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The 'Virtual' Manager?: change and continuity in managerial work

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Abstract

Notions such as the 'virtual organisation' and as 'virtual teamwork' have recently received much attention. Using an ethnomethodologically-informed ethnographic study of the work of Business Managers in a major UK retail bank that is attempting to move towards a 'functional' organisational model, we empirically assess the progress made in achieving this organisational change. In particular we examine the everyday 'relationship management' work of Business Managers when conducting Customer Interviews. We consider the way IT-mediated resources are brought to bear within the interaction, the way any decisions made subsequently get justified to the organisation, and the way strategic plans are instantiated in everyday work. Business Managers, through negotiations with their customers, are seen as what might constitute a 'locus' through which 'virtual' conceptualisations are made to 'fit' in the context of work that might be considered to be somehow more 'real'. Our findings indicate that, whilst there is recognisable change in the work of such managers at the level of content and resources, there is no fundamental change in the interactional competences involved.

Keywords:- Continuity and Change; Conversation Analysis; Ethnomethodology; Financial Institutions; Information Technology; Interaction Analysis; Managerial Work; Organisation



Theory; Skill ; Sociology of Work; The 'Virtual' and the 'Real'; Virtual Customers; Virtual Organisation; Virtual Teams

Introduction

Financial institutions have long been in the forefront of the use of distributed computer systems. Recently, in conjunction with other organisational changes, they have begun to explore the increased use of IT to support decision-making, quality control and customer services (Burton, 1994). The advent of such widespread distributed computing and its convergence with communications is widely accepted as an everyday aspect of work. This has stimulated the emergence of 'groupware', the rapid growth of electronic infrastructures, and discussion on the development of, amongst other things, new 'virtual' organisational forms. Computing systems of this order are intended to incorporate much greater support for *shared* work across the organisational divide. Within such 'virtual teamwork' organisational function or process is considered to be more important than organisational location (Zimmerman, 1997). Here we present some findings about the effect of distributed systems and groupware on the functional 'centres' of a high street bank, focusing on Business Managers who describe their job as 'relationship management'. By so doing, we provide in-depth investigation of interactions between notions of 'virtuality' and 'the real' by focusing on the ways in which strategic plans are instantiated in the day-to-day working practices of middle managers.

In the literature on the sociology of work, management and organisations there has been an extensive discussion of emerging new forms of work organisation including the 'virtual organisation' (Henderson & Venkatraman, 1997; Zimmerman, 1997, for example.). These are seen to be a response to major structural changes in contemporary advanced industrial societies. Whilst there is much debate about their precise character, changes in the nature of work in mature industrial societies are generally acknowledged to have been increasingly intertwined with the deployment of IT (Scott Morton, 1991). In particular there is a stress on the need to move from hierarchical management structures to more flexible and responsive forms (Nonaka & Takeuchi, 1995).

The model of the 'virtual organisation' that the Bank adheres to proposes the need for organisations to encourage the development of less hierarchical, more open and creative relationships capable of sharing knowledge and expertise in 'evolving communities of practice' (Nonaka & Takeuchi, *op cit.*). In line with this 'virtual teams' are an organisational form that have been established in various centres of the Bank. Business Managers, then, are members of an organisation that has professedly bought into the 'virtual' ideal. Notions of distributed co-ordination mediated through IT - not to mention the sense of empowerment and product loyalty that 'virtual' teamworking is supposed to promote - are an integral part of the plans and procedures that inform the work they do. The electronic co-ordination and monitoring of these 'virtual teams' can also be seen in terms of the development amongst workers and management of a new variety of competences and 'skills' (Casey, 1995). Furthermore, as with the 'virtual team', it is possible to see the notion of the 'virtual customer' as one promoted and enabled by the developing use of IT (Randall *et al.*, 1998). 'Virtual customers' are representations 'in the machine' of customers typed in terms of their utilisation of bank products, spending, and income patterns, along with protocols representing the 'rationalities' governing customer behaviour. There are, then, numerous technological support and decision-making packages that have together become a resource that managers are expected to draw upon in their daily working practices.

However, it is important to point out that in the case of Business Managers' a great deal of time is spent in face-to-face interaction with customers, balancing their needs with the needs of the Bank, trying to develop and maintain a 'relationship' between them. This relationship is not between abstract organisations, but between particular managers and owners of businesses. For Business Managers, though, this work is also about building and preserving a personal bond with their customers. This too is achieved through extending the interview beyond the strict relevances of bank business: swapping stories and jokes; discussing leisure activities and mutual friends; developing a sense of 'investment' in each other.



It is through this face-to-face engagement with their customers, then, that Business Managers arrive at many of their practical decisions. In that case decisions frequently come to be based upon personal knowledge of the customer, and one of the key resources drawn upon is the stories that customers tell, with it often being the dynamics of the conversations themselves that shape future outcomes. The way these judgements come to be based upon 'the person involved', 'their situation', suggests, then, that there is still an extremely solid notion of 'the customer' around.

Having said all this, managers do still spend a great deal of their time using the technology, notably when completing forms on their laptop computers. Yet, as this paper seeks to demonstrate, the 'procedural implicativeness' of these forms becomes itself a resource through which managers can seek to justify to the 'virtual organisation' the 'real' decisions, based on 'real' interaction, that they have made. In that way Business Managers become a locus through which the 'virtual' ideal and the need to practically achieve the 'real' work with 'real' customers gets negotiated. Whilst they must engage with their customers and arrive at practical decisions, they must also account for those decisions in organisational terms, as these are manifested within the forms and procedures, the edicts and notions of 'best practice' that their workaday environment provides. In that case the proposed movement towards a functionally structured 'virtual organisation' is not unproblematic and there are many paradoxes and tensions involved - a point recognised by a number of commentators (e.g. Ducatel, 1992; and Kunda, 1992).

Amidst the proliferation of theoretical diagnoses of organisational change, then, there is a similarly burgeoning need for close empirical examination of its outcomes. Ducatel puts this aptly:

"We would expect communications innovations such as computer networks to affect organisational relationships. However, the changes caused by computer network communication will be hard to predict beforehand. Any changes will be as much a reflection of organisational culture as a product of the technology in itself ... The absence of an a priori direction in which the technology will take organisations makes the empirical investigation of how computer network technology is being implemented of the utmost importance and urgency." (Ducatel, 1992, 166)

Virtual Teamwork and Relationship Management

The Bank has been undergoing intensive reorganisation to 'modernise' its structure and render it more effective in a more competitive marketplace. Perhaps the major change has taken place with regard to the specialisation of various organisational functions. In particular this has led to the centralisation of certain elements of the 'back office' processing within the Bank in large, geographically distributed centres. In tandem with this specialisation and centralisation has come the development of 'local' Customer Service Branches and Business Centres, designed to be a general point of contact for customers 'fronting' the highly distributed processing that now resides behind handling the most straightforward of customer requests.

