New World of Work –
Old and New Forms of Coping and Control in the Finance Industry

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Abstract. This paper explores how customer service representatives in three customer centres in an international insurance company in Norway cope with and resist their new workday with increased sales requirements. Based on a rich case study, we identify three different coping strategies and work styles among the employees. We discuss how these relate to conceptual frameworks of resistance and commodification. We round off by discussing their potential contribution for change and for improving the reputation of the finance industry, including some reflections in light of the Norwegian way of negotiating alterations in working life.

INTRODUCTION

The product of work is people (Philip G. Herbst 1974)

Although organizations produce products and services, they also provide economic remuneration and they also confer identities and meanings (Collinson 2003). Ways of organizing work, however, is changing as a result of factors such as globalization and increased competition, new technology, growing dominance of the service sector in advanced economies and the growth of non-standard or atypical forms of employment. Williams (2007) claims that three dominant narratives on the direction of work can be identified: 1) the growth of the formal economy, 2) the transition towards a commodified world and 3) globalization. It is beyond the scope of this paper to go into competing narratives, but such narratives seem to share some key features: They pinpoint some dichotomy and order the two sides into a temporal sequence describing the transformation from some 'old' to 'new' form of work organization (Williams 2007:2). These narratives, however, fail to do justice to lived practice and the multiple changes that vary across space, sectors, occupations, populations and nations. In order to understand changes at the workplace and the experience of workers, the mediating role of the economic, social, cultural and political contexts has to be taken into consideration (Bradley et al. 2000:195-196).

The objective of this paper is to contribute to an understanding of the "brave new world of sales" in the finance industry. This sector has undergone considerable changes in recent years and has experienced an ideological turn from service to sales. There has been an introduction of a sales culture into previously hierarchically based, bureaucratic organizations (Korczynski 2002, Korczynski and Ott 2005). Customer service representatives within finance companies are being transformed from advisors or tellers to competitive sellers (Regini et al. 1999, Forseth 2001). In this paper we analyze how workers respond to the new job demands, and discuss different coping strategies and work styles and how these styles relate to conceptual frameworks of resistance and commodification. Furthermore, we discuss the potential contribution of the resistance embedded in the different work styles, and

make some reflections in light of the Norwegian way of negotiating changes in working life.

Norway is an interesting case for studying how these changes manifest themselves at workplace level due to a long tradition of industrial democracy. The pattern of tripartite collaboration between authorities, employers and workers is widely known. The Norwegian model, however, also comprises a system of industrial relations on local level. This model is based on partnership between management and labour without disregarding the structured antagonism between the parties in capitalist organizations. Thus, we can talk about a system of "boxing *and* dancing", to rephrase a title by Huzzard et al. (2004). In contrast to their description of partnership as either boxing *or* dancing, in Norwegian working life the ability to do both is recognised. The model was moulded within manufacturing industries, and today its strength on local level varies somewhat between industries and occupations due to historical, structural, organisational and cultural factors. Nevertheless, it is an important backcloth for understanding different business sectors in Norway. The finance industry plays a central part in the Norwegian society, and it employed around 2 per cent of the workforce in 2006.

BACKGROUND

The finance industry has seen significant changes in recent years, and the globalized economy has removed competitive barriers and reduced traditional margins. Mergers and new forms of organisation have emerged as a result of the intensified competitive environment (Courpasson 2006). Finance institutions were among the first to introduce call centres to deal with their customers in an effective way in tandem with the closure of local branches (Taylor and Bain 1999:102). These are units in which computer-utilizing employees receive inbound - or make outbound - telephone calls to customers. The calls are processed and controlled by automatic call distribution, and parts of or the whole transaction is processed while the customer is on the line. Call centre employees in the finance industry sell a complex product, as it comprises a wide range of insurance and financial services and products. These activities are in the hands of qualified employees engaged in sales, advice, and consulting (Frenkel et al. 1999). Thus, some organizations have substituted the title "customer service centre" for "call centre" to differentiate the nature of their operations from more standardized, routine sales work requiring fewer qualifications. Financial service centres, however, have maintained the traditional span-of-control in combination with implementing a more flexible specialisation strategy and increased emphasis on quality. As opposed to many knowledge-based businesses, where employee self-regulation is maintained through various mechanisms of self-discipline, team leaders or first-line managers in insurance company call centres still serve a key control function ensuring that productivity levels in the call centres are met. This type of activity is thus subject to strict guidelines regarding control of production demands. The job is characterised by being both "online" and "on time": Call centre employees are limited to working in one place and have a defined period of time for when to be operative personnel and users of the ICT solutions used in the service delivery process.

