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# **BANK TELLERS: Eight Women on the Financial Front Lines**

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A Thesis

in

The Department

of

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# **ABSTRACT**

## **BANK TELLERS: Eight Women On the Financial Front Lines**

Elizabeth Anne Lautard

This study examines the working lives of eight female bank tellers in Fredericton, New Brunswick. It considers three questions: 1) how do tellers define, and relate to, their jobs which are subject to considerable change and are of doubtful security? 2) how do the bank tellers cope with the daily demands of the job? 3) how do the bank tellers justify their involvement in their work roles, and to what degree do these justifications result in feelings of satisfaction with their jobs? The thesis considers how the bank tellers handle their occupational roles within a job that is undergoing significant change and possible elimination. A Goffmanesque approach focuses upon the role-playing activities of bank tellers in their interactions with clients. Added to the analysis are the effects of technological innovations on the interviewees' work demands. Among the main findings this study found that several tellers drew a comparison between telling in the past and present. Two distinct views of bank telling also emerged from the sample; bank telling as a profession and bank telling as an insecure, part-time job. Finally, many of the tellers described how bank telling is perceived to be more prestigious than it actually is. The significance of this latter finding arises from the fact that, for those who work as tellers, it is an insecure job characterized by low pay, high targets and on-going training. These findings extend the application of Goffman's approach by pointing out how tellers interpret their performance and thereby deal with role demands that offer little in the way of job satisfaction nor job security.

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## CHAPTER 1

### INTRODUCTION

In this thesis I wish to investigate the nature of the occupational orientation of a small group of bank tellers. The questions to which this thesis is directed are the following: What impact does the lack of a career path in this job have on the women who perform its' duties? How do the women in this study deal with the changes created by new technology? What interpretative mechanisms do the women employ in connecting their sense of self with an occupation undergoing change and possible demise?

This occupation is of unique interest because of the nature of its historical evolution. It was at one time the principal port of entry for men into a career in banks. From this entry post a man could expect, or at least hope for, a career of continuous upward mobility within the ranks of the banking organization. The nature of this occupation has gone through two significant changes since then. It has become transformed into a job staffed almost entirely by women and with very limited possibilities of mobility. More recently, it has undergone an additional transformation. It is currently an occupation continually encroached upon by technological advances. As a result, the nature of the occupation for the few still remaining has been transformed from one of servicing the financial requirements of individuals to providing consulting services.

Osberg, Wien and Grude (1995) note that the stereotype of the banking world as “being conservative institutions in which an army of poorly paid women are commanded by a few WASP male generals...retains validity.” (113) The authors state that at Megabank (the Canadian bank studied by the authors) “there are only seven female vice-presidents, out of a total of over forty, while counter-level staff remain overwhelmingly female.” (Osberg, Wien and Grude, 1995, 113) They continue by stating that many banks promote from within, thus “the sixty-year-olds at the top of the pyramid are drawn from the cohort of twenty-year-olds who entered banking forty years ago, in the early 1950s.” (ibid., 113-114) Thus, back then, “the bank hired primarily white Anglo-Saxon Protestant males for managerial positions, and a high school education (then a relatively rare educational credential) was all one needed for a career in banking.” (ibid., 114) Also interesting to note from a historical perspective is the explanation given by one of the senior vice-presidents about how he got into banking. He told Osberg that he had graduated from a rural high school in a graduating class consisting of 11 students. Every year the two banks in his hometown would each hire one young man to work in their banks. The year he graduated he was chosen to work in one of the town’s two banks.

Women began entering this occupation during World War 1 when there was a shortage of men in the labour market. For example, 300 banks were staffed by women during World War 1. (Royal Bank of Canada, n.d.) Despite the fact these women could do the jobs, and customers came to accept them in this capacity, once the war ended, so did the employment of women. As the Royal Bank video, entitled “Quick to the Frontier: Canada’s Royal Bank: The First 125 Years” (n.d.), put it: “though many customers felt service improved, the change was not yet permanent.”

Women moved into the banks once again during World War I. This time, when the war ended, women's employment continued. Graham S. Lowe in his article, "Women, Work and the office: the feminization of clerical occupations in Canada, 1901-1931", explains women's employment in the bank due to changes in the means of administration. "The evolution of modern administration during the first three decades of this century in Canada created a new stratum of clerical jobs." (1980, 378) Furthermore, as the number of these new clerical jobs grew, they increasingly became rationalized. Add to this partial structural explanation the concept of job sex labelling, and women's new found employment in clerical, including bank telling, occupations is explained. Bank telling (and other clerical occupations) became a female job as the new tasks and responsibilities associated with the newly created clerical jobs were not thought to be men's work. This meant cheap labour and newly restructured jobs for women who were thought to have no career aspirations. Thus, "Segmentation resulted; men became office managers and technical or professional personnel and women occupied the subordinate clerical jobs." (ibid., 378)

So what does it take today to qualify for work as a bank teller? Educational qualifications for bank tellers generally requires a high school diploma. (Aba Education Foundation, n.d.) In the U.S., "banks prefer applicants who have had high school courses in mathematics, accounting, bookkeeping, economics, and public speaking." (U.S. Department of Labor and Bureau of Statistics, 1996, 260) Banks also want employees who "enjoy public contact" (U.S. Department of Labor and Bureau of Statistics, 1996, 260). Presumably this is also true in Canada. Finally, Kendrigan notes that future bank officers are now usually "recent college or MBA graduates" (1984, 55).