Business Centres (as the name suggests) provide a point of contact specifically for business customers. The expressed focus of 'relationship management' by Business Managers is the development and maintenance of the relationship between the Bank and all the customers in their portfolio. To do this they have to field routine inquiries and requests as they arise, and engage in regular reviews of accounts to ensure they are being run in the most effective fashion for all concerned. An element of this work that has received increasing emphasis is the selling of the Bank's 'products' to both new and established customers. 'Products' here refers to financial services and packages provided by a whole group of different 'companies' operating under the broad umbrella of the Bank. Business Managers are also expected to recruit new businesses to the Bank. This more proactive element of their work, however, characteristically receives less attention than Regional Managers would like. One Business Manager, when talking about an element of his work called 'prospecting' (telephoning, or 'cold-calling', potential new customers currently banking with other banks) expressed the difficulty many of them have with this in the following way:



"...unsolicited (1.4) or e- approaching people unsolicited (.) errm (2.8) who:: (.) p- possibly don't want anything to do with XXX ((BANK)) (0.8) an::d (3.8) I don't know it's just sortof (0.8) much easier to carry on and deal with your customers who you know are with you and (.) are happy to deal with you y'know chhh. (2.4) It's not easy"

Clearly the necessary 'front' to phone people touting for business is something that some managers do not feel they possess. Indeed, a good many see this intense sales focus within their work as problematic and will characteristically talk about the sort of brazenness it requires as 'unprofessional'.

In the context of the Bank as a 'virtual organisation' Business Managers might be said to be the 'face' for the 'front'. That is, they are oriented to by customers as a visible point of reference for the whole range of geographically distributed processes characteristic of a 'functional' virtual organisation (Zimmerman, 1997). As such then, a Business Manager might be seen as a 'stable' point of articulation between customers and the Bank's various specialised units, functions, and processes (Holland, 1998). This characterisation of their work is lent some credence by the nature of each Business Manager's 'Performance Agreement' where the various organisational units subsumed by the Bank are listed together with pounds-based targets for the passing on of business, as the following extract from our fieldnotes reveals:

Simon Douglas - G3 Business Manager - Talking about selling products

Business Insurance Services ie Public Indemnity - targeted to sell 5 in number = £250

Other Lending Policies targeted to sell 9 in number = £540

...

Two sides to the sales effort - New Business Recruitment

Other Business Income

Objectives re the job set out in the Performance Agreement Template (Business Managers Performance Agreement)

Observations of 'relationship management' quickly reveal that it is not 'man-management' to any large extent. Most Business Managers in a Business Centre are responsible for only one other member of staff, namely their assistants. There are some purely administrative elements to their work but much of this is a consequence of their interaction with their customers and very little of what they do is purely bound up with the internal administration of the bank. Despite the emphasis on sales it would even be hard to cast their role as anything approximating to that of a salesman. Indeed, we have already noted that this possible way of construing their work is something they actively strive to avoid.

Achieving the division of labour

One of the main issues revolving around the non-co-location of various organisational functions is how to practically achieve an effective division of labour, and Business Managers are as much concerned with this question as anybody else. The manager is aware, for example, that it is up to other people in other locations to ensure that overdraft expiry information is kept up to date and that he is provided with such information in good time. However, it is then his responsibility to actually talk to customers and review their requirements. So it is the job of others in the bank to make data intelligible and significant in some sense. It is that that then becomes implicative for his own work.

The conventional solution to this problem of achieving an effective division of labour where workers are not co-located has become the mediation of distributed co-ordination through Information Technology. This is not to say that co-ordination is not achieved through other technologies such as the telephone. Neither is it to say that face-to-face interaction in the context of meetings with colleagues in other centres within the Bank never occurs. It is rather to say that, in the conduct of their day-to-day business, computers are increasingly a first port of call when locating information or when establishing the boundaries between what constitutes their own work or the work of someone else. When a Business Manager is



updating a customer portfolio on his laptop, for instance, he is aware that this computer-based document is one that is regularly reviewed by his Assistant. Through his comments, therefore, he is effectively making the implicativeness of his own work for his Assistant's work explicit, not to mention its implicativeness for the work of people elsewhere in the organisation. However, the actual co-ordination of this work is achieved through an understood and oriented-to awareness of the way certain kinds of computer-based information is accessed by, and shared with other individuals.

Where 'production' is a concern of individuals in units with disparate and bounded functions within an overall production process, the coming together of those individuals in order to achieve that production tends to be characterised in the 'Virtual Organisation' literature as 'virtual teamwork' (Lipnack and Stamps, 1997a & 1997b). Clearly then, if there is IT-mediated achievement of the processing of various customer requests across the organisational divide within the Bank this could be construed in that fashion. Part of the concern of this paper is to empirically examine how far the relationship management work of Business Managers goes towards both achieving the proposed move towards virtual teamwork, and realising its projected outcomes.

As with a number of other large-scale financial institutions where the decision to buy into computer technology was made relatively early-on, the Bank experienced a number of difficulties in achieving the desired level of computer-mediated co-operative work in the early stages of realising its strategic plan. There were problems associated with getting the long-standing accountancy package to 'talk' with the more modern relational database which are still not wholly resolved. However, the recent bank-wide incorporation of a shared Retail Banking Platform has moved further towards this ideal. At the level of the technology then there exists the rudimentary basis for the sort of electronic co-operation necessary for the achievement of virtual teamwork within the bank. Furthermore, Business Managers do routinely use the Retail Banking Platform in their ongoing work, as well as the computer-based diaries, e-mail, and numerous other applications (i.e. 'Word', 'Excel', etc.), it also makes available.

Another sense in which 'virtuality' might be said to touch the work of relationship managers is in the incorporation of what might be called 'virtual customers' in their work (Randall *et al.*, 1998). Virtual customers are effectively 'customers in the machine' - that is representations of customers within the computer packages which then become a resource for analysing and predicting the behaviour of the customers themselves (*op cit.*, 16-18). It is important to stress that there is little in the way of a composite 'picture' of each individual customer that is routinely used in some sense. There are, rather, a number of discrete sources of customer information that together might be thought of to amount to a depiction of some kind.

We have already seen how Business Managers hold a body of information about each of their customers in a laptop-based portfolio, usually as stored records of their most recent Appraisal Forms (a document completed after each customer interview). They also have a package applied to each customer called the 'Sales Activity Planner' where products previously offered and future opportunities are noted. Recently managers have started to use information gathered in the context of a marketing strategy called Managing Local Markets where a wide range of information about customers has been pooled to arrive at fairly fine-tuned categorisations of particular groups of customers with anticipated behaviours and 'product preferences'. MLM categories are intended to be a means of deciding who to target for particular kinds of sales. Older computer-derived labels are also still used, such as 'Risk Grades'. This scalar means of crudely assessing the relative risk of lending to customers is still of prime importance to Business Managers because it lies at the heart of whether they are authorised to lend to customers without seeking further sanction. All Managers who conduct any sort of lending are given a certain 'Discretionary Power'. These constraints upon their lending power, although seemingly generous, are often viewed by Business Managers as cramping and they sometimes devote a great deal of effort to trying to bring loans within their 'DP' so that they can give an immediate answer. One other IT-based resource of potential significance is what they call GAPPING (Grading and Pricing Policy) where a computer-based analysis of a particular lending proposition in relation to certain stored criteria regarding a customer is conducted.