In the wake of the growth and popularity of call centres in a range of industries, an extensive literature has emerged dealing with topics such as technology and surveillance, managerial dilemmas, emotional/relational labour and gender, and labour process (e.g. Burgess and Connell 2006, Frenkel et al. 1999, Korczynski et al. 2000, Taylor and Bain 1999, Taylor and Tyler 2000, Broek et al. 2008). British scholars have also studied the outsourcing of customer centres to former colonies.

As this literature covers a range of products and services, we do not intend to elaborate on all the contributions. Instead, we will highlight some conceptual frameworks that are fruitful for analyzing sales work in insurance.

The new role for employees working on the front-line in finance is to be customer-oriented, competitive sellers of a range of finance products and services (Forseth and Dahl-Jørgensen 2002). This increasing sales orientation is carried out by delegating the responsibility for sales to customer service representatives, who in turn are made individually responsible for fulfilling the company's profitability goals. The sales managers are responsible for the results by frequent monitoring of the employee's performance. This development has contributed to an intensification of work, but this outcome is not necessarily equivalent to increased standardization (cf. Houlihan 2002, Batt and Moynihan 2002). Although employees are being monitored and measured according to sales parameters, we will show how there is room for performing the job in different ways. Moreover, we will discuss to what extent different work styles can be interpreted as a form of resistance. Even in surveillance based organizations, employees will continue to find ways to enact discontent and to express dissatisfaction. In the Anglo-American literature, two perspectives on resistance have been discussed: Individual and collective. Individual forms of resistance comprise activities such as joking, sabotage, escaping, disengaging and prising improvements (Taylor and Bain 1999, Collinson and Ackroyd 2005). Within this tradition collective forms of resistance are portrayed through union activities and bargaining. A path breaking volume on collective resistance is the *Workers' Collectivity* (Lysgaard 1961). The workers' collectivity represents the workers' shared will and interests, and delineates between "us" (the workers) and "them" (the management). It arises as a group response to the demands of the production system, whose performance pressures are beyond the capacity of the individual worker to remedy. In this way a counterauthority to management is established (Johnson and Hall 1995). In a Scandinavian context we will also highlight a position in-between the two mentioned above: collaboration and partnership between management and workers.

If we turn to Collinson (2003), he makes an effort to enhance the understanding of the ways that organizational power relations are reproduced, rationalized, resisted and even transformed within contemporary workplaces. He tries to link more explicitly what he calls "survival practices" and the construction of selves in the workplace. He underscores that a number of subjectivities seem to emerge, especially in surveillance-based organizations. Through impression management employees can seek to improve their reputation and seemingly conform to the requirements. In doing so, he considers three types of strategies: 'Conformist', 'dramaturgical' and 'resistant' selves. The production of *Conformist selves* can be seen as an important outcome of surveillance based organizations. In conformity, individuals tend to be preoccupied with themselves as valued objects in the eyes of significant others in authority positions. Surveillance systems may make employees aware of themselves as visibly objects under the gaze of others, and might contribute to manipulation of self, reputation and performance. *Dramaturgical selves* are characterised by an ambiguous and shifting amalgam of compliance and opposition. *Resistant selves* express their discontent about workplace processes. This can be done explicitly or in a more covert manner (Collinson 2003:536). We will use this typology as a point of departure when discussing the different seller profiles we identified in the company.

METHODS

Our data stems from a purposive sample of three customer centre teams in an international insurance company in Norway, 2006. The mean age of the sample was around 40, and the gender distribution was skewed, with 70 percent women and 30 percent men. In order to secure a comprehensive understanding of the work situation we used multiple methods: *Field observations* at the customer centres and a *quantitative mapping* gave us good insight into what their work involved, the flow of the production chain, and organisational and cultural characteristics. We *interviewed* 29 of the employees present, and most of them in pairs. This strategy offered high-quality dialogue-based data with plenty of reflection along the way. Seven team leaders and regional managers were interviewed individually. All interviews were digitally recorded, and important parts were transcribed.