Bank telling, however, is subject to a high turnover rate in the United States. (U.S. Department of Labor and Bureau of Labor Statistics, 1996, 259) This is “characteristic of occupations that generally require little formal education and offer relatively low pay” (ibid., 259). Bank telling likely has a high turnover rate in Canada as well. Hence, there is a “need to replace tellers who transfer to other occupations or stop working” (ibid). Osberg, Wien and Grude note that “Not much training of labor is needed. Since there is little investment in the skills of employees, high labor turnover is quite tolerable and the bank can rely heavily on part-timers.” (1995, 117)

For their part Ollenburger and Moore (1992), in A Sociology of Women: The Intersection of Patriarchy, Capitalism & Colonization, report similar turnover rates for women and men, although women and men leave their jobs for different reasons. “Men leave their jobs to move to different jobs that provide greater promotional opportunities. Women are more likely to leave the market to fulfill childbearing and childrearing responsibilities.” (76) Subsequently, the results for women and men differ. While “Men make occupational moves that enhance their promotions and take advantage of their seniority; women leave the market and lose seniority, disrupting promotion lines, to return at a later date when their skills may be obsolete.” (ibid., 76-7) Hence, Ollenburger and Moore explain that “Women’s work is compartmentalized into what economists refer to as the *secondary labor market*, with low wages, high job instability, and few benefits.” (ibid., 72) Women often find themselves employed in the secondary labor market because they are often responsible for childbearing and childrearing. This association, in turn, can lead to a negative perception of women’s participation in the workforce even though they may leave for valid reasons.

Technological developments have produced a further change in the nature of bank telling. According to Royal Bank of Canada's video, "Quick to the Frontier: Canada's Royal Bank: The First 125 Years", the ATM was introduced in the 1980's. Since its' introduction, this technology has taken an increasingly central role in the bank's labour process. Today there are no full-time tellers. The same thing seems to be happening today with telephone and computer banking. Indeed, today's tellers no longer exclusively execute many of the financial transactions customers request, like withdrawing cash and cashing checks. Tellers also use new technologies, like on-line video terminals and the ATM. However, their use of the ATM is limited to using the technology; they retrieve specific types of information (like a customer's balance) but are not taught to understand how the technology gives them this information. Tellers also inform customers of new technological services and demonstrate how to use them (for example, the ATM). So not only do bank tellers work side-by-side with their automated counterparts, they participate in the elimination of their own role in the labour process.

In fact, the debit card is becoming a part of our every day life. *The Daily Gleaner* reports a recent study by the national Interac association which finds "millions of Canadians are choosing the Interac Direct Payment Option (IDP), making it the most popular form of payment after cash." (Tuesday, February 24, 1998, C8) Today, 19, 200 ABMs are available from all financial institutions. (Canadian Bankers Association, 1997/1998, 36) Furthermore, the number of bank ABMs has increased over the years. In 1991, the total number of bank ABMs was 10, 272. In 1997, the total number of bank ABMs increased to 14, 484. (Canadian Bankers Association, 1997/1998, 18) Walter Stewart describes the automated banking situation this way, "We have 7, 744 bank branches and 15, 000 Automatic Banking

Machines (ABMs), which makes us the most over-banked nation in the world, except for Japan” (1997, 20).

A closer look at the ATM, telephone and computer banking demonstrates how these new technologies have begun to appropriate many of the transactions tellers have traditionally been responsible for processing. According to Helping you Bank: An introduction to bank accounts, shopping for a bank account and ways of banking, full-service ATMs enables a customer to “withdraw cash, deposit cash or cheques, pay bills, transfer money from one account to another [and] get your account balance” (Canadian Bankers Association, 1998, 19). Moreover, “some allow you to update your passbook or obtain an account statement [and] machines with an *Interac* logo allow you to assess your accounts from another financial institution’s ABM” (ibid., 20). ATMs can be found in many locations including banks, stores, and supermarkets (the Friday, August 28<sup>th</sup> issue of the *Globe and Mail* reports that one church, the Unity Center of Peace Church in Chapel Hill, N.C., has an ATM located in its’ lobby). ATMs can be accessed every day of the week, 24 hours a day.

Telephone banking use appears to be not far behind. TD currently reports “1.1 million telephone customers.” (*Daily Gleaner*, Thursday, March 5, 1998, B7) Meanwhile, CIBC “customers are performing four million transactions by telephone each month” (*Daily Gleaner*, Thursday, March 5, 1998, B7). According to Helping you Bank, telephone banking may allow you to “pay bills and transfer funds immediately, check your account balance and activity, get an interim bank statement or hear a list of your recent transactions, make postdated bill payments [and] check past bill payments and postdated bill payment information” (Canadian Bankers Association, 1998, 24). Telephone banking also allows you to, with the help of a telephone banking representative, “apply for a loan, a mortgage or

renew a mortgage (during certain hours - check with your bank), order cheques, make a stop payment on a cheque, find out if a cheque went through your account, sign up for a service plan [and] invest in GIC and term deposits” (ibid., 24). However, you cannot withdraw or deposit cash using telephone banking. Banking by telephone can be done every day of the week, 24 hours a day. It allows you to bank at home, office or any location where there is a telephone (including long-distance).

Finally, Helping you Bank also lists the transactions possible when banking by computer. You can “transfer money between your accounts, pay bills [and] check on your account balance or activity” (Canadian Bankers Association, 1998, 25). You can bank by computer in one of two ways: “through a special computer connection to your bank using its software or through your bank’s web site.” (ibid., 25) But, you cannot withdraw or deposit cash. One can perform certain financial transactions through one’s computer either at home or at the office. TD reports that 170, 000 of their customers are using TD’s Access PC system. (*Daily Gleaner*, Thursday, March 5, 1998, B7) Meanwhile, CIBC customers are performing 3.5 million transactions monthly by personal computer. (*Daily Gleaner*, Thursday, March 5, 1998, B7) Scotia Online became available for customers’ use in September 1997. (Scotiabank, volume 3, Issue 2, March 1998, 2)

Today, new positions like that of the telephone banking representative, are now employed by banks. In Vanishing Jobs: Canada’s Changing Workplaces, the authors describe how some financial institutions are moving towards “telephone customer service centres, operating on a twenty-four-hour basis from a central long distance connection.” (Osberg, Wien and Grude, 1995, 115) In Fredericton, NB, all the major banks, Canada Trust and Hong Kong Bank of Canada have telephone banking. The authors of Vanishing Jobs:



