by the worker each time a sale occurred, and monitored electronically by managers. Addressing this sales shift, Grace, a CSO who had been working at main office for roughly ten years, argued,

> I would prefer just doing the transactions. You know? We are called the back office. We are not the employees to deal with the customer… There's the CRM. They should be dealing with it. Not us. For us, we are just a backup—where if they need something we support them. That's how I understand the role of the CSO.

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[14] Depending on their role, CSOs typically interact with 25-100 customers per day, having conversations that range from less than a minute up to about 5 minutes.

In addition to revenue targets, these CSOs—like all of my participant groups—had also been given customer loyalty targets. Customer loyalty is measured by management through customer feedback collected by workers, managers, and a third-party organization, and worker-produced, hand-written TYCs. Targets for sending TYCs ranged quite significantly, from 1 per day for CSRs, to 3 per week for FSCs, and roughly one card per week for CSOs and CRMs.

On the personal side, many participants also positioned the FSC role as a support role. Essentially, FSCs—or "greeters" in smaller branches—work under FSMs. In addition to helping with documentation and customer-related transactions, FSCs have also traditionally referred possible sales opportunities to FSMs. At the main branch, a number of workers showed confusion about how they are to manage service and sales, particularly since the FSC position is often used as a training ground for FSMs. A former CSR who had recently started as an FSC at the main branch noted:

> And another thing I heard about the FSC role is that—so the bank only cares
> about sales, right—we are like a service based job, right. And then at the end of
> the week we hear, "Where were your sales?" What about, "Where are all the
> services I provided?" You know? So it's hard when you work so hard to provide
> good service to the customer and then they get mad at you in the end for not
> having the sales. (Donovan)

For banking roles that have traditionally been viewed as more sales-oriented, the pressure to sell has only increased. For example, when I worked as a CSR from 2003-2005 my colleagues and I expected to keep our jobs as long as we made an attempt to meet the relatively low sales targets. In 2013, however, workers who failed to meet their targets on

a consistent basis could expect to lose their job. One former co-worker told me bluntly that given my unwillingness (a decade earlier) to sell credit cards I would no longer be able to find work as a CSR. A commercial manager at the main branch opined, "And really what it's boiled down to now, is that CSRs are there to sell" (Christian).

At the time I conducted my research, many participants were still struggling to understand their role (and the responsibilities that come with it) as their managers did. As Treina, a CSO, remarked:

> So you say, what is the priority here? Is it my job? Or doing these referrals? The CRMs, these people make the connections, they're supposed to be the people who do that. When [last floor boss] was here, she kind of put her foot down to say, "Hey, we are a processing department." We are not the ones to go out for business. We are not the experts. Plus, I didn't sign up to this job for the sales part of it. No.

When Treina describes the last floor boss for her commercial office at the main branch, she is referring to John's (CAM) predecessor. Tellingly, during an informal follow-up interview with him, John mentioned that one of the reasons the last senior manager retired was because she was not willing to fully commit to the CEOs change agenda. For Treina, however, her story is similar to those of other participants who question whether management understands the nature of their relationships to customers. In terms of the triangle of power, this disconnect also raises questions about who workers are loyal to, between managers and customers.

Another commercial worker touched on a couple of oft-mentioned topics related to sales: a lack of proper training and a lack of access to "decision makers". Erika, a CSO, said,

> I personally think we aren't trained to be sales people and we should not get too involved with this. But rather, be a strong support to the sales personnel… I'm in no position to have a complete conversation with the client. You know? I don't get to speak with the decision makers of the company.

As discussed further in Chapter 5 many participants from non-traditional sales roles also pointed to the negative consequences of having to meet targets on their relationships with customers. For example, CSOs, FSCs, and FSMs reported how making cold calls, using scripting, and pushing products challenged their ability to build trust and develop authentic relationships with some customers.

Interestingly, this disconnect in perceived and required skill between workers and management presents a somewhat ironic twist on Braverman's (1974) classic deskilling thesis. Braverman—writing in the early 1970s before the expansion of the service economy—viewed advancements in technology and an increasingly specialized division of labour as contributing to the separation of mental and manual work, and to the degradation of work. He writes: "In one location, the physical processes of production are executed. In another are concentrated the design, planning, calculation, and record-keeping… [The hand and brain become] divided and hostile, and the human unity of hand and brain turns into its opposite, something less than human" (Braverman, 1974, p. 124-125). With respect to CSO work, in particular, one could argue that requiring interactional/sales skills for jobs that had become, over time, specialized and transactional

serves to add complexity to the work (and reduce worker alienation). However, introducing targets, scripting, and surveillance methods related to the tasks involved with this kind of "mental work" (see Chapter 4, section 4.2) reinforces Braverman's original argument, and likely offsets any worker gains. The widespread use of computer scripting, especially, illustrates Braverman's original points about technology's role in deskilling work.

There are three important points related to how management has sought to transform service jobs into sales—and loyalty—focused jobs that need to be highlighted. First, although on one level jobs have become enlarged and more complex, through adding sales and "customer loyalty" components that depend on a worker's capacity to utilize interactive skills, they have—at the same time—become increasingly routinized. As we will see in later chapters, the introduction of new customer loyalty targets related to how workers interact with customers reduces the amount of autonomy that workers bring to customer encounters and functions to standardize worker-customer relationships.

Second, as workers have less control over the interactive aspects of their day-to-day relations with customers, their capacity for authenticity in these relationships may be challenged. Here, the question emerges as to what the impact of management's control over the worker-customer relationship (through exerting more influence over worker-customer interactions) will be for how workers conceive of customers in their day-to-day approach to work. As I will demonstrate in Chapters 4 and 5, with managers and customers each having power over workers, workers' interests will alternatively align with managers or customers. Thus, their position within the *flexible* triangle of power is fluid and variable.

Finally, my analysis of the triangle of power at The Bank emphasizes how organizational change has contributed to the opening up of the worker-manager relationship. This study demonstrates how customers have power—primarily through participating in customer-related control mechanisms, such as TYCs and customer feedback. The increased incorporation of sales and customer "loyalty" components into non-sales roles also highlights the extent to which this elevated customer has a more central position across The Bank. Yet, it is management that has used its power to develop these customer-related control mechanisms and pull the customer into the employment relationship, expanding the worker-manager dyad into a worker-manager-customer triangle of power.

3.3.2 Flattening of management structures

The transformation of traditionally service-based jobs to sales-oriented, customer loyalty-focused occupations has coincided with the flattening of job hierarchies at The Bank. From the early 2000s, when I started working for the bank, up to 2013, there were several changes to job hierarchies and organizational charts in both the branch and the commercial divisions of The Bank. Figures 3.1 and 3.2 show changes in the organizational chart for the branch, and Figures 3.3 and 3.4 show changes in commercial banking. In line with larger post-bureaucratic trends in organizations that result in fewer layers of management and a flatter organizational hierarchy (see Barker, 1993; Sewell and Barker, 2006), The Bank eliminated assistant managers and multiple job grades for

Figure 3.1: Branch job titles in the early 2000s

Grade, Seniority & Pay scale

BM

ABM - FSMs

FSM4

FSM3

ABM - CSRs

FSM2

FSC/Greeter

FSM1

FSM1

FSM1

HEAD CSR

CSR

CSR

CSR
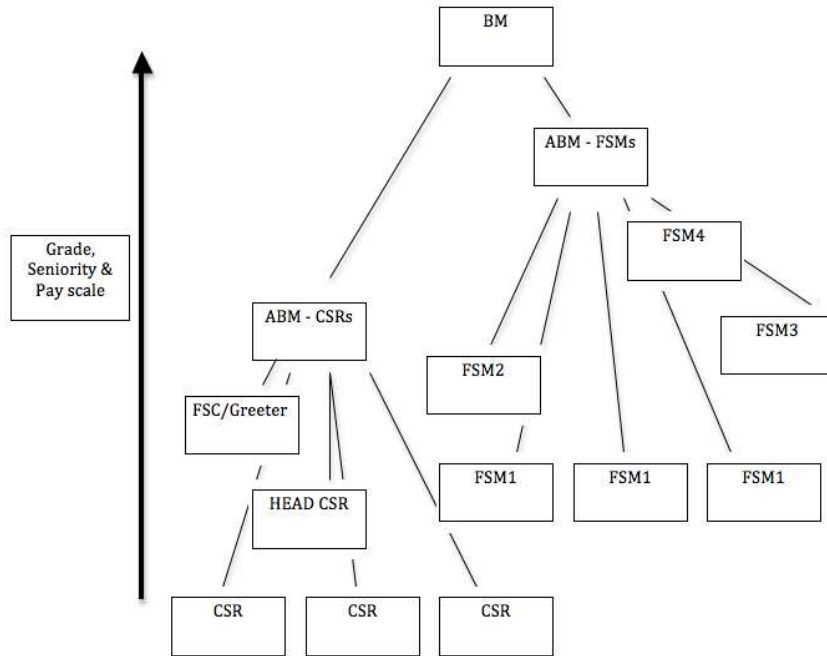
Figure 3.2: Branch job titles in 2013

Grade, Seniority & Pay scale

BM

ABM - CSRs

FSM

FSM

FSM

FSM

FSC/Greeter

CSR

CSR

CSR
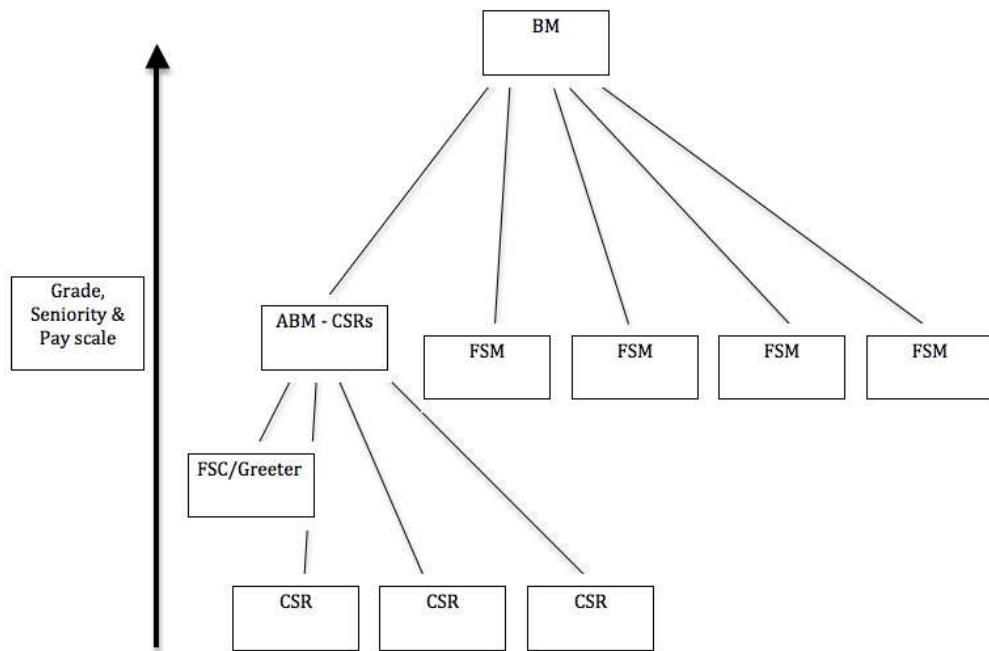
Figure 3.3: Commercial job titles in the early 2000s
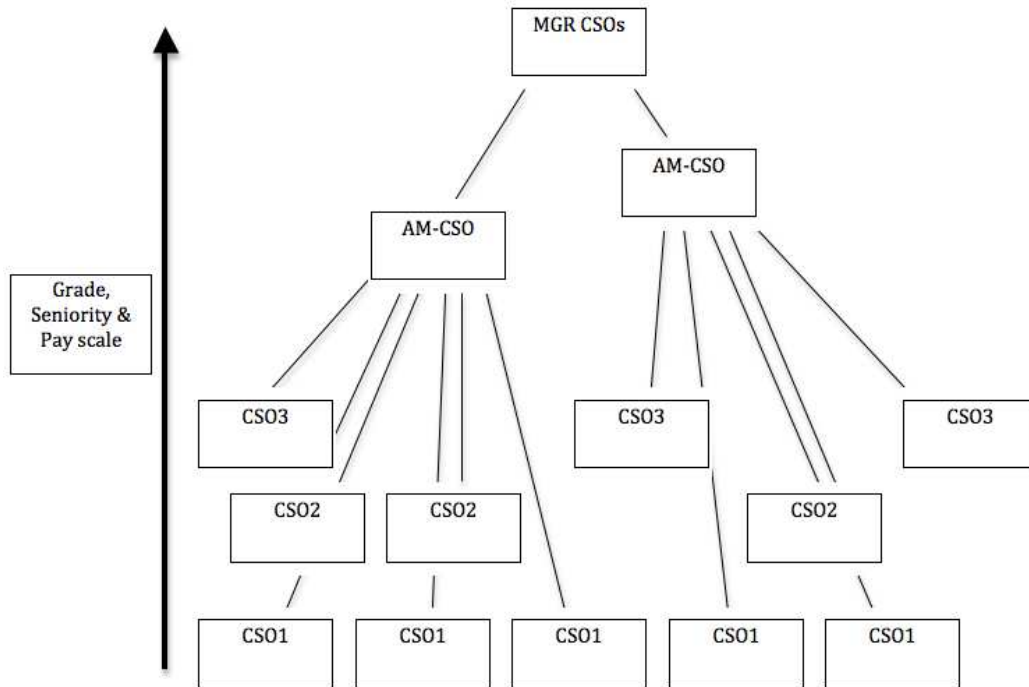
Figure 3.4: Commercial job titles in 2013
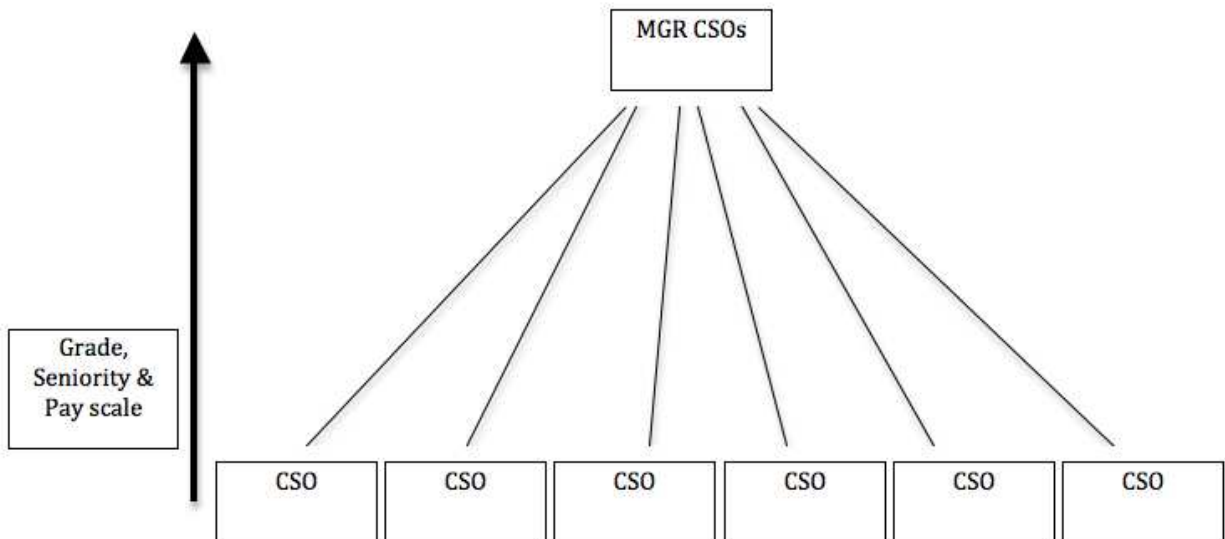
CSOs on the commercial side, and took away the head CSR position and multiple job grades for FSMs in personal banking.[15]

Workers identified a connection between the heightened role of the customer in the organization and the bank's approach to collapsing certain roles into one. For instance, Heather, an FSM, told me that customers have "started to expect that everybody can do everything, which the bank does too." She continues,

> And I don't necessarily agree with it. But I guess they're trying to cover the
> customer's expectations of that. I mean, that must be why they're doing it. But,
> it's like, jack of all trades, master of none. You know? Some people are just
> generally better at some things versus other things. (Heather)

Similarly, two participants—one from commercial banking (Erika) and one from the branch (Cynthia, quoted at the start of the chapter)—linked structural change to the organization's goal of creating "robot"-like workers, where individuals are interchangeable because "everyone is the same".

The flattening of job hierarchies impacts how workers relate to co-workers, managers, and customers. In addition to encouraging team-based approaches to work processes (see section 3.3.4 below), the flattening of hierarchies has implications for how workers experience control and competition. In terms of control, flatter job ranks have, in some ways, lessened the need for managers to exhibit direct power and influence over workers. Instead, "concertive control" (Barker, 1993) is more pervasive, as individuals in the same job category play a larger role in monitoring their co-workers through peer-

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[15] For instance, CSO1s and FSM1s had a lower status, job grade, and pay scale than CSO2s and FSM2s. CSO2s and FSM2s had a lower status, job grade, and pay scale than CSO3s and FSM3s, etc.

surveillance. At the same time as multiple job roles have been collapsed at The Bank, occupation-level and branch or commercial office-level "loyalty" targets have been introduced, which have a direct impact on performance assessment and encourage peer-surveillance and coaching (discussed further below). Again, as the organizational blueprint has changed, the role of the customer relative to day-to-day work processes has shifted also. For the triangle of power, specifically, questions emerge as to how control operates and how power is distributed between managers, co-workers, and customers. These fundamental questions are addressed in Chapter 4.

3.3.2.1 Flexible numbers

The notion of interchangeable workers is also reflected in changes to employment contracts at The Bank. Specifically, some branches and offices have shifted to flexible staffing arrangements, with workers having variable schedules and only being guaranteed a minimum number of hours. Scholars of the post-industrial shift and the nature of service economy employment have noted the increase in insecure work contracts, as well as increase in labour market polarization. Workers in the early part of the 21st century are more likely to find themselves in non-standard or precarious forms of employment than in previous decades (see Krahn, 1995; Vosko, 2000; Cranford and Vosko, 2006; Galarneau and Morissette, 2008).[16] Cranford and Vosko (2006) illuminate how precarious employment is multidimensional, shaped by social location, and existing on a

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[16] Krahn (1995) notes the significant growth in non-standard working arrangements in Canada between 1976 and 1994 (p. 35). Subsequent to this period, temporary employment experienced rapid growth (between 1997 and 2005) (Galarneau, 2010). By 2009, one in eight paid workers in Canada took part in temporary employment, while contract jobs made up over half of temporary employment in that year (Galarneau, 2010, p. 5-7).

continuum—from casual, temporary work to permanent, full-time work. Adopting this spectrum Cranford et al. (2003) push our understanding of precarious work beyond a standard/non-standard dichotomy, arguing that income, control over work processes, and regulatory protection—in addition to employment relationship (e.g., full-time, part-time, and casual)—are key indicators of precariousness. Therefore, we see a "portrait of precarious employment" (Cranford et al., 2003, p. 10) that includes workers from a wide range industries and occupations.

While banking institutions in Canada have long been believed to be reliable providers of secure, stable employment, there have been elements of what Kalleberg (2001) calls numerical flexibility introduced at The Bank. Although when I worked in banking in the 2000s hiring casual, summer workers was common practice in organizations such as banks (a practice I benefited from), I had never seen or heard of part-time or casual employment being used as a pathway to full-time employment. However, in speaking with workers at several downtown Toronto branches, it is clear that this practice is now more common. Daniel, an assistant branch manager, was particularly candid:

> It's more of a retail mentality now, right, where there-they prefer us to hire part time staff for the CSR side of things. But that can cause problems with turnover and whatnot, right? Like we just hired a guy that ended up staying for 4 months and got a job elsewhere. But now we're kind of stuck in that position, and that's why we have to use like the guy from the other branch for coverage, right, because it takes so long to get a CSR fully trained for part time. The training

program's like ten weeks long. So you are kind of throwing people on in some

cases before they are fully ready, but making sure they have somebody with them.

Beginning CSR work without adequate training can create significant challenges around

basic tasks such as performing financial transactions and balancing a cashbox—to say

nothing about engaging in "productive" interactions with customers, where credit cards

are sold or referrals are made. Yet, the emphasis is on worker performance, measured

through service, sales, and loyalty scores. Daniel continued:

I've heard that even the main branch is hiring part time, at least to start. And I

kind of like that in a way, where: "we are going to hire you at 15 hours. Prove to

us that you can do the job, and your hours will increase little by little." And that's

what we did; like our current full time CSR started at 15 hours a week and proved

herself and got her numbers up there so then we gave her 25. And then we gave

her 30, and then we had an opening clear up recently, so then she became our full-

timer because we were confident that she'd be able to do the job… If we are

committing to somebody then we will give you at least 15, but if your

performance is up there, you'll get more hours, right? That's like dangling the

carrot in front of them… But sometimes with part time if you only have people

here 15 hours a week, then like, are they fully committed? Is their head fully in

this job? Right? Like, do they care about it as much as a full-timer might? …

That's where from a hiring perspective we have to keep all that stuff in mind

when we're interviewing people. Like how serious are they about this role, right?

And, like, maybe we're expecting too much out of people that we're hiring for 15

hours a week, but we're still gearing towards people that want a career out of this

eventually. And it's, with the job market right now, it's so hard to kind of get your foot in the door. So that people will take roles that have 15 hours a week with the opportunity to prove themselves. Some will take it seriously, some people won't.

To "perform" at a high level, lower-tier workers, such as CSRs and CSOs need to work extra hard to stand out from their co-workers and gain managerial recognition. Work, therefore, requires something approaching "continuous effort", where there is a "no coasting, no cruising" (Reich, 2002, p. 100). Reich argues that "success" in contemporary organizations is based more on effort related to the customer and less on occupational position. Describing the role of continuous effort, he argues, "earnings now depend less on formal rank or seniority, and more on an employee's value to customers" (Reich, 2002, p. 99).

Reich notes: "It's not unusual for a twenty-three-year-old-geek with a hot skill to be earning several times more than a 'senior manager' three levels up" (2002, p. 99). While I did not hear of lower-level workers earning more than senior managers at The Bank, managers did confide that it was not uncommon for top performing CSRs and CSOs to be earning more than mid-low ranking FSMs and commercial relationship managers (with the difference in compensation accounted for through performance-based pay).

Individuals strive to successfully participate in triangular relationships with managers and customers by using their interactive skills to meet targets for sales and customer loyalty. By playing such a large role in these sales and loyalty scores, the customer and the service triangle also play a larger role in influencing which workers succeed and which workers languish in the organization. A crucial question about how

insecurity and competition pan out in worker-manager-customer relationships will be addressed later in Chapter 6.

3.3.2.2 Flexible pay

Within a post-industrial framework, the way that employees are compensated has changed. Reich (2002) argues that we have entered an age of "post-employment." Firms compete "furiously to attract and keep valuable performers—rewarding them with high wages, signing bonuses, stock options, year-end bonuses, memberships to health spas… while at the same time slashing the wages and benefits for routine workers" (Reich, 2002, p. 101). Employees end up in competition with each other, competing for "soft money" that varies with contracts or sales from one period to the next (Reich, 2002, p. 98). Within an organization that has flattened hierarchies and introduced numerical flexibility, it is perhaps unsurprising that The Bank has shifted to more flexible forms of pay, with a base salary only making up one component of an individual's overall compensation.

In addition to a Bank worker's base salary, s/he has the opportunity to contribute a certain percentage of salary to a company-matching stock program (the percentage of salary that employees can contribute rises with job grade level). There are also other, non-monetary benefits that The Bank workers enjoy such as health and dental coverage and life insurance.[17] The largest variable in an individual's compensation package,

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[17] Health and dental benefits can no longer be taken for granted in Canadian banks. As reported to me by The Bank participants with friends working for Scotiabank and confirmed by informal interview with two Scotiabank employees, in 2013 Scotiabank cut back benefits for workers, instigating an internal debate about the quality of bank jobs and infuriating many workers (as evidenced through employee feedback on websites such as ratemyemployer.ca – see http://www.ratemyemployer.ca/Employers/SC/Scotiabank).

however, is the performance-based pay component. Senior managers indicated that roughly 90 per cent of commercial and branch workers receive a yearly performance-based payout, with amounts ranging from less than 10 per cent to over 30 per cent of the annual salary of a given CSR, FSC, CSO, or FSM. Although there is some variation between commercial and personal workers, the general calculation of performance-based pay is based on the following: the department's customer loyalty score (measured through customer surveys); the division's profits (based on personal or commercial divisions); and the individual's performance assessment (largely based on sales numbers and personal customer loyalty scores, based on TYCs).

Starting base salaries for CSRs and CSOs at The Bank are fairly low, at around $27,000 and $30,000 per year, respectively. According to Statistics Canada, these numbers would be significantly less than the average yearly salary of around $40,000 for clerical occupations in business and finance in Canada in 2014 (Statistics Canada, 2015a).[18] Accordingly, many individuals have come to rely on performance pay as a necessary source of income in recent years. Walking around the commercial floor at the main branch I heard rumblings from workers that the bank was perhaps introducing higher sales targets in order to perhaps justify cutting back on bonus pay-outs. As Megan, a CSO, complained,

> I mean, for me in my position, to be expected to bring in $500,000 new dollars
> into this institution, it's no wonder people are going, "Wow, are they trying to
> find ways to not allow us to get our bonus at the end of the year?" That's the first
> question that is going to come to the peoples' minds. I find it audacious, that they

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[18] More generally, the average yearly salary for an individual working in finance and insurance in Canada was roughly $60,000 in 2014 (Statistics Canada, 2015b).

would expect people… First it was the opportunities. Then it was the opportunities and thank you cards. Now it's the opportunities and thank you cards and $500,000 new business. Like, where do we go out and get new business?

The introduction of flexible, performance-based pay functions to intensify competition between co-workers and increase workers' feelings of insecurity. As Phil (a commercial participant flagged at the start of the chapter) highlighted, "They've taken away our titles. We are all now just CSOs. And we all have the same grade." Individuals have a larger group of co-workers to compete with. Moreover, this sense of competition is, again, predicated on workers' abilities to engage "soft" skills, participate in emotional labour, and negotiate competing forms of post-bureaucratic control—all within the triangle of power framework.