Various computer-based representations of features of customers' dealings with the Bank are turned to as a vehicle for answering particular questions together with a whole range of other computer-derived information. However, the way that this information actually gets implicated in the decisions is not by any means straightforward. In the following example a manager is responding to a computer printout that he gets every day listing customers whose accounts have gone 'out of order' in any way. Note how he uses the screens to get the customer's telephone number and then, once he has dialled out, to get the most up-to-date balance:

<<[Making a phone call to a customer]

Bringing up ISS Screen

Entering Inquiry code 'og'

Customer Background comes up

Picks up the phone and dials

((12.0 no talking)) ((Uses BAF for Current Balance))

Someone answers

SD Hello (.) Can I speak to either Mike or John? (2.0) ((SD re-oriens, cross-legged, to window)) It's Simon at the bank (1.8) Hiya John are you all right (4.8) I' su- I'm sure you were Good news for you that en't it? (6.0) 'Ll you aven't got any money in hehh heh hh (4.0)It's just gone over this morning (.) by abo:::ut eleven hundred (1.8) It's not a ma:;or problem ((24.0 silence with a rustle of paper as he turns to jotter)) Yeah ((27.8 no talking with a rustle of paper as he makes notes on the printout (WE008), a phone ringing in background, then a phone ringing closer by)) Right (2.0) You haven't any other big cheques sort of issued have you (0.8) that's goin to (6.7) Right ((14.9 no talking with a scraping sound as he lifts his coffee cup and drinks from it, then the sound of papers moving)) Right (0.7) Av you any o the suppliers chasing you (.) John or not? (.) Right ((33.0 no talking , fiddling with laptop mouse, chair creaks as he shuffles it forward)) Right

Having listened to the customer's justification of the situation he decides that he doesn't need to push the matter any further at the moment and starts to enter a report of the call on the Bank's database as he is still talking to the customer.

Note Details -

spoke to John Buck re xs - £16176dr It £15000 - they have been extremely busy due to storms - xmas break has delayed insurance coy payments but £7.5k due Friday or Monday will reg. have agreed contract with Green Flag to do their claims for Ellerwich & Liverpool

Whilst the manager uses the customer information on the computer to get an up-to-the-minute picture of how things stand from the point of view of the Bank, this, is insufficient for him to arrive at any sort of decision. He needs to *talk* to the customer to appropriately understand the information, and it is that talk that becomes the key resource in the making of his decision. Furthermore, he then uses the IT itself to justify that decision and implicate future action (effectively waiting until Monday to see if the insurance payment comes through.

The Everyday Accomplishment of Relationship Management under Conditions of Ongoing Change

Face-to-face interaction

Although relationship managers may see and speak to their customers throughout the year much of their interaction is focused upon the 'Annual Review', an interview with the customer where progress over the past 12 months is reviewed and decisions made about how to make the most of their relationship over the coming year. A substantial part of a Business Manager's work is preparing for or responding to this interview - for example, ensuring the



customer file is prepared and includes such documents as the most recent Appraisal Form, recently issued Advice of Borrowing Terms, any recent letters, and a computer-derived Customer Brief. Prior to going out the manager spends a short while browsing through this file and making notes of anything he particularly needs to cover, as the following abbreviated example demonstrates:

9.50 am Reading notes in preparation for a customer interview (out)

Looking at a spiral bound document including photos and plans.

Flicking through the document - turning backwards and forwards.

...

Assistant puts Risk Analysis Summary on Manager's desk

SD continuing to study booklet

Searching for paper on his desk then in his briefcase

Grabs a blank sheet and tears it in half

Making notes on this in tandem with reading the booklet

...

Flicking through other documents in the file

Looks at the RAS (Risk Analysis Summary)

Inserts in customer notes

Continuing to search through paper file

Reviewing letters sent to customer previously

Stacks file together and binds with a rubber band

Often it is the Appraisal Form, which is always in a separate plastic wallet, that a manager will devote the most attention to. This is significant in that it reveals the extent to which managers rely upon their personal recollection and knowledge to see them through the contingent requirements of an interview, rather than focusing heavily upon the other file-based representations of the customer.

When a 'relationship manager' goes out to visit a customer, then, he takes with him some sort of loose 'plan' with regard to what the bank requires from that customer, based upon his/her reading of the file, the brief, the previous Appraisal Forms, recent printouts etc, and often summarised in hand-written notes. Of course, though, the customer equally brings to the interview a set of formal or informal requirements that may or may not have some sort of documentary basis, and which the relationship manager will almost certainly not have seen previously. In the following interview a customer produces a printout and the manager then has to work at an understanding of that document together with the customer, on the spot. The manager systematically raises questions about certain entries on the printout and the customer provides him with further explication regarding the points he has raised, as the snippet here demonstrates:

Customer but (.) what we have ((rustling of papers underneath)) got so you've got some idea of what *is* happening with the business (.) is (.) arm (.) we've run off a little bit of a (.) printout for you ((rustle)) (.) that show (.) these are actually sheets that we've sent to prospective buyers

Manager right

Customer an:::d (.) ((rustling)) ((sotto voce)) somewhere on here (.) ((more rustling))

Manager you've actually managed to increase (.) you've put on there gross?

Customer ye:::ah (.) now that figure there right (.) is showing the gross profit (.) is purely worked out by me off the accounts (.) ...



Under the circumstances, then, evolving and maintaining the relationship is dependent to a considerable degree upon how a fit between these requirements - which may or may not be compatible - is negotiated and achieved within the interview. Achievement of the balancing out of requirements work that is implicit within the interview therefore becomes a case of each party to the interaction meshing his/her sense of 'the work that I do myself' with 'the work that the other parties do'.

In face-to-face interaction the work that is achieved is not something aside from and separate to how the participants understand and orient to achieving ordinary interaction but rather something that is achieved in and through the everyday interactional competences that they possess (Harper & Hughes, 1993; Hughes, King, *et al*, 1996). So, for each party, airing their requirements and negotiating how these can best be achieved becomes a matter of establishing a set of shared relevances that can address these using the same sorts of methods that are used by members to establish shared relevances within any other sort of conversational interaction (e.g. see Sacks, 1978, 266). This negotiation of shared relevances clearly makes the work of any such interview 'work we are doing together' and not merely a matter of laying down demands upon each other saying 'this is what I want from you'. It is not that such an interactional situation cannot occur but rather a matter of that sort of thing amounting to a swapping of ultimatums which is not an everyday part of customer interviews. As one manager put it, they don't want to 'seem rude'.

The sense of each party to the interaction having a shared set of relevances is not something simply taken for granted and put to one side, it is something that has to be worked at recurrently throughout the conversation, work that has elsewhere been characterised as 'demeanour work' (King & Randall, 1994; & Randall & Hughes, 1994). In the following extract it can be seen how, despite having raised a potentially important topic for discussion, both the relationship manager and his customer slide into a swapping of stories about lottery wins. It is first initiated by the customer, Graham, and the manager, Simon, provides recognition of both the conventional humour of what, in other, more earnest circumstances might be viewed as flippancy, and implicitly within that his preparedness to engage with such asides rather than dismiss them. He achieves this through his aligning laughter. This provides Graham with the opportunity to flag a story, "I won on Saturday", and Simon indicates his receptiveness to this story through his question requesting further details about the amount:

Simon So what are you lookin for for this year then Graham (.) be- becoz it is due for the

Annual Review now y'know

(2.5)

Graham I'm (.) I'm lookin for a lottery win

Simon hehhehhehhe

Graham I won on Saturday

Simon Did you really? (.) A tenner?