Canada's Changing Workplaces confirm that "With digital telephones and the security of personal access numbers, *there is no technical reason why customers cannot perform most banking transactions via telecommunications from the privacy of their own homes* [emphasis mine]." (Osberg, Wien and Grude, 1995, 115) Furthermore, they note that "although computerization and telecommunications enable banking services to be delivered locally, the employment they create is located centrally." (ibid., 115) Finally, Osberg, Wien and Grude state that "One vice-president at Megabank estimated that forty per cent of its branches could easily disappear in the next five years, resulting in a potential loss of over 3,000 jobs." (1995, 115)

Branch jobs, including teller positions, may also be lost due to bank mergers; mergers are, along with technology, today's key banking issues. In an issue of the *Socialist Worker* the current "merger frenzy" is discussed. Economist Peter Cook discusses bank mergers in the European banking industry and how they have the same effect in Canada (although it should be noted that banks first have to "receive the blessing of the federal Competition Bureau, the Office of the Superintendent of Financial Institutions and Finance Minister Paul Martin.", *The Daily Gleaner*, Wednesday, August 19, 1998, D8). He says, in part, that mergers are intended "to cut costs, to break the power of banking unions and, by doing cross-border deals, escape the national politicians who have always been interested in banking." (February 11, 1998, 3) It also means eliminating "thousands of employees." (ibid., 3) Although the recent task force on the future of banking decided not to improve bank mergers, it is still worthwhile mentioning.

The history of bank telling is a story of change, from an occupation designed primarily for men, representing the first step to a long career path, to a women's job, often

part-time, with very limited possibilities for advancement. Further, the responsibilities of the job have been also reduced by the stunning inroads from technology. As the responsibilities of the job have been reduced, so has the nature of the job, moving increasingly from one of servicing individual client accounts, to one of marketing of services made possible by advanced technology. In this thesis, I attempt to reveal how individual women in this occupation view their occupational involvement in a job having not only limited career possibilities, but a job which is constantly being both diminished and redefined by technological advances.

In Chapter 2, I draw from Goffman's theoretical work in an effort to develop a way of understanding the interaction between self definitions and the occupation that one performs. In Chapter 3, I explain how I will use Goffman's approach in analyzing the way in which the interviewees in this study come to terms with the insecurities of their jobs. In this chapter I also describe the research setting and the conduct of the research itself. In Chapter 4, I present the major findings from the interviews I did with bank tellers. In Chapter 5, I summarize the findings and assess the research itself. I also offer some comments for the implications of my findings and propose some suggestions for avenues of future research.

## CHAPTER 2

### THEORETICAL OVERVIEW

How do individuals cope with the demands of a job? A look at Goffman's dramaturgical approach helps us to understand social interaction in general, and how individuals play their various roles and manage the impressions they communicate to the audience specifically. Goffman believes an individual's sense of self arises from the social situation. However, there is often tension because there is usually a "difference between what people expect [them]... to do and what [they]...may want to do spontaneously." (Ritzer, 1996, 214) Furthermore, the self is composed of the many roles an actor plays. These different roles represent different parts of the actor. The actor aims to present their varied selves in ways that create and sustain particular impressions, especially flattering ones. (Johnson, 1995, 87) This means there are demands made of the actor to carry out these different performances and techniques to help her/him do it. However, the self an actor portrays is also vulnerable due to potential disruptions that could occur during a performance. But, there are techniques and features within social interactions (as explained by the dramaturgical approach) that work to prevent possible disruptions.

According to the dramaturgical approach "the theater is the basis of an analogy with everyday life." (Jary and Jary, 1991, 130) In other words, Goffman utilizes terms like actor, role, performance and front stage to observe and explain what is involved in social

interaction. The key idea of Goffman's work (i.e. dramaturgical approach) is impression management. Goffman employs dramaturgical principles in order to

“consider the way in which the individual in ordinary work situations presents himself and his activity to others, the ways in which he guides and controls the impression they form of him, and the kinds of things he may and may not do while sustaining his performance before them.” (Goffman, 1959, xi)

Impression management involves maintaining a definition of the situation. In other words, an agreed upon reality by those involved in the performance. Impression management consists of intended action, that is, the expected performance. It is meant to deal especially with social interaction that takes place within a physical space, like an office or livingroom.

Goffman's dramaturgical approach distinguished between a front stage and a back stage. The front stage is anywhere social action takes place before an audience. It is made up of a setting which “refers to the physical scene that ordinarily must be there if the actors are to perform.” (Ritzer, 1996, 215) For tellers, their front stage is the counter they stand behind to serve clients. Each actor, like the front region and its' setting, also has their personal front s/he presents while in the presence of others. Personal front includes “the items that we most intimately identify with the performer himself and that we naturally expect will follow the performer wherever he goes.” (Goffman, 1959, 24) Goffman states that while some aspects of the performer's personal front will vary from performance to performance, other aspects will not (vary). Some aspects that may change from performance to performance include clothing, posture, bodily gestures and facial expressions (ibid., 24), while aspects that will not change include sex, racial characteristics and size and looks (ibid., 24).

The performer's personal front also includes their appearance and manner. The actor's appearance:

“refer to those stimuli which function at the time to tell us of the performer's social statuses. These stimuli also tell us of the individual's temporary ritual state, that is, whether he is engaging in formal social activity, work, or informal recreation, whether or not he is celebrating a new phase in the season or in his life-cycle” (ibid., 24).

The individual's manner “refer to those stimuli which function at the time to warn us of the interaction role the performer will expect to play in the oncoming situation.” (Goffman, 1959, 24) While the actor's appearance may inform us whether they are working or celebrating, their manner will inform us whether they expect to take control of the interaction (for example, an assertive manner) or merely participate (for example, a mild manner).