RESULTS

The employees primarily dealt with incoming calls from customers that could be routed to them from all over the country. The customer service representatives were to provide service to and advise customers on the other end of the line. At the same time, however, it was also their job to sell a wide variety of products through "new sales" or "add-on sales". Thus, they had to act as advisors while selling insurance to the customer at the same time, and they were first and foremost sales-oriented. The company encouraged their customer service representatives to be "pleasantly persistent" in dealing with the customers, a sort of middle ground between providing high-quality service, giving customers advice, and realising a sale. Besides, the company was introducing new strategies including one day per week for outbound calls in some teams. Some saw this as a challenge, whereas others disliked such cold-calling of customers. All customer service representatives had to relate to sales and budget demands, and their work efforts were measured and quantified; total sales figures and numbers of objects sold, time spent on customer calls, and the revising of customers' insurance schemes. They were also monitored by technology by a display on the wall showing the number of agents in interaction with customers and the number of customers in line.

Even at our first visit to Eternal we could see the outlines of very different coping strategies and work styles among the employees. These profiles are partly a result of the learned work practices of employees and partly of sales culture.

Super Seller
The super seller embraced the new job demands, and got a kick out of the competitive environment and the sales requirements. In many ways they could be described as conformist selves according to Collinson's typology (2003). He or she was characterised by a fast-paced work style, was efficient on the phone, completed many calls, and quickly moved on to the next customer when all opportunities to secure a sale were exhausted. Within this basic framework there was room for a certain amount of variation in how the super seller related to the customers. Among the top sellers we observed different strategies: The **cowboy** was quick, forward, brazen, and fearless in communicating with the customer. Both women and men can fill this role, but we found several younger male customer service representatives in this group (cf. Hodgson 2003). They were skilled communicators, and they worked fast. Some got the most out of each call, some had acquired specialised knowledge of a particular product whereas others answered as many calls as possible to get sales:

> *Whenever there are 40-50 incoming calls waiting, I pump phones and think about the customer waiting in line. I dial back in immediately, and I finish up with the customer still on the line* (Betty, customer service representative).

As a consequence they did not have to spend time writing reports between each call. The super sellers paired skill and comprehensive knowledge of the system, customers were convinced and persuaded, and sales figures went up. The ***maternal type*** was often an experienced female, laughing and sweet talking the customer while giving them a sense of being well taken care of, and securing a sale in a high percentage of calls. Some of the Super sellers were accused by their colleagues of mis-selling and mis-registration of sales in order to get higher sales cores. This easily led to extra work for those who had to "clean up" after them, discontent customers and bad reputation for the company.

Service-oriented Seller

The service-oriented sellers often experienced a conflict between service and sales. They focused intently on the customer, answering calls with the ambition to give good advice and to help customers find the best solutions. As a consequence of this, they emphasised thorough information, and they believed their ability to communicate well with the customer was their best skill. The customer should always understand what was going on, and the conversations often included a review of the customer's insurance schemes. Service-oriented sellers emphasised the advisory part of their job. Moreover, they struggled with the imbalance between the quality of service they wanted to provide for customers, and the signals they got from the management that they had to spend less time on service and information, and more time on selling insurance.

> *I have been told that I am very service-minded. But here you're supposed to be more sales aggressive. You are not really supposed to provide any service at all unless the customer forks up the money* (Arnold, customer service representative).

The key characteristics of the service-oriented seller were being empathic, good listeners, nice, attentive to customers and their needs. These are traits with traditional feminine connotation in front-line service work (Forseth 2005). This typology, however, includes both male and female customer service representatives. Service-oriented sellers often also had a long-term mindset in dealing with customer relations, and they were concerned about not losing customers. They considered providing high-quality service as an investment for the future, and consequently they were on the phone longer with each customer. Customers were often very pleased to encounter the service-oriented seller, and for that reason they received stronger and more positive feedback on their work efforts and service from customers, rather than from management. Thus, this category of sellers has some resemblance with dramaturgical selves; they try to rise to the occasion but oppose the strong injection of sales culture and continue to provide thorough service even though it is more time-consuming. They do their work "good enough" but are not willing to put in the extra effort to completely comply with the new sales demands.