3.3.3 Coaching and teamwork

Alongside a flattening of organizational hierarchies at The Bank has been the implementation of new management perspectives involving reconstructing the relationships between managers and workers, and between co-workers. The most predominant change here has been the re-constitution of managers as "coaches" and co-workers as a "team". The team represents a key feature of post-bureaucratic organizations (see Barker, 1993). In many ways, change strategies initiated in the organization are also characteristic of high-performance workplaces (HPWs), where workers are more often involved in decision making, performance-based pay and profit sharing are introduced, and, team organization is prioritized (see Kalleberg et al., 2006; Appelbaum et al., 2000 on HPWs). Further, although in theory HPWs do not guarantee employment security, the

emphasis on worker participation and job quality is nonetheless attractive for workers. Research suggests, however, that HPW approaches have been implemented successfully in relatively few organizations (Osterman, 2000; Koski and Jarvensivu, 2010). As discussed below, at The Bank elements of HPWs appear to have been incorporated into customer-related change initiatives; yet, they demand critical assessment.

One of the commercial managers linked this shift in management strategy directly to the customer. Aisha said,

I mean, the bank's biggest focus is connecting with the customer. And that has changed the whole complexity of how you manage people. You've gone from a very structured way—and in some ways it's still very structured with the whole [performance evaluation] process and everything. However, the process is more of a discussion rather than from 10 years ago where it would have been very much me telling them. Rather than what it is now, which is more mentoring and trying to get them to self-discover. That has changed a lot. My role is much more having discussions with people, rather than being somebody who comes to you and says, "I want you to do this." Versus, "This is what we need to do. What are your thoughts on it? How do we get there?"

The above manager's emphasis on discussion, over telling workers what to do, fits in line with Sewell's (1998) position that team-based work processes at least create the illusion of increased worker autonomy. One of the senior managers I spoke with used a little more of the jargon.

What I enjoy the most about my job is the whole coaching piece, and actually sitting down and talking to my team members about their performance. [Find out]

how they're doing, what they're doing to drive performance. That's really what I

enjoy the most. And, you know, talking and leading my larger team. Getting out

there talking to them about where we want to go, what we want to achieve. And

so forth. (Aiden)

The process of "getting out there" and talking to the team, and trying to get workers to

"self-discover" a solution is positioned by management as a way to encourage workers to

become invested in their department or division and, to some extent, The Bank as a

whole. It should be noted that "self-discovery" in the context of branch or commercial

banking generally refers to workers coming around to understand a problem the same

way as their manager does. Worker loyalty and commitment within teams also functions

to increase workers' participation in concertive control (Barker, 1993).

From my time researching The Bank in 2013 compared to my time working for

the organization earlier in the century, it is clear that managers have become much more

present "on the floor". Senior managers revealed how they spend much more time than

ever visiting branches and meeting with employees; CAMs reported that they often

accompany CRMs on customer calls, and many branch managers and commercial

managers had taken up open offices, to be closer to their employees. At the branch and

commercial departments of the main office most managers that I spoke with could see

many of their employees from their desks and actively listen in on their conversations.

Many workers saw frequent "check-ins" and "in-the-moment" coaching opportunities as

contributing to a trend of micromanagement, and possibly decreased worker investment

in organizational initiatives. Here, HPW-like strategies meant to improve worker

commitment and encourage worker autonomy have been inverted by intrusive managers.

In terms of the practical programs in place to strengthen the team-coach metaphor, the "morning huddle" (or "daily huddle") is The Bank's driving organizational initiative. Both personal and commercial departments run a morning huddle everyday. A corporate division of The Bank sends out a daily huddle template to all teams each day with important information, a recap of one of the bank's core values and a line about asking co-workers for a customer story. I was told that, in general, individuals take turns running this morning meeting—and this was the case when I worked at The Bank. Although the team-based approach to work is supposed to encourage worker participation and peer-coaching, here we see how management has put in practice mechanisms (such as the daily huddle template) to standardize and routinize much of this teamwork. One FSM at the main branch recapped a typical morning meeting: "We talk about customer stories. One person will share a customer story. And then after that our manager will talk about our agenda, or whatever we need to know that day" (Marilyn). This practice of sharing customer stories that Marilyn describes proved to be fairly common in my experience speaking with workers and observing daily huddles.

Managers do, however, have some discretion, and daily huddles can take a variety of forms, from playing a different 20-minute game each day to recapping the previous day's sales numbers. For instance, Michaela, a branch worker, discussed the variety of huddles they might experience:

> Some of them it's like, "Okay, we all need to dance into the room." And it's like, okay, I don't know if I want to do that, but, I do think it should be designed to be more of an uplifting meeting to start the day on a good foot. If you sit there and

you yell at your staff for 15 minutes and then send them off into the trenches for

the day, think of how shitty that day is going to be for everybody.

Michaela's comments illustrate the central job of managers to use the morning huddle to

ensure that workers are ready and eager to perform for customers once the doors open.

New management strategies involving more frequent worker-customer

interventions have created the possibility for new forms of team-based control to emerge

in The Bank's workplace. Peer coaching and increased decision-making capacities for

workers are two developments that support team-based control. Yet, workers are often

aware of how management is using the rhetoric of coaching and teamwork to

purposefully shape their behavior. More often than not, workers understand that

management has instigated these changes in order to alter their approach to the customer.

In the next chapters, I examine the effects of these management strategies on controlling

worker-customer interactions and routinizing workers' approaches to customers within

the context of the service triangle. For while management has displayed its power by

introducing these customer-related changes, it has also opened up new opportunities for

customers to exert power over workers in service encounters.

3.4 Conclusion

The role of customers in service work is changing. This chapter details some of the

significant customer-related change initiatives that have been implemented at The Bank

since a new "customer-focused" CEO took control of the organization in the mid-2000s.

A large-scale organizational change project had the goal of transforming all branch and

commercial banking roles into sales-oriented occupations. More than simply sales,

however, a systematic emphasis on the customer—as an independent partner that demands increased attention—developed. Through examining the transformation of banking roles, as well as organizational restructuring involving the flattening of bureaucratic hierarchies, the introduction of flexibility with respect to number of employees and employee pay, and a movement towards teamwork and coaching, we begin to see the ways that the customer and the service triangle have gained prominence in the organization. We also begin see how retail forms of work, and retail dimensions of work, are reshaping banking work.

Throughout this chapter I have highlighted a number of key questions pertaining to the rise of the triangle of power in this upper-tier service organization. First, how does the emergence of these triangular relationships affect the way control mechanisms are implemented in the organization? Have the roles of managers, customers, and workers changed in relation to producing (or reproducing) processes of control? Second, how does participating in a service triangle framework impact workers' sense of autonomy relative to how they approach and interact with customers? To what extent are they compelled to engage in emotional labour in new ways? Is their capacity to develop relationships based on "authentic", or genuine, encounters challenged? Finally, through observing the rise of customer power in the organization, we see the potential for new sources for worker insecurity. The question emerges, therefore, as to whether the service triangle regime increases worker insecurity and risk, or not.

The subsequent chapters of this dissertation draw on empirical data to address these questions. Chapters 4 and 5 will examine control and emotional labour in the service triangle, with special attention given to the way workers who experience control

and participate in emotional labour form alternate alliances with managers and/or

customers. Chapter 6 will explore the relationship between the service triangle and the

nature of worker insecurity and inequality.

Chapter 4: Control and the triangle: Building a flexible model of control

"The thank you cards, I look at them and I'll hand them over to him [her manager] maybe once a month, and he'll flip through and give any comments back. We do side-by-sides on the PCIs [performance reviews]. So he'll observe both the interaction between myself and the CSO, and give me feedback both on my style and the CSOs' [style] and how we interacted and, you know, what was positive and what wasn't. He's very good at that. So there's a lot of feedback. He does a lot of walk-arounds too. And he'll observe a lot of things, and he'll give me feedback of what's good and bad there. [laughs]." (Aisha, commercial services manager)

"And I did not feel properly backed up. Yeah. I mean, I would get undermined. And I had a client say to my manager, 'Well, if you hired competent employees.' And I was like, 'oh god!' I was like, 'I'm going to quit on the spot!' Because, how dare you let somebody say that." (Nina, financial services coordinator)

4.1 Introduction

As noted in Chapter 1, the academic study of the worker-manager-customer service triangle can be—perhaps over-simplistically—divided into two camps. On one hand, scholars argue that the worker-manager employment relationship remains closed, with managers—not customers—having ultimate power and control over workers (see Belanger and Edwards, 2013; Taylor and Bain, 2005; Brook, 2007). Alternatively, others argue that rising customer influence in service-oriented economies has fractured the worker-manager relationship and created space for customers to exhibit power over individuals' day-to-day work activities (see Gamble, 2007; Korczynski, 2009, 2013; Korczynski et al., 2000; Lopez, 2010; McCammon and Griffin, 2000). This perspective is well reflected in the notion of "customer-oriented bureaucracy" (Frenkel et al., 1999;

Korczynski, 2001, 2002), which argues in favour of a fundamental shift in the organization of service work marked by the presence of a sovereign customer.[19] From my time spent in the field at The Bank, it is clear that, at the very least, the customer has been incorporated by management into several significant control mechanisms. For example, in addition to more common practices such as customer surveys and feedback (see Fuller and Smith, 1991; Hekman et al., 2010), a proliferation of customer-oriented targets related to both sales numbers and "customer loyalty" have penetrated front-line and back-office occupations in the organization. As described by Aisha above, even the personalized thank you cards (TYCs) that workers are required to send to customers are subject to a significant amount of managerial scrutiny and surveillance.

Chapter 3 provided the context for considering how major organizational change at The Bank involving the customer has altered the way individuals approach and experience their work on a day-to-day basis. With this chapter I apply the triangle of power perspective to begin to build an empirical, and theoretical, sense of the relations between workers, managers, and customers in the organization. Where Chapter 4 focuses on control, Chapter 5 examines the subjective experience of service triangle work (as a second topic related to control).[20] My goal is to analyze the nature of workers' relationships with managers and customers. Where does power reside in these relationships? How do managers and customers exert control over workers? Moreover, if we conceive of managers, workers, and customers as occupying three distinct positions within a service triangle, are there situations where workers are more likely to be aligned

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[19] Here discussions about customer-oriented bureaucracy have been heavily influenced by Du Gay and Salaman's (1992) pioneering theoretical examination of the customer.
[20] In particular, I focus on the performance of emotional labour in worker-customer relationships.

with either managers or customers within this triangle?[21] Previous empirical research from Gamble (2007) has found that while "shifting allegiances… in the customer-sales-staff-management triangle" are possible, customer control "paled in comparison with more 'traditional' methods of control" (p. 19-21).

There are a number of specific questions that guide the analysis in this chapter: First, what are the forms of control present at The Bank? Second, how do managers and customers participate in these forms of control? Third, to what extent do workers participate in control mechanisms? Through addressing these questions I develop a *triangular model of control* for upper-tier service work and advance my own concept of the *flexible triangle of power* (or *flexible service triangle*).

I outline three types of control in the flexible service triangle: *manager-dominant*, *customer-dominant*, and *manager-customer* control. While the first type, manager-dominant control, describes where workers are influenced more by managers than customers in service triangle encounters, customer-dominant control occurs when customers exhibit control over workers (with managerial control secondary). The third way control operates in the service triangle—*manager-customer* control—involves managers and customers exerting equal power and control over workers. In analyzing these processes of control characteristic of a flexible service triangle, I highlight how workers are increasingly at the centre of control mechanisms, with managers and customers participating to various degrees depending on the organizational context. In suggesting a multi-dimensional triangular model of control, I also consider how workers exhibit agency and, at times, demonstrate the potential to resist control mechanisms.

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[21] Are the positions of workers relative to managers and customers in the triangle of power fixed or fluid?

This chapter begins with a discussion of the multi-faceted nature of control in 21st century service organizations. Here, I use the literature to outline important methods of control (e.g., simple, technical, bureaucratic, post-bureaucratic), while also describing how multiple forms of control overlap in both the branch and commercial areas of The Bank. Next, I advance my analysis of the triangular model of control, examining how the participation of workers, managers, and customers impacts the nature of the service triangle. Finally, I consider workers' capacity to resist service triangle control, before offering some conclusions.

4.2 Control and consent in an upper-tier service organization

Employing a service triangle framework to analyze how control operates in a customer-oriented service economy demands a reconsideration of how control is negotiated between workers, managers, and customers. More specifically, it requires an examination of the role that customers play in determining how control operates (Lopez, 2010; Leidner, 1999). As Leidner argues, [in a service work setting] "the power dynamic of the workplace shifts from a tug-of-war between workers and management to a three-way contest for control between workers, management, and service recipients" (1999, p. 91).

Noted in Chapter 1, in Edwards' (1979) classic account of control at work, the author emphasizes the role of managers. He defines control as "the ability of… managers to obtain desired work behaviour from workers" (Edwards, 1979, p. 17). Yet, as management techniques and the structures of organizations have changed over the past number of decades, new methods of control have also emerged. Where Edwards identified simple, technical, and bureaucratic control as typically found in specific

occupations or organizational contexts, more recently scholars have observed the increasingly complex manifestations of workplace control. For instance, inspired by the work of Foucault (1979), Barker and Sewell analyze how post-bureaucratic forms of control, such as concertive control via peer surveillance, are particularly problematic for workers (see Barker, 1993; Sewell, 1998; Sewell and Barker, 2006). For Barker (1993), the growth of "team-based" management approaches is also emblematic of post-bureaucratic shifts in organizational structure, and leads workers to participate actively in control mechanisms. As one of his participants, Ronald (a worker in a manufacturing firm), notes:

> I don't have to sit there and look for the boss to be around; and if the boss is not around, I can sit there and talk to my neighbour or do what I want. Now the whole team is around me and the whole team is observing what I'm doing. (Barker, 1993, p. 408)

In this context workers take on the role and responsibilities of management, and begin to self-regulate—eliminating the need for highly visible, authoritative supervisors.

Similarly, Smith (1996, 2001) highlights how the incorporation of workers into management decisions functions to control labour and increase productivity. Writing about participative work arrangements in the industrial sector, Smith summarizes the cynical perspective on worker participation: "Management-initiated, collaborative-based worker participation programs are believed to undermine that power [worker power] by doing away with the need for shop-floor stewards embedded in hierarchical approaches to work, by challenging the authority of unions, and by aligning workers' interests more with management's" (2001, p. 57). Without affording special attention to the role of the

customer, these studies from the turn of the 21st century do well in anticipating the growing complexity of control in post-bureaucratic organizations.

Nonetheless, the notion of customers having control over the labour process is not new. Beginning in the late 20th century, researchers started to focus explicitly on the customer as a controlling agent in the labour process (initiated by foundational research by Fuller and Smith, 1991). Scholars have noted, for instance, how the solicitation of customer feedback has become an increasingly common practice. Here, Fuller and Smith (1991) differentiate between three types of customer feedback (company instigated, company encouraged, and customer instigated). Feedback includes print and telephone surveys, face-to-face meetings and a variety of "mystery shoppers" (Fuller and Smith, 1991).

This early work on the participation of customers in control methods has been extended by a number of important recent studies (see Korczysnki, 2004, 2007, 2009; Korczynski et al., 2000; Korczynski and Evans, 2013; Hekman et al., 2010; Doellgast, 2012). Studying a more overt, troubling, trend with respect to customer power, Korczynski and Evans (2013) note the high levels of customer abuse that service workers experience. Reviewing 30 service work ethnographies from a wide range of occupational settings the authors suggest that customer abuse in service work is linked to a number of factors, including "the promotion of customer sovereignty at the organizational level" (Korczynski and Evans, 2013, p. 780).

Additionally, Hekman et al.'s (2010) research highlights the pervasiveness of management incorporating customer feedback into worker performance reviews, while also noting the racial and gender biases that influence customer feedback but go largely

unaccounted for by management. They write, "If managers are serious about the fair treatment of their employees and the promotion of diversity, they need to treat customer ratings differently. More specifically, the rating process can be changed by increasing information, responsibility, or training for raters [customers] and by changing how customer ratings are used" (Hekman et al., 2010, p. 259). Here we see the raised position of the customer in influencing performance reviews while, at the same time, playing a role in the reproduction of social inequalities in the workplace (see Chapter 6, section 6.4, for a discussion of the role of the customer, and the service triangle, in reproducing inequalities at The Bank).

Nevertheless, the question about the extent to which the customer is simply being used by management as a control mechanism, or whether the customer exerts independent control over workers, and the labour process, requires further academic enquiry. For while the elevated role of the customer is garnering attention from the academic community, a great deal more empirical research across a variety of industrial and occupational contexts is needed (Lopez, 2010; Korczynski, 2009). As Korczynski (2009) notes, the relationship between worker and customer is still not well understood, and theory on this relationship remains underdeveloped. He writes, for example, there is "no systematic consideration of the important effects this relationship is likely to have on service workers' subjective experience of work" (Korczynski, 2009, p. 955). This study advances empirical and theoretical work on how the customer and the service triangle impact processes of control (and, subsequently, the subjective experience of work). However, unlike several of the studies referenced above (which tend to focus on face-to-face—mostly lower-tier—service encounters), here I explore the role of the customer for

front and back room workers, and for management, and in a number of organizational settings.

In what follows below in this section I provide a sketch of the multiple layers of control present at The Bank, while giving special attention to how workers and customers participates in these control mechanisms.

4.2.1 A three-dimensional approach to control

With the transformation of organizational structures and the initiation of new management programs in the organization (see Chapter 3 for a discussion of the nature of post-bureaucratic change initiatives at The Bank), new technologies have also played a significant role in the evolution of control techniques at The Bank. For example, mobile phones and open, accessible electronic calendars have created opportunities for managers to track and direct the movements of commercial relationship managers (CRMs) throughout the day.[22] However, while new forms of control have emerged it is important not to conceptualize them as linear, or strictly progressive, in nature. Although, as Edwards (1979) suggests, different forms of control (e.g., simple, technical, bureaucratic) may typify specific organizational contexts, multiple control methods may operate simultaneously within the same organizational setting. Therefore, below I aim to construct a three-dimensional approach to control, paying attention to how newer control mechanisms overlap with and operate alongside other types of control—instead of replacing them.

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[22] Research by Towers et al. (2006) argues that these technological developments also enable "work extension" (allowing work to occur outside of "normal" hours).

Table 4.1: Types of control present at the branch and commercial sites

	Branch site	Commercial site
Simple	• Direct observation (e.g., standing behind CSRs during their interactions with customers)	• Direct observation (e.g., observing worker-customer interactions during sales meetings; listening to worker-customer phone calls)
Technical	• Automated computer prompting/scripting (tracked targets for incorporating electronic sales prompts into customer conversations) • Outbound calls (e.g., daily, weekly call targets)	• Incoming phone/fax lines (e.g., time requirements for answering calls, responding to faxes) • E-calendar monitoring • Mobile telephones and email (time targets for responding to customer requests)
Bureaucratic	• Meetings (e.g., daily morning meetings, weekly 'team' meetings) • Daily manager 'check-ins' (3 'check-ins'/day) • Multiple managerial layers (e.g., direct manager, area manager, district manager) • Sales targets (individual)	• Meetings (e.g., daily morning meetings, weekly/monthly/quarterly 'team'/district meetings) • Daily manager 'check-ins' (3 'check-ins'/day) • Multiple managerial layers (e.g., direct manager, area manager, district manager) • Sales targets (individual)
Post-bureaucratic	• Customer loyalty targets (e.g., thank you cards) • Customer-loyalty check-ups (via telephone calls to customers from workers and managers) • Customer surveys • Worker-lead meetings • Team-based performance targets (customer loyalty and sales) • Team-based bonuses • Peer surveillance	• Customer loyalty targets (e.g., thank you cards) • Customer-loyalty check-ups (via telephone calls to customers from workers and managers) • Customer surveys • Worker-lead meetings • Team-based performance targets (customer loyalty and sales) • Team-based bonuses • Peer surveillance

Table 4.1 offers a breakdown of these various forms of control at the branch and commercial research sites. Simple control involves direct observation of workers by management. This form of control leaves workers with little autonomy, as their actions, movements, and interactions with customers are observed and tracked by managers. While direct observation was far from the dominant mode of control in place at The Bank, it nonetheless was prevalent across all of my participant groups. Specifically, managers are tasked with conducting "side-by-side" observation of workers. For branch workers, this involves managers standing beside or behind them during interactions with customers and taking notes based on a "checklist". Table 4.2 outlines a selection of categories from a standard side-by-side checklist for a manager or assistant manager observing a customer service representative (CSR). The manager uses a rating scale of 1 to 5 (weak to excellent) for each item.

The observation checklist offers insight into the complicated, somewhat conflicted, managerial objective of structuring, routinizing, and controlling worker-customer interactions in a way that also allows for a "sincere" relationship to develop built on "personal rapport". When the difference in a worker's greeting to a customer based on the use of "may" or "can", and "yes" or "sure" is noted by an observing manager, room for authenticity and spontaneity in the worker-customer interaction is limited. Along with an emphasis on eye contact, at the main branch there was also a requirement for every worker (from CSRs to branch managers) to greet customers with "welcome", instead of any other salutation (such as "hello" or "hi"). As Naomi, a financial services coordinator (FSC), noted, "when the welcome came in, it was really

awkward at first. Like, it was *super* awkward."[23] The implications of this type of close

control over worker-customer interactions will be explored in relation to the performance

of emotional labour and the subjective experience of work in Chapter 5.

Table 4.2: Sample CSR side-by-side checklist

Behaviour		Score (1 - 5)
Greeting	• Chooses words that are professional vs. Casual (e.g. Use "May I help you?" vs. "Can I help you?", "Yes I can do that" vs. "Sure. No problem") • Builds personal rapport by asking the customer a question based on a visual, verbal, or profile cue	
Understand and solve needs	• Asks open-ended service questions, typically beginning with "How" or "What	
Explore additional needs	• Listens carefully for visual or verbal cues (bought a new home, kids are starting school, etc.) that may indicate an additional need • Uses acknowledgement statements (e.g. "It sounds like" or "what I am hearing you say is…") to maintain rapport	
Address concerns	• Asks an open-ended question to better understand the customer's resistance • Shows confidence by making eye contact and using a positive tone of voice when offering a solution to a customer	
Sincere thank you	• Uses the customer's name and personalizes with relevant information	

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[23] In addition to direct observation during worker-customer interactions, changes to the organization of branches and commercial offices have made it easier for managers to informally observe workers on a more regular basis. For instance, branches built since the late 2000s, as well as branches and commercial offices that have been renovated since this time, feature open floor designs where managers and/or assistant managers sit amongst their workers and are able to observe them throughout the day.

In terms of direct observation, commercial workers also experience "side-by-sides" with their managers. However, the "checklists" are not as structured and specific as they are in the branch. Commercial area managers (CAMs), for instance, are supposed to provide feedback on if CRMs greet customers "with a warm welcome and professional introduction" (as opposed to using specific words and phrases). In this context, managers would be observing their workers while also participating in meetings with commercial customers. For CSOs, direct observation could mean having managers sit next to them and observe their "on-the-phone" interactions with customers. As a rule, managers in both the branch and commercial sites were supposed to observe each of their employees interacting with customers at least once per week. In practice, some managers followed this guideline closely while others conducted "side-by-sides" on a more infrequent basis (perhaps observing each worker one time per month). An individual manager, then, can have significant power over the extent to which control mechanisms are implemented and enforced. However, what is clear—and will be discussed below—is that direct observation (a form of simple control) is operating at The Bank in conjunction with other types of control. Moreover, as the observation checklist illustrates, simple control is used to shape worker-customer interactions which, in turn, form the basis of more complicated types of control at play related to customer loyalty scores (e.g., thank you cards) and customer feedback (e.g., customer surveys) for example.

Technical control uses technology to help dictate the pace of work. Here, call-centres are often cited as an example of a workplace where technology is used to control this pace of work (see, for instance, Callaghan and Thompson, 2001; Taylor et al., 2002; Bain et al., 2002). For my participants, technical control manifested itself in a number of

different ways. For example, most branch workers were forced to engage with electronic scripting when interacting with customers. These cues are computer generated, based on what is in the client's bank profile (in terms of accounts, assets, and debts). They prompt workers to ask the customer specific questions; then, following the interaction with the customer, the worker must "respond" to the cue by indicating if s/he followed the script of not. Heather (an FSM) explained: "I would action it—either book it, or convert it to an opportunity, or the client has declined it."[24] Statistics are tracked and a report is generated and sent to the worker's manager.

Commercial workers experience less computer scripting, but instead have their pace of work influenced by telephones (incoming calls, "must-answer" lines), time-sensitive emails, and time-sensitive incoming fax requests. The commercial departments I visited had an informal "must answer by three rings" rule, where at least one manager was known for yelling out at the group when she heard the phone ring a fourth time. Similarly, some of The Bank's largest commercial customers place regular transaction requests via fax. All requests are expected to be completed during the same day; however, a number of customers demand a one or two hour turnaround.[25]

An emerging form of technical control that is particularly problematic for commercial workers involves remote access to electronic calendars. Managers, co-

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[24] A sample question Heather pulled up for me was: "I notice that you don't have a mortgage with the bank. Are you declining this at this time?"
[25] One of the commercial offices at The Bank's main branch received between 100 and 300 fax requests per day (for 12 full-time workers). When requests for certain clients languished for more than two hours, the assigned CSO could expect to get a call from the customer's assigned CRM. Here, after failing to see a transaction completed online, the customer calls its CRM to complain, triggering a chain reaction in which the CRM calls the CSO to try and speed up the process and, on occasion, calls the CSOs manager to exert further pressure.

workers, and sometimes customers have access to workers' electronic calendars and can schedule customer meetings into open slots without conversing with the worker (workers are consequently expected to frequently check their calendars for updates). Managers use this ability to surveil their workers' movements and activities. Opening up his electronic calendar to show me, Michael (CRM) explains:

> They look into it. My boss and [his boss]. They can really watch us… His boss looks at his [too], to make sure he's going out to client meetings. See all the blue? We have to highlight… They really watch us… Yeah, so, [the area manager] can see all this too, right? It's all micromanaging. They're watching you.

Moreover, with CAMs having work-sponsored mobile phones, there is also an expectation that they will be in constant contact with customers and managers, and be capable of fielding questions and requests in a quick manner.