The backstage (or back region), on the other hand, is “where the performance of a routine is prepared.” (Goffman, 1959, 238) Furthermore “as a place, relative to a given performance, where the impression fostered by the performance is knowingly contradicted as a matter of course.” (ibid., 112) A back region contradicts the impression fostered in the front region so it is anywhere the performance breaks down; where actors are out of character. The backstage is hidden from the audience's view *precisely because the actors are out of character*. Another region is the outside which is “a third region, a residual one, namely, all places other than the two already identified [back region and front stage].”, ibid., 134).

Rather than the individual, the team is the basic unit of analysis within the dramaturgical approach. A team is “any set of individuals who cooperate in staging a single routine.” (Ritzer, 1996, 218) Performances, and the impression being maintained, involve

the cooperation of teams. In the bank, the bank manager, tellers, and the various other people employed at the bank make up a team.

In putting on social performances, face-to-face interaction is constrained by a number of factors. First, situational propriety which is what is deemed appropriate for a given situation (like holding the door for a client). Second, appropriate involvement which is the extent to which it is expected one will become involved in another performer's life (for example, one would not ask one's supervisor about their financial situation). Next, civil inattention often plays a part in social interaction. It involves knowing when to respect another person's space (an example would be when a group of people are riding in an elevator). Finally, accessibility is a factor in face-to-face interaction. This is the degree to which one can access another individual. For example, in a bank a customer can speak to a teller at the service counter. But, they cannot speak to a bank employee working in an office with the door closed.

How can actors take care to avoid an unsuccessful performance? Crucial to impression management is dramaturgical loyalty, which means that "if a team is to sustain the line it has taken, the teammates must act as if they have accepted certain moral obligations." (Goffman, 1959, 212) Dramaturgical loyalty enables a number of important factors so that a performance can be carried out successfully. Dramaturgical loyalty fosters high in-group loyalty as it prevents team members from identifying with the audience. Audiences are also changed regularly so that they do not become too familiar with the performance (nor performers with the audience).

An actor must also exercise dramaturgical discipline. "A performer who is disciplined, dramaturgically speaking, is someone who remembers his part and does not

commit unmeant gestures or faux pas in performing it.” (ibid., 216) A performer avoids slips by maintaining self-control and managing the facial expressions and verbal tone.

Another key element in social performances is mystification. This involves:

“restrictions placed upon contact, the maintenance of social distance, provide a way in which awe can be generated and sustained in the audience - a way...the audience can be held in a state of mystification in regard to the performer.” (Goffman, 1959, 67)

Again, actors play many different roles in many different situations. In order to avoid slips the actors “practice *audience segregation*, withholding in a current situation any sign of those other roles they play which, if visible, would threaten the impression being given at the moment” (Jary and Jary, 1991, 130). Sometimes a performer will maintain a certain amount of role distance. We can talk about role distance in terms of the degree to which actors separate themselves from the role they play. They likely do so for a number of reasons, either as a way to prevent boredom or as a way of protecting themselves from discomfort. This may also be called self-distantiation. (Goffman, 1959, 81) Subsequent to his The Presentation of Self in Everyday Life, and also relevant to our overall discussion of how individuals cope with the demands of work, is Goffman’s concept of role distance. Because an actor has a large number of roles to play, Goffman argued they were unlikely to get completely immersed in any one role. Role distance is defined by “the degree to which individuals separate themselves from the roles they are in.” (Ritzer, 1996, 219) Furthermore, it is a way of dealing with role conflict or role strain. Role conflict “occurs when people are confronted with contrary or incompatible role expectations in the various social STATUSES they occupy in their lives.” (Johnson, 1995, 237) Role strain refers to “conflicting roles... associated with the same status” (Johnson, 1995, 237). Goffman also

stated that “role distance is a function of one’s social status.” (Ritzer, 1996, 220) In other words, a bank manager will have different reasons to maintain role distance than the bank teller. In any case, actors must still always strive to present themselves in a positive light that is also appropriate to their roles and settings. (Goffman, 1959, 102)

Goffman’s dramaturgical approach “is concerned with the structure of social encounters - the structure of those entities in social life that come into being whenever persons enter one another’s immediate physical presence.” (Goffman, 1959, 254) An individual has a part to play whenever s/he finds himself before an audience. In playing any role, an actor has certain demands placed upon her/him and techniques to deal with these demands and the potential disruptions that can occur while in the presence of an audience. Goffman argued that the many roles an individual plays are different aspects of their self. Finally, an actor practices role distance to cope with the demands of their role.

Goffman’s ideas about public performance are particularly relevant to the bank teller’s changing job description. The teller’s traditional job duties are being subsumed increasingly by technological changes in the bank. At the same time, they are being asked to sell more and more bank products and services to customers. They are told these changes are about customer service. Some bank tellers may identify with the performance and become the type of individual required of the role. Other tellers do not identify with the performance and recognize they are merely playing a role. When management tells their bank tellers to follow a script when serving customers (for example), how does the teller who cannot maintain dramaturgical loyalty (i.e. does not agree with a certain service charge) view the changes to her occupation versus the teller who can maintain dramaturgical loyalty? How does the teller who is not dramaturgically disciplined ( i.e. does not follow the script)



view her occupation versus the teller who is dramaturgically disciplined? In this study I wish to discover the occupational orientations of a particular group of bank tellers and to find out how these bank tellers view the changes currently going on with their roles.

Another issue many individuals have to contend with in doing their jobs has to do with technology; specifically the impact it has on their jobs. In the introduction to her book, In The Age of The Smart Machine: The Future of Work and Power, Zuboff presents two possible scenarios pertaining to technology's impact on the role of work in the future: Technology will either increasingly take over more and more tasks leaving humans dependent on machines, or technology will allow humans new opportunities to perform new tasks.