The system-oriented Seller

The system-oriented seller disliked the development within the finance industry and in the company, and they resisted the sales culture that was inflicted on them. Besides, they struggled to meet sales requirements. As the label indicates, they were more concerned about insurance facts and systems, with doing everything by the book, following regulations and arrangements and using available solutions. Experience and insight were important qualities of a system-oriented seller, and this

type was most often found among advisors who had worked for the company for a long time. They enjoyed being detectives, and often cleaned up unfortunate mistakes made by other customer service representatives, but could also be accused of "finding too much", e.g. mis-selling or mis-registration of sales. The system-oriented seller played a key role whenever customers called in dissatisfied with their previous experience – often cases where they had encountered rookies or "cowboys", and cases where the customer had felt uncertain about some of his/hers arrangements. The system-oriented seller was credible and acted as a "lightning rod" for both customers and the company. Often, system-oriented sellers had the ability to explain the various products so that the customer was provided with solid insights into the schemes that were in his or her best interest. The role of the system-oriented seller was held by both women and men. This type evoked images such as accountant, bookkeeper, detective and housewife – accurate, conscientious, tidy and orderly. In some extreme cases, they experienced pangs of guilt, which complicated the sales process:

> *Conscience! – I'm not cynical enough - there is no other word to better describe it* (Beatrice, customer service representative).

System-oriented sellers were reluctant to "push" the sale through too quickly and efficiently, and they hesitated to sell all kinds of new products. In addition to sometimes experiencing that the customer did not need any additional insurance, system-oriented sellers believed that selling at any cost was not the best "image" to pursue for the company. They found it easier to safeguard the company's professional image and credibility and not pushing the sales activities too far. In finding errors, the system-oriented sellers helped safeguard the company's ethical consciousness and conscience. Their work efforts, however, were not valued by the company, they felt. They became anomalies because they were too slow, and not aggressive enough in terms of sales and add-on sales. Their way of performing the job often led to a perceived imbalance between company demands placed on customer service representatives and the system-oriented seller's sense of coping with the job. Employees in this group were consequently more prone to having bodily tensions and vague medical problems, and being absent due to sickness. The team leaders spent time trying to change the work practice of the system-oriented sellers in order to increase their sales figures.

CONCLUSION

Commodification is a recurring theme in our data material on "the selling customer advisors". Here we point to three levels where we claim that increased commodification is occurring. First, the distinction between insurance and banking is disappearing, and the employees have to cope with a number of in-house products and services. In addition, a whole set of new products have been introduced in order to keep the competitive edge. Moreover, organisational boundaries are also blurring and the new finance houses rely on products from others such as subsidiary companies. As a result financial centre employees sell a complex commodity, as it comprises a wide range of insurance and financial services and products. Second, in order to boost sales a whole range of key performing indicators have been introduced. In general, these are related to sales and new sales and less oriented towards taking care of loyal customers. In the company management regarded these indicators as important incentives to change the behaviour of employees and strengthen the transition from service to sales. This kind of monitoring, however, also contributes in shaping the work processes and the work styles of the employees.

Third, the product of work is people, and we have documented the kind of people or selves that were "produced".

Elaborating on Collinson's (2003) typology of selves at work, the three different coping strategies and work styles that we identified also contain various degrees of resistance. The super seller equals the conformist self, coping in a manner that complies with the requirement of the system. From the management point-of view, this is *the* proper response to the company's pursuit of profit. The service-oriented sellers find themselves in a squeeze and enact the role of the dramaturgical selves voicing dilemmas between service and sales. The system-oriented seller is the most outspoken critic of the sales orientation in the company, and the transformation in the finance industry.

In the wake of the global financial crisis, it is highly relevant to discuss the impacts of cultivating strong sales cultures. Can the different work styles with their embedded forms of resistance represent a potential for finding new solutions? Too many super sellers have been hired in good times, but what happened to ethical consciousness and conscience in the companies? Maybe the financial crisis provides conditions for setting a higher value on the qualities of other types of seller profiles and their resistance. Indeed, this knowledge could be used as a way out of the crisis. By bringing the critique of the system-oriented seller front stage, the seemingly worst case can be become a best case. Acknowledging the qualities of the service-oriented and the system-oriented sellers could be one way of rebuilding trust and improving the reputation of the finance industry. Norway has a relatively high level of unionization, but to make a call for action from the financial trade unions is not the only solution in this regard. They have been critical towards the prevalence of performance based wages, but they do not have a history of militant action. Given the long tradition for negotiating improvements in working life in Norway, the future road to more robust sales cultures goes through partnership between management and employees on local level.

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