Both commercial and branch workers (particularly CSOs, CRMs, and FSMs) also have to conduct customer cold calls based on computer-generated lists of potential "opportunities" created based on computer analysis of existing customers' accounts. Workers complained that targets for outgoing calls are too high and, at times, take away from their ability to help customers in person. Michaela (FSM) explained her weekly requirements: "I do 25 calls a week—so five calls a day. And I have to have 10 pre-booked appointments for the following week. So that's pretty much what my calls are designed to do." Another main branch worker stressed the time that making outbound calls takes from his ability to perform basic transactions. "And sometimes they [managers] are like, 'You don't have time for that. You have to make outbound calls.'

How can I call people and perform the same service if I don't get back to these things that are time sensitive?" (James, FSC).

The flattening of organizational hierarchies and the introduction of high-performance workplace (HPW) initiatives such as teams and performance-based pay (see Chapter 3, section 3.3.3) have come with post-bureaucratic forms of control. Returning to Sewell and Barker's analysis of team-based organization, Sewell argues: "in certain industrial settings where teamwork has been implemented, we must moderate the rhetoric of greater worker autonomy and empowerment with theoretically informed empirical studies of the labor process that reveal the possibility of heightened managerial control" (1998, p. 398). Similarly, Barker (1993) illuminates the subversive nature of concertive control in team-based organizations, arguing that self-monitoring teams offer a more effective system of control, with team members "relatively unaware of how the system they created actually controls their actions" (1993, p. 434). Individuals may be "unaware" of the controlling aspects of teamwork because of its pervasive and normative elements.

While the vertical structure at The Bank does still exist, the organization has worked to consolidate a number of positions and flatten out the larger structure (a number of FSM job grades were consolidated into one, for example—see Chapter 3, section 3.2.2). The team metaphor shines bright with the construction of "daily huddles"—daily morning meetings where different groups of workers (CSRs, FSCs, FSMs in the branch, for instance) come together, take turns leading the meeting, learn from each others' experiences with customers, and track the group's performance. From my experience with huddles, participating in them as a worker and hearing about them and observing them as a researcher, they vary quite widely. In general, though, the huddle involves

workers taking turns sharing productive or challenging customer experiences, relaying organizational news and providing updates related to customer-oriented targets (e.g., thank you cards and credit card target). Huddles provide workers with the opportunity to participate in leading the team and function to encourage workers to further align with managerial interests.

Seemingly the biggest change related to measuring team performance has been the introduction of group customer loyalty scores. Customer surveys have had a long history in service organizations. At The Bank, customer loyalty scores have become increasingly important for all branch and commercial workers. Essentially, customer surveys rate customer experience and test customer loyalty by asking customers who have had recent interactions with the bank (in person, on the phone, or through online banking) a number of questions, the most important being: "Would you recommend the bank to a friend or family member?" In the case of "welcome" (discussed above), the main branch instituted this policy specifically so their customers would respond more positively to the customer-survey question: "Were you welcomed in the branch?" Instead of having individual customer loyalty scores that target specific worker-customer interactions, however, scores are given to districts and teams. Therefore, a whole branch, a specific group of CSOs, or a group of CRMs would share the same score, even though some individuals within that team will have provided better or worse customer service than other team members. In practice, team-based customer loyalty scores encourage peer-coaching and peer-teaching when it comes to customer conversations and writing thank you cards.

Figure 4.1: Typical "lower-ranked" TYC[26]

> Susie,
>
> Thank you for lettting us know your moving ahead with the development Plan which was on hold for quite sometime.
>
> I am also grateful to you For giving John the opportunity to meet your Financing needs
>
> I look Forward to our Friday meeting at your office.
>
> Jessica
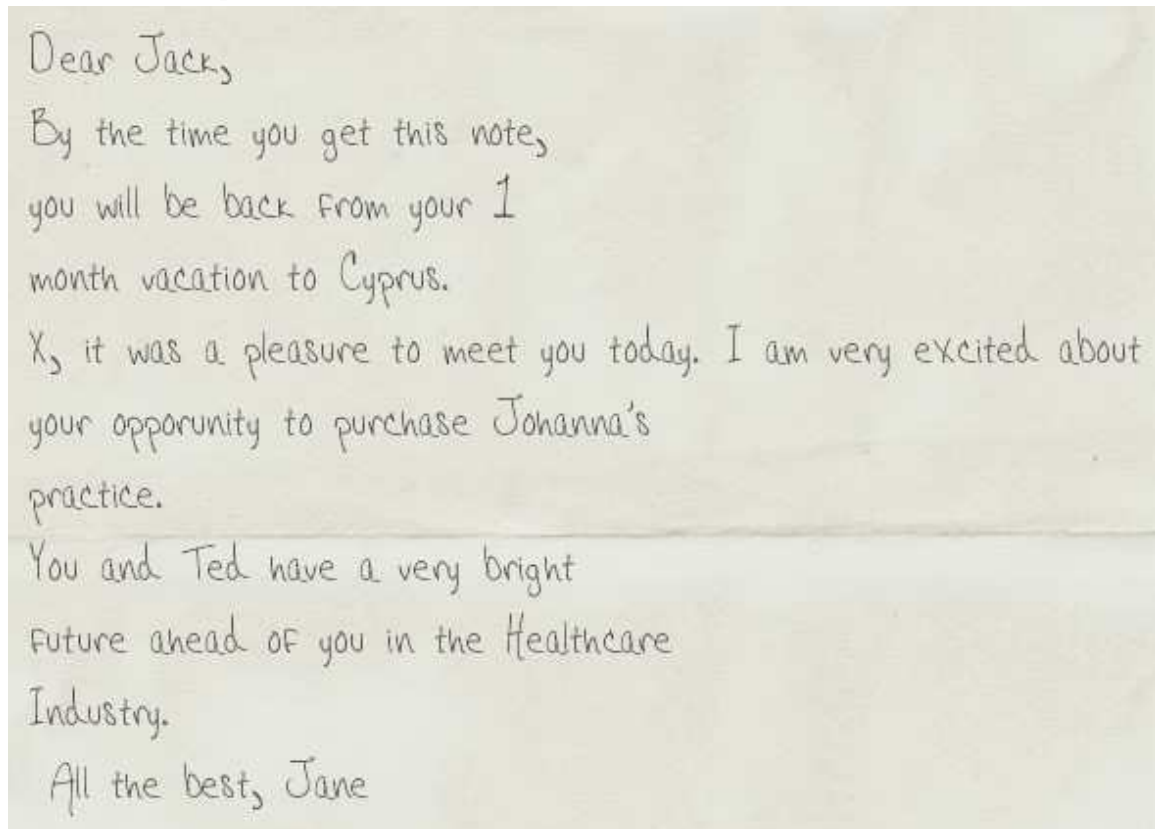
---

[26] To protect the anonymity of workers, the thank you cards (TYCs) included in this dissertation have been re-created using online hand-writing reproduction technology. The spacing, spelling, and use of upper-case and lower-case letters have been made to reflect those of the original TYCs as much as possible. Pseudonyms are used for the names of recipients, senders, and any individuals referenced in the body of the cards.

Perhaps the most discussed control mechanism during my interviews was the thank you card (TYC). Hand written by workers to be sent to managers, TYCs count towards customer loyalty scores. As noted by Aisha at the beginning of the chapter, a copy of each TYC is given to a worker's manager, and then passed on to that individual's manager. They are assessed for their style and content. As one senior manager noted: "There are still some people that send ones out that are essentially 'thanks for the business'. Which isn't what I want. But from a directional standpoint, it's improving" (John, CAM). Figure 4.1 (above) is an example of a TYC written by a CRM that was poorly ranked by the worker's manager. In addition to looking like it was written quickly, the manager highlighted to me how there is no attempt at establishing, or referencing, a personal relationship with the customer.

In contrast, a "good" TYC does not mention business at all, but instead attempts to make a personal connection. As Figure 4.2 demonstrates, this can be typically accomplished by referencing a recent vacation, for example. Here the worker did well to use positive words, such as "pleasure", "very excited", and "bright future", while showing that s/he remembered the customer's recent trip to Cyprus. It should be noted that along with manager feedback, co-workers also play an integral role in "coaching" better TYCs—through active participation in meetings as well as in-the-moment collaboration. Two of my participants admitted that they frequently solicit help from co-workers when writing TYCs because of a lack of confidence in writing (spelling) in English. Nonetheless, in my analysis of 75 TYCs, the majority of which were written by highly educated CRMs, I found numerous spelling mistakes.

Figure 4.2: Typical "higher-ranked" TYC

Dear Jack,

By the time you get this note, you will be back from your 1 month vacation to Cyprus.

X, it was a pleasure to meet you today. I am very excited about your opporunity to purchase Johanna's practice.

You and Ted have a very bright future ahead of you in the Healthcare Industry.

All the best, Jane

4.3 A triangular model of control

In this section I develop a *triangular model of control* for studying upper-tier service sector work. There are two key tenets of the worker-manager-customer triangular model of control that are essential to understanding the outcomes of control for workers. First, control in the service triangle is *flexible* (see Table 4.3). This stems from the fact that control mechanisms require: a) collaboration, between workers, customers, and managers; b) participation, on the part of workers and customers; and c) interaction, most significantly between workers and customers. Second, many of the powerful methods of control in operation at The Bank are *worker-centered*. The worker—and the worker-

customer relationship/interaction—is, generally, at the centre of the control process. As I

argue below, in some cases (e.g., TYCs, customer loyalty check-ups), the worker

produces, or is central to producing, the control mechanism.

Table 4.3: A worker-manager-customer triangular model of control

Tenets	Characteristics	Examples
1) Flexible	Collaborative: workers, managers, customers work together to (re)produce control mechanisms Participative: requires worker and/or customer participation Interactive: requires conversation between worker and customer	Thank you card: requires interaction ("personal" conversation between worker and customer); participation (customer must reveal something); collaboration (conversation/interaction *produces* TYC)
2) Worker-centered	Worker-customer relationship/interaction at centre of control processes	TYCs; Customer loyalty check-ups; Customer surveys; Managerial observation; Outbound calls

This flexible, worker-centered model of control supports my concept of the

flexible triangle of power in that it highlights how the position of workers relative to

managers and customers can shift, so that workers' interests can alternatively align with

managers' interests or customers' interests. In this section I therefore identify three types

of service triangle control. The first, *manager-dominant control*, highlights when

managers exert direct power over workers and shape the nature of the triangle. *Customer-*

dominant control is the second type I identify; here customer influence shapes the

dynamics of service triangle. Finally, the ideal-type *manager-customer control* describes an equilateral triangle, where managers and customers exert equal power over workers.

In finding support for the manager-dominant and customer-dominant models I also draw attention to the agency and (relative) power that workers bring to the control process, within the context of the service triangle. Consequently, in the last part of this section I explore the question of worker agency within the service triangle, with special attention to the possibility of worker-centered control creating space for worker resistance.

4.3.1 A flexible model of control

As demonstrated above, at The Bank a dynamic set of control mechanisms co-exist to influence the labour process of workers. Managers and customers have larger or smaller roles depending on the specific method of control in operation and the organizational context. Similarly, manager/customer participation in control mechanisms can be quite active or passive. These control mechanisms are structured by worker-manager-customer interactions, and typically manifest themselves in manager-dominant (Figure 4.3), customer-dominant (Figure 4.4), or manager-customer dominant (Figure 4.5) forms. These typical patterns within the triangular model of control provide support for the service triangle being comprised of flexible, shifting relationships between workers, managers, and customers.

Manager-dominant control occurs when managers have and take on a prominent role in shaping workers' on-the-job actions and interactions with customers. Based on my research at The Bank, the most prevalent examples of this come from managers engaging

in direct observation of workers as they interact with customers. Here, the influence (or power) of customers is not necessarily diminished—as customers still have the opportunity to provide customer feedback to customers and managers—but this influence lies secondary to the influence of managers. During direct observation, workers are left with little autonomy in their interactions with customers. An assistant branch manager (ABM) pointed to the strenuous experience of "side-by-sides". Daniel noted: "What they usually want is side-by-sides from the ABMs. Like, where we're standing back there with clipboard and like observing. And it's like, yeah; it's too much pressure, right?" The pressure contributes to a highly controlled environment where manager interests dominate the shape of the triangle.

Figure 4.3: Manager-dominant control
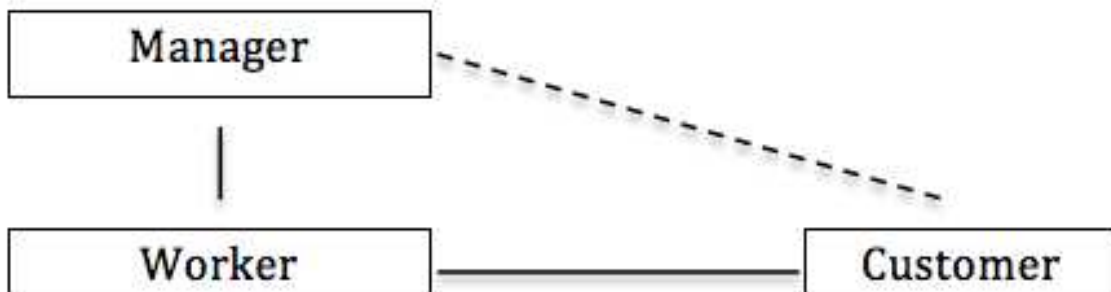
Similarly, when I asked another ABM, Jasmine, if she found it awkward to stand behind a CSR and observe a customer interaction she noted:

Okay, well I used to participate, but then I realized we are not supposed to. Yeah. It gets a little bit awkward. Yeah, it's hard to do. So, I used to kind of sit there and I would greet the customer, which I still do, but now I try to stay back and just

observe. And then after the client has left, either in-the-moment, like right after the client has left, or if the CSR has other clients then I will talk to them later. But, I'll go through, you know, "Why didn't you talk to them about this?" Or, "Why didn't you ask open-ended questions about that?" And I try to first ask them how they think it went, and then we go from there.

When this form of control is in practice, customer-driven control mechanisms become of secondary importance for workers. Here, customers are a third party to the employment relationship (between managers and workers), with management assessing worker-customer interactions to judge performance. However, in addition to managers assessing worker-customer interactions, workers also spoke about the increased practice of managers calling customers after interactions with their workers to perform customer loyalty "check-ins". Here, managers engage directly with customers to discuss worker performance. In this scenario managers perform "one-on-one's" with both workers and their customers in order to assess workers and provide feedback to shape their behaviour/actions.

Although managers are often the dominant force in control mechanisms at The Bank, there are instances where customers take the lead in influencing the labour process for workers. Research participants identified how changing customer expectations and the changing role of the customer in the organization have especially influenced control mechanisms. Customer-dominant control describes control in the triangle of power that is instigated by customers. Broadly, this entails various forms of customer feedback (solicited or otherwise). Even though managers construct the structure/context for customers to have a larger part in control mechanisms, in this case customers—through

their actions—impact the labour process for workers. They also influence management's

relations with workers. A growing organizational emphasis on "customer loyalty",

measured through customer loyalty scores gathered through customer feedback,

prompted several participants—particularly lower-level workers—to suggest, "customers

have too much power".

Figure 4.4: Customer-dominant control
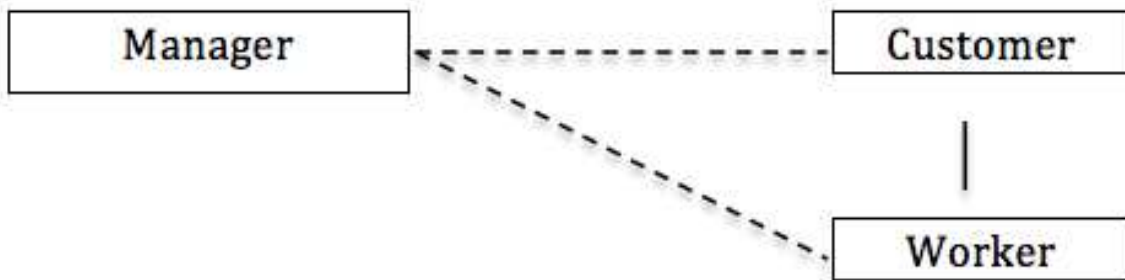
A branch manager made the connection between the changing impact of customer

loyalty scores and "action plans". Nicole argues,

> We used to get these customer service scores, as we do now every month. But,
>
> years ago, you would get them in and let's say you got a 60, or a 50, or a 40 (out
>
> of 100), it meant nothing. Nobody cared. Now, they come in, and if you get a 60
>
> it's a good thing. If you get a 10, it's a bad thing. You can even get a negative
>
> score. And, then, it's an 'action plan' [that's needed], and it deflates the staff.
>
> Take me for example, we had good customer service scores. We were leading in
>
> the district. Or second in the district for customer service. And we went as high
>
> as 72—which meant a lot of people like us... Then, all of a sudden we went down
>
> to 12. Well, the staff was just… and I was upset. The staff was upset. And you

think "What are we doing different? Why all of a sudden are the customers rating us [poorly]?"

As this participant indicated, when customer loyalty scores are good, workers and managers are content; when they are negative, some aspect of workers' approach to customers needs to change. Most troubling for Nicole (and likely other managers in a similar situation) is that she was unable to explain the dramatic drop in loyalty scores—except to argue that the number of customers surveyed is relatively small and so a couple of bad surveys can ruin her whole batch. Coming up with ways to improve loyalty scores is often a collaborative process between managers and workers, with everyone encouraged to put forth new ideas. Common strategies to improve low scores that I observed include having workers make cold calls to "check-in" with their customers and increasing the amount of thank you cards workers send to customer following service encounters. A number of smaller initiatives such as posting notes around the office reminding workers to smile when interacting with customers were also enacted.

A growing influence of customer loyalty scores has had a significant impact on how workers and managers approach and interact with customers. For workers, this can entail the further development of interactive skills and engaging in emotional labour with customers (see Chapter 5 for a detailed analysis of emotional labour in the service triangle). For managers, however, increased customer influence/power can mean juggling customer demands with organizational rules/regulations. Instead of collaborating with workers to better serve customers (as noted above), here this manager-customer control model has managers working with customers in an attempt to balance the interests of management and the customer.

Figure 4.5: Manager-customer control
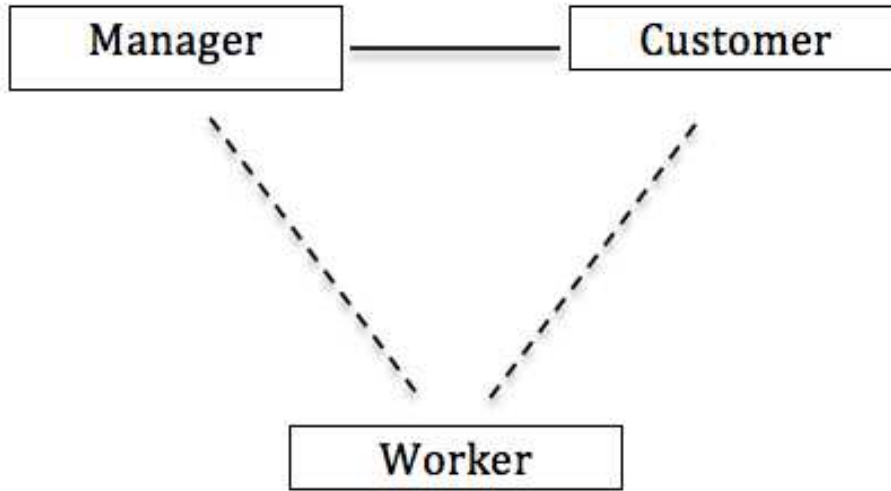
Unlike workers, managers have the power to acquiesce to customer demands. As Nicole indicated: "If a customer comes in and is complaining about a fee that was charged, we reverse it. Whereas years ago it was 'too bad, so sad. If that's our fee, that's our fee.' And the customer would leave mad, but who cares, right? It wasn't our focus." From a worker's perspective, the line between bending the rules to please a customer and sticking to company policy can be unclear, and discrepancies between workers and managers on how to engage with disgruntled customers can be troubling. For workers, however, there is less incentive to follow rules if it means that customer loyalty scores will be impacted. Nevertheless, in three separate instances at different branches in the GTA, workers relayed stories about how their managers had explicitly over-ruled them and sided with the customer on issues that they felt were straightforward. For instance, Nina (cited at the start of the chapter) discussed how her manager would sometimes side with the customer in a dispute, even when it specifically went directly against organizational policy. She says,

And I did not feel properly backed up. Yeah. I mean, I would get undermined. And I had a client say to my manager, "Well, if you hired competent employees." And I was like, "oh god!" I was like, "I'm going to quit on the spot!" Because, how dare you let somebody say that.

Because they have power to overrule rules and regulations, managers sometimes place the needs of customers above those of the organization. As indicated by the quotation above, this can have devastating effects on workers who experience the combined pressures of customer power and managerial authority. It also shows how managerial power can work in conjunction with customer power.

A consideration of the positions of workers, managers, and customers within control mechanisms demonstrates that both managers and customers can have varying degrees of power over the labour process of workers. While manager-dominant control is the most common pattern within the service triangle, the growing power of the customer (particularly through customer loyalty scores) has prompted customer-dominant and manager-customer patterns of control to emerge as well. Significantly, this worker-manager-customer triangular model of control is built through interaction, and collaboration, between these three groups. At the same time, the shifting positions of workers, managers, and customers participating in various control mechanisms provides support for a flexible service triangle.

4.3.2 Worker-centered control

An increasing number of control mechanisms at The Bank require worker participation and some degree of interaction between workers and customers, and workers and

managers. Figure 4.6 focuses on three specific types of worker-centered control: TYCs, customer loyalty "check-ups", and outbound customer calls. In each of these cases the worker is central to either producing or enacting the control mechanism.

TYCs, for example, are hand-written by workers. Yet, their creation is dependent upon a worker having a "successful" interaction with a customer. Here, success for the worker is measured by his/her ability to get the customer to reveal something about him/herself that is personal in nature (non-business related) and appropriate for being included in a TYC. Copies of the card are then sent in two directions, to the customer for interpretation (and perhaps informal evaluation or feedback) and to the manager for interpretation and formal evaluation. The TYC is, then, dependent on a two-way interaction between worker and customer, and produces a subsequent two-way encounter with both manager and customer.
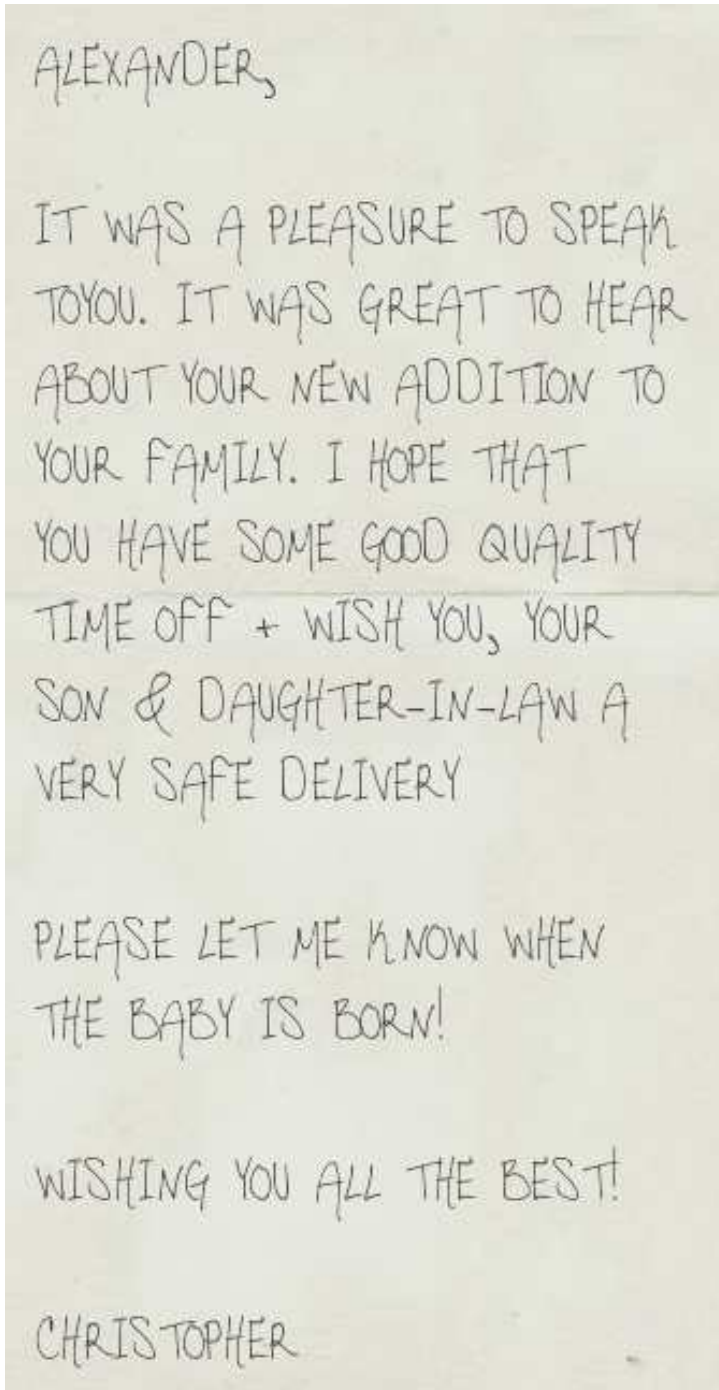
Figure 4.7 presents a copy of a "good" TYC that was sent to the customer but also submitted to the worker's manager to be entered into a "team" TYC contest. With this TYC, the individual who created it is working to develop two relationships. The first, with the customer, is based on the event of a newborn baby coming into the family. The worker writes, "Please let me know when the baby is born!" to help cultivate an ongoing, personal relationship with this particular customer. However, the card also supports a second relationship—that of the worker and his/her manager, where the content of the TYC is analyzed and used to rank the worker against his/her co-workers. From management's perspective, this card does well in that it does not discuss business at all, and demonstrates that the worker was able to successfully engage in a personal conversation with the customer.