Whether technology will be empowering or demeaning to workers depends on how the technology is implemented. Again, will the technology assume more and more of the tasks previously performed by humans, or will the technology assist humans in accomplishing their job tasks? Shoshana Zuboff, in her book In The Age of the Smart Machine: The Future of Work and Power, describes what often happens to teller's jobs:

“As in most organizations, clerical work had proliferated as a means of isolating and efficiently dispatching the most routine tasks of the organization's work. The new phase of technological developments would begin to reverse this process. Routine tasks would be either subsumed by automated processes or subcontracted out to a processing organization external to the bank... [but] [a]t the same time we will need far fewer clerks.” (1984, 170)

The clerks in Zuboff's book discuss (for example) being “taught to push buttons and little else.” ( *ibid.*, 170) Clerical work, thus, is handled in this manner due to decisions to treat the implementation of technology in a certain way. In this case, technology's

introduction means the on-going replacement of the worker's role in the labour process. "In these settings, the clerk was absorbed into the machine system"(ibid., 171). This happens:

"In the context of managerial choices that emphasize cash reductions, productivity, and increased volume, [thus] the clerical experience became one of labouring bodies engrossed in the demands for ongoing physical and attentional stamina, and removed from the forms of social exchange that once signified their integration with the managerial hierarchy." (ibid., 171)

In other words technology is demeaning for workers, like the clerical workers, when decisions reflected in policies take into consideration matters of cost and productivity (for example), rather than matters relating to the human workers themselves.

What does all this mean for a worker's job satisfaction? The issue of job satisfaction is discussed in Joseph Smucker's (1980) Industrialization in Canada and Krahn and Lowe's (1993) Work, Industry, and Canadian Society. Smucker states that "the vast majority of workers usually indicate that they are satisfied." (1980, 282) This finding is consistent among Canadians, as well. Even today, Canadians still tend to report that they are satisfied with their jobs. According to many surveys, Krahn and Lowe state, Canadians are satisfied with their jobs. The question (or some variation of), "All in all, how satisfied are you with your job?", is the most commonly used measure of job satisfaction in survey research. (Krahn and Lowe, 1993, 340) The results usually reveal that "a large majority of workers typically report some degree of satisfaction with their work." (ibid., 340) One example of a survey conducted in regards to job satisfaction is the 1987 Environics survey which stated that, from a sample of almost 1200 employed Canadians, 51% were "very satisfied," and 38% were "somewhat satisfied" with their job. (ibid., 340) Studies since the 1987 Environics study report similar findings. But, if most Canadians are satisfied with their jobs "Why, given the relatively high rates of absenteeism, high turnover rates and industrial

sabotage, do workers respond as they have?" (Smucker, 1980, 283) James W. Rinehart also points to the contradiction between what people say about their work and how they behave towards it. Many individuals say they are more or less satisfied with their work but, their actions (for example, strikes) say otherwise. Significant dissatisfaction with working conditions is revealed through strikes, absenteeism, and high quit rates when unemployment rates are low. (Krahn and Lowe, 1993, 340) James W. Rinehart, in his own work (1996) The Tyranny of Work: Alienation and the Labor Process, states that among clerks and sales workers:

“the symptoms of dissatisfaction are usually internalized. They emerge in various forms - absenteeism, illness, tears or just plain bitchiness.’ Similarly, a Labor Canada study of bank workers concluded: ‘Because their jobs do not pay well and offer only marginal opportunity for advancement, a worker is much more likely to quit than fight, if the job becomes too unpleasant.’” (90-91)

James W. Rinehart, in Lowe and Krahn’s (1993) Work in Canada: Readings in the Sociology of Work and Industry, interprets this contradiction between what workers would say in surveys and their actions at work as “no more than pragmatic judgements of one’s position *vis-a-vis* the narrow range of available jobs.” (363) In other words, a job may be better than no job at all. Workers, after considering their realistic employment choices, feel they are relatively satisfied given their choices. (Krahn and Lowe, 1993, 340) As one worker put it:

“You don’t achieve anything here. A robot could do it. The line here is made for morons. It doesn’t need any thought. They tell you that. ‘We don’t pay you for thinking,’ they say. Everyone comes to realize that they’re not doing a worthwhile job. They’re just on the line. For the money.” (Lowe and Krahn, 1993, 363)

Although Rinehart discussed this issue in relation to manual workers, one can probably relate his findings to clerical workers, including bank tellers, as well. In other

words, both types of jobs (i.e. manual work and clerical work) “are situated in authority relationships in which the process and purposes of production are not governed by workers” (Lowe and Krahn, 1993, 362). Again, Rinehart was referring to manual work when he made this statement and spoke overall about the issue of job satisfaction. But given the nature of bank telling today, the parallels are not so far-fetched. As glimpsed from the above quote, Rinehart relates the dissatisfaction workers often feel towards their work to alienated labor. Work is not organized according to workers’ best interests, but rather the owners’. With each group’s interests pitted against the other:

“Class relations are sharply etched in the daily encounter between bosses and workers, resulting in antagonisms which take various forms—slow downs and sit ins, restriction of output, wildcat strikes, working to rule, absenteeism and tardiness, personnel turnover, insubordination, and sabotage.” (ibid., 365)

As already discussed above from Rinehart’s The Tyranny of Work: Alienation and the Labor Process, bank workers may be much more likely to internalize their feelings of dissatisfaction.

Workers say they are satisfied regardless of how their jobs are really going much like, as Krahn and Lowe point out, they often respond that they are fine when asked ‘How are you today?’ no matter what may be going on. (1993, 340) They feel like they will not look good if they tell others they are not happy with their jobs. After all, when unemployment is high, should not one be happy that one is employed at all? We therefore need to ask people other types of questions, other than the standard ‘How satisfied are you with your work?’, in order to determine how they really feel about work. Krahn and Lowe outline several alternative questions to the standard question usually asked of Canadians designed to measure job satisfaction.