Graham No (.) Four numbers

Simon Four?

Graham A hundred and ten quid

Simon That's quite good actually for four numb [ers

Graham [Yeah and of course I didn't have anythin to do wi it It was Lucky Dip weren't it?

Simon Right (.) I've had four numbers before and I got err::

Graham Fifty quid?

Simon Less than that (.) In fact I've had four numbers twice now (.) and it was less than



fifty quid both times (.) coz I expected quite a bit of money fer that (.) It's quite hard to get four numbers en't it?

(.)

Graham I've only ever had three (.) That's before (0.5) And I thought it were a very good do

Simon I was talkin to two customers yesterday that sold the er (.) the two million pound one (.) ...

A way of showing understanding of someone's story and working that up as an example of 'how we must live in the same world because I've had a similar kind of experience' is to tell a second story (Ryave, 1978; and Sacks, 1992). Simon does precisely this with the tale of how he's had four numbers that have come up twice. And Graham further develops their sense of 'mutuality' and shared relevances through his alignment with Simon's assessment that "it's quite hard to get four numbers" through his "and I thought it were a very good do".

This sense of shared locale, acquaintances and activities is also something that relationship managers regular turn to as a resource, and one they readily pick up on and subject to further demeanour work.

Simon Well can we not ring the accountant up and get him to fax it?

(.)

Graham Aye (.) could do

(.)

Simon I- I- I don't need it desperately urgent [ly

Graham [well I can I'll get him to do a copy and I'll pick it up and drop it off [()

Simon [who deals with it is it Peter**** in Ellerwich?

Graham Colin **** and Geoff****=

Simon =Geoff ****? Right (.) How how long's it gonna be before he does em?

Graham Well I don't know I only give em in:: Was it last week?

In the above extract, from an earlier point in the interview we've already referred to, it has transpired that Graham has not got an up-to-date set of management figures to hand for Simon to look at because he has sent the only copy off to his accountant. Note the way that Simon reveals his concern with pinning a name to the accountant. Relationship managers reveal a consistent tendency to try and pin precise names and locations to people whom their customers refer to. These names then become a resource that they will use, not only for some potential source of information about their customers, but also as a resource that they can introduce back in both future interviews with the customer and with other customers who share that connection. There is a sense then in which relationship managers engage in a kind of practical networking, not so much as something that they can exploit, as something that will enable them to register and display recognition of the people and places their customers refer to.

Sacks describes this locating of what might be termed 'personal relevances' (as opposed to 'impersonal') the development of a sense of 'investment' in the other person, such that one might appropriately display that what happens to them *personally* matters to you (Sacks, 1978, 261). And at least one good reason why you might figure that anyone would want to work up this sort of level of 'investment' in a customer interview is to do with rendering the products of the interaction not just generally but *personally* accountable such that the outcomes gain credence through the extent to which they are attributable. This amounts to saying that, whilst there's a certain degree of impotence about saying, should things go wrong, that it was 'the Bank's fault', it is an altogether more powerful thing to say that it was particularly the fault of 'so-and-so'. At an interactional level, then, the abstract character of organisations is recognised and oriented to, and this is demonstrated in interviews where accountability becomes not so much a matter of 'what says?' as 'who?'.



When it comes to working into the flow of the conversation one's own particular requirements and locating and pursuing specific relevances within the work that they each do, as has already been observed it is not simply a matter of somehow putting that requirement on the table. It has to be manoeuvred into the talk so that it can be seen to be of mutual relevance, with the actual placing of it within the talk being critical both in terms of how it is understood to relate to what has gone before and what it is implicative for subsequently (Heritage, 1984, 245). In the following example, for instance, we witness the manager using the conventional topic marker "as I was saying", which is a recurrent and commonplace strategy for marking a 'same topic as was mentioned before' relationship through a whole range of different kinds of conversation (Sacks, 1992, 254):

Eileen Right (.) Thank you

(5.0)

Simon So (.) errm (2.0) As I was sayin tha- that (.) That (.) The way that I interpret those figures is what that's tellin me (.) namely that in the last twelve months there has been a drain on the account (.) Somewhere in the region of (.) maybe [ten or....

And in the following we see the manager displaying his recognition that one cannot just shift topic in a conversation without a) saying that that is what you are doing (which provides in itself a recognition of the sequential orderliness of a conversation where, in the absence of evidence to the contrary, the assumption is that each utterance is somehow related to the one that went before), and b) that the change of topic itself requires some sort of accounting for. In other words its relevance to the interaction has to be rendered explicit in some way, in this case because it was a question that arose out of the Review with this customer the previous year:

Simon Just, just changin tack slightly (.) coz I know this was a question that came up last time errm (.) it went up to Region this time last year as well didn't it (.) It's a question of en- environmental issues (.) Now (.) you don't process (.) You only process frozen stuff don't you?

We can also see how the manager skilfully achieves a return to the topic he first introduced prior to the demeanour work they engaged in about the lottery, through first of all explicitly setting that discussion aside and allowing the customer the space to align with that:

Simon So disregardin the lottery Graham

Graham Yeah (.) well we can't rely on [that one can we

Simon [hehheh No (.) Not really

Graham Hehhehheh

And then, through rendering his previous request for some sort of indication of what the customer will want from them over the coming year a more explicit question about the sufficiency of the 'current limit', he artfully puts the topic he's really interested in squarely back on the table:

Simon It'd be nice if you could (.) I- I mean is the current limit enuff (0.5) or not? (1.2) I mean I'll be honest with ye (.) And I'll be straight with ye I wouldn't really want to be goin much higher

Graham No (.) well I [don't

It is notable in the way such topics get introduced that the interaction is not simply oriented to as an open negotiation but rather an activity where, whilst both parties may have certain objectives, one is clearly understood to be managing the introduction of the topics for discussion. Through their mutual recognition of the manager's right to manage topic introduction a certain sense of the manager being the 'interviewer' and the customer the 'interviewee' is achieved. However, whilst the manager displays an assumption that he is the one who *can* put forward new topics for discussion, it is also important, as we have seen, that this be put over in such a way as to be accountably a topic that is for discussion and not an ultimatum. The above clearly demonstrates this particular orientation through the way Simon



is careful to set out his point about the 'current limit' in the form of a question: "is it 'enuff? ". Note how he pauses, quite significantly, first of all where the question can indeed be read as a complete question, and then again after he has offered an alternative answer. Both of these points are reasonable places for the customer to jump in with some sort of expression of his requirements. It is only when Graham shows no inclination to do this that Simon feels able to go ahead and parameter the question with his own preferences. He presents this as something both recognisably open to discussion *and* as something on which he has his own position which he obliges Graham to now take into account.

Where numbers speak a thousand words

At least one of the recurrent ways in which managers present and negotiate the more specific relevances they share is through the use of numbers. Numbers, it becomes quickly apparent, are not evidently meaningful in and as of themselves within such interaction but rather a resource upon which they can construct stories, represent appropriate understandings, or set out projections (Harper, 1989).