Figure 4.6: Worker-centered tripartite system of control
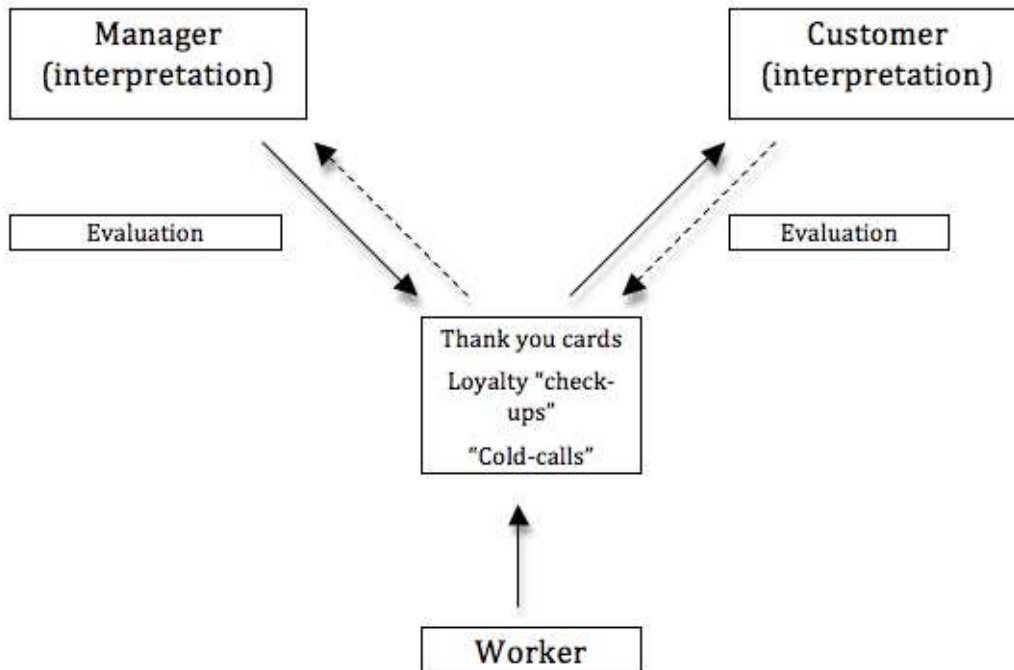
Although outgoing calls and customer loyalty check-ups do not produce the same type of organizational artifact as a TYC, they do require the worker to take instructions from management, engage workers in successful or productive conversations, and interpret feedback from them. Significantly, in each of these cases workers must engage the customer and perform some degree of emotional labour. However, because they are worker-driven—and occur outside of management's view—workers do enjoy some degree of control over the process. For instance, the content for TYCs and customer check-ups is relatively unstructured, with workers assessed by managers after they have engaged customers with cards or telephone calls, as opposed to in the moment with direct observation).

Figure 4.7: "Having a baby" TYC

ALEXANDER,

IT WAS A PLEASURE TO SPEAK
TO YOU. IT WAS GREAT TO HEAR
ABOUT YOUR NEW ADDITION TO
YOUR FAMILY. I HOPE THAT
YOU HAVE SOME GOOD QUALITY
TIME OFF + WISH YOU, YOUR
SON & DAUGHTER-IN-LAW A
VERY SAFE DELIVERY

PLEASE LET ME KNOW WHEN
THE BABY IS BORN!

WISHING YOU ALL THE BEST!

CHRISTOPHER

Therefore, with workers increasingly at the centre of control mechanisms at The Bank, important questions related to agency emerge. First, if workers themselves play the pivotal role in executing various processes of control, are there (new) ways they can

demonstrate resistance to control (see section 4.3.2.1 below)? Second, given that control

mechanisms such as TYCs, direct observation, and customer loyalty check-ups depend to

some extent on workers engaging their emotions and performing emotional labour, does

the fact that workers have some agency in how they negotiate control mechanisms impact

how they do so? Chapter 5 addresses this question by investigating how workers perform

emotional labour in order to meet the demands or managers and/or customers.

4.3.2.1 TYCs: Room for worker resistance?

The flexible nature of the service triangle is reinforced by the worker's critical position in

the (re)production of control mechanisms. As discussed above, in playing an active role

in the creation of control mechanisms—such as the TYCs—workers exhibit limited

agency over the control process and, consequently, have the capacity to resist as well.

Since they produce TYCs outside of the worker-customer and worker-manager

relationship, workers have the opportunity to create fabricated ("fake") cards and submit

them to management for review. Here, TYCs are written based on imaginary customer

interactions, where workers use their creativity to fabricate conversations that never took

place. There is always a risk, however, that managers could follow up with customers

about a TYC only to discover they never received one.

Although few participants had much to say about "fake" TYCs during recorded

interviews, informal conversations with research participants indicated that this was fairly

common practice. Particularly problematic for many of these workers is the fact that

while management rewards the "best cards" with public recognition, a better chance at an

excellent performance review and even gift cards, many of these cards could be

fabricated. As Sara, a CSO, indicated: "And I'm certain that a lot of people just—and I've been told by certain people—that they don't even… They make it up!" Confronting a question about sending fabricated cards out in the mail to customers, Sara continued: 'Or maybe they don't send it… Yes. And not only that, but it could be a fake one and you're getting a Tim Horton's card! [laughs]. I just don't get it. I don't get it. Isn't that crazy?' These letters also have the potential to cause conflict for other workers frustrated by a lack of recognition for their own cards. Another commercial worker argued:

> Why is it that in a year [pause] with 40 letters? I'm doing what's expected. I know my letters are as good, if not better, than most. Yet I've never had the opportunity to have my letter recognized. Like, I don't really need a pat on the head for many of the things that I do, but, once in a while it would be nice... And I have people on the floor as me, "Well, you must have had a shitty letter this month." [laughs]. Like, that… I know that sounds stupid, but, I'm good. I'm good with the letters and yet there's no recognition for that. (Megan)

On the surface, worker resistance through the production of fabricated TYCs resembles a manager-worker alliance: workers write the kinds of TYCs that management wants to read based on the types of interactions with customers that management wants to observe. Underneath, however, it represents a fundamental breakdown in the worker-manager relationship, with workers using their agency to subvert a customer-related control mechanism.

Motivations for submitting fabricated TYCs to managers differ. I should note that while no participants admitted to making up TYCs, a number speculated that co-workers "fake" TYCs in order to avoid having conversations with customers that might threaten

their relationships. The assumption is that engaging in emotional labour and appearing inauthentic to customers might fundamentally damage those relationships. What is clear is that within a service triangle framework, workers have some agency and, depending on their approach to customer-related control mechanisms and customer interactions, they can shift their interests to align with managers or customers.

4.5 Conclusion

This chapter has begun to unpack how the emergence of the triangle of power impacts the labour process, and workers, on a day-to-day basis. Specifically, I have examined how control operates within the triangle, stressing how the extent to which workers participate in control mechanisms has an effect on how power functions. I advance my concept of the *flexible* triangle of power by identifying the organizational contexts where managers or customers exercise power over workers and influence how workers approach their jobs. Therefore, in a *triangular model of control*, as workers align their interests with managers and/or customers, we see *manager-dominant*, *customer-dominant*, and *manager-customer* forms emerging.

With workers increasingly at the centre of control mechanisms, we see that they, too, play a significant role in how effectively these mechanisms are put into place. Here, two points need to be underlined. First, as with TYCs, if workers are essential to creating, or reproducing, organizational initiatives that serve to constrict how they engage and interact with customers, they may choose to alter how they put these control mechanisms into practice. This could mean refusing to adopt an instrumental approach to customer-interactions or, in extreme cases, performing more serious acts of resistance (such as

fabricating TYCs). The point here is that participating in a triangular employment relationship (with managers and customers having power) instead of a standard employment relationship (where managers have clear power and authority over workers) may allow individuals to more easily exhibit agency at work.

Second, it is important to consider how participating in control in the service triangle often requires workers to perform emotional labour. This is true of traditional "sales" roles at The Bank (e.g., CRMs), as well as back room occupations. With management looking for ways to control worker-customer interactions so that workers can develop loyal relationships with customers based on "personal connections", the subjective day-to-day experience of work for interactive service providers is bound to be affected. In particular, the capacity for workers to be authentic and genuine in their interactions with customers may be challenged. These questions concerning emotion management and authenticity in the triangle of power are taken up carefully in Chapter 5.

Chapter 5: Emotion, authenticity, and shifting alliances in the flexible service triangle

"It's just kind of about helping the clients and talking to them. You get to know their families, their roots. You get to know their business. And you get to really know them." (Marilyn, financial services manager)

"No, I believe thank you cards are great. Believe me. I mean, if it's sincere. If you honestly get a thank you card from someone you are blown away. You think, 'Wow, that was so nice.' When someone is really nice, you know it. You just feel it. And you feel good about it." (Sara, commercial services officer)

"But, the amount of pressure that they put on their employees, it makes it hard. To be honest, every time the doors open at the branch you have to put on a show. It's like we are in a theatre. It's like, 'Oh, we have to wow the customer.' We have to amaze them, and stuff like that." (James, financial services coordinator)

5.1 Introduction

Emotion work has long played an integral part in service work (see Ashforth and Humphrey, 1993; Leidner, 1999), including banking (see Wharton, 1993; Forseth, 2005). During my employment tenure at The Bank, although there was no specific talk about developing "emotional connections" with customers (something that came later), it was fairly obvious that the majority of my co-workers in the customer service representative (CSR) line or at the commercial services operator (CSO) desk engaged in emotion work during their interactions with customers. Moreover, while my co-workers undoubtedly performed "emotional labour" (Hochschild, 1983) with customers, in this non-sales oriented, lower pressure era of service over sales, it seemed that their relationships with customers were often based on genuine or authentic interactions. As service providers, these front line and back room workers took pride in being reliable, knowledgeable,

friendly, and trustworthy in their relationships with customers. Engaging their emotions as part of their work was often an essential component to developing these relationships.

For instance, while working at a suburban branch as a summer student in the mid-2000s, I observed how my co-workers would joke around with customers, and even come around the counter to give some of them hugs. Some of my co-workers, including CSRs and financial services managers, would quite frequently go out for drinks or dinners with customers after work. One of my co-workers would sometimes knit items for customers and accept gifts of used children's clothing from customers for her daughter. In the last few years of the 2000s as I worked more often as a CSO, I observed how workers developed strong ties with customers through frequent telephone interactions, to the point where some CSOs were invited out to customers' charity events, and many of my co-workers received regular Christmas gifts from customers. One co-worker received a box of Cuban cigars every December, for instance. The interactions I observed as a CSO were different than the branch interactions in that there was rarely any physical interaction between worker and customer (as the vast majority of these relations unfolded by telephone and email); yet, over a number of weeks, months, or years relationships of varying degrees of closeness did develop between workers and customers.

As organizational change involving the customer began sweeping through The Bank in the late-2000s (see Chapter 3) the way that workers were required to manage and negotiate their emotions with customers transformed. As discussed in the previous chapter, new forms of post-bureaucratic, customer-oriented control emerged—layered overtop of more traditional control methods—with managers and customers operating within a service triangle context and exhibiting varying degrees of power over workers.

In this chapter I build on my concept of the *flexible triangle of power* (introduced in Chapter 4) by exploring how the shifting power relationships, and contests for control, between managers and customers have impacted the subjective experience of work for my participants. In particular, I focus on how workers participate in emotion work in the service triangle.

In pushing for a more comprehensive appreciation of the role of the customer, Korczynski and Macdonald (2008) write that moving past the worker-manager dyad to a worker-manager-customer triangle "may necessitate a rethinking of such core sociology of work concepts as conflict, resistance, control and perhaps, by implication, class" (p. 4). A critical addition to this list is "subjective experience of the labour process"—a topic that has been frequently overlooked in debates about the labour process and the service triangle. Accordingly, I address specific research questions about the nature of the service triangle and worker participation in emotional labour. First, to what extent do workers negotiate emotions in their interactions with customers? Second, has the introduction of customer-related control mechanisms altered the way workers approach and understand their interactions with customers? Finally, has participating in emotion work in the service triangle impacted the capacity for workers to develop authentic (or genuine) interactions and relationships with customers?

Building on my analysis of manager-dominant and customer-dominant control in Chapter 4, here I suggest that the service triangle is also flexible in terms of the worker's approach to using and managing emotions. I argue that depending on how workers conceive of, and approach, their interactions with customers—as either instrumental/commercial in nature, or based on a caring approach—the flexible service

triangle takes shape in alternate *worker-manager alliance* and *worker-customer alliance* forms. Accordingly, within this flexible triangle of power workers may negotiate their emotions for commercial or non-commercial reasons. At the same time, though, I stress the extent to which workers' interests relative to managers' interests (representing commercial conceptions of the worker-customer relationship) and customers' interests (representing the non-commercial, caring approach to worker-customer interactions) are also flexible, and may shift depending on a number of factors such as the organizational setting and the type(s) of control governing the worker-customer interaction. The last point regarding control is significant, as I demonstrate how some of the more pervasive forms of control can have a considerable impact on how workers participate in emotion work and, at times, experience a deterioration in their relationships with customers, marked by feelings of inauthenticity. To address these issues I draw on empirical data related to the triangular model of control discussed in Chapter 4 (notably, thank you cards, managerial observation).

In developing my arguments about emotions—and the emotional shift—at The Bank, I first address relevant literature about conceptualizing emotion and emotional labour in service organizations. Next, I describe the characteristics of both the worker-manager alliance and the worker-customer alliance. Then I outline the factors which shape the shifting positions that workers can take within the flexible service triangle. Finally, I address the issue of authenticity within the service triangle, focusing specifically on how the flexible service triangle carries control mechanisms which challenge the capacity for workers to engage in authentic interactions and relationships with customers.

5.2 Conceptualizing emotion in the triangle of power

In the final decades of the 20th century, the topics "emotional labour" (Hochschild, 1983) and "interactive service work" (Leidner, 1993) emerged as productive frameworks for pursuing questions about how customers may be re-shaping the labour process. As Hochschild wrote, "the management of feeling to create a publicly observable facial and bodily display, emotional labor is sold for a wage and therefore has exchange value" (1983, p. 7). A recent special issue of the journal *Culture and Organization* demonstrates the ongoing relevance of emotional labour as a concept. Here, scholars take the concept of emotional labour as a starting point to address a diverse range of topics, including an examination of the cross-cultural/cross-national dimensions of emotionalisation and commodification (Lofgren, 2013), using emotional labour to analyze the subjective-collective aspects of labour power in the labour process (Brook, 2013), and linking commodification to the spread of job and relationship insecurity (Pugh, 2013). A consideration of how emotional labour and emotion work is negotiated in the service triangle remains mostly underdeveloped in recent literature on the subject.

Studies demonstrate that an individual's approach to the customer can impact his/her subjective experience of the labour process. Earlier research from Wharton (1993), for instance, highlighted how performing emotional labour at work has various effects on workers' levels of emotional exhaustion and job satisfaction, as well as including positive impacts, depending on a number of factors, such as the level of autonomy individuals have at work, their capacity to self-monitor at work and, significantly, their gender. Women generally reported more positive experiences engaging in emotional labour than men—stemming from differences in the gender-role

socialization of women and men (Wharton, 1993). More recent research from Bolton (2000) and Bolton and Houlihan (2005) emphasizes that individuals can exhibit agency in their performance of emotions as part of paid employment. Instead of "docile service workers offering (de)personalized care and attention to sometimes aggressive but otherwise not much more agential customers" (Bolton and Houlihan, 2005: 686), workers often develop dynamic *human* relationships with customers and managers. Building upon Bolton's (2000) concept of emotion management, Cranford and Miller (2013) argue for a typology of emotion management that "distinguishes between emotional labour and emotion management based on non-commercial motivations" (786). This perspective, again, recognizes agency in the labour process and differentiates between the various motivations that individual workers bring to service encounters. Here, however, empirical research is needed to continue to build a better understanding of a *spectrum* of approaches workers take to using emotions with customers, moving beyond a commercial (instrumental)/ non-commercial (caring) dichotomy.

The methods organizations have employed to control worker-customer interactions, and encourage workers to engage in emotional labour, have been studied quite regularly in the past (see, for example, Leidner, 1993, 1999; Fineman, 1996). Findings show that the greater the gap between performed and experienced emotions, the more emotional dissonance (or inauthenticity) an individual experiences. For instance, Erickson and Wharton (1997) considered the implications of inauthenticity at work for mental health, and found that emotional dissonance was related to a depressed mood amongst bankers and hospital workers. Similarly, Morris and Feldman (1996) identified how emotional dissonance affects emotional exhaustion and job satisfaction for

workers.[27] In addition, Korczynski (2009) examines how workers with a high emotional bearing experience varying senses of alienation in worker-customer relations—depending on if the relationship is market-driven or driven by caring. Korczynski writes:

> The service worker's sense of alienation in relation to customers will be heavily influenced by the substantive nature of the emotional bearing enacted by the worker to the customer. Here, we can think of a continuum from a purely instrumental approach to customers leading to a high subjective sense of alienation regarding the customer, to a caring approach to customers leading to low levels of alienation. (2009, p. 958)

In Korczynski's (2009) framework for workers' subjective sense of alienation related to customer interactions, the author argues that infrequent or one-off encounters with customers contribute to the production of high alienation in worker-customer relations, whereas repeated customer encounters that form relationships contribute to lower levels of alienation—and lower levels of emotional bearing on workers—in worker-customer relations.[28] Citing the work of Gutek (1995), Korczynski notes that relationships "happen in the context of an ongoing series of transactions in which a particular front line worker and particular customer become known to each other and continued interaction is expected in the future" (2009, p. 961). As a worker-customer "relationship" develops,

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[27] Additional studies of the period by Abraham (1998) and Wharton (1993) also addressed questions about emotional labour and authenticity.
[28] Similarly, Macdonald and Merrill (2009) employ the concept "emotional proletariat" when identifying those who experience alienation in performing emotional labour in service work.

both parties begin to relate to each other as "social beings", as opposed to service

provider/ service recipient (Korczynski, 2009, p.962).[29]

More recently, Mirchandani (2012) added a second understanding of authenticity to

the study of interactive service work. She writes, "when service providers and customers

occupy different spatial, cultural, historical, and material landscapes, workers are not

asked to be themselves but rather to emulate an ideal as imagined by their employers and

customers" (4). Within the context of the service triangle, power differentials—

sometimes significant—exist between workers, managers, and customers which may

require individuals to engage in this sort of authenticity work. However, as managers and

customers can carry competing expectations for what is expected from an "ideal" service

encounter, this authenticity work has the potential to be unstable and precarious, and

leave workers uncertain as to how to interact with customers. Here, for instance,

participants identified challenges with meeting demands from managers to use the "right"

language in their interactions with customers—in either verbal or written form—and

appearing authentic and genuine to customers (which they perceive customers value).

5.3 Emotion and shifting alliances in the service triangle

In this section I build my analysis of the flexible service triangle by examining the impact

of organizational change and the introduction of new methods of control at The Bank on

the subjective experience of work for interactive service workers. Specifically, I question

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[29] Korczynski writes, "interactions as relationships are more likely to allow for the development of social embeddedness in the relations between worker and customer. A worker and a customer who have a socially embedded relationship will relate to each other as social beings beyond the narrow definition of roles prescribed by the labels 'worker' and 'customer'" (2009, p. 962).

if the layering of control mechanisms has altered how my participants approach their

interactions with customers and engage in emotional labour. I extend my concept of the

flexible service triangle by developing a model for interrogating the flexible position of

the worker in relation to the manager and customer, questioning the circumstances under

which workers alternately form "alliances" with managers or customers.

Regini et al. (1999a) describe a sales and performance-oriented shift in the latter

part of the 20th century that had a dramatic impact on the international banking industry.[30]

In my study, while most of my participants understood that sales aspects have become

increasingly central to their job descriptions and responsibilities, the only group of

workers to really be called "salespeople" (by themselves and others) were the commercial

relationship managers (CRMs). However, phrases such as "help them get the right

product" or "help them make the right choice" characterize how many customer-facing

CSRs, financial services coordinators (FSCs), and financial services managers (FSMs, in

personal banking) understand their position related to customers. Here, traditional

service-oriented approaches to the customer have been over-layered with an emphasis on

sales. Yet, in the commercial area, CSOs often stressed the "support-ive" aspects of their

roles, noting that they are *responsive* to customer and co-worker requests, and perform

transactional banking accordingly. Asked about how they conceive of their relationship to

customers, most of my participants identified in some way as a "helper". As skilled and

knowledgeable "experts" in their roles, CSRs, FSCs and FSMs on the personal side and

CSOs on the commercial side have product and market knowledge that is essential to

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[30] Regini et al.'s *From Tellers to Sellers* (1999a) provides case studies from countries
such as the UK, Italy, the Netherlands, New Zealand, and Spain, building an argument
about the growing competition and insecurity experienced by front line service workers
in the banking sector.

their ability to offer helpful advice and quality service to customers. According to

Marilyn, a former CSR in an urban branch (cited at the start of the chapter): "It's just

kind of about helping the clients and talking to them. You get to know their families, their

roots. You get to know their business. And you get to really know them."

Of course, with interactions with customers that are increasingly controlled and

structured around sales and customer loyalty targets, it has become more difficult for

workers to offer genuine help and advice to customers. As a past CSR in a suburban

community indicated: "[As a CSR] it would be the same customer all the time. So the

interactions were more intimate. Better. You become like best friends with all of the

customers" (Donovan). This young, male participant compared his interactions with

customers as a CSR at a suburban branch to how he interacted with customers as an FSC

at Toronto's main branch. Donovan left the suburban branch for a small promotion and

the perceived career opportunities that the main branch had to offer, but nonetheless

identified challenges with genuinely connecting with customers downtown and finding

job satisfaction in helping customers address their needs. In section 5.3.1, below, I return

to Donovan and his observations about how working at the main branch—and meeting

more intense sales targets—requires some emotional disconnect and the ability to "put on

a show" and "fake it" for customers and managers.

Figure 5.1 helps to unpack the instrumental/caring dichotomy within the context

of the service triangle. It depicts the two main forms the flexible service triangle takes for

workers participating in emotional labour with customers at The Bank. When adopting an

instrumental or commercialized approach to the customer—and being induced by

manager power—workers align themselves with the interests of managers, with

customers out as a third party. The blue triangle within Figure 5.1 represents this *manager-worker alliance* triangle. With workers acting more explicitly on behalf of managers, and taking an instrumental approach to their interactions with customers, there is a greater likelihood for workers to experience inauthenticity in these service encounters.

Alternatively, the red triangle represents individuals who adopt a caring approach to customers, therefore participating in a *customer-worker alliance* triangle. Here workers prioritize customers' interests and the subjective dimensions of their relationships with customers. Because these workers often place the interests of customers over the pursuit of sales opportunities, and will, at times, actively resist control mechanisms aimed at creating sales and customer loyalty opportunities, they demonstrate their preference for authenticity in these interactions. Significantly, depending on a number of factors—such as the type of control mechanism at play (e.g., direct observation, thank you cards), the degree of autonomy an individual has during a service encounter, and the particular worker or customer involved in the interaction—workers may adopt positions along the instrumental-caring spectrum and experience varying degrees of authenticity/inauthenticity in their service interactions. Depending on the context of the service triangle encounter, workers may therefore shift their positions to align their interests with managers or customers.

There are a number of elements that shape the emergence of worker-manager and worker-customer alliances within the flexible service triangle. Related to the instrumental-caring spectrum, the intensification of control mechanisms that involve worker participation is a primary factor. Second, the individual service triangle context—

in terms of the specific managers, customers, and workers involved—also plays a key

role in determining the way workers engage emotions when interacting with customers.

Figure 5.1: Worker-manager & worker-customer alliances
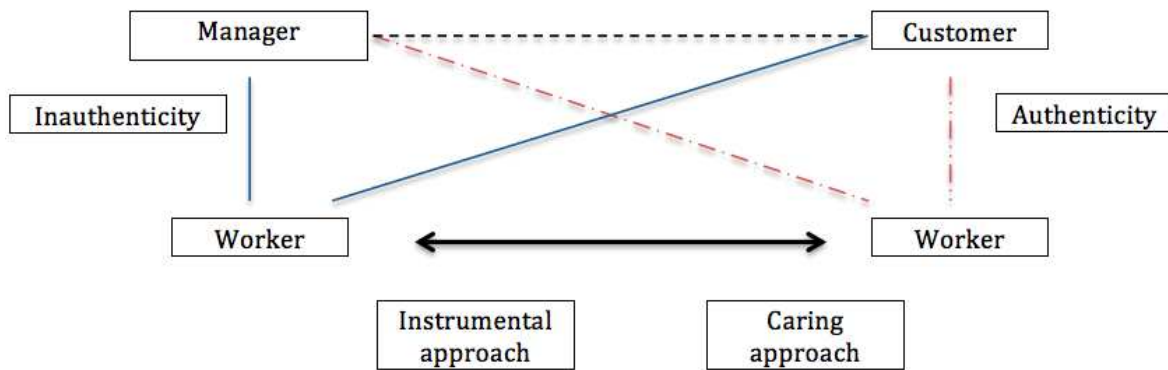
5.3.1 The intensification of control and the push for a worker-manager alliance

The development of a triangular model of control (described in Chapter 4) where

workers, managers, and customers participate in control mechanisms to various degrees

has influenced the subjective experience of work for customer-facing individuals at The

Bank. Moreover, the intensification of control mechanisms in the service triangle has had

a profound impact on how worker-customer interactions are organized and structured.

These control mechanisms, such as side-by-side managerial observation and the thank

you card (TYC) program, encourage a worker-manager alliance and make it more

difficult for workers to engage in genuine, or authentic, interactions with customers that

would be more emblematic of a caring approach.

The practice of side-by-side observation and the targets around TYCs are two

examples of control mechanisms that structure worker-customer interactions in ways that

encourage workers to prioritize an instrumental, or commercial, understanding of the customer and the worker-customer relationship. Each practice also requires the participation of workers, managers, and customers. Both personal and commercial managers conduct formal observations of worker-customer interactions and employ "observation checklists" (see section 4.2.1) in order to assess and track the quality of these encounters. In commercial banking, this involves commercial area managers (CAMs) accompanying workers on customer calls and observing customer conversations. Like managers in the branch, CAMs have a specific check-list of items to track during these interactions, including how the worker greets the customer, eye contact, smiling, rapport building, open-ended questions, customer needs, and service feedback. While commercial relationship managers (CRMs) are tasked with "leading" the conversation with the customer, CAMs participate as well. One of my CAM participants described the goal of side-by-side observation:

> the purpose of the joint call [visit] is to observe. Then after the call is over, sit down with the account manager [CRM] and actually go through the whole call. We call it a "debrief". We debrief the call. What went well? What could we have done better? And perhaps talk about how we would change the call next time around. (Gaven)

During his "debrief" with the CRM, this particular senior manager indicated that he was most interested in how well his worker picks up on "clues" or opportunities, where the worker can ask questions in order to better "KYC" (know your customer). Like his colleagues, Gaven looks for his workers to pose specific personal questions of customers that have nothing to do with the content of the sales call.