One alternative question comes from an early 1980's British study which asked a national sample of workers whether "they would continue to work if a job was no longer financially necessary." (ibid., 341) Sixty-four percent said they would, although half of these respondents "added that they would try to change their job." (Krahn and Lowe, 1993, 341) A second alternative measure comes from the 1987 Environics Survey of Canadian workers. In it, they "asked Canadian workers whether or not they would choose the same occupation" (ibid., 341) given another opportunity to choose. Forty-six percent answered they would stay in their occupation, forty-two percent said they would change, while the remainder were unsure. Other surveys have used these alternative questions to get at the rate of job satisfaction of Canadians, including 'Would you recommend this job to a friend?' (ibid., 341) Krahn and Lowe conclude that the behavioral intentions revealed in the answers to these questions usually uncover a higher degree of job dissatisfaction (then usually indicated by the standard question). Still another indication of job dissatisfaction is revealed when workers will say they are relatively satisfied, but a significant minority state that their present job is not their first choice. Questions inquiring about workers' state of physical and mental health would likely also yield clues to the rate of satisfaction experienced in this country.

Smucker concurs with Krahn and Lowe that asking many, and different types of, questions exposes a fuller picture of workers' satisfaction rates. First of all, "the type of job influences indices of satisfaction when questions tapping different aspects of the work role are asked, rather than just one question dealing with 'satisfaction.'" (Smucker, 1980, 283) Smucker notes in a study of Detroit factory workers where skills level and age affects a worker's satisfaction. Thus, "while type of job makes a difference in responses, there is also

a difference accounted for by age. Young workers tend to be more critical of their jobs than are middle-aged.” (ibid., 283) It may be, Smucker notes, that over time, older workers adjust to, and accept their jobs as alternative possibilities decline. In effect, their declared satisfaction is a product of self-justification. (Smucker, 284) Krahn and Lowe also note that older workers are the most satisfied. Several explanations have been put forth including: the aging effect, the cohort effect, the life-cycle effect and the job effect. Proponents of the age effect argue that older workers have lowered their expectations, and thus, are more accepting of unrewarding work. (Krahn and Lowe, 1993, 342) Supporters of the cohort effect assume lower expectations for an older generation of workers resulting in increased satisfaction. For this group of workers, having a secure job alone was considered a good thing. (ibid., 342) Finally, proponents of the life-cycle effect explain older workers’ satisfaction due to the fact that they are more likely to have outside interests that balance out the effects of unrewarding work. (ibid., 342) Finally, supporters of the job effect argue that older workers have had more opportunities to move up into more satisfying jobs explaining why they are the most satisfied group of workers. (ibid., 342) However, as Krahn and Lowe suggest, recent studies indicate that it is more likely that a combination of the above explanations explains older workers’ relative satisfaction to other groups of workers.

Smucker mentions race as another possible factor that may influence work satisfaction. For example, he reports on a tabulation of findings of American Gallup Polls that “indicates that an overwhelming majority of white employed persons answered that they were satisfied. (A lower proportion of black persons reported that they were satisfied, however. This suggests that membership in a minority group which has been both socially and economically suppressed affects the findings.)” (1980, 282) Krahn and Lowe state that

there have been few studies examining race and ethnicity's influence on job satisfaction. They do mention one study that discusses a recent American study that considers why black workers tend to report less job satisfaction than white workers. Racial differences were determined to be due to the poorer jobs that blacks tend to hold; a structural explanation.

Krahn and Lowe's work also considers the impact of education. It is not surprising that studies may consider the impact of education on job satisfaction. After all, the human capital theory states that higher education should enable one to get a better job, that would in turn mean increased job satisfaction. (1993, 343) However, others suggest that not all well-educated people may get good jobs, so those with high expectations for intrinsic job rewards (like challenging job tasks) will not be fulfilled. (ibid., 343) This leads some to wonder whether those individuals with more education will experience less job satisfaction, than those individuals with an average amount of education or less, in the same unrewarding job. (ibid., 344) But Krahn and Lowe's work reports on studies that find minimal support for this idea. There are studies that have been conducted on blue-collar workers that have found no more job dissatisfaction among workers who were well-educated than those who were less educated. (ibid., 344) Maybe, as it has been suggested in Krahn and Lowe, the better educated workers were more willing to deal with unrewarding work because they expected to move up into more rewarding jobs at some point. Yet, studies considering a range of occupations find minimal evidence that more education increases one's expectations hence, resulting in lower job satisfaction. Rather evidence suggests that all workers, regardless of their education levels, will experience negative effects from jobs that are intrinsically unrewarding. (ibid., 344)

Krahn and Lowe also consider gender's impact on a worker's job satisfaction. Women and men report fairly similar levels of job satisfaction, even though they tend to be located in different areas of the labor market. "The 1989 General Social Survey, for example, showed virtually identical levels of job satisfaction among female and male employed Canadians." (Krahn and Lowe, 1993, 342) Krahn and Lowe explain women's different work orientations as adaptations to the less-rewarding paid work they usually do, plus the unpaid responsibility they have for the home and child. It is unlikely that their different work orientations is a result of socialization into wanting less intrinsic and extrinsic work rewards. (ibid., 342-3)

Finally, it is also worthwhile to consider explaining women's and men's work satisfaction by the jobs they hold. "A 1982 American study of several thousand women and men employed in various occupations within the manufacturing sector" (Krahn and Lowe, 1993, 343) revealed women on average to be a little more satisfied with their jobs, even though their jobs were less rewarding than men's. Furthermore, women and men shared similar factors that influenced job satisfaction. For example, a recent study of Edmonton post office employees compared job satisfaction and work attitudes of women and men doing the same jobs. Few gender differences were discovered regarding job satisfaction, how workers described their jobs, or specific features of work likely to influence job satisfaction. Although a worker's gender (for example) plays a part, Krahn and Lowe's review of the job satisfaction research reveal that "Job conditions are more strongly related to job satisfaction than are the social characteristics of the workers or the predispositions they bring to the job." (ibid., 345)



Turning specifically to bank tellers, and their overall work experience, studies done in the past on this occupation looked at (for example) how women entered bank telling and what it is like to be a bank teller (i.e., job duties, perceptions of the work, and so forth). For instance, bank telling underwent a process of feminization. This happens when “large numbers of women enter previously male occupations.” (Kendrigan, 1984, 54) Prior to the 20<sup>th</sup> century, men exclusively held the position of teller. It was thought “that banking was a man’s occupation and that women mentally and physically were inadequately equipped to handle the transactions of high finance.” (Prather, 1971, 777) White male bank tellers performed complex tasks, had prestige, and opportunity to climb the job ladder within the bank. What then happened that caused a previously ‘male’ job to become a (predominantly) female one?