Simon =right so you can see that (.) you were sort of creeping up there to twenty thousand in May

Graham yeah

Simon and then it started to go down a bit back up again in October then down *again* back up again in December which is when we spoke

Graham Yeah

Simon and it's (.) almost nothing for a really () period but on the same side (.) y- your best position was getting higher and higher up to there (.) it did start to run down (.) to here but it hasn't run down to the levels it has done in previous years

(.)

Graham [[yeah

Simon [[I can show you the limit

Graham yeah

Simon It started to creep up again now so that y'know (.) since October the account's not been below ten and its not been below thirteen since (.) well

Graham Christmas

Simon yeah

Graham Christmas

Simon If you look back to the previous year (.) This is exactly the same sort of printout for the previous year, you can see that there is a much heavier utilisation on both sides (.) That's credit (.) So during the year That last year you were ((phone ringing)) significantly

Graham Big difference

Simon Yeah (.) So there is so what that actually tells me is y'know despite what (.) your views were in terms of that stock position at Christmas (.) that seems to tell a slightly different tale

Simon is able to introduce a set of figures within the conversation, and put both those and his interpretation of them up for discussion. The issue revolving around these figures forms the longest single topic discussed within the interview, with both parties putting forward several possible ways of understanding why the figures might look like that. In the end though a full resolution of the matter is never achieved and Simon agrees to hold it in abeyance until he's had a look at the missing management figures.

A further important point to be made about the above interaction relates to the way that the printouts in the file get implicated and drawn upon within the talk. These printouts in particular



might be seen as the IT-mediated resources that are most to hand within the interview itself. However, it also has to be seen that the placing of these printouts in the file in the first place is something that requires a rough projection of what will most likely be of relevance during the course of the interview. Once the Manager is actually conducting the interview the wealth of the information available on RBP is reduced effectively to what is 'to-hand' within the file 'here-and-now'.

The interaction in a customer interview, of course, is not simply understood to be the same as the sort of everyday conversation that might accompany a chance encounter in the street, etc. Orientations to this recognition surface regularly because an interview of this kind is quite explicitly understood to have consequences for future outcomes. This understanding results in certain specialisations within the talk that, whilst subject to the orderly methodology of conversational interaction, reveal their attention to future courses of action. One particularly significant specialisation that is visible in customer interviews is the use of 'formulations'.

We have already noted that business managers exhibit a clear orientation to their own perceived role as 'interviewer' and the customer as the 'interviewee'. One particular 'interviewer' phenomenon that has been observed in other interview-type interactions is the displayed recognition of the imminent close of a topic through the production of a formulation designed to exhibit understanding of the topic and its perceived level of significance (Greatbatch, 1992; Heritage & Greatbatch, 1991; Heritage & Watson, 1979 & 1980). In the context of a customer interview managers seem to use formulations in quite specific ways. The most notable feature of this is that they are not just presented in such a way as to summarise what has been said but to quite explicitly project what each party has said *will be done*. Furthermore, these formulations reveal an orientation not just to the implicativeness of what they are doing for future courses of action but also to how those courses of action can best be rendered relevant and accountable in terms of what the manager perceives to be the Bank's objectives. During the course of the interview we have already examined, the Business Manager, Simon, produces several formulations of this kind. First of all he provides a formulation relating to their talk about the missing management figures and the apparent problem revealed by the printouts:

Simon So (.) as far as trading's concerned (.) Y' y'still think you're bein profitable errm (.)

((rustle)) obviously (.) the (.) the figures that (.) you can get me (.) on the management might just throw some light on why this has occurred with this ten to fifteen thousand change

Graham Yeah (.) well itsa (.) itsa big difference ain't it?

Notice how Simon summarises Graham's perspective upon the situation as amounting to one of considering the business to still be profitable and implicates the need for Graham to provide him with the management figures he has said he is going to get. From Simon's point of view there is a need to make a decision during the course of the interview regarding whether he is going to continue to support Graham's business on the terms they agreed at their previous review, or whether he is going to have to suggest some sort of revision. If he is going to leave things as they are he is going to have to support that decision somehow. One reasonable way of doing this in terms the Bank can recognise and approve is to state that the business is 'profitable'. The same decision if the business was not profitable would clearly have potential ramifications for how the account was going to operate. But the important thing here is that Simon recognises not just such a potential trouble, but also that his putting his support behind a business that was not profitable would be highly accountable. And the accountability here is not to Graham but to Simon's own superiors and his sense of the organisation he works for. However, having established the business might be deemed profitable is not sufficient. A further level of accountability here also attaches to the way such an assertion might be *evidenced*. Clearly at a level of friendship and trust (just the sorts of outcomes the demeanour work might accomplish) Simon might well consider Graham's word on this perfectly adequate. However, he has to orient here to what the *Bank* will deem adequate. To achieve this Simon has to ensure that Graham produces hard figures to support his assertion. Of course figures are open to all sorts of manipulation and this is itself



something that both the Bank and Simon recognise. However, the management figures have had to pass through the hands of an accountant. At this point an 'approved' third party is also rendered accountable, a third party who is subsequently going to have to produce fully audited accounts. In other words, by stressing the requirement for the management figures, Simon is also attending to the Bank's concern with 'risk' and its need for an independent 'witness' to the 'facts'.

A further feature of this formulation that needs pointing up is the way that Graham aligns with what Simon has said and, furthermore, explicitly summarises and approves Simon's perspective by acknowledging that it is "a big difference". This is a crucial part in any formulation. Formulations are used by participants to summarise their understanding of the interaction so far and what implicativeness it might have. Clearly, since formulations in this kind of context are likely to have consequences for the future, it is important that agreement is reached on whether or not the formulation is 'correct'.

After having discussed several possible causes for the perceived problem, and having been told by Graham that he has already cancelled the company pension plan and is planning to sell one of the company vehicles to reduce overheads, Simon provides another, more extended formulation of what has been said:

Simon Yeah (.) So there is somethin underlyin that (.) I mean:: the one good thing about it I'd say (.) Is that it's not deterioratin at the moment (.) I mean obviously you've now reached a quieter time

Graham Yeah

Simon And it's not goin dramatically worse than it was this time last year

Graham No

Simon So (.) It could well be that durin the course of the year you have taken the necessary action t- to

(.)

Graham Well we ['ve

Simon [ste- stem the flow from from wherever it's goin

Graham ()

Simon I know you always look at your overheads and

Graham Yeah

Simon keep on top of them

Graham Well we try our best (.) Y'know It's like anything

Again, as Simon works through this formulation, Graham systematically aligns with everything that is being said, including, in view of what Graham has been doing and is planning to do, the rather telling "I know you always look at your overheads". Finally, we can see the following formulatory episode at the conclusion of the interview:

Simon So just summarise Graham (.) Yer goin t let me have (.) copies [of

Graham [I'll get

(.)