I had my own debrief with Michael (a CRM) after visiting a customer with him and his manager and asked about the potential impact that this type of managerial observation has on how workers interact with customers. He argued: "Even when my manager is watching me, I don't care. Some people, they feel nervous and they f*** up. Because you're thinking… You're mind is going, you're not being very relaxed. And then you think, 'Oh I forgot about this. I forgot about that.' [Panicky voice]" (Michael). This participant highlights how the presence of senior managers during worker-customer interactions alters the role workers play, as well as the interpersonal approach they take towards customers. With managers present, workers step into a role and perform in ways that are more constructed than when managers are not observing them. Later in the interview Michael confided that he did in fact shape his behaviour when his manager was by his side. In particular he asked "customer loyalty" questions (e.g., "Would you say you're satisfied with the service you receive from The Bank"? "Is there anything we could do to make you happier?") in order to "play the game" in front of his boss. Workers in both personal and commercial banking generally described being more relaxed and feeling more themselves when "helping" a customer without having their manager close by.
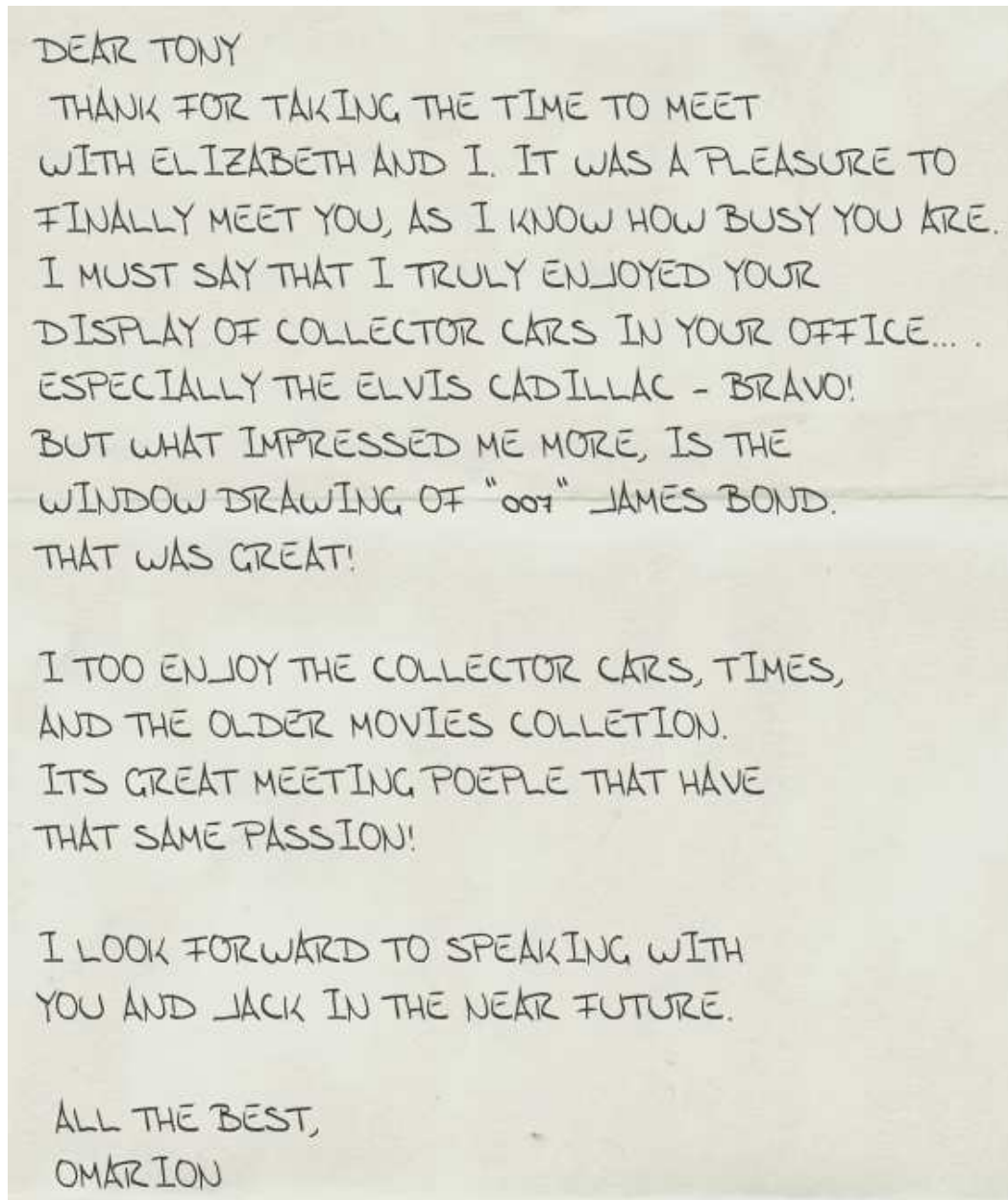
Given management's emphasis on customer loyalty (evidenced through the targets related to the TYC program, for example), it is unsurprising that senior managers in both commercial and personal banking were as interested in workers asking "rapport-building" questions than they were of sales-oriented questions. Here John (a CAM) emphasizes the constructed performance and presentation of the self that he expects from his workers:

[Establishing rapport], for me, it's having awareness of the environment that you're walking into. So part of that is the physical environment. Walking into a customer's office and you see that the customer has pictures on the wall of him holding a 20lb salmon. You know, how do you integrate that into the conversation? How do you start with the personal? What does the customer like to do in their spare time? What are their hobbies? Because the more personal information you get—that's what really expands the relationship. And ultimately, that's what gives us the right to ask for a referral. The more and more you know. So there are things you look for.

John presents a case for acting interested in a customer's personal hobbies (performing emotions) in order to later "ask for a referral" (make a sale). A specific connection is drawn between emotional skill and commercial opportunity. The triangular model of control, exercised through side-by-side observation, TYCs, scripting, and customer feedback, constructs the framework for workers to foster "connections" with customers by adopting instrumental approaches to their interactions with them. However, as one commercial worker noted, "it's not a real connection" (Abigail, CSO).

One of the main goals of the organization's TYC program is to solidify the rapport-building and connections that are made during face-to-face worker customer interactions. Written by a commercial worker after visiting a customer's office, the TYC shown in Figure 5.2 reveals that the author paid close attention to the environment s/he was in. The card highlights how the worker took great interest in the "display of collector cars" as well as the "window drawing of '007' James Bond" that were in the office. Without talking to the individual who wrote this TYC (which I did not), it is difficult to

Figure 5.2: "Observing the environment" TYC

> DEAR TONY
> THANK FOR TAKING THE TIME TO MEET
> WITH ELIZABETH AND I. IT WAS A PLEASURE TO
> FINALLY MEET YOU, AS I KNOW HOW BUSY YOU ARE.
> I MUST SAY THAT I TRULY ENJOYED YOUR
> DISPLAY OF COLLECTOR CARS IN YOUR OFFICE... .
> ESPECIALLY THE ELVIS CADILLAC - BRAVO!
> BUT WHAT IMPRESSED ME MORE, IS THE
> WINDOW DRAWING OF "007" JAMES BOND.
> THAT WAS GREAT!
>
> I TOO ENJOY THE COLLECTOR CARS, TIMES,
> AND THE OLDER MOVIES COLLETION.
> ITS GREAT MEETING POEPLE THAT HAVE
> THAT SAME PASSION!
>
> I LOOK FORWARD TO SPEAKING WITH
> YOU AND JACK IN THE NEAR FUTURE.
>
> ALL THE BEST,
> OMARION

determine whether or not the worker had a genuine interest in these items. What is clear, however, is that the approach taken is highly emblematic of the instrumental approach described by John (senior commercial manager) above. It is also clear that the author of this card is looking to mobilize these shared interests (collector cars and "007") to build

rapport and foster a personal connection. S/he ends the TYC by writing, "I too enjoy the collector cars, times, and older movies collection. Its great meeting people that have the same passion!"

Defining a role in terms of service or sales can also have significant implications on an individual's understanding/conceptualization of worker-customer relationships. Two separate male CRM participants, for instance, discussed how when they make customer calls, they look for visual cues in customers' offices and feign interest in order to build rapport and transition to discussions about products. One of them, Shawn, described his strategy for connecting with customers who may not be as open to personal conversations:

> Those sometimes can be a little bit difficult. When they don't want you to know anything about their personal lives. But, on the other hand, being in this role for a long time, especially going out to their office, well, you see pictures of their children and what not. And all of a sudden you start talking, "Oh, is that your daughter?" And all of a sudden things change. So, while it could be a tough conversation, you have to be aware of your surroundings.

In the branch environment, I was told about—and I observed—how BMs and ABMs work actively to remain detached and uninvolved in worker-customer interactions while observing workers. Compared to CAMs, these managers often use the observation checklist in an open manner. One ABM, Jasmine, indicated that she has a difficult time resisting her impulse to engage with customers when she is observing CSRs. Jasmine notes that she had to step behind the CSRs:

Because I used to always interrupt. Let's say the CSR is there and there is a balance in the chequing account, I would say, and I would say it out loud so the customer would hear too, I would say, "Oh, there's a large balance in the chequing account. Have you thought about…" I thought about maybe guiding the CSR that way. But then it's kind of taking over and it's not really what we want for the next time, right? (Jasmine)

Jasmine describes having trouble fighting the urge to control the types of sales-related questions that CSRs could, or should, be asking during interactions with customers. Again, workers indicated that having managers stand behind them and observe customer interactions—in an overt manner—leaves little room for autonomy on the part of the worker. Their ability to "do things my own way" (Jenn, FSC) is threatened.

Similarly, at The Bank's main branch there was a heavy emphasis on blocking off time for workers to make outbound calls. In this situation workers' behaviour and approach to customers is, also, often shaped by the presence of managers (in addition to targets for number of calls made). As Naomi (FSC) describes,

I'd say one of the biggest things that I'm not a huge fan of is like the tracking of everything… It is a significant amount and it is, I find it interrupts my day. Like if I'm sitting in an office for three hours making outbound calls and then my manager's coming in to listen to me make the calls and see how many calls I'm making and what I'm saying on the calls and then going back over what I'm saying on the calls, I've, I'm, I find that very disruptive to my, to the process. Like I'm trying to do this in a certain manner, and I'm doing it. It's happening. It's getting done.

As indicated above, an important issue that participants identified is the ability to interact with customers "on your own terms", rather than crafting a conversation based on the structure and language prescribed by managers. One particularly critical commercial manager talked about branch managers sitting in on meetings between FSMs and customers: "Well, it's intimidating for the FSM, right!? And it's their point of view versus yours. Like, you may have your own style. What if you have a different style? And maybe they didn't like the way I handled my style. Right? Because everybody has a different style." (Michael). The "style" workers adopt relates to how natural or genuine they feel when developing customer conversations.

Side-by-side managerial observation affects how workers perform emotions during interactions with customers. Sara identified the emotional dissonance she experienced in her previous role as an FSM, where she had to "act like someone else" when her manager was around. Her inability to interact with customers in a genuine manner when under managerial scrutiny had dramatic consequences on Sara's job satisfaction (to the point where she transferred jobs). She argues:

> I didn't like it and I wasn't myself. Not myself. Even when I was an FSM, I had to do this every week. And, honestly, oh my goodness, say she was coming at 11:00, I would be stressing out for an hour. Getting nervous. My hands would be sweaty. I couldn't breath. It's like, "Oh my god. Somebody is going to sit there and watch me." Especially at the very beginning. I thought I was honestly going to pass out. And do you need that in your life? That's how I felt. And no matter what they will always find something you could do better on. "Well, you could have done it differently". (Sara)

Control mechanisms such as side-by-side managerial observation encourage (or force) workers to align themselves with managers with respect to using their interactive skills in a very targeted way. However, in terms of the worker's subjective experience of work, there are considerable negative consequences from this type of controlled alliance.

Even though managers interject into worker-customer relationships by surveilling, tracking, and assessing them, there are nonetheless instances where workers continue to engage their emotions in interactions with customers in ways that are genuine and non-commercial in nature. A twenty-year veteran of the organization, Latoya (a CSO) is particularly talkative with customers. Lengthy interactions are noted by her manager. She says:

> And it's funny… She [her manager] still gives me the look. Like, I'll talk to anybody. And I'll be at the counter talking to [a customer]… and she'll look at me and she'll give me the evil look, like I'm talking too long. And I'll look at her when he walks away, like, "I'm making the personal connection!" And I know she's going "you bitch. You bitch" [laughs]. But, she still likes to put a time limit on your conversations. And I've had her come over when I'm talking on the phone to a girl from X company and I'll be "blah blah blah blah blah", and laughing and having a good time and she's standing at my desk. Because I'm having too much fun [laughs].

While Latoya is successful at making personal "connections" with customers, from her manager's perspective she does not have "productive" conversations.

Like side-by-side managerial observation, the introduction of TYC targets has increased the number of occasions when workers need to perform emotions and carefully

construct their interactions with customers in order to be able to write "productive" cards (that is, cards that make an emotional connection by referencing something personal—see Chapter 4, section 4.2.1). Even if temporary, workers often adopt an instrumental approach to the customer and therefore form a worker-manager alliance within the flexible service triangle. For instance, Marilyn stresses a "caring" approach to customer, yet has strategies for writing "good" TYCs. She notes that once she hears a customer is going on vacation, for instance, "I'll always say [in the card], 'I enjoyed the discussion we had today. I hope you will have enjoyed your vacation. I would love to know, like, the stories, when you come back.' That's my thing." In other instances, commercial workers described how they have standard customer-questions that they labour through in order to meet their TYC targets. Phil (a CSO) recounts: "Basically, what I have to do is when I'm talking to a client I have to say, 'Okay, so what are you doing this weekend? Okay. [He says this with a put on voice]. So it's not a genuine thank you card. It's something that we have to do."

In relation to over-emphasizing a "personal connection" between herself and a customer in the written content of a TYC, another junior branch worker argues: "You have to fake it sometimes… And yes, it's important to fake it. I would say that I've done it… But obviously you should be like, 'Okay, not the next one. This one will be better'" (Eva, FSC). In this context, "not faking it" involves taking a genuine, caring approach to the customer that results in the customer—and, importantly, worker—experiencing a more authentic interaction. Highlighting the spectrum of approaches workers take towards developing personal customer conversations, Anna frames being inauthentic in relation to being desperate. The CSO notes:
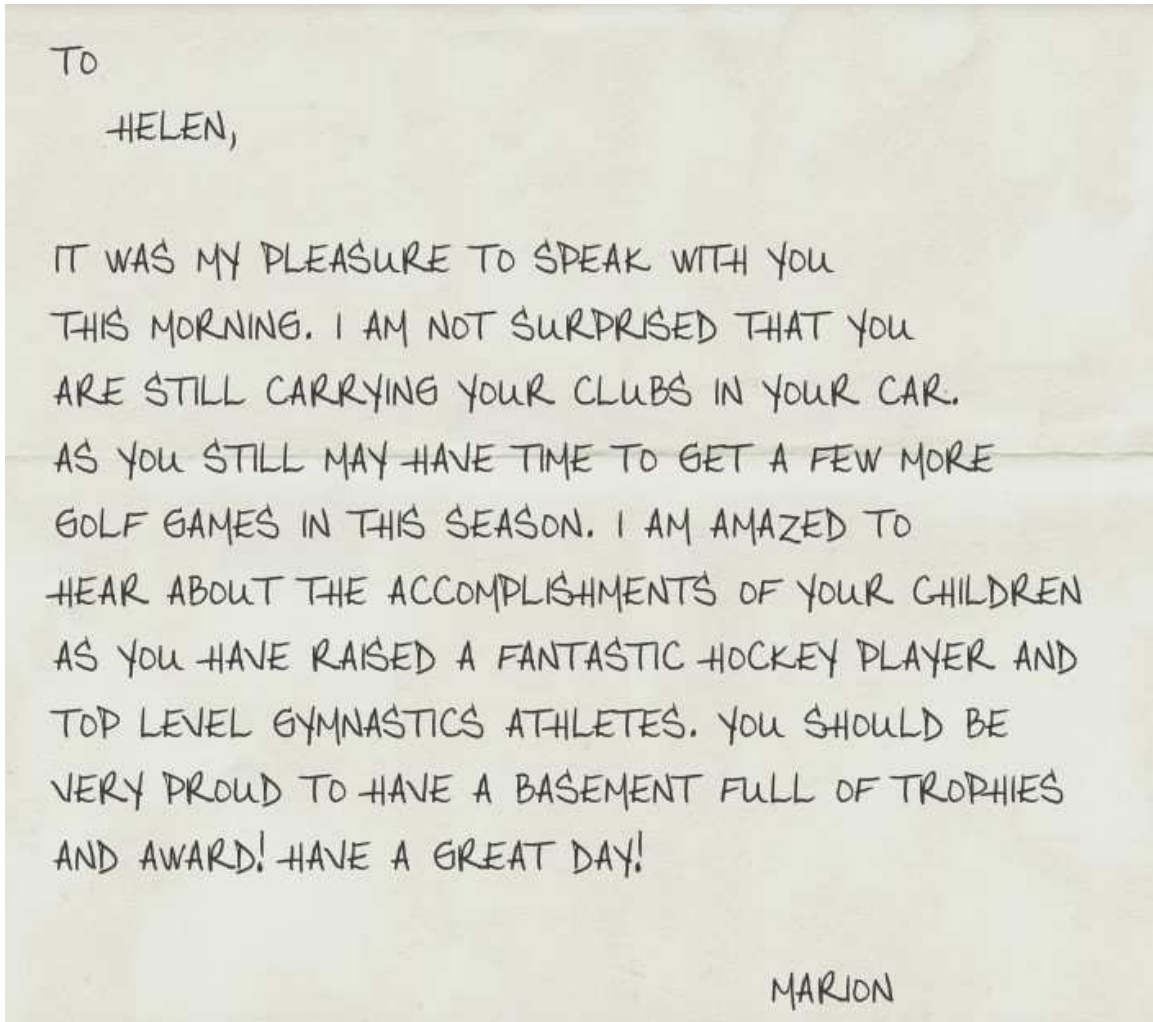
It's not about being fake, actually. But, basically, sometimes you're just desperate.

Because, the thing is, you don't want to fake it. You want to have your job done.

And you have to feel good about yourself, right? Because you have this

thinking—"Excuse me, I'm an adult person." I'm not in high school, just to cheat

and fake and everything. And I don't want to be in this position. (Anna)

Where the motivations workers have for engaging their emotions during customer

interactions can stem from commercial or non-commercial motivations (contributing to

worker-manager and worker-customer alliances), it is also worth noting that the

opportunity to perform emotional labour and "fake" it or not is not limited to the physical

interaction. With TYCs the performance of emotion extends beyond the physical worker-

customer interaction to the actual content of the card, as the act of writing the TYC

itself—and creating an institutional artifact that is distributed to customers but also read

and critiqued by managers (see Chapter 4, section 4.3.2)—requires emotional labour. The

TYC below (Figure 5.3) depicts how emotional labour can be expressed in written form.

Here the author conveys happiness, enthusiasm, and excitement to the reader by using

strategic works and phrases (e.g., "I am amazed", "you should be very proud",

"pleasure", "accomplishments"), as well as exclamation marks.

Anna continues, describing the need to embellish what she writes in TYCs:

"Thank you cards—yes, we have to fake them. Because, again, once a week, it's a lot [the

target]. Right? And emotional connections—again, because we have a limited set of

clients and a limited set of conversations day in day out…". What emerges from my

interview data about customer conversations and TYCs is a portrait of a multitude of

ways that workers engage their emotions with customers. Depending on the context of

the interaction and the type of control mechanism(s) deployed, workers may participate in worker-manager alliances or worker-customer alliances within the flexible service triangle.

Figure 5.3: "Sports" TYC

TO

   HELEN,

IT WAS MY PLEASURE TO SPEAK WITH YOU
THIS MORNING. I AM NOT SURPRISED THAT YOU
ARE STILL CARRYING YOUR CLUBS IN YOUR CAR.
AS YOU STILL MAY HAVE TIME TO GET A FEW MORE
GOLF GAMES IN THIS SEASON. I AM AMAZED TO
HEAR ABOUT THE ACCOMPLISHMENTS OF YOUR CHILDREN
AS YOU HAVE RAISED A FANTASTIC HOCKEY PLAYER AND
TOP LEVEL GYMNASTICS ATHLETES. YOU SHOULD BE
VERY PROUD TO HAVE A BASEMENT FULL OF TROPHIES
AND AWARD! HAVE A GREAT DAY!

                                    MARION

The organization's emphasis on fostering "emotional connections" is reinforced by customer-oriented control mechanisms that take place within the service triangle context. Still, for workers, this can have a highly negative effect on their experience of

work. In addition to having to "fake" emotions, participants pointed to the way the managed control of their emotions during interactions can threaten the trust and loyalty they value in their relationships with customers. Abigail, an older female CSO worker with over two decades of work experience with the commercial division of The Bank, captured the contradictions involved in structuring worker-customer interactions so tightly well. Describing how workers approach customer conversations, Abigail notes:

> You have to talk more personal. And then you have to try to get the personal life of the client. You try to ask them about all kinds of personal things [laughs]. I mean, you know, let's say you're talking about the vacation: "Oh, where did you go? How did you like it?" And if you do that, if every one of us keeps doing that, they will catch on. I don't know about the client, but I know that I'm quick to realize that it's not genuine. And I'm sometimes suspicious—"what are you trying to get from me?"… I like the idea, you say thank you when it's the right time.

Elsewhere in our conversation, Abigail discussed the capacity for TYC targets to "destroy their [workers] purpose." She notes, "I don't like the idea that I have to get so many sent because, you know, they want it. They [management] want to have more of these TYCs. And I don't know why. Because it's going to destroy your purpose. It's going to destroy your purpose when the client doesn't feel that you really [laughs] you know, mean what you say." After characterizing her relationships with customers as "long-term relationships", Abigail argues, "if it's fake, it will [snaps fingers—i.e. disappear].

Related to TYCs and the way they are read and sometimes shared by managers, two of my female participants, Grace and Daphanie (commercial workers) highlighted issues around sharing sensitive information. As Daphanie noted, "What if you write something

about a personal event that's happened in their lives and the manager ends up sharing it

[the card] with everyone?" When workers write about personal issues in TYCs yet have

no control over who subsequently reads and has access to the card, they worry about

betraying and trust and respect they have built with customers. Figure 5.4 is an example

of a TYC with sensitive content, related to a customer's illness and upcoming surgery

that was shared by a senior manager.

Figure 5.4: "Sensitive" TYC

Compared to the commercial environment, workers in the branch context described participating in emotional labour in a more explicit, managed way. The phrase, "put on a show" emerged from interviews by participants unhappy with the contrived aspects around the culture of worker-customer interactions that management has prioritized in recent years. Linking the constant push for sales to worker stress and the pressures involved with impressing customers, James, an FSC, commented:

> Oh I like interacting with people. Meeting people. Helping people with their finances. It's great. It's a good feeling. But sometimes, when it's driven to the point where it's just "sales, sales, sales", it kind of stresses everyone out. It's kind of stressful. It takes the fun out of it. Like sometimes, yeah, the bank is saying "Oh let's be personable with these customers." But, the amount of pressure that they put on their employees, it makes it hard. To be honest, every time the doors open at the branch you have to put on a show. It's like we are in a theatre. It's like, "Oh, we have to wow the customer. We have to amaze them," and stuff like that. No matter how you're doing. No matter if you're depressed, sad, or whatever, whatever, you have to put on a show for the customer. Right? And, if there's more pressure—of course we all have bad days—but if there's more pressure, it makes it harder for us to put on that show for the customer. I would say.

Others described "putting your game face on". Naomi noted: "Whatever else is happening in your life, you can't have it affect your day to day. You're putting your best

foot forward."[31] In addition to considering the role of control in shaping the service

triangle, the next section examines how individual worker-manager-customer

relationships also matter.

5.3.2 Agency and the role of individual workers, manager, and customers

Although the nature of the flexible service triangle is influenced by larger structural

processes in The Bank, individual workers, managers, and customers themselves play a

considerable role in determining the shape of the triangle and the ways in which worker-

manager-customer alliances form. As outlined above, structural factors, such as the

intensification of customer-oriented control mechanisms, influence workers' propensity

to participate in alliances with managers with respect to taking an

instrumental/commercial approach to customer interactions. Nonetheless, both workers

and managers also exhibit agency with respect to how they conceive of customers, and

worker-customer relations, in the service triangle. Because control in the service triangle

is not all-encompassing—and because workers play such a central role in the

implementation of control mechanisms, motivated workers who prioritize "genuine"

interactions with customers are able to adopt alliances with customers. By doing so, these

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[31] Elsewhere James described the difficulty with "putting your best foot forward" in a hyper-sales-oriented environment. Comparing the branch setting to other parts of The Bank, he notes:

> Sometimes it's harder to put on that show with the sales pressure. Let's say, for example, people in investment banking, they have stress and they have a lot of pressure. They have to comply [with regulations] and blah blah blah. Millions of dollars could be lost. But they don't have to put on a show in front of the customer. Right? Like, what other people are doing, they don't have to put on a show. Maybe the bank forgets that people in our position… [trails off].

workers are resisting management practices (see Chapter 4, section 4.3.2.1 for a discussion of how worker participation in the TYC program creates space for worker resistance); at the same time, these worker-customer alliances provide support for the *flexible* triangle of power model.

5.3.2.1 The influence of managers

Workers and managers described the crucial ways in which managerial leadership can influence how individuals understand and interact with customers. Although managers at the branch and commercial levels receive similar training and guidance from senior management, the implementation and negotiation of the organization's vision regarding controlling worker-customer relationships unfolds in significantly different ways.

Age and career trajectory are two important factors that influence how effectively managers implemented and tracked service triangle control mechanisms. A senior vice president that I interviewed noted: "You could have the greatest branch manager in the world—understands his business, understands her business, gets it—but is a terrible leader. That will impact [customer loyalty]. The energy that they bring…" (Angelo). Participants highlighted how older managers had strong "transactional" skills, but lacked the "coaching" skills necessary to reach customer loyalty targets. As Latoya notes: "She's [her manager—with 25 years experience at The Bank] a nice lady, but she's not a coach… A lot of times she is helping them get their day finished" [as opposed to coaching conversation skills]. Similarly, Anna, who has a different manager argues,

> my manager, she is trying her best. Honestly. If you come to her she will give you
>
> all the help she can… She does everything. But from the point of generating new

ideas on how to do this, or being kind of fluid with this stuff, she is not, of course.