Barbara Hansen, in her article “A Historical Study of Women in Canadian Banking, 1900-1975” (1978-1979), explains that some women were employed in banks before World War 1. But, they were almost entirely clerical workers and stenographers (“only seven were tellers”, 17). It was due to Canada’s inability to handle the sudden manpower shortage brought about by World War 1, and the massive growth in business, that resulted in large numbers of women coming into the banks. The banks, although forced to hire women, were not too happy with the idea. They compromised and hired “only the ‘highest-quality girls’.” (ibid., 18) Therefore, a clear class bias was exercised when hiring women to work in the banks at that time.

Jane E. Prather’s article, “When the Girls Move in: A Sociological Analysis of the Feminization of the Bank Teller’s Job” (1971), likewise explains that few women were employed in banks prior to the 20<sup>th</sup> century. Early in the 20<sup>th</sup> century women were hired due

to increasing numbers of transactions and their accompanying paperwork. World War 11 meant a shortage of men. Hence, this opened up opportunities for women in positions other than clerks including tellers, bookkeepers and loan clerks. World War 11 introduced new customers and new types of financial transactions for the banks and “the development of sophisticated accounting and financial policies” (ibid., 777) which, in turn, required the banks to expand their staffs and hire highly trained officers. While the banks had had a tradition of hiring from within, now they turned to college graduates to recruit for management positions. This new policy of hiring young and highly educated men for higher up positions left the teller job open as few men now entered it. Consequently, “the teller’s position diminished in prestige, responsibility, skill, and advancement opportunities...[plus] the teller’s salary remained low.” (ibid., 777) Now that few men applied to be tellers, women “by default”(ibid., 778), were hired to be tellers.

Tellers today still perform financial transactions for customers, but things have changed. Today, not only are women and minorities usually hired to be bank tellers, but “Tellers’ pay has not kept pace with other predominantly male jobs.” (Kendrigan, 1984, 54-55) Women employed as tellers usually remained tellers throughout their careers in the banks. Kendrigan notes that bank tellers are a good example of what can happen when a previously male job experiences a large number of female occupants. (ibid., 54) It used to be that bank tellers were exclusively male, usually white. For the young men who started off as tellers (like the senior vice-president above mentioned in Vanishing Jobs), “The job had high prestige and was a step toward bank officer.” (Kendrigan, 1984, 54) Female tellers can no longer hope to climb the job ladder like their male counterparts did. It is now a ‘female’ job, so minimal job mobility now characterizes the bank teller position. The pay

further reflects its' status. Walter Stewart, author of Bank Heist: How Our Financial Giants Are Costing You Money, states that:

“In 1996, the 5 five largest Canadian banks piled up profits of \$6.3 billion. In this year, the average wage of a full-time teller was \$21,000 per annum, plus a small annual bonus. In Toronto, a family of two with an income below \$21, 092 is considered to be living in poverty.” (1997, 5-6)

The wage disparity of bank employees located at the top and bottom of the bank hierarchy is noteworthy when Stewart informs us that: “John Cleghorn, chairman of the Royal Bank, received \$2.8 million in 1995..., a jump of 37 per cent over the previous year, while one of his tellers reported getting a hike of six cents an hour.” (1997, 6)

In New Brunswick, bank tellers are classified as a service occupation along with such occupations as call center workers and receptionists. For women employed full-time in the service category (includes both professional and nonprofessional jobs), the average earnings are \$ 14, 909 (men earn an average of \$ 26, 575). (NB Advisory Council on the Status of Women, 1997, 10) A call to the office of the New Brunswick Advisory Council on the Status of Women revealed that full-time bank tellers likely earn, on average, \$ 19, 200. Today the job has little prestige and is currently being deskilled once again with various new technologies (for example, the ATM) that perform many of the financial transactions tellers used to perform exclusively for bank customers.

So while women's entrance into the banks seemed to be in the beginning a boost to women's equality, it had its' limitations. According to the authors we have considered above, and as Hansen specifically concludes in her article, “Historically, banks have relegated women to the least important jobs to permit the concentration of their male employees in the positions of the highest responsibility, authority, and remuneration.” (1978-

1979, 21) Furthermore, “banking policy in the area of female employment is merely a continuation of the established policy of efficient economic exploitation and does not represent a new trend of progressive innovation.” (ibid., 21)

Prather concurs, stating that “the glamorization of the teller’s position has allowed more women to *move in* to banking firms, but it has not opened up the doors for significant numbers of women to *move up* to top positions.” (1971, 781) Prather’s concept of the glamorization of bank telling demonstrates how banks now promote the teller’s job as a female occupation. Consequently, bankers not only treat their female employees as not being very serious and even superficial, but also regard them in this way. This, in effect, lowers the occupation’s prestige and a self-fulfilling prophecy occurs. That is, if you treat the women who do the job as not being serious and promote the glamour aspects of the job (for example, meeting men), they will in turn be more likely to act and think of themselves and their job in that manner. The glamorization of bank telling may have enabled women to enter the bank, it certainly did not enable them very many (if any) opportunities. Lowe concludes on a similar note, stating that “sex-based inequalities and discrimination are so deeply embedded in the structure of the contemporary office that only the utmost tenacity on the part of women’s groups and unions holds prospects for greater equality.” (1980, 379)

Given these considerations, I now wish to test the relevance of these findings on my sample of bank tellers. As we have seen, bank telling has undergone considerable change in the past. Furthermore, with the introduction of computer technology, it continues to be subject to change and appears to face possible extinction as well. Individuals working in this occupation are quite aware of this. How do these individuals justify then, to themselves and others, their role in this occupation? Related to this are pertinent questions:

To what extent, and under what circumstances, do their occupational roles become part of their own identities? If they do not identify with the roles they are asked to play, how do they cope with the discrepancies? To what degree are they satisfied with the roles they are asked to perform?