Simon [[them figures

Graham [[I'll find the up-to-date (.) [I'll put

Simon [You're gonna

Graham all them copies of them (.) and I'll call at accountants to get a copy of that

Simon Right



(.)
Graham Profit and lo [ss sheet
Simon [and you're gonna have a look at them as well
Graham Yeah we'll have a look at them
Simon Right
Graham And I'll get back to you on [them
Simon [And like I said I'd also recommend (.) i- it's no
problem t get Mike t have a chat with you (.) like I [say
Graham [Yeah
Simon He's not goin t hassle you=
Graham =yeah yeah well get him to

(.)
Simon I'll get him to give you a ring and phone to arrange a mutually convenient time
He'll just need an hour or so to go thru [what
Graham [right
Simon he needs to go through
Graham Hohh: (.) Tell im he's comin to see a fella who's got nowt

Notice here how Simon also provides a formulation of what he has said *he* will do. He has said he will get an Insurance Adviser to talk to Graham, an accountably appropriate way of demonstrating to his superiors that he has, indeed, been attentive to sales. It is not just that this orientation has been 'managed' into the interview. What matters is that this orientation has been rendered open to display to Simon's own organisation.

Reconfiguring the customer

One of the professed aims of the Bank's strategic plan is the reconfiguration of customers such that their behaviours and interactions with the bank are rendered wholly predictable (similarly see Woolgar, 1991). Clearly a part of this is related to the growing amount of information compiled and used at a bank-wide level through the Retail Banking Platform, especially through such things as the placing of customer notes on the database. Under the circumstances it is easy to see why the Bank should wish to formalise and standardise the formats for the presentation of such information (Randall *et al*, 1995). It is but a small step from there to wanting to ensure that customers behave in a way that will best facilitate such a uniformity of approach. Perhaps central to the Bank's efforts at organisational change is this notion of 'configuring the user' (Woolgar, *op cit.*), and it is applied to both staff and customers equally. At the heart of it lies the idea that customers and staff can simply be trained to behave in a rational and ordered fashion; in the case of customers, for example, by ensuring they join the right queue, make single enquiries, ask questions 'in the right order' and so on. However, such a belief runs counter to the everyday observation that, even if all customers are not awkward, many are. Customers 'typically' make multiple enquiries involving moving in and out of a range of screens and software packages. They also 'forget' and 'remember' enquiries, digress, waste time and generally behave in ways that cannot be accounted for by any simple process model. In the case of relationship managers it also needs to be noted that there is a profound tension between such goals of standardisation and the 'new consumerist' ethos (see Burton, 1994; Gabriel & Lang, 1995; and Lash & Urry, 1994) that informs the way Business Managers are encouraged to establish a 'relationship' with their customers and work with them as individuals. The 'art' of relationship management resides, then, in the accomplishment of both fulfilling a customer's individual requirements and then making these somehow fit with the standardised requirements of the bank. And the majority of that work is conducted through talk and the way the manager comes to acknowledge the customer's needs but then presents that in a formulation that recognises the requirements of the Bank



that the customer can ratify. And that is 'skilful', or perhaps better 'artful' (Anderson *et al*, 1989; Pycock *et al*, 1995) work.

Of course, the 'work of talk' does not necessarily finish there. It has to be remembered that in a 'typical' Business Centre a group of Business Managers apportion out between them individual portfolios that together represent a sizeable chunk of a particular area's business community. It is hardly surprising, then, that the customer of one Business Manager may also be the customer or competitor of another Business Manager's customer. It is then the job of each of these Business Managers to negotiate the sometimes conflicting aims of their customers in such a way as to preserve their relationship and somehow realise the best advantage for the Bank. This is aptly demonstrated in the following excerpt where one Business Manager is the Relationship Manager for a particular company that wishes to buy some premises for business expansion. However, these same premises are currently owned and being sold by the clients of another Business Manager. They therefore have to try and realise a way of mutually recognising the needs of the one to keep the price at a minimum whilst providing the Bank with necessary security, and the needs of the other to get the best profit he can so that he can pay off an existing loan:

Geoff peers over partition and talks to Simon

Simon talks to him re building and *** ** Motorcycles

Problem of it being Geoff's customer who is the seller and his final repayment depending on it

Geoff really needs deal to go through

Simon is unsure whether work needed on premises makes the necessary loan viable as it stands

These sorts of circumstances understandably result in a certain tension between Business Managers where they come to see themselves as almost operating in competition with one another. However, what this points up in particular is the way in which decisions are not by any means just the product of talk between a relationship manager and his customer, but also often the product of talk and negotiation between colleagues where similar interactional competencies will be brought to bear.

The 'story' of the interview

Once back in the office a manager will use his laptop computer to record the salient features and outcomes of a customer interview on an Appraisal Form. This constitutes the official documentation of that interview and the decisions that were made and, once completed, it has to go to their Regional Office for sanction. They work through the forms systematically, using the procedural implicature of the forms themselves as the resource through which to arrive at justifications for their decisions (see Benford *et al*, 1995; and Hughes King, *et al*, 1996). This follows a seemingly rational progression from: 'Non-Financial Information', where various background details are given about the people who run the business at a more personal level; through 'The Business and its Circumstances', where fairly precise details about the turnover of the business and its profit and loss etc are given; through 'Account Operation' where a history of the customer's relationship with the bank is effectively given; and on through things like 'Proposition', where requests for loans get detailed; 'Management' where information is given about how the business is actually run; to overall assessments under the headings of 'Positive' and 'Negative Features'. Frequently, as we have already intimated, they locate their own contractual formulations that were worked up in the interview as evidential support for the decisions they have made. Here, for instance, are some excerpts from the Appraisal Form Simon completes in relation to his interview with Graham:

[Completing Appraisal Form]

...

Noting overheads "pruned"

Noting overall Net Profit returned to previous 'good' levels



Noting overall cash retention (just figure)

Detailing what latest management figures "indicate" - "Turnover much reduced"

Noting Gross Margin "reduced"

Noting lost contract

...

Noting "overall Net Profit of £XXXXX represents reasonable return prior to drawings but likely to change on audit"

Noting partners have cut back on expenses and reduced pensions "to reflect reduced income"

Notes selling van to save HP

...

In the above we can see Simon locating the formulatory work he did with Graham about cutting the overheads and the business remaining profitable. He also indicates the need for further evidential support on this issue and represents Graham's general talk about cutbacks in a more formal and direct fashion. And all of this is, of course, set in a more formal and 'contractual' context.

Goes to 'Proposition' section

Shifting cursor over text as he scans for details to alter

Highlights a section and deletes

Entering new comments

"in so far as business is concerned we are simply asked to mark forward at current levels..."

"Graham Croft recognises the reasons he proffered last year were only partly true as evidenced by higher borrowing"

Causal factor listed as "reduced turnover"

Noting "position is stable"

Suggests with actions they have taken "they are confident that cash retentions will be seen in the current year

...

Noting private account opening alongside loan and application for personal credit scoring

...

In the following we see Simon making an overall recommendation that summarises the decisions made during the interview about the marking on of the limit, the Personal Loan which needs Regional Sanction, and the proposed visit from a Personal Financial Adviser about possible Insurance 'sales'. Note in addition how this is interleaved with standard 'emotive' phrases such as 'hard-working', 'I have no hesitation', and 'an ideal opportunity' which serve to provide similar intimations of personal accountability for what is said to the 'demeanour work' in the conversation, not to mention drawing on Graham's own aside regarding the range of work he does within the business.