Because all her life it's been about the operational stuff. She's perfect at that.
In these scenarios managers employ control mechanisms available to them—such as observation checklists—but fail to get workers to buy into the goals and benefits of the organization's larger customer loyalty project.

In contrast, other managers constructed worker-customer relationships in the language of providing a service, expertise, or help that emerges from genuinely wanting the best for customers. The basic argument presented was that being nice to customers and helping them meet their needs will result in sales numbers. Here, emotion work is performed in order to secure a future commercial gain. Nicole, a branch manager with over 20 years experience at the main branch and several suburban branches revealed:

> I remember when they [The Bank] brought out these targets. I almost quit the
> bank. I wasn't happy. I'm not a sales person. I've never considered myself a sales
> person. I couldn't wrap my head around these sales targets. And we had weekly
> targets. And, so then I thought about it. And this is probably 15-20 years ago. I
> thought about it. And I thought, 'Do I like helping people?' And the answer was
> yes. So, I thought, if I help people, the end result will be, I will get sales. Because
> that's what I was doing, and that's what I did. I still tell people that to this day.
> Forget about your targets. Forget about it. Right. It's just, do you like helping
> people? You must like helping people if you're in the role that you're in. So, I got
> around it that way.

The approach to customer service and sales outlined above translated into less emphasis on sales numbers in daily team meetings ("daily huddles"—see Chapter 3, section 3.3.3),

fewer side-by-side observation sessions, and less emphasis on meeting (or exceeding) customer loyalty targets (e.g., TYCs sent). Workers under Nicole were generally left with more autonomy in their interactions with customers. In this case, then, it is the specific manager who creates space for workers to adopt their own approaches to customers.

The "help customers now to get sales later" attitude was shared with a manager in commercial banking, Stephanie, who stressed the importance of workers believing in the quality and usefulness of the bank's products. Stephanie said: "If I'm helping the client, then I don't look at it like I'm selling them something. So, that's how I've worked around it… You have to believe it [though]… If they [her employees] don't believe that themselves, then they still feel like they're selling something to the client". Workers' "belief" in The Bank's products is a concern for senior management. During my conversation with Angelo (quoted above), I was told how in addition to focusing on customer loyalty, senior managers are aiming to improve employee loyalty, as a significant chunk of the organization's workforce holds account and financial products with other financial institutions.

Michaela, a female FSM who has primarily worked at branches in the downtown core, described a similar approach:

> My philosophy is that if you are friendly with the clients, if you help them when they need it, or you give them their space, they will always come back to you. So I don't overcrowd them with stuff. And I find a lot of my success, with all the sales that I've had, is just based on repeat business. Clients coming back. Like, I've helped them with a wire and they say, "Oh I really liked you." So I'm not

really pushy or really sales focused all the time. It is top of mind for me. But, it's

just not my style. I have a different style.

Significantly for Nicole (as a branch manager), Stephanie (as a commercial manager in

her 30s) and Michaela (a senior FSM, in her 20s) this approach to customer service and

sales has contributed to substantial career mobility. Notably, positioning helping, being

nice, and making emotional connections as an effective way to justify and promote sales

has allowed these individuals to mix an instrumental approach to customers with a caring

one; in this way, workers may be able to achieve authentic interactions with customers

while still achieving the commercial goals of the worker-customer relationship.

5.3.2.2 Worker approaches to the customer

Age and education level appear to shape individual workers' use of emotion in relation to

the commercial aspects of worker-customer interactions. First, younger participants were

more likely to identify with the sales aspects of branch and back room commercial

occupations. For those individuals who joined the organization after 2006 (when the

current organizational change project was initiated—see Chapter 3, section 3.3), the sales

and customer loyalty requirements have always been instrumental to the job (whereas

those individuals with 20 years or more of experience with The Bank have seen their

roles fundamentally change). Furthermore, whereas all of my participants under the age

of 40 had university-level education (many with business-related degrees), the majority

of my participants above 40 years of age did not.

A young (25 years old) and energetic female FSC at a downtown branch offered a

direct connection between acting like a customer's friend and making sales. Instead of

describing "friendship" as a straightforward tool to make sales, however, Victoria

positioned "being friendly" in relation to what she would expect as a customer.

Essentially, she puts herself in the customer's position and tailors her interaction towards

what she would expect and appreciate. Discussing customer interactions, Victoria notes:

> I try to make it as natural as possible for the customer. I want them to think that
>
> they're not talking to a banker, but that they're talking to a friend. You know?
>
> Like, when I go into another branch, I would want someone to not just see that I
>
> have an employee plan and then treat me really nice. But, I want someone to talk
>
> to me as if I am their friend. "Hey, you didn't top up your TFSA. What's going
>
> on?" You know? People look for that. And, I think it's important to develop that
>
> kind of rapport with your customers. Because that's what drives the repeat
>
> customers, and that's what drives, you know, more traffic and word of mouth.

Likewise, Donovan has developed a personal strategy for using emotions to "act like a

friend" to customers. Although this approach is not specifically structured by

organizational control mechanisms, it conforms to management's conceptualization of an

ideal worker-customer relationship (based on personal connection and rapport) and

exemplifies a worker-manager alliance.

Furthermore, two of my younger male participants highlighted a connection

between being friendly, connecting with clients to stave off boredom, and earning high

sales numbers. As James argues:

> So when I was working as a CSR eventually I thought, "This is kind of boring".
>
> But you make it more interesting. You make it as interesting as you want it to be
>
> interesting. So, just for myself, out of boredom I would connect with the

customers. Chat with them. And then, yeah I got a lot of sales that way. Yeah, I

was in the top quartile and then, later on, I got top sales for referrals.

When I asked Christian (a commercial manager) if CSRs who work in busy branches

really have time to have conversations with customers, he framed customer interactions

in relation to playing a game:

Yes, you always do. I know you do. I've done that role as well. I did it for almost

two years. And, you almost want to speak to them, because you don't want to

have to deal with the lineup. So you talk longer. And it makes it more interesting.

[Otherwise] it's like the Ford plant. Basically it was an assembly line and people

just did the same job over and over, just like a machine. And there was no

interaction. Banking doesn't need to be that way.

Like the female participants listed above, these individuals have advanced up the

corporate ladder rather quickly—with the FSC only remaining a CSR for less than one

year, and the commercial manager starting in the branch as a CSR and gaining several

small promotions up to manager in about five years. There is little doubt that engaging

emotions in the flexible triangle for instrumental/commercial purposes is related to higher

performance reviews and greater opportunities for advancement (the topic of opportunity

and inequality is explored in more detail in Chapter 6).

In contrast, a number of older participants had a difficult time engaging in

emotional labour in order to make sales. For instance, after listening to Diana (a CSO)

have a lively five-minute conversation with a customer on the telephone that consisted of

her engaging with the customer about personal subjects such as their husbands and

children, I asked her why she did not ask about the customer making a possible RRSP

contribution (the interview took place in February, during RRSP season). Her response: "I cannot do it. I am not comfortable. We are introverts here, not extroverts. We are not here to sell." In a semi-structured interview this same CSO told me how she does not believe in making "emotional connections". "I am here to do my job. Forget about "emotional connections". For Diana, "emotional connections" are linked to sales. Although she dismisses "emotional connections" as an organizational initiative, she does seem to engage in some sort of emotion work with her customers.

In addition to age and education, gender also appears to play a role in shaping the way workers adopt instrumental or caring approaches to customers. Within the sample, male workers were more likely to identify with the sales aspects, while female workers tended to experience greater tension between achieving sales goals and looking out for the customer's best interests.

5.3.2.3 Caring for customers

For some workers, getting to know the customer and developing "emotional connections" with them can make it harder for them to ask for business. For instance, Donovan, who developed some really close relationships with customers, lamented to me about sales: "It's not that I dislike it. It's that it's really, really extremely enforced recently. Like, you're only evaluated on your sales. But, I develop such an emotional connection with my customers that I sometimes feel bad even asking them. Does that make any sense?" Later in our conversation he added, "And I just feel like if someone was saying this to me and I knew that the benefit wasn't that amazing, or it wouldn't even benefit me, I would be angry at them".

Another branch worker commented on the tension between achieving sales targets and looking out for the customer's best interests. Marilyn noted:

> I know I need to meet my units, right [sales targets]? But if it's not appropriate for the client, I don't feel good. Let's say that I offered you a mutual fund today. And then when you go home, my conscious always asks me, "What did you do today?" And I feel that if I did something wrong, I won't be able to sleep. That's why my manager says to me sometimes, "You're too emotional."

Her manager would prefer that Marilyn develop a more impersonal, detached approach to customers which would allow for more "productive" (i.e., sales-oriented) interactions. Elsewhere in our conversation, Marilyn described what she liked best about her past experience as a CSR, demonstrating her strong sense of loyalty to the customer:

> The customers. I knew their grandmother's, their mother's. I knew the son, the grandchildren. All of them were bank clients, right? So, when they came in, sometimes they would ask me, "Marilyn, have you seen my grandma?" You know, this type of question [she laughs]. And sometimes they would ask me, "Marilyn, it's my son's birthday tomorrow. I would love you to come!" And it's like, "Okay, I'll just come for a visit, but I'm not going to stay for the party."
> Those kinds of things happened.

Significantly for Marilyn, however, developing strong relationships with customers represents a key component to her job satisfaction. At the same time, while she may be comfortable with blurring these personal/professional lines at times, she maintains some of her professional boundaries—noting that when invited to make a personal visit to customers' homes, she will go but not "stay for the party".

Treina, a commercial worker, pointed to her unwillingness to come off as disingenuous to customers as the reason she fails to meet her TYC targets on a regular basis. Treina argues that helping the customer is more important than selling to the customer.

> And that's why I have to help my customer. So they'll say, "Why didn't you take 15 minutes of your time each day and…" But, you know, if it's between me doing this thing for 15 minutes and me tracking something for a customer, I am going to help the customer… They think that to sell is my job. Because, overall, it's the bucks [laughs]. Well can you get the bucks? Okay. But if you don't have the service, then how can you keep the customers? But they say, "You don't have to take that much time. You just take five minutes to write the card." But you can't take five minutes to write a *meaningful* letter. You have to put your thoughts together. You have to say, "Now if I was a customer reading this… Why did she bother to write me this for?"

Like so many of her co-workers, Treina struggles to serve the interests of both managers *and* customers. This is illustrated by the fact that although managers exert power over her for failing to adequately participate in control mechanisms (by providing her with sub-par performance reviews), Treina nonetheless elects to prioritize the integrity of her relationship with the customer. This worker-customer relationship requires emotion work, but is built on an honest, genuine set of interactions.

It is noteworthy that managers, workers, and customers all play a role in structuring control mechanisms at The Bank and, consequently, influencing the subjective dimensions of worker-customer interactions. Nevertheless, workers display agency in

how they conceive of and approach customers in the service triangle, leading to the development of alternate worker-manager and worker-customer alliances and providing support for the flexible triangle of power.

5.4 Conclusion

In this chapter I have extended my concept of the flexible triangle of power by focusing on how workers negotiate their relationships with managers and customers on a day-to-day basis. As we have seen in Chapters 3 and 4, considerable structural change involving the customer has produced multiple control mechanisms that have left managers *and* customers with power over workers. Above, I have shifted attention to the individual workers and their subjective experiences of the triangular model of control. Given that most of the emerging customer-related control mechanisms at The Bank involve monitoring, assessing, and ranking the interactive/relational aspects of service work, it follows that my analysis of the subjective dimensions of the service triangle has focused on emotion and emotional labour.

Considering their use of emotion, I argue that depending on the context—with respect to the forms of control present, as well as the individual managers and customers involved—workers may adopt an instrumental (commercial) or caring (non-commercial) approach to their interactions and relationships with customers. We see, then, workers engaging in emotion work in ways that form alliances with managers (the *worker-manager* alliance) and/or customers (the *worker-customer* alliance). There are two significant points about how workers form these flexible alliances that are noteworthy.

First, we observe workers' agency as they participate in emotional labour in the service triangle. Some workers opt to prioritize their relationships with customers by refusing the requirement to participate in emotional labour with customers in very structured ways. Others are able to carefully manage the demands of management with the (emotional) expectations of customers. Second, the capacity to develop—and maintain—authentic relationships with customers based on genuine interactions led many of my participants to form worker-customer alliances. The ability to manage emotions, and engage in emotional labour, on their own terms—as opposed to being tightly structured by management—was paramount. Here, these findings again point to the integral role that customers have on the labour process on a day-to-day basis. Instead of a closed relationship limited to managers and workers, my findings highlight the complex system of relationships involving workers, manager, and customers, that workers progressively find themselves at the centre of.

Chapter 6 builds on the issue of how individual workers navigate the service triangle by considering how partaking in worker-manager-customer relationships relates to opportunity, inequality, and insecurity in upper-tier service work. I question how participating in the triangle of power intensifies individual competition and insecurity, leaving some groups with more or less opportunity than others.

Chapter 6: Insecurity and inequality in the service triangle

"They're making it tougher and tougher because of the bonus. I'm still getting a good bonus now [although it is lower than it was], which is good [knocks on wood]". (Phil, CSO)

"Sometimes, there are people whose attitude is just different. They look down on you. Like, I had one client who looked down on me because I'm Filipino. They said, 'Filipinos are supposed to be nannies'". (Marilyn, FSM)

"If I'm talking to the young one [customer], maybe they don't talk about the same things as me. Maybe they talk about snowboarding [laughs]. I don't know what else to say". (Abigail, CSO)

6.1 Introduction

The last two chapters have examined the implications of the emergence of a flexible triangle of power on two main aspects of the labour process: control and subjective experience. In Chapter 4 I analyzed how worker and customer participation in control mechanisms has produced a flexible model of control, and Chapter 5 considered how the worker's subjective approach to the customer is also flexible. Therefore, we see patterns in worker-manager-customer relationships emerging—most notably in relation to how workers experience manager-dominant and customer-dominant control (see Chapter 4, section 4.3 on the triangular model of control), and how workers negotiate their emotions in ways that serve the interests of managers or customers (see Chapter 5, section 5.3 on worker-customer and worker-manager alliances in the service triangle).

Taken together, these findings contribute to a more nuanced analysis of how power operates in upper-tier service work. They also provide texture and depth to the

debate about the nature of the standard employment relationship, as relatively closed (see Belanger and Edwards, 2013) or open to the influence of customer power (Korczynski, 2013). The concept of a *flexible* service triangle of power helps to both a) capture the non-static, changing nature of worker-manager-customer relations in service work; and b) illuminate the agency that workers can exhibit as they engage in these relationships. As seen in the previous two chapters, although managers have ultimate power over workers, the development of control mechanisms that require workers to negotiate the interests, or demands, of both managers and customers (through sending thank you cards (TYCs), or performing customer loyalty check-ups, for example) means that the worker has taken up a more central position in the process (rather than experiencing strict, top-down control from management). Consequently, workers often struggle to meet the interests of managers and customers. This may relate to the instrumental (e.g., sales targets and transactions), or interactive (e.g., engaging in genuine or authentic relationships with customers) aspects of work. Facilitated by the worker's central role in producing control mechanisms, in some cases there may even be unique opportunities to actively, if covertly, resist managerial direction (as with fabricated TYCs, for instance—Chapter 4, section 4.3.2.1).

How individuals participate in control mechanisms and emotional labour in the service triangle not only influences their day-to-day experience of work. It also plays a key part in shaping the structural opportunities available for workers, as well as the sense of security or insecurity they have regarding their jobs and careers. In this penultimate chapter I turn from questions about control and subjective experience to an analysis of inequality and insecurity at The Bank. I highlight how applying the service triangle

perspective helps to unpack how inequality and insecurity may be (re)produced, or disrupted, in the labour market, addressing two main research questions. First, how are insecurity and risk experienced by my different participant groups? Second, how has the rising influence of the customer and the emergence of a flexible triangle of power affected how opportunities are organized and distributed in more or less equal or unequal ways? Is there a link between the insecurity that individual workers experience and broader patterns of social inequality in the organization?

As evidenced through my application of the service triangle perspective to the topics of control and emotional labour in the workplace, the framework lends itself well to approaching sociological questions related to work from both macro (larger, structural) as well as micro (individual worker) perspectives. Positioning worker-manager-customer relationships within larger, structural changes to the nature of upper-tier service sector work, while also recognizing that worker agency shapes these structures, is central to the two-level analysis of inequality that I develop in this chapter.

The first level of analysis stems from the heightened role, or position, of the individual worker that has come to characterize flexible service triangle work. Instead of being built on relationships between different occupational groups within the organizations, work at The Bank is now more principally based upon individual worker-manager-customer encounters. Drawing on the work of Beck (1992, 2000) and the "risk" theorists I investigate the ways in which the larger organizational changes at The Bank— related to general shifts towards post-bureaucratic organizations (see Chapter 3, section 3.3)—have contributed to a process of individualization, and increased individual insecurity and risk. I argue that the emergence of the service triangle within the

organization's shifting structure has increased worker competition, and augmented a sense of insecurity across and within occupational groups.

At the same time, I provide a second level of analysis that examines how the nature of service triangle work has not eliminated the presence of long-standing, structural social inequalities within the workplace. Historical patterns of inequality in service work—based on gender and race, for instance—remain prevalent, although with increased individual insecurity and risk they perhaps become less noticeable. Here I draw on the work of Bourdieu (1986) and others to address the elevated role that workers' possession/accumulation of multiple forms of capital (e.g., cultural, social) plays in shaping opportunity and inequality in the service triangle.

The first part of the chapter provides a review of the relevant literature for addressing questions about inequality and insecurity in service work. The following section analyzes how the emergence of the triangle of power in banking has impacted how individuals experience insecurity and risk. In particular, I consider the role of competition and individual rankings. Next I build a broader analysis of how inequality operates through worker-manager-customer interactions and relationships, highlighting the elevated role of cultural capital in worker-customer interactions. Throughout the chapter, I draw on empirical data that highlights the unique role of the worker-manager-customer triangle of power in shaping how opportunity is distributed in the organization, and insecurity is experienced by workers.

6.2 Inequality and stratification in upper-tier service work

In this section I address major theoretical and empirical works that are relevant to my application of a service triangle perspective to questions about inequality and insecurity in upper-tier service work. First, I provide a brief overview of prominent classical and contemporary accounts of inequality in work (e.g., Marx, 1844; Weber, 1947; Bourdieu, 1986). Second, I turn to perspectives that emphasize the significance of larger shifts in the economy in shaping inequality and opportunity in the workplace (e.g., Beck, 2000; Smith, 2006; Sewell and Barker, 2006). Finally, I address research that examines how and why structural inequalities are reproduced in the labour market, giving special attention to inequality in service work (e.g., Forseth, 2005; Mirchandani, 2005; Leidner, 1991).

6.2.1 Classical and contemporary accounts of inequality

Organized capitalism has undergone several major transformations since the industrial revolution that have carried significant implications for the organization and experience of inequality in the workplace. Well-established theories of work and occupations continue to influence our understanding of what shapes inequality in the labour market.

With his systematic theory of capitalism, Marx (1844) provides a vital starting point for addressing questions about inequality by highlighting the relationship between occupational position and class. For Marx, capitalist society is comprised of buyers of capital and labour (bourgeoisie) and sellers of labour (proletariat). He writes, "But the worker, whose only source of income is the sale of his labour-power, cannot leave the whole class of buyers, i.e., the capitalist class, unless he gives up his own existence. He

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does not belong to this or that capitalist, but to the capitalist class" (Marx, 1849). Class

therefore is directly tied to one's position within the capitalist system of production.

Accordingly, inequality in society stems from the relational/oppositional class positions

of the bourgeoisie and proletariat.[32]

It is also worth noting that although a discussion of the impact of customers on

shaping and organizing work is absent in most of the earlier work on inequality in

industrial capitalism, the customer was nonetheless central to the bourgeoning industrial

capitalism that Marx, and later materialist theorists, critiqued. Of course, Marx's writings

reflect a form of capitalism that existed roughly a century before the rise of the service

sector and interactive service work. Although this type of structural analysis carries

considerable implications for basic questions about the intrinsic values of work and the

factors that contribute to rewarding, meaningful work, it is somewhat limited by the

context in which it was produced. Members of the petite bourgeoisie, shopkeepers were

the closest group to service workers that Marx studied.[33]

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[32] Hence, for Marx, the elimination of social inequality (and class inequality) comes solely from the overthrow of capitalism as a whole, and the rise of communal ownership of the system or production.

[33] Nonetheless, many of Marx's early theories of 19th century capitalism endure and remain relevant. In picking up Marx's critiques of the impact of technology on the labour force, Braverman (1974), for instance, emphasizes the dangerous ramifications of an increasingly specialized division of labour. Highlighting the separation of mental and manual work as a key contributing factor to worker alienation, Braverman writes:

> In one location, the physical processes of production are executed. In another are concentrated the design, planning, calculation, and record-keeping... [The hand and brain become] divided and hostile, and the human unity of hand and brain turns into its opposite, something less than human (1974, p. 124-125).

Here, inequality in the workforce is linked primarily to occupation—with workers being divided based on if they perform 'mental' work or 'manual' work. Significantly, it is a

After observing the development of hierarchical, bureaucratic organizations (and a corresponding growth of a middle class), Weber (1947) provides an important contrast (or extension) to Marx. Instead of ownership of the means of production as the main indicator of power and class position, Weber (1947) emphasizes *distribution*. At the same time, he acknowledges the influence of owning property. He writes:

> The mode of distribution monopolizes the opportunities for profitable deals for all those who, provided with goods, do not necessarily have to exchange them. It increases… their power in the price struggle with those who, being propertyless, have nothing to offer but their labour… "Property" and "lack of property" are, therefore, the basic categories of all class situations. It does not matter whether these two categories become effective in the competitive struggles of the consumers or the producers. (Weber, 1947, p. 927)

Ownership of property is seen as one main factor that impacts an individual's "life chances" (Weber, 1947), where "life chances" are understood as "the chances an individual has for sharing in the socially created economic or cultural 'goods' that typically exist in any given society" (Giddens, 1973, p. 130-131). Weber's tripartite system of stratification emphasizes the role of economic class, social status group, and

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worker's structural position within the capitalist system that shapes his/her inequality. More recently, Wright (1978) acknowledged transformations in the nature of capitalism—characterized by the rise of the middle class and the growth of the service sector—and developed the concept to "contradictory class locations". Wright argues that workers in contradictory locations such as managers, small business owners, or semi-autonomous employees often act in their "immediate interest" and often are unaware of their "fundamental interests" (Wright, 1978, p. 89). (Immediate interests include wage struggles, while fundamental interests are linked to fundamental struggles about withdrawing from the capitalist system of production).

political party in shaping life chances, and highlights distribution in a way that moves well beyond a two-class understanding of capitalist society. Inequality, therefore, can be understood in terms of distribution, with multiple class positions emerging to shape the "probability of procuring goods, gaining a position in life, and finding inner satisfaction" (Weber, 1947, p. 302) for various groups in society.

Further, Weber argued that power and authority could come from the influence and status that individuals gain from their occupations. In hierarchical, bureaucratic organizations, power and authority are distributed in a top-down manner, with office authority "found in all bureaucratic structures" (Weber, 1947, p. 61). Nonetheless, Weber (1947) also offers an instructive early departure (or complimentary perspective) from strict top-down approaches to questions of inequality and opportunity. This is because, in addition to his attention to hierarchy and authority, Weber focuses on the individual and his/her subjective values, motives, and actions. His action-oriented point of view provides a perspective that is far less deterministic than others of the time, and helps construct a framework from which to analyze the role of worker-customer interactions and relationships (as I have begun to do in Chapters 4 and 5, and continue to do below).

Bourdieu's (1986, 1989) Marxian approach emphasizes relationships in the workplace and is helpful when considering how inequality is reproduced in the service triangle. As Everett (2002) notes, "relationships are more important to Bourdieu than Marx" (p. 16). Applying Bourdieu's concepts to the study of organizations is instructive because the author:

> has us consider the way the symbolic realm mediates everyday life and the global
> relations of domination between classes… it also concerns the fact that

Bourdieu's notion of power is relational or process oriented. This is to say that for

Bourdieu power is a function of relations between subjects and so power must be

seen to function through a multiplicity of relations. (Everett, 2002, p. 56-57)

While the premise of the triangle of power is built on the notion that power flows multi-directionally between workers, managers, and customers (see Chapter 4, section 4.3 and Chapter 5, section 5.3 for analysis of the multi-directional flow of power), later on in this chapter (section 6.4) I consider more carefully the relationship between power and unequal opportunities for specific groups of workers.

Bourdieu (1986) highlights how multiple, intersecting forms of capital are accumulated by individuals and shape inequality and opportunity. In addition to economic capital, Bourdieu describes how workers also accumulate symbolic capital (through investment in time) and social capital (through networks, belonging to a group). Significantly, cultural capital, like social capital, is linked to economic capital. Bourdieu writes:

Because the social conditions of its transmission and acquisition are more

disguised than those of economic capital, it is predisposed to function as symbolic

capital… the specifically symbolic logic of distinction additionally secures

material and symbolic profits for the possessors of a large cultural capital: any

given cultural competence (e.g., being able to read in a world of illiterates)

derives a scarcity value from its position in the distribution of cultural capital and

yields profits of distinction for its owner. (p. 49)

As I will discuss shortly (section 6.4.1), access to multiple forms of capital was uneven amongst my participants.

Embodied cultural capital, or social capital, can be converted to economic capital to provide advantages to some groups over others. More recently, scholars have built on Bourdieu's work to explore capital in relation to gender and race (e.g., Huppatz, 2009; Bauder, 2003). For instance, Huppatz (2009) contributes to Bourdieu's work on capital by adding gender as a form of cultural capital. She differentiates between female and feminine capital, writing:

> female capital is the gender advantage that is derived from being perceived to have a female (but not necessarily feminine) body; whereas feminine capital is the gender advantage that is derived from a disposition or skill set learned via socialization, or from simply being hailed as feminine (this occurs when one's body is recognized as feminine). (Huppatz, 2009, p. 50)[34]

Similarly, Bauder (2003) uses "institutionalized cultural capital" (measured through educational degrees) to make an argument for why, and how, immigrant workers are excluded from the upper tiers of the labour market. These are critical advancements to Bourdieu's discussion of capital(s) that I take up below in my analysis of the gendered and racialized forms of social inequality found within the service triangle.