Goes to 'Recommendation' section

Highlights and deletes a portion of text

Reads previous Appraisal Form - Stacks displaced documents



Entering new text re viability assessment - "I have confidence in these hard-working customers and have no hesitation in supporting them for a further 12 months. The need for a personal loan falls for Regional consideration since our security is charged directly to the partnership"

Re loan enters "This represents an ideal opportunity to cement customer to XXX Bank individually"

Goes to Sales section

Entering note re PFA

Generally noting opportunities for products - particularly BDLP or BOP

So we can see how Simon draws upon 'decisions' and 'suggestions' that were worked at mutually - sometimes for quite a long time - during the customer interview and subjected to 'contractual formulations' and embeds them within a relatively formal Appraisal Form. But, of course, those decisions were ones that were effectively made during the course of the interview itself and already rationalised to some extent in Simon's formulations. A whole host of considerations might be seen to underlie the decisions a manager makes, both within and beyond the customer interviews. As we have seen, when it comes to making loan decisions, a great deal turns upon what is referred to as the manager's 'discretionary power'. And, where there is some uncertainty about this 'discretionary power' the speed of response becomes an issue because decisions that cannot be made then and there have to be sent 'up the line' to Regional Office. This takes time, and delay here can be a crucial factor in influencing a customer who might be considering taking their business elsewhere, a worry evident in the following comments that one particular manager volunteered:

"One of the (.) the major issues we've been facing in Ellerwich over the last (.) twelve months (.) is the aggressive nature of er (.) ((ANOTHER)) Bank ((sniff)) where the manager there (.) seems to have (.) the ability to (.) write quite substantial business (.) quickly (.) which leads us to believe that he's got a large D P (.) he's also been very aggressive pricing wise (.)

and they don't seem to have a policy on some of the areas where (0.8) the Ba- XXX ((NAME of Bank)) has a fairly stringent policy like (.) property (.) and they've taken a lot of business from us ..."

Behind all of that there is an implicated recollection of other procedural matters such as those embodied in Process Manuals and Head Office Circulars. The manager is also aware that his work will be subject to the scrutiny of others, both within his own office under the 'buddying' system, and at Region. And he is keenly aware of the backdrop of his own Performance Agreement, the targets he must realise, and the constant concern he is supposed to demonstrate with achieving 'sales'. However, it is important to realise here that all of these concerns, together with more general orientations the manager is supposed to demonstrate with regard to things like 'risk', 'standardisation' etc, are considerations that he has to demonstrate compliance with in the relatively formalised constraints of the documentation he must produce. All of this further underlines the way that Business Managers recognise and display awareness that they are not only accountable to their customers but also accountable to their superiors and colleagues in the organisation. If a manager is unable to make a decision he will say so during the interview. But once a decision is made it will get supported through the practical display of attentiveness to all of these kinds of considerations within the context of things like the formal and standardised headings and structure of an Appraisal Form. The Appraisal Form, then, does not so much constitute a 'story of the interview' as the interview itself happened, but rather a 'story of due consideration of the Bank's own relevances' in an order that the Bank has itself predetermined.

These displayed orientations to both the current set of 'rules' and the 'style' of the organisation they reside in, with all of the concomitant considerations of change and the 'new procedures' they are expected to actualise, rationalising and accounting for decisions that have already been made on the basis of a whole range of 'to hand' and contingent resources, amount to what Bittner termed 'gambits of compliance' (Bittner, 1965). As we have seen it is the actual dynamics of the conversation - the outcomes of the demeanour work with



enhanced personal knowledge of the customer and sense of mutual relevances; the situationally accomplished understandings of the particular significance of the stories they have worked up together - that constitute the real work behind the decisions. It is just this sort of work that informs what manager's frequently refer to as 'gut feeling'. 'Gut feeling' is something we have encountered and commented upon elsewhere, in the practical application of the lending acronym, 'CAMPARI & ICE', which was intended as a means of assembling a 'case' for a lending decision (Hughes, Kristoffersen, *et al*, 1996). We found that Lending Managers often used CAMPARI & ICE retrospectively to justify a decision already made on 'gut feeling' or on their apparently 'intuitive' deployment of lending 'lore' developed over the years. As one Lending Manager put it, "You usually find that the decision you make from your gut is the one you go with". What is gut feeling but a folk-term that recognises the experiential and emotive dimension of some particular body of information? As one particular Area Manager, who had himself been a Business Manager for many years put it: "at the end of the day...it's got to *feel* right in here". Once it 'feels right in here' the decision is as good as made. The work then becomes accounting for that decision in ways that can be seen and understood as complying with organisational objectives and 'rules'.

The instantiation of strategic plans

Within relationship management we have seen numerous ways in which, in the conventional understandings of the literature, the 'virtual' comes to intersect with the 'real'. In their work both 'in' and 'out' of the office Business Managers will readily turn to a whole range of computer-mediated resources which implicate or draw upon the work of others who are often working at other Centres, in other 'companies' within the Bank, and frequently in other geographical locations. At first sight the 'virtual' resources such computer mediation provides are heavily implicated in the preparation for the interview, as we saw with the provision of a Customer Brief and the perusal of various printouts. And, through reference to such computer printouts virtual teamwork might also be seen to be implicated within customer interviews. After all we saw Simon making extensive use of a couple of printouts in his interview with Graham. However, we have seen that such things cannot be seen as self-evident in-and-as-of-themselves. It is rather the case that they become resources in the context of face-to-face interaction where what matters is the way in which they are made relevant to the achievement of that interaction and the contingent way in which they come to be understood. And, at the end of the day, where accountability is projected, it is primarily oriented to as something that is applicable at a personal, not an organisational or even a team, level. This was something clearly evidenced in the way that the demeanour work in the interview served to promote personal 'investment' between the participants and the way that managers sought to provide contractual formulations that could be seen to operate at an individual, perhaps commissive level.

In that case, when it comes to trying to understand the instantiation of strategic plans in the context of the day-to-day working practices of people such as Business Managers, we can see that the 'virtual organisational' ideal (in so much as the Bank adheres to such an 'ideal' in the production of its strategic plan) is something that becomes a resource that is used in wholly contingent ways to inform 'real' action. Whilst Managers may go out to see customers with a list of certain 'issues' to address which often adhere in some way to the standardised procedure, it becomes quickly evident, as we have seen, that the actual handling of those issues is something wholly dependent upon the course of the interaction. Equally, when it comes to the completion of documentation such as the Appraisal Form, that 'real' action is something that, through 'gambits of compliance', gets related to and justified in accordance with what are perceived to be the organisational ideals. Of course, when we come to realise that an organisation's strategic plan is not really any different to any other plan, this wholly contingent and local actualisation of the plan in ways that the plan itself could not predict, and the subsequent rationalisation of what was done in terms that suggest that the plan is itself being used as a sense-making resource, is not so very surprising. A number of other observers have commented similarly on the contingent actualisation of plans, and *post hoc* rationalisation in terms of them (e.g. Dant & Francis, 1998; and Suchman, 1987).

So the everyday accomplishment of this sort of work under conditions of change is effectively about negotiating a fit. In many ways it is 'business as usual'. That is, it is the interactional



and work-derived competences that people already possess that are the primary resource they turn to. But that 'business' has to be made accountable in accordance with changing organisational objectives. Every year Business Managers are faced with a new Performance Agreement, and throughout the year procedures may be subject to review. It is not, then, simply a matter of carrying on regardless. It is rather the artful continued achievement of the work that you do in such a way that it can be rendered accountable in new ways. Of course, it needs to be acknowledged that the content will change frequently, and sometimes it will change quite a lot. All of the Business Managers we spoke to complained that they found it hard to keep on top of the range of products they were supposed to sell and Redman *et al* (1997, 107-8) similarly encountered concern amongst middle managers in a Building Society. There is also frequent change in the characterisation and content of their roles. After all relationship management, as it is characterised currently within the Bank, is something that is itself a product of the centralisation and specialisation of certain functions, with the consequent development of Customer Service Branches and Business Centres as High Street 'fronts'. At one time it may well have been that 'relationship management' would have been something that was considered to be subsumed within a local 'Branch Manager's' much broader role. And this shift in roles has been observed throughout the financial sector (Borucki *et al*, 1992; Deng *et al*, 1991; Hughes, 1992; Lester, 1992; Nicholson & West, 1988; and Redman *et al*, 1997). It also has to be acknowledged that new orientations may need to be displayed (i.e. to sales), and we have seen the part that targeting and Performance Agreements play in this, with it being the case that what were once 'services' are not now only characterised as 'products' for the customers but as items that are themselves 'sold' between different units of the Bank. However, underlying methods of interaction are not open to the same level of re-negotiation. After all, Simon was still obliged to adopt grossly observable and everyday conversational strategies built upon turn-taking (Sacks *et al*, 1974) in order to achieve most of the work that he did within his Customer Interview. In that case it is not unreasonable to say that much of the work actually has to be accomplished in the same old ways. Displayed orientations and understandings are, inevitably, necessarily contingent, and it is through the artful management of these that Business Managers achieve not just the semblance, but the actualisation of change. Crucially, though, that change is primarily at the level of content and resources. It is an altogether different matter to bring about change in the methods through which that content and those resources are rendered meaningful.

Conclusion

Using an ethnomethodologically-informed ethnographic study of the work of Business Managers in the Business Centre of a major UK retail bank we have attempted in this paper to begin to bring to bear some empirically-based materials upon important issues regarding continuity and change in managerial work. In particular we have focused upon recent ideas regarding the development of new organisational forms such as the 'virtual organisation' and associated notions such as 'virtual teamwork' and the 'virtual customer', subjecting some of the more sanguine predictions about the outcomes of such organisational change to critical consideration.

We have seen numerous ways in which new technology and particularly IT has become an integral part of the work that Business Managers do. We saw how various elements of the Bank's Retail Banking Platform became a 'to-hand' resource for managers to use when in the office, and how printouts of the same were used in customer interviews. The way this apparently implicates the work of numerous individuals across the organisational divide is clearly analogous to conventional depictions of the work of virtual teams. And the way in which managers are encouraged to think of themselves as working for independent companies within the larger organisation reveals the extent to which the Bank has bought into a modernisation programme designed to give it the structure of a functional virtual organisation. More especially we saw how managers have come to use certain laptop-based resources, most importantly the Appraisal Forms embedded within their customer portfolios, not to mention other networked resources such as Risk Grades, GAPPING, and MLM Categories, in a fashion that might well be construed to be the use of 'virtual customers' as a basis for decision-making.



However, we have also noted that the way in which these resources actually get used is highly problematic for the characterisation of any of the work they do in such a simplistic fashion. Managers use the computer-derived information in a manner which reveals the extent to which it is not something self-explicating but rather something that has to be imbued with meaning in interaction. And, furthermore, managers use the IT as a means of representing and rationalising their decisions back to their colleagues and superiors in accordance with how they perceive incumbent organisational ideals. In that way, then, we have suggested that Business Managers have become a locus where 'virtual' ideals get negotiated into a context of everyday work that is manifestly, at least from the point of view of the managers themselves, more 'real'. Nor is this negotiation unproblematic from their point of view. As we have seen, there is a profound tension between organisational objectives that, on the one hand, seem geared towards achieving standardisation and a uniformity of approach, whilst on the other they promote clear 'New-Consumerist' goals, embodied in the very notion of 'relationship management'.

In a practical sense it was evident that decision-making was embedded within the interaction between Business Managers and their customers. Decisions came to be based upon a huge range of things such as personal knowledge of the customer, the stories and demeanour work they engaged in and the way these were used to arrive at mutual understandings, not to mention the rendering of information meaningful in terms of their own shared relevances and experience. The actual achievement of such decision-making was wholly dependent upon the artful management of everyday conversational dynamics governing such basic issues as: how do you put forward a topic for discussion?; how do you make your own incumbent roles relevant to the interaction?; how do you give due regard to the implicativeness of the discussion for future courses of action?; and how do you render one another individually accountable?. The fundamental interactional competences that all of these things can be seen to rely upon have profound implications for how there comes to be a sense of a 'real' person behind any judgement for they are deeply implicated in the orderly achievement of anything like a formulation. The particular ways in which a formulation is arrived at necessarily render the formulation itself particular. The problem then becomes how to make that formulation accountable to the organisation. And that, as we saw, is something that is attended to in the working up of the formulation itself.

The ongoing dependency upon basic interactional competences that resides within the achievement of anything like the work we have described here amounts to a powerful bedrock of continuity underneath any actualisation of change. Neither does the extent of visible continuity end there. It continues to be apparent in all sorts of seemingly more superficial ways. The endless printouts, the continued use of card-backed customer files, and the ongoing production of letters and forms all constitute a powerful resilience of paperwork in the face of computer technology and the now outdated visions of the 'paperless office' that were the stimulus behind Office Automation Methodologies (Zisman, 1977). It is clear that paperwork is an integral feature of the work itself and is, of course, not simply the production of paper but of 'records', 'invoices', etc. (to use labels which denote the social context of their use (King & Hughes, 1994)). Like Ducatel (1992) we consider there to be an 'urgent' need for further empirical work regarding the outcomes of organisational change and we fully acknowledge the limitations of any single study when there is, apparently, so much 'change' around. However, the extensive impact of issues such as discretionary power upon the achievement of Business Managers' work seems to pay testimony to the continuing presence of oriented-to hierarchies that would certainly give the lie to some of the virtual organisation literature's more optimistic predictions such as "a heightened sense of empowerment, commitment and collective responsibility" (Casey, 1995). And the competition engendered between Business Managers even within the same office gives further emphasis to the way in which parochial considerations rather than extended team loyalties still abound.

So, it can be seen that, at least so far as our own study site is concerned, whilst there is a backdrop of changing organisational objectives, requirements and even roles in relation to managerial work, the primary resources that managers (or indeed any employees) turn to in order to actualise those changes are not so much new ones, let alone 'virtual' ones, as ordinary, everyday, mundane, and, in the case of Business Managers, conversational ones. In that case it needs to be recognised that organisational change, technological or any other,



is not something that simply rewrites all the rules for a certain body of employees. Rather it is something that necessarily gets embedded in existing working practices and interactional methodologies. At the backbone of all change there is an important and empirically investigable social continuity, and it is that very continuity of day-to-day tacit 'skills' or competencies that renders anything describable as 'virtual' ultimately 'real'.

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