6.2.2 Changing organizations, elevated insecurity and risk

In Chapter 3 (section 3.2) I began to detail a process of individualization which has been unfolding in The Bank for the past decade. These changes mirror a larger-scale

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[34] While Huppatz (2009) champions the concepts of "feminine capital" and "female capital" as helpful "for examining women's movements across fields and gendered forms of advantage", she notes that gendered female capital "always operates within constraints" (p. 61).

transformation in advanced economies that is leaving the individual experiencing greater

risk and insecurity (see Beck, 1992, 2000; Hacker, 2006; Sennett, 1998; Perrons, 2003).

Here, Beck's *Risk Society* (1992) highlighted the ramifications of this shift by considering

the impact of risk on a broad set of areas, such as the environment and politics. Later in

The Brave New World of Work (2002), Beck developed a more specific analysis of the

outcomes of heightened risk in the workplace. Comparing the insecurity found in the

labour markets of developed countries to what is found in developing countries, Beck

writes,

> the spread of temporary and insecure employment, discontinuity and loose
>
> informality into Western societies that have hitherto been the bastions of full
>
> employment. The social structure in the heartlands of the West is thus coming to
>
> resemble the patchwork quilt of the South, characterized by diversity, unclarity
>
> and insecurity in people's work and life. (2002, p. 1)

Applying the theory of individualization to an analysis of 21st century capitalist

organizations produces an interesting perspective on structure, agency, and organizational

change. For the risk theorists, the individual lies at the centre of the organization.

Therefore the individual—through his/her actions—also plays a crucial role in shaping

the structure of the organization. Reflecting this point, Lash and Urry (1994) highlight a

shift from flexible production to "reflexive production". They note that production:

> is reflexive in regard to individualization. Employees as agents must take more
>
> individual responsibility with the 'slimming' of the firm's management
>
> structures… This sort of reflexive economic actor is no longer to such a great
>
> extent circumscribed by the constraints of 'structure', subject to the rules and

resources of the shopfloor. Instead he/she operates at some distance from these

rules and resources; he/she makes decisions as to alternative rules and resources;

and he/she finally is responsible for the continuous transformation of both

shopfloor rules and (in process and product) resources. (Lash and Urry, 1994, p.

122)

The "reflexive modernization"(Beck et al., 2003; Lash and Urry, 1994) argument is

useful in that it helps make sense of the insecurity and risk that workers experience in a

flexible economy. As Ezzy (2001) writes: "even amongst those workers in secure

employment, the transformation in the meaning of working encouraged by team work and

flexibilization result in a more individualistic cultural orientation amongst these workers"

(p. 631).

With labour market changes restructuring work in "risk" society, we have seen a

greater sense of competition amongst individuals develop. To illustrate this point, Beck

and Beck-Gernsheim (2002) write:

Competition rests upon the interchangeability of qualifications and thereby

compels people to advertise the individuality and uniqueness of their work and

their own accomplishments. The growing pressure of competition leads to

individualization among equals, i.e. precisely in areas of interaction and conduct

which are characterized by a shared background (similar education, similar

experience, similar knowledge). Especially where such a shared background still

exists, community is dissolved in the acid bath of competition. (p. 33)

Instead of a collective understanding and experience of work, a labour market

characterized by insecurity and competition has contributed to individualization and

eroded collectivity in the workplace. Lash and Urry (1994) argue that "risk society is not a class society" (p. 33). Similarly, Beck (1992) argues that risk positions are overtaking class positions, with risk and insecurity impacting individuals more than class position.[35]

Yet, as Mythen (2005) notes, the collective experience of work is still very much important; he writes: "while class identities may be receding, class locations remain a key determinant of employment opportunities… In a changeable economic climate, we may all *sense* the consequences, but it does not subsequently follow that we will all *share* the consequences" (Mythen, 2005, p. 139). Writing about economic insecurity, specifically, Western and colleagues (2012) note that low-income households experience high levels of economic insecurity. The distribution of risk and insecurity, then, is necessary to consider. Similarly, the relationship between the distribution of individual risk and insecurity, and the perpetuation of social inequalities based on social location demands attention, as it is possible that "employment-related risks have been individualized to the extent that people are encouraged to perceive structural inequalities as shortcomings" (Mythen, 2005, p. 135).

6.2.3 Inequality, social location, and service work

The above accounts of inequality and stratification within capitalist enterprises are all fundamentally rooted in the traditional worker-manager (or worker-owner) employment relationship. However, there is little room for a discussion of customers and the role that customers may play in shaping inequality in the workplace. In this section I address this

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[35] It should be noted that Beck (1992) also highlights how gender, race, class shape life chances. As Mythen (2005) suggests, the criticism here is that the universalizing nature of the risk society thesis can minimize the impact of these intersectional social locations.

important gap by focusing more specifically on the role of relationships and interactions—particularly between workers and customers—as they shape the production and reproduction of inequality in upper-tier service organizations.

Related to customer interactions, there has been key empirical research from diverse sectors on the performance of emotional labour, either between workers and customers (e.g., Leidner 1991, 2006; Wharton, 1993; Bolton and Houlihan, 2005; Curley and Royle, 2013) or between co-workers (e.g., Pierce, 1995; Evans, 2013). With respect to the former, Leidner (1991, 2006), for instance, analyzes how performing similar types of emotional labour can be constructed as feminine or masculine depending on the industry and role. She compares fast-food service workers with door-to-door insurance salespeople and argues that although both occupations require the performance of similar forms of emotional labour (with workers needing to defer to customers, passively accept, smile, and be cheerful), the low-status food jobs are constructed as feminine while the insurance sales jobs are constructed as masculine. Leidner notes: "The actual features of the work do not rigidly determine its gender designation. Nevertheless, the association of a job with manliness serves to elevate the work itself and allows men to construe success on the job as proof of masculinity" (1991, p. 172). Like arguments about the construction of gender requiring repeated performance—the "stylized repetition of acts" (Butler, 1990, p. 122)—and "routine, methodical, and recurring accomplishment" (West and Zimmerman, 1987, p. 126), above Leidner suggests that gender and identity in these jobs are continually constructed, reconstructed, and accomplished. Rather than jobs being masculine or feminine, the act of doing the job, and the construction of certain aspects or

skills required for the job as masculine or feminine, contributes to its gendering. In this way gender inequality at work is produced and reproduced on a daily basis.

In addition, Mirchandani (2005) explores how interactions between Indian call centre workers and North American customers are concurrently gendered, racialized, and classed. These workers must negotiate manager and customer demands and expectations as they perform emotions and engage in "authenticity work" (Mirchandani, 2012—see Chapter 5, section 5.2) as they interact with customers over the phone. Similarly, Pierce (1995) argues that the emotional labour female paralegals participate in with male attorneys contributes to reproducing gender roles and stereotypes in the law firm. Significantly, gender and racial inequalities are reproduced, in part, through unequal power differentials in worker-customer or co-worker interactions—with managers, customers, and co-workers playing active roles in shaping inequality.

Essential research, therefore, has been advanced with regards to how social location shapes opportunity for individuals in the labour market. In recent decades, for instance, there has been an increase in academic research and theory on women's participation in paid (and unpaid) work (Vosko, 2000; Gottfried, 2006; England 2010). Research has examined how women's positions within the structures of work organizations are gendered (Kanter, 1977), as well as how women and men participate in gendering jobs and job hierarchies in organizations (Acker, 1990).

In her landmark study of women in corporations, Kanter argues that women occupy distinctive positions within the structure of corporate organizations. She introduces the concept of tokens, arguing that female token workers (women in occupations dominated by males) are highly visible, easily stereotyped, and typically

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perform "their jobs under public and symbolic conditions different from those of dominants" (Kanter, 1977, p. 212). Alternatively, Acker (1990) argues that work organizations are not gender-neutral, but instead are shaped and constructed by the interactions between men and women, women and women, and men at men at work. In this way, it is the individual workers who play an active role in reproducing and reinforcing gendered divisions, gendered jobs, and gendered hierarchies in organizations. She argues: "To say that an organization... is gendered means that advantage and disadvantage, exploitation and control... are patterned through and in terms of a distinction between male and female, masculine and feminine" (Acker, 1990, p. 146).

As more women have entered the labour force—and entered into previously male dominated occupations, in particular—a process of labour market polarization has unfolded, with some jobs having undergone resegregation (Reskin and Roos, 1990, 1992; Hughes, 2001). Reskin and Roos (1990) employ a historical analysis of women's entrance into non-traditional occupations to demonstrate that the resegregation of occupations can be mistaken for integration. Similarly, Hughes (2001) argues that even though women have entered non-traditional jobs in Canada since the 1970s, changes in the structure and patterns of women's employment need to be contextualized within the changes and restructuring of the overall labour market.[36] As major structural change has

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[36] Reskin and Roos (1990) use a queuing perspective to show that labour queues and job queues are gendered, with the least attractive jobs going to workers lower down in the labour queue. As women entered previously male-dominated occupations, the authors found that pay and status decreased (and the jobs became feminized). For example, a case study of the banking industry during the 1970s demonstrates that although women experienced massive employment growth during this period, the autonomy, authority, and status of the positions they took up decreased during the same period (Bird, 1990). Further, women's employment was concentrated in interactive service work in the branch, while men dominated commercial banking.

unfolded at The Bank that has sparked the emergence of a triangle of power, it is critically necessary to question how these developments have impacted the opportunities and occupational positions for disadvantaged groups.

6.3 Individualized insecurity and risk

In this section I argue that the triangle of power regime at The Bank has created a work landscape characterized by individualized insecurity and risk. Instead of experiencing solidarity or a shared identity with their co-workers, participants across the branch and commercial workforces reported a growing sense individualism at work in the organization. We can see this through developments that include increased competition and conflict, changing structures with flatter organizational hierarchies characterized by teamwork, and individual rankings.

6.3.1 Targeting individual worker-customer relationships

In Chapter 3 I described several organizational changes that have significantly impacted the day-to-day work experiences of my participants. Central among them is the move towards flatter organizational hierarchies and structures through the consolidation of multiple job levels or categories into one (see Chapter 3, Figures 3.1-3.4). The shift to a more post-bureaucratic organizational structure came with an increased emphasis on "teams" and "teamwork" and a push for collaboration. Nonetheless, with changes in performance assessment related to the customer leading to workers being ranked individually, competition for sales, and competition for relationships with customers, has

increased. Therefore, while the structure of the organization is explicitly based on teamwork, implicitly it is much more individualistic.

In addition to contributing to new forms of control (see Chapter 4), the proliferation of customer-related targets have contributed to a process of individualization at The Bank. For many occupational groups, management has instituted a number of new targets which help them rank workers across a wide spectrum.[37] These targets relate directly to a worker's capacity to "effectively" (or "productively") interact with the customer. For example, branch workers have computer-generated conversation cues that they are meant to "action" during customer interactions. Here workers are given a conversation prompt and then supposed to indicate whether or not they used the prompt after the customer interaction is complete (by "clicking" yes or no on their computer screen). Then, an "opportunity" is created for the customer based on whatever product was discussed in the conversation. As one FSM indicated, "I track my conversation cues. Because, we have a target for conversation cues. It's like 70 per cent actioned and 50 per cent accepted" (Marilyn). Most branch workers expressed difficulty with meeting these high targets (50-70 per cent for branch workers), particularly given the fact that many times they open a customer profile and are given a conversation cue without the customer even present. In this scenario it is up to the individual worker to track and document his/her cues, like Marilyn does. She continues,

> I always try to remind myself, with a sticky note. Because my customer cues are
> very low and I don't know why. I put a sticky note so I have proof for my boss.

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[37] However, targets involving credit cards, RRSPs, and loans have existed in the branch commercial divisions for more than ten years.

"Look, I had this one. I did not action it but I refreshed it." Because she will ask

me, "Where's your proof?" "Here, I have a sticky note" [laughs].

Important here is that it is up to the worker to negotiate with managers and customers in

order to meet their goals. The responsibility is firmly placed on the worker, with

individual workers needing to come up with their own, personal strategies (such as using

a sticky note to offer proof to a manager, or tracking customer calls in a personal diary) in

order to succeed in this more competitive environment.

Similar to conversation cues, the process of writing and sending thank you cards

(TYCs) to customers is structured in a top-down manner. Yet, although management sets

targets for TYCs (ranging roughly from 1 to 5 cards per week, depending on the role) and

monitors card content, it is up to the individual worker to manage targets and produce

better cards than their peers. As James (FSC) notes, "Thank you cards are a good idea,

but the way the bank is pushing us, it's like, oh for example I have 10 thank you cards

year to date. I'm supposed to be at 90. Like, 90?! The bank sets too many targets for us."

As seen in my earlier discussion of TYCs (see Figures 5.2 and 5.3 in Chapter 5, section

5.3, in particular) participants reported a diverse set of strategies for writing effective

cards. And while some roles, such as CRMs, received managerial direction on how to

foster an emotional connection in order to write a TYC (through "observing the

environment", for example), for the most part my participants used lessons from the

"daily huddles" and their own experience to cobble together a personal approach to

writing TYCs.

With higher targets than their more senior colleagues, many of my CRS, FSC, and

CSO participants lamented having to "go through the motions" at times, which impacted

their capacity to develop authentic interactions with customers. Eva (a former CSR) described the time crunch that CSRs experience and how it relates to producing what the bank would deem a "quality" TYC. She argues: "But it's tough to write a genuine card when you have a lot of stuff to do as well. And I think the CSRs, they have a lot to do. And then they have to write a genuine card." For many of my participants, taking the time to write a "genuine" or "authentic" TYC was important, as they value the relationships they have with customers and do not want to threaten these relationships (see Chapter 5, section 5.3). Nonetheless, as with Eva, many struggled to set aside their personal sense of responsibility in order to exceed managerial targets and perform better than their co-workers. Here we see the development of individuals in non-sales roles having to confront and question their own approach to—and understanding of—the customer. In adopting an instrumental or non-commercial place along the "emotional spectrum" (Chapter 5, section 5.2), these workers make choices about their participation in service work that has a significant impact on their performance evaluation and career prospects. In contrast, ten years prior the majority of my participants were assessed mainly on their transactional capabilities, while their engagement with emotions on the job mostly contributed to their intrinsic value of work.

From management's perspective, tracking customer loyalty through the use of customer feedback and the monitoring of sent TYCs is a way to measure "customer experience." As a senior vice president at The Bank noted: "If we are going to be the bank that defines a great customer experience, as our core of who we are, then measuring customer service has to be the most significant thing that we do" (Angelo). He continued, highlighting the primary position of the TYC is helping to achieve the organization's

customer loyalty goals: "… we state that we want to define the customer experience and we've chosen thank you cards… Because the card is not what we're doing. It's the connection. In this [card], we've now personalized a consumer relationship with a 40,000 employee company." The elevated role of customer loyalty is reflected in the 30 per cent stake in performance reviews and performance-based pay that it constitutes, and observed through organizational initiatives such as monthly employee TYC competitions.

The ramifications of failing to adequately action customer cues or write TYCs for workers is considerable and contributes to a sense of insecurity. These targets are directly linked to a worker's performance assessment and prospects for performance pay, promotion, or departure. For Megan (a CSO), for example, failing to send enough TYCs was noted in her performance review: "To be honest, and it was in my PPA. It was actually noted that I'm having a hard time sending thank you cards—because I just, I don't want to be fake. I *don't* want to be fake. I don't want to". Again we see workers wrestling with the feeling they have to be fake, or inauthentic, when producing their TYCs instead of being "genuine".

Another commercial worker who struggled to find the time to write TYCs noted, "You haven't done it so what can you do? You probably have it noted in your review" (Treina). In fact, it did factor into Treina's performance review as she had recently scored a "satisfactory" review, instead of "exceptional". A third commercial worker argued that her experience with the organization—and the long-standing relationships she has with customers—has allowed her to survive consistently poor performance reviews, which have translated in her no longer receiving performance pay. After I ask what her manager says when Erika tells her that she has not met her TYC target, Erika notes,

What is she going to say? It will reflect on my review. [Pause]. I guess in a way

I'm lucky that I have been with the bank for so long [over 25 years], and I've

been in this position for so long and I know a lot of clients. I have good

relationships with the clients. And I know them well.

Although Erika expresses a level of confidence that her experience and track record with

customers will help her maintain her position, this perspective was in the minority based

on my participants. Workers—like Phil described below—were more likely to express an

increased sense of insecurity, and stress, that comes with failing to meet performance

targets.

Targets such as conversation cues and TYCs built to track interactions and

relationships add another layer of responsibility to workers' roles. They emphasize the

worker's increasingly central role in organizing work in upper-tier service organizations.

A key point here is that individual scores—for attaining targets related to customer cues,

sales, or TYCs—are used by management to rank workers and distribute performance

pay accordingly. Equally important, through organizational processes like the daily

huddle (ironically designed to foster a sense of teamwork) workers are continuously

made aware of how they rank against their co-workers. Nonetheless, The Bank is still

operating in somewhat of a top-down fashion—in the sense that management has laid out

(and intensified) the rules for winning and losing in the organization. However, more than

ever it is up to worker to navigate through the system and take individual ownership and

responsibility for parts of larger organizational goals. Consequently, this contributes to an

increased sense of insecurity for workers.

6.3.2 Competing (with co-workers) for customers

Managers in personal and commercial banking indicated how a ranking system has permeated across all job categories—with workers being ranked against their co-workers, and groups being ranked against other groups. The two main components of these rankings are sales targets (measured through financial accounting and sales opportunities) and customer loyalty scores (e.g., tracking and assessment of TYCs, customer cues). In a team-based work environment where co-workers are encouraged to work together to serve customers, ranking individuals based on sales targets presents difficulties. As Erika (CSO) indicated:

> We are one bank. We should be working as a team. Of course, I am in competition with the account manager. I am in competition with my peers. With everybody. Okay? And you know what, this brings the worst out of people. I can tell you that much… Because my co-workers are contacting those clients just as I am. We share them [the clients].

Competing for sales and customer loyalty both within job groups (e.g., CSR group or CSO group) and across job categories (e.g., CSRs and FSMs, CSOs and CRMs) has unsettled the terrain for workers, creating new challenges for many and opportunities for others. From a front-line commercial or branch worker's perspective, conflict often arises out of questions about ownership of customers. Where customers are most-often assigned to a specific FSM or CRM, CSRs and CSOs are encouraged by managers (and tracked through new control processes) to engage customers about sales opportunities. So, for CSOs, "the suggestion is that I should be doing inquiries on the client's account to see if they are bringing any money in from the outside. To see what kind of activities are going

on. To call them" (Erika). At the branch, FSCs experience the same process, with managers providing lists of branch customers to cold call. During my fieldwork, FSCs at the main branch, for instance, were required to make 50 outbound calls per day, with managers regularly monitoring a worker's progress through call lists, and listening in from time to time. When taken away from her desk to help a co-worker or talk to a customer in the branch's line-up, Jenn complains: "And sometimes they're [managers] like, 'You don't have time for that. You have to make [your] outbound calls'".

For CSOs, who along with CRMs are part of a team that service the needs of commercial customers, competition for targets often entails a power struggle with CRMs. Entering the field I had questions about how workers negotiate various targets, but I was surprised when competition for customers emerged as a main theme in my interviews. When I asked Sara about her relationship with CRMs and if it felt like they were in competition with each other she suggested:

> Yeah, sometimes. Like, I've had one new CRM. I had to go and talk to her because of that. Yeah. And I could tell that she felt we were sort of competing. Because I told her that I'd be talking to the client. And I don't think she wanted me talking to the client. So she went right ahead and put the opportunity under her right away. I'm like, "Oh my god!" [laughs]. And then she basically said to me, "You know, I want to work with my clients. I want to be able to talk to them first." So I found that with her, I could see that. I could see that there's competition. I could feel it. Yeah.

The sense of ownership over her clients displayed by this CRM was shared amongst my CRM participants. An unrelated CRM participant, for instance, used a school bus

metaphor to position herself as the clear leader of her team. Asked about a sense of competition with her CSOs, Valeria argues:

> I think the bank still has a lot of work to do on that. Because, while it's a good…
> At the same time there is overlapping. Where, myself as an account manager.
> Okay this is my analogy, I'm the bus driver, okay? And I have all the passengers
> in that bus. And no matter what happens I have to drive that bus. And if I don't
> drive it, it's going to fall off the road. So that's the way that I look at it. So while
> we have CSOs… anything that is given to those individuals usually has to come
> through the account manager. So I have to manage the customer, and manage the
> internal process all at the same time. And it does take a lot of time. It is time
> consuming. And, one of the things that you have to be is extremely organized.
> Because if you're not, you're going to fall off the road.

For CSOs engaged in conflict with CRMs, however, part of their problem is a lack of conflict resolution. For, while they are, in a sense, on the same team as CRMs, they work within two different commercial hierarchies. CSOs report to their own managers who, in turn, report to district area managers, while CRMs report directly to another set of district area managers. Sara continues:

> One thing I don't like is disrespect. I don't like that. I had a few where, I think, I
> was seen maybe as a secretary. Not that it's a bad thing to be a secretary. I'm not
> saying that at all. But, it was almost seen that way. It wasn't seen as, "You're my
> colleague. I work with you." It's like, "Well, you're my secretary and so when I
> ask you to do this or do that, do it." And there was no respect there. I had one in
> particular. He was extremely, extremely, disrespectful. To the point where I didn't

want to work with him. And, he was told over and over to change his ways and his behaviour, but he didn't. And I even told him. We talked. But, yeah, there are some CRMs who are very difficult. I don't know if it's an ego thing. I don't know if they thing, well, "I'm above you. Therefore I can speak to you a certain way or get you to do things. Of, just because."

Similarly, Justine (a 25-year old CSO) described the attitude she feels coming from one of her CRM colleagues. She notes: "I don't know how to describe it. That general attitude of—you know, 'You're supposed to be doing these administrative tasks for me, so I can push my sales and whatever.' It's just a demeaning tone when they're speaking to you and when they're addressing you." Asked what her manager will do in this situation if she asks for assistance, Justine argues:

Sit on it. Because he can't do anything. I mean, he has addressed the issue a couple of times with this particular CRM, so that was great. But, I mean it's an ongoing issue. It's not just one thing that happens and then we can get over it. It builds off each other. He addresses some of the issues, but then the other ones – it's just like, you have to pick your battles. I'll just do what I have to do. Ignore what that comment was. And move forward.

In these instances of co-worker competition and conflict the power that CRMs derive from their worker-customer relationships is larger than the power that CSOs derive from their relationships with customers. Although both sets of workers are charged with winning sales from customers, the structure of the organization and worker-customer relationships means that the CRM-customer relationships is valued over the CSO-customer relationship. However, given the changes in performance management and

assessment that involve the increased presence of customers (through service triangle interactions sparked by the intensification of sales and customer loyalty targets), it is perhaps understandable that workers would feel a greater sense of competition and a larger sense of insecurity as they go through their work on a day-to-day basis.

The increased reliance on various targets to track and assess workers has resulted in the economic stratification of workers within and across work groups (based on salary and performance pay). During my time in the field, the organization also launched a policy that required ten per cent of workers from every major work group to receive no performance pay. In the branch, sales numbers and worker ranking are often on full display for team members to take in. The daily practice of the "morning huddle" serves as a primary way to highlight worker performance. An FSC, Eva, describes a typical daily huddle in the main branch:

> We go over the numbers. Sometimes I feel that it's not really beneficial. Not every single day. I think you should have a good huddle… Because the person down below feels even more negative, and they lose their drive to do good. You know. It's like, no, if he's on the ground you don't want to do that. Let the managers handle that. Nobody else needs to know about it… Friendly competition is okay. Have contests. Friendly competition is okay. But this is not okay.

Managers discussed a main benefit from open, transparent accounting about sales and loyalty targets as being the lack of surprises during annual performance review time. During regular "performance check-ins" managers will make sure workers understand how they rank against their peers. As one manager, Christian, noted, "Well, the purpose is

more for the end of the year when we have to talk about bonuses. If they're not doing well, it shows them that they're not on track to probably receive a good bonus."

When I was at The Bank's main commercial office a recent increase to a target related to bringing in "new business" to the organization had participants questioning if the organization's motivation behind the move was to make it easier to rank workers (and hold back performance pay). As Megan argues:

> I mean, for me in my position, to be expected to bring in $500,000 new dollars into this institution, it's no wonder people are going, "Wow, are they trying to find ways to not allow us to get our bonus at the end of the year?" That's the first question that is going to come to the peoples' minds. I find it audacious, that they would expect people… [trails off].

Similarly, workers who fail to send enough TYCs question the link to performance pay. Noting the fact he does not interact with many customers, Phil (CSO) argues: "how would you write a letter if you don't call them? They're making it tougher and tougher because of the bonus. I'm still getting a good bonus now [although it is lower than it was], which is good [knocks on wood]." The growing sense of insecurity amongst workers is reflected here in the fact that Phil is content with receiving his smaller bonus—as he could be getting nothing.

6.4 The perpetuation of structural inequalities in the service triangle

Employing a wider perspective to assess how changes with respect to the organization and structure of work in service organizations have contributed to a process of individualization, characterized by increased competition and insecurity, and increased

stratification across the workforce is productive. Yet, it fails to generate a descriptive

analysis of how what happens in those individual worker-customer interactions also

contributes to shaping and reproducing larger, structural forms of inequality (based on

gender and race, for example). In this section I develop an analysis of inequality within

the service triangle context.

6.4.1 Capital, gender, and customers

For the purposes of assessing the relationship between worker-customer interactions and

inequality, it is useful to explore how Bourdieu's (1986) multiple forms of capital are

distributed unevenly in The Bank's workforce. Within the triangle of power context, the

accumulated capital that workers bring to their interactions with managers and customers

shapes inequality and opportunity for individuals.

With respect to cultural, economic, and social capital, it is the former that perhaps

plays the largest role in influencing the outcomes of service triangle encounters, in terms

of the worker's ability to achieve sales and customer loyalty targets. Bourdieu writes,

> Cultural capital can exist in three forms: in the *embodied* state, i.e., in the form of
>
> long-lasting dispositions of the mind and body; in the *objectified* state, in the form
>
> of cultural goods (pictures, books, dictionaries, instruments, machines, etc.)… and
>
> in the *institutionalized* state, a form of objectification which must be set apart…
>
> (1986, p. 47)

Not all workers come to service encounters with the same amount of cultural capital.

Furthermore, while traditionally service workers in organizations such as banks acted in a

reactionary way to customer requests and focused on the transactional aspects of service

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work, the intense focus on customer loyalty targets (e.g., TYCs), side-by-side managerial observation, and conversation cues has made it so that the ability to draw on cultural capital in service encounters is perhaps more important than ever.

Bourdieu stresses how embodied cultural capital cannot be quickly learned or acquired. Instead, the "accumulation of cultural capital in the embodied state, i.e., in the form of what is called culture… presupposes a process of embodiment, incorporation, which, insofar as it implies a labor of inculcation and assimilation, costs time, time which must be invested personally by the investor" (Bourdieu, 1986, p. 48). Therefore, individuals suddenly needing access to new types of cultural capital as they participate in service triangle encounters may be disadvantaged.

As has been addressed above, worker performance in relation to sales targets and customer loyalty scores is central to how workers are ranked and is a core factor in determining their financial compensation. In both commercial and branch banking, managers engage in side-by-side observation of worker-customer interactions. As discussed in Chapter 4 (section 4.2), managers evaluate workers based on body language (e.g., eye contact, smiling) as well as the quality of the conversations workers are able to develop with customers. Workers are encouraged to pick up on verbal and non-verbal cues and, when appropriate, draw on their own experience and knowledge to connect with the customer on the subject. In my experience in the field, this emphasis on "finding common ground" was most obvious in the interaction between CRMs, their managers, and their commercial customers. It also demonstrates the value of cultural capital to workers when engaging in interactions with customers.

When I accompanied two of Gaven's CRMs on day trips to visit their customers they each drew on what Huppatz (2009) calls gendered cultural capital in order to connect with their customers on a personal level (and build trust/rapport). Shawn, a male CRM, for instance, reflects on his process:

> So, when we walk into a place… I'll do a quick scan, right? If I see golf pictures everywhere, that's the first question. Right? And that's what we've done. You walk in and you see guys with golf pictures all over the place, and he's got a golf bag in the corner. So those are the kinds of things. And as soon as you start in on that conversation you have to be really good at customer conversations…But if you start off by saying, "Hey, I noticed your picture there. Your daughter is a gymnast?" "Oh yeah. She's competing here and here." And then you go on to say, "You know what, I have a daughter the same age." Then, all of a sudden it breaks everything open. You say, you know what, "Here's what they do..." Not only do we have that conversation there and then, but we make sure we record it. So the next time you have a conversation with this person you walk in and you say, "Hey, how's your daughter?"

The easiest way that Shawn identifies for connecting with commercial customers is to draw on shared experience—particularly around sports or music (two of his favourite topics). Similarly, one of my male CSO participants used his knowledge of the Toronto Maple Leafs to connect with customers (and sometimes touched on NHL hockey in his TYCs). Another topic that senior managers and CRMs noted as a "productive" topic to build rapport with customers was travelling. Adrian (another CRM) suggested: "It's always good to talk about family vacations, trips to Florida, cruises." Here, the cultural

capital that comes with international travel is explicitly linked to the accumulation of economic capital. Whether it is talking about playing golf or taking family trips, based on their socio-economic status (and, to some extent, gender) not all workers are in the same position to develop conversations about these topics with customers.

Alternatively, Valeria the only female CRM on the team I visited, described genuinely connecting with a customer who is dealing with an ill elderly family member. Unlike Shawn who talked about being annoyed when other bankers visiting the customer with him ask questions about family—because "the conversation goes on too long"— Valeria had an extended conversation about family with her customers. Afterwards she reflected:

> But, you know when you're in the situation it becomes very natural. Like, if you listen to today's conversation. When I was having it with [female] or [male customer] about their family. I already knew their family situation, and that they had to take care of elderly people. So, it's something that you build. It's like with any relationship. So that's what you have to think about. It is a relationship. And so, as with any relationship, you get to know the person. And that's part of getting to know them. [She was similar age to female customer, in similar life position].
> (Valeria)

In this case, shared life experience and shared background (Valeria was of a similar age, race, socio-economic status to her customers), contributed to her ability to "connect".

Within the service triangle context, there is also a relationship between cultural capital and social capital that impacts gendered opportunities for workers. A number of branch and commercial workers noted how it always seems to be the men who get to

attend the corporate golf tournaments, for instance. Canadian research on women in

male-dominated occupations suggests that these sorts of extracurricular activities serve as

important—though often exclusionary—networking events where relationships are built

and opportunities develop (e.g., Miller, 2004). Shawn (a senior CRM) described having

poker tournaments where he would invite commercial customers as well as male co-

workers. He says:

> The relationships I have with the financial planner, the private banking guy, you
>
> know, it's more like, "Hey guys, I'm having a poker tournament. Come on over."
>
> So you're having a few beers and shooting the shit. That's the kind of personal
>
> relationships you have. But at the same time knowing these are your colleagues.
>
> And you guys are there for a purpose… We're trying to get a job done here. It's not
>
> just about going to a poker tournament. It's not just about going for a nice lunch or
>
> whatever.

In this context service triangle relationships extend beyond the workplace and unfold in

ways that advantage male workers—first because they are more likely to be invited, and

second because they are more likely to be able to skip out on family responsibilities.

6.4.2 Race and the service triangle

My study points to a considerable lack of diversity within the higher status occupations in

personal and commercial banking at The Bank, particularly with respect to visible

minorities. All but two of the senior managers, managers, and CRMs I interviewed were

white. In contrast, a majority of lower-status CSO participants were visible minorities. At

the commercial office at my main branch research site 8 of the 16 CSOs who worked in

the department were visible minorities, including a surprisingly large group of Filipino workers. I observed similar divisions among workers I did not interview in other departments while engaging in participant observation at the main branch and various commercial offices. Because of a potential language barrier, a lack of understanding of dominant Canadian culture, and customer bias and prejudice, immigrant workers may have a particularly difficult time accumulating, or mobilizing, the cultural and social capital necessary for successfully engaging in service triangle relationships. To support this idea, Bauder (2003) extends Bourdieu's writing on capital(s) to contend that institutionalized cultural capital contributes to the reproduction of racial inequality in the labour market. Below I examine how new workplace practices—like worker-centered control mechanisms—have the potential to be discriminatory for some groups of workers.

When some of my participants (mainly managers) talked about the "skills" required to build customer loyalty (through sending TYCs, for example) I argue that they are sometimes also talking about possessing—or not—cultural capital. This cultural capital is more instrumental than ever to achieving the "relational" goals that the organization has set out for them. Here it is not a lack of recognition of education and credentials that holds some groups of immigrant workers back from advancing in the organization, but instead a difference in embodied cultural capital that helps them develop "emotional connections" with customers.

With regard to TYCs, managers have employed various methods to encourage workers to write effective TYCs, including peer coaching and team competitions. Yet, as John (a CAM) notes, although many workers continue to produce average or sub-par TYCs "there's more quality ones. Because we've been emphasizing quality in all this

stuff". As highlighted in Chapter 4 (section 4.2.1), in this context "quality" stems from having found something personal to discuss. Topics managers suggest range from family, vacations, sports, and entertainment. For many of my participants, however, entering into these conversations proved to be difficult. In this way, TYCs serve as an organizational practice that discriminates against these workers who do not possess the necessary skills and capital required to "successfully" navigate these relationships. As practices like the TYC become more integral to the performance assessment of workers, it is incumbent on management to provide formal training programs.

An older commercial worker, Abigail, described how she has a hard time "connecting" with young customers over the phone. Being an immigrant from China who has worked for The Bank for roughly 20 years, Abigail felt out of touch with Canadian culture. She notes, "If I'm talking to the young one, maybe they don't talk about the same things as me. Maybe they talk about snowboarding [laughs]. I don't know what else to say." In contrast, she has developed close relationships with a limited number of customers - most of whom are Chinese-Canadians, or older women. In these interactions, Abigail speaks comfortably, and fluently, in Cantonese. "We talk about the family. We talk about what their plans are. You know, all kinds of stuff that women talk about" (Abigail).

Filipino workers in the same department shared a similar sentiment. A key difference here, however, compared to the CRMs discussed in the above section, is that most of the customers that CSOs develop connections with are individuals in similar, support roles at other commercial organizations (the majority of whom are women who are not in positions of authority, accordingly to informal participant feedback).

A vice president in personal banking noted why managers need to surveil TYCs:

> I mean obviously you have to look at them. I have managers that have to look at them. Not everyone writes with the same skill set. Their grasp of the English language isn't the same. And, you know, "Congratulations on getting your TFSA, tax free saving account" is not the reason why we should send somebody a thank you card. (Angelo)

A typical strategy to encourage workers to write better cards is to have them take turns reading their "good" cards at daily meetings, with the goal of having co-workers learn from each other. One manager, Aisha, says that every day she will ask her group, "Is there anyone who has got a good card to share?" Alternatively, other senior managers, such as John, have launched monthly TYC competitions where managers enter their workers' "best" TYCs into a monthly competition which the senior area manager judges. Gift cards and public recognition go to the winners, while the winning cards are read aloud at a large monthly meeting.

In part due to his intermediate ability to write in English, one senior CSO participant had a particularly challenging time both meeting TYC targets and writing cards that impressed his manager. Nonetheless, this Filipino worker told me he received positive performance reviews and seemed to be well respected as a group leader. However, after failing to be considered for an internal promotion for a non-customer facing, administrative position, he believes his "language barrier" is being held against him. The CSO notes:

> Maybe I'm not ready for a management position. But, I came from an operational side. And I think I could manage an operational group. But, [the CAM] said to me

that he didn't think I was ready. And he didn't see me going in that direction. He sees me as a support worker. Only a support. Okay that's fine. That's his opinion, right? But… Maybe I am only a support worker. I'm good at the support part, but… There's nowhere to go [here]. I know that I could lead a team. And make it a winning team… I think [it's] because of my language barrier. My language thing. I don't know. I don't want to assume—but, maybe. Because even other managers from his team were recommending me.

In this case, from this worker's perspective, at least, an individual's ability to communicate to customers in the ways deemed appropriate and successful by management has a direct impact on career opportunities (or lack of opportunities). Although the worker apparently has the skills and performance reviews necessary to qualify for a promotion, management has exercised discrimination in promotion decisions by using his TYC performance against him. Like the TYC, other worker-centered workplace practices, like customer check-ups and customer cues, have the potential to discriminate against immigrant workers as well. While this type of discrimination may not be intentional and overt, it nonetheless operates in a systemic way.

Of course, for immigrant workers at The Bank, it is not only managers who have a say in creating opportunities for advancement. Within the triangle of power framework, customers (through feedback, primarily) also have a part to play. As Hekman and colleagues (2010) find, customers bring biases and prejudices about workers to service encounters which subsequently influences their feedback and ratings. In my study, the most common forms of customer prejudice against immigrant workers related to false assumptions about educational credentials. Customers often assumed that workers were

less qualified than they were. In one extreme example of racism in a worker-customer interaction, Marilyn recounted how a customer discounted her because she is Filipino. She notes:

> Sometimes, there are people whose attitude is just different. They look down on you. Like, I had one client who looked down on me because I'm Filipino. They said, "Filipinos are supposed to be nannies." She made that remark… And then I said to her, "Well, they [sometimes] start as nannies but it doesn't mean that they're going to be nannies forever. That's why it's a free country. They can do whatever they want"… One of my coworkers said to her that, "You know what… Just because she's Filipino it doesn't mean that she doesn't have a school degree or something." (Marilyn)

In an organizational setting that has drawn the customer into the worker-manager employment relationship, management needs to be wary of how it evaluates and incorporates customer-related performance tools. This pertains to specific practices, such as customer feedback, but also to the general day-to-day expectations involving workers having "productive" interactions with customers that are meant to be used to prop up TYCs and successfully navigate other customer-related control mechanisms. Otherwise, customers, as part of the service triangle, will continue to contribute to the unequal distribution of opportunities for disadvantaged groups in the workforce that persists.

6.5 Conclusion

In this chapter I have moved from a discussion of the structural and subjective dimensions of the service triangle—explored through an analysis of control and

emotional labour—to a consideration of the consequences of participating in *flexible* triangle of power work for individual workers. Specifically, I have questioned if, and how, the intensification of the service triangle framework at The Bank has impacted how individuals experience insecurity, and how inequality is (re)produced.

In a first level of analysis, I found support for the argument that working in the triangle contributes to a process of individualization and increases workers' sense of insecurity and risk. This is largely due to the increased competition, growing targets, and move to performance-based pay that the organization has adopted. In a second level of analysis, I argued that service triangle work also contributes to maintaining (or reproducing) long-standing inequalities in service work (based on gender and race). Here it can be seen that while successfully navigating worker-manager-customer relationships increasingly relies on a worker's capacity to make personal connections with customers, some groups are disadvantaged. In particular, I highlight the elevated role of cultural and social capital, which can be central to helping workers foster these connections.

Finally, as noted in Chapters 4 and 5, control mechanisms in the service triangle require workers to perform emotions and interact with customers in tightly watched contexts. To be successful within this landscape workers must be ready and willing to "play the game" in front of managers and customers. Failure to do so will limit the opportunities that come their way.

Chapter 7: Conclusions

> *"Customer expectations have gotten higher. An example, you go to a grocery store, and the cashier doesn't say hello to you. Well, years ago they never would have said hello to you. Now, you expect that they will at least say hello to you. So, I think customer expectations have changed. Which is why you constantly have to improve on your customer service as best you can, or think of new ways to improve it… I think the customer expects certain things when they go to the branch, or shopping or whatever. There is an expectation of a certain level of customer service… But the hard part is, how do you take it to the next level? And, when to know to take it to the next level?" (Bea, branch manager)*

> *"I think customers think that they can get away with a lot more. And, what I mean by that is that they're kind of taking their cues from, you know, like a Rogers or Bell. You know, calling into a call centre and saying, 'Well I get a better price at Bell, so give it to me.' And then Rogers rolls over and gives them whatever they want. So people expect that they can come to the branch and just kind of negotiate the same way. Which, in some ways is true… They think they can just come in and [snaps fingers], 'Well I want it. If you don't give it to me I'm leaving. I'll go somewhere else.' And we are really receptive. We want to keep the business. So a lot of the times we will give in. It ends up working in their favour. 'Okay, don't go. We'll do whatever you want.' [higher, soft voice]". (Michaela, financial services manager)*

7.1 Introduction

The nature of Canada's service economy has changed since the turn of the 21st century. Where customers have always enjoyed a central position in the maintenance and survival of service-producing organizations, their role, on a day-to-day basis, has transformed. It is true that the old slogan, "the customer is always right", remains accurate; yet, it seems as if his/her power over shaping work structures and the experience of work has increased. Perhaps a more reflective slogan should read: "the customer is always right,

and organizations must take heed". As the quotations above from Bea and Michaela indicate, contemporary service workers need to be ready to adjust to, and negotiate, the increasingly high demands of customers.

Although banks have historically been slow to adapt in Canada, this study demonstrates how jobs in these often-coveted institutions are changing. They are no longer as safe and secure as they once were. Recent news articles about the potential demise of Canadian banks highlight how they are seeking to come up with new ways to provide customer service and stay profitable in a changing economic, social, and technological landscape (see Berman, 2016; Sturgeon, 2015). Particularly, as technology pulls younger Canadians online, and away from the physical workplaces of upper-tier service organizations, CEOs, like CIBC's Victor Dodig, emphasize the need to deliver "more in-person financial advice" in order to "nurture and maintain customer relationships" (Sturgeon, p. 1). The logical assumption here is that in order to be responsive to customer demands, service workers must first cultivate strong relationships with customers.

Understanding how managerial and customer power, first, operate, and, second, affect workers have been the principal goals of this study. In examining the relationship between worker, manager, and customer, this study contributes a nuanced understanding of how the emergence of a triangle of power in an upper-tier service organization (see Chapters 3 and 4) has impacted workers—both in terms of their daily subjective experience of work (Chapter 5), and also in relation to how they access organizational opportunities and rewards (Chapter 6). Throughout, this dissertation has sought to highlight the challenges workers face as they navigate the service triangle in a world of

work increasingly marked by competition, insecurity, and risk. In particular, it reveals how opportunities are not distributed in equal ways to various groups of workers.

The chief question this study addresses is to what extent do managers and customers have power over workers in service organizations? Second, how much agency do workers have as they engage with customers and managers? Third, how does the application of managerial and customer power impact opportunity and inequality for service workers? As noted throughout my substantive chapters, past research reveals competing perspectives on whether a service triangle comprised of workers, managers, and sovereign customers has emerged (see Korczynski, 2009, 2013; Lopez, 2010; McCammon and Griffin, 2000) or whether, fundamentally, the standard manager-worker employment relationship persists (see Belanger and Edwards, 2013; Taylor and Bain, 2005).

Primarily, I have addressed these research questions by putting forth my concept of a *flexible* triangle of power. Here, my approach to worker-manager-customer relations adds depth and complexity to the debate about customer power by demonstrating the multi-directional nature of power and control, as well as the role of worker agency in shaping the structure of the flexible triangle.

7.2 Main themes

Several important themes emerge in relation to the flexible triangle of power. They underscore the competing, and variable, positions of managers, customers, and workers over the day-to-day experience of work for interactive service providers.

Managers construct, customers influence

The first, critical, theme concerns the roles of managers and customers in enacting control mechanisms over workers. Operating within the framework of a flexible triangle of power, my research shows that managers have ultimate power over workers' labour process—in that it was management, not customers or workers, who designed a change project that aimed to afford more influence to customers. Like so many other large organizations in the service economy, this involved The Bank introducing specific initiatives characteristic of high-performance workplaces and post-bureaucratic organizations (see Chapter 3, section 3.3; Chapter 4, section 4.2.1). Yet, management constructed specific types of control mechanisms that elevated the role of the customer.

For instance, the increased usage of customer feedback, through customer loyalty "check-ups", and the introduction of worker-written customer thank you cards (TYCs) made it so that customers carry more influence over workers. These initiatives are not exclusive to the banking sector. And while, again, managers introduced these changes, they nonetheless require customer participation. More than that, the worker-customer relationship has become essential to—and forms the foundation for—these control mechanisms, as they depend on the worker making a "personal connection" with the customer. From management's perspective, only by building these personal, "emotional" connections with customers are workers able to demonstrate they have successfully developed interactions, or relationships, with customers. My findings, therefore, support a triangular model of control that captures the ways in which control in the flexible service triangle can be either manager-dominant, or customer-dominant (see Figures 4.3 and 4.4).

Worker agency and subjective experience

This study also shows that with the preeminent status of the worker-customer relationship in service work, workers now find themselves at the centre of control processes. Instead of being passively subjected to manager and customer power, workers continue to play an active role in producing and reproducing the triangle of power. For example, workers are responsible for creating TYCs, just as they take a lead role in tracking customer loyalty, and participating in customer cues and scripting. In other words, workers have agency in how they take up control practices and engage in relationships with customers. In practice, these developments carry noteworthy implications for workers' subjective experiences of work and their ability to develop authentic relationships with customers, as well as their opportunities to negotiate, or resist, control mechanisms.

Additionally, the integral participation of workers and customers in methods of control provides a helpful gateway for understanding how the standard worker-manager employment relationship has opened up. Instead of a two-way flow of power from manager to worker, service triangle work requires workers and customers to alternatively take lead roles in the production of control mechanisms.

Unequal opportunity in the flexible service triangle

A third major theme emerging from this study concerns the unequal ways that opportunity and insecurity are distributed in the service triangle. An uncritical perspective of the amplified, prominent position of the customer in service work might overlook the new ways that customers impact how workers are assessed, ranked, and afforded opportunities for promotion and organizational rewards. Here, customers prove to be

central to the process of individualization that has considerably increased workers' sense of insecurity and risk.

Customer-related control mechanisms raise the requirement for workers to effectively (and "productively") negotiate their emotions in relationships with customers in ways that support the commercial motivations of the organization. What this study demonstrates is that not all groups have equal capacities to make these personal connections with customers. Managers encourage workers to draw on cultural capital in order to build their relationships with customers. However, when workers and customers enter service encounters from different backgrounds, with different social locations—especially in scenarios where customers enter the interaction with more power—it is difficult for workers who may lack cultural capital to achieve the types of "productive" interactions management is looking for.

7.3 Contributions

This study makes several important theoretical and empirical contributions. First, it enhances the debate about the role of the customer in the employment relationship (see Chapter 1, section 1.2). Responding to calls for empirical research to help us better understand the relationship between worker and customer within the service sector context (e.g., Korczynski, 2009; Lopez, 2010), this study challenges the notion that customers remain a subordinate third party to managers. In organizational settings where customers have been incorporated into control mechanism and workers have been given a larger role in reproducing these mechanisms (as with The Bank), it is clear that customers have significant influence over how individuals go about their work on a daily basis.

Moreover, where the literature on the role of the customer relative to the traditional employment relationship can be divided into two camps—with authors like Korczynski (209, 2013) and Lopez (2010) in favour of a triangle of power, and Belanger and Edwards (2013) championing the fundamental place of the worker-manager relationship—with these findings I argue for a more nuanced, third position. The flexible service triangle recognizes the agency workers bring to their interactions with managers and customers. By taking a primary role in the production of customer-related control mechanisms, workers find themselves in a new position, where they can further direct the nature of their relationships with customers. Earlier work by Leidner (1993) identified the "interest alliances" that workers can form with managers or customers. Here, my research enhances and extends this perspective by examining how workers themselves play a central role in creating the rules that allow the flexible triangle to emerge.

The second substantial contribution this study makes concerns the relationship between control in the service triangle and subjective experience for service providers. Responding to Korczynski and Macdonald's (2008, p. 4) suggestion that adopting a triangle of power perspective may require "rethinking… core sociology of work concepts", like control, this study extends and sharpens this area of research by focusing on the link between how control is structured by management and customers, and experienced by workers. With interactive skills at the core of service work, I build on research on emotional labour by framing it in direct relation to control mechanisms in operation in the triangle of power. Where some workers utilized an "instrumental" approach to customer conversations (participating in emotional labour in an effort to maximize sales opportunities), others embraced a "caring" approach (by prioritizing the

development of genuine, authentic relationships with customers). Again, here it is the agency that individual workers have as they participate in customer-related control mechanisms that contributes to the flexible nature of these worker-manager-customer relationships.

Finally, the customer has been observed to affect insecurity and inequality in the workplace. Along with long-standing calls to better understand the multi-dimensionality of relationships in the workplace (e.g., Lowe et al., 1999; Lopez, 2010), studies continue to call for research that examines the role of the customer in shaping the structural opportunities for individuals at work (e.g., Korczynski, 2009, 2013; Hekman et al., 2010). This study provides valuable empirical research on the worker-customer relationship.

I also bridge the gap between the risk society theorists (e.g., Beck, 2002) and materialist analyses of social inequality (e.g., Bourdieu, 1986) by extending work on the service triangle and illuminating how customer-related control mechanisms contribute to insecurity for workers, and make it harder for certain groups to attain occupational rewards. As participation in the flexible triangle of power proved to be a key source of insecurity, successfully negotiating the triangle in order to access opportunity and rewards was more difficult for workers with less access to cultural and social capital. An important—though discouraging—contribution here concerns the way in which new forms of customer-oriented control, like the TYC, function to discriminate against workers who lack the necessary cultural capital, language skills, and proper training, effectively working to reproduce long-standing gender and racial inequalities in service work.

7.4 Implications and future research

This study underscores several notable implications for workers, organizations, and Canadian society, generally, in relation to the emergence of the service triangle in upper-tier service work. First, it helps provide a framework for workers struggling to explain the sense of insecurity, instability, and—in some cases—despair they may experience. Many participants understood that things were changing quite dramatically, but failed to interpret their experiences within the broader context of customer-related change and service triangle work emerging around them. By collecting considerable empirical data from workers, about their relationships with managers and customers, this study builds an outline for analyzing individual work experiences within a larger social context, and presents a picture of what that larger context looks like. For workers, it also offers a window into the extent to which job quality is eroding in even the seemingly most secure, stable work environments.

From an organizational perspective, this research highlights post-bureaucratic change initiatives that touch even the most rigid of bureaucratic structures. The flexible triangle of power was able to take hold so well at The Bank because of the flatter organizational hierarchies that developed, the team-based framework that was put in place, the flexible performance-based pay that was adopted, as well as the incorporation of customers into performance reviews. These critical developments set the scene for the flexible triangle to materialize. At the same time, however, as workers began to participate in control mechanisms in new ways, they influenced how these new organizational structures emerged.

From a national (Canadian society) perspective, this research carries troubling suggestions about the state of work. In past decades the expansion of lower-tier services—and the shrinking of the core sector—has meant that more individuals have found work in low-wage occupations with higher insecurity, and various degrees of precariousness. Scholars have identified job quality as a major concern for post-industrial workers (see, for example, Kalleberg (2011) on the "good" jobs/ "bad" jobs debate, Lowe (2007) on the multi-dimensionality of job quality in the 21st century), and have identified temporary and precarious forms of work as particularly challenging for service workers (Vosko et al., 2003; Fuller and Vosko, 2008). Here we see a large, mass-employer incorporating "retail" practices (e.g., non-standard work schedules, and flexible pay), encouraging competition, and fostering an environment of anxiety and uncertainty. Unfortunately, this is a sign that it is becoming less obvious as to where individuals can find "good", secure, stable jobs in the service economy.

With respect to future research involving the service triangle, I believe the next important step is for scholars to build a better empirical understanding of the customer's perspective. What does it mean to be a customer in the 21st century? We have seen how customers carry meaningful power over interactive service workers within the service triangle context. However, we do not have a good grasp as to the extent to which customers are aware of this power. If customers knew more about the role they play in determining which workers get rewarded and which ones do not, would they approach their interactions, and relationships, with service providers differently? Future research that can incorporate this (missing here) perspective alongside that of workers themselves will hopefully be able to successfully move the discussion around the triangle of power

beyond simply how it functions, to the steps we can take to improve the position of workers relative to managers and customers.

To address further questions about the customer and the service triangle in post-industrial society, it would also be productive to move beyond the financial sector and adopt a broader idea of what it means to be a customer. Pursuing a research project in two or more organizational settings where the notion of the client or customer is changing, such as health care or education, would be ideal. Questions could be posed to physicians and patients, and educators and students about the nature of their relationships (as well as the preconceptions, expectations, and influence that each side brings). Here a mixed methodological approach using surveys, for example, to gain a wider perspective of how ideas of patients and students are changing, and qualitative interviews to build an analysis of the implications of change for these workers, would contribute substantially to our understanding of the role of the customer across society more generally. By searching out and studying the changing power that customers carry, we can better understand how power and inequality operate and are reproduced in the service economy, and can work to improve the everyday experiences of work for Canadians.

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