## CHAPTER 3

### THE RESEARCH QUESTION, DATA COLLECTION AND ANALYSIS

Goffman states that we are all actors in performances we play before audiences. Our role performances involve the use of not only spoken scripts, but also visual images such as body and facial gestures, clothing styles, and physical “stage props” at the place of our performance. We present a public role which may or may not correspond with our private roles or our private images of our selves. Indeed, we may indicate to our audience through additional symbols that we are someone different from the public roles which we play.

There can be considerable stress for the individual if there is no resolution of possible conflicts between public and private roles; if one’s personal identity, for example, and loyalty to a particular audience, is not compatible with the public role one is required to play in the work world.

These issues, raised by Goffman, provide the rationale for the operational questions guiding this study. In chapter 1, I began this thesis by posing three general questions: What impact does the lack of a career path in the job of a teller have on the women who perform its’ duties? How do the women deal with the changes which new technology creates in their roles? What interpretative mechanisms do the women employ in connecting their sense of self with their occupation which is undergoing change and possible extinction?

These broad questions can now be recast into the following operational questions:

1) how do tellers define, and relate to, their jobs which are subject to considerable change and are of doubtful security? 2) how do the bank tellers cope with the daily demands of the job? 3) how do the bank tellers justify their involvement in their work roles, and to what degree do these justifications result in feelings of satisfaction with their jobs?

Affecting the answers to these questions, of course, are two sets of variables: those associated with the structure of their jobs, chief of which are the banks' policies and changing demands of the jobs, and those associated with the bank tellers themselves, such as the strength of importance they place on other roles (parent, student, provider, etc.) relative to their roles as bank tellers. In addition to relative importance, one must take into account the degree to which the actors keep their roles in separate spheres of meaning. Age, or stage in life, is an additional important variable to consider in this regard.

### **Fredericton, NB - An Introduction**

Fredericton, New Brunswick, where the interviewees for this study live and work, is known as the "City of Stately Elms" (Fredericton Tourism, 1998, 57). The capital city's population is 46, 507. (ibid., 50) The University of New Brunswick, where some of the bank tellers are enrolled as students, has an enrolment of over 6, 800 students. (Fredericton Tourism, 1998, 32) Founded in 1785, UNB along with the University of Georgia, "share the distinction of being the oldest provincial/state universities in North America." (ibid., 32) It is also the only official bilingual province in Canada.

### **Banking in Fredericton, New Brunswick**

The women in the sample were employed at Big Five banks. Furthermore, each Big Five bank was represented in the sample. The Big Five banks have branches in Fredericton, along with the National Bank of Canada and the Hong Kong Bank of Canada. The Big Five banks refer to, "in order of asset size, the Royal Bank of Canada, the Canadian Imperial Bank of Commerce, the Bank of Montreal, the Scotiabank, and the Toronto-Dominion Bank of Canada. They hold more than 90 per cent of the assets...of the entire banking system." (Walter Stewart, 1997, 270) They are known as Schedule 1 banks. "Schedule 1 banks must be widely held - no one party may own more than 10% of a bank's shares." (Canadian Bankers Association, 1997/1998, 17) Other financial institutions (i.e. trust companies and credit unions) in Fredericton include Canada Trust, the York Credit Union, and the Caisse Populaire de Fredericton Ltee. New Brunswick employs 3, 700 bank employees. As well, there are 365 ABMs and 204 branches. (Canadian Bankers Association, 1997/1998, 19)

### **Description of Sample**

Eight female bank tellers were interviewed for this study. Female bank tellers were interviewed for this thesis because 92% of bank tellers are female. (Ollenburger and Moore, 1992, 72) The ages of the women ranged from 25 to 52 years of age. Half the women are single, half are married. Three of the bank tellers had no children, while 5 did have children. Three of the interviewees were from one bank, two from another and each of the remaining interviewees came from the remaining three of the branches of the five major Canadian banks. Length of employment ranged from two to 29 years. Five of the women were employed casually, four of which were full-time students and one that is recently retired.



The other interviewee had recently been let go while the remaining two were full-time. While six of the women entered the job thinking of it as temporary, two entered thinking it would be permanent.

### **Modes of Data Collection**

Interviewees for this study were located through contacts with family, contacts with friends and colleagues and through contacts with other interviewees. In other words, snowball sampling was used. Some of the women were contacted at home so as to ensure that the bank would not know about their participation in this study. An obstacle with this sampling method was locating enough women to interview. A contact (not interviewed for this study) I had, who had worked as a bank teller at a bank represented in the sample, stated it would be difficult to find a lot of women who would agree to be interviewed out of fear for their jobs. She felt that going into the banks, either to speak to the tellers directly or through management, would be unsuccessful in terms of getting tellers to participate in this study. A bank teller from the sample agreed. She said that bank tellers are “terrified” about losing their jobs.

I did, however, on two different occasions visit a total of five financial institutions in an attempt to meet more interviewees. At all five financial institutions I presented myself at the Reception Desk. I briefly explained who I was and why I was there. At one of the financial institutions, I spoke with the manager and left her hand-outs with a brief introduction about me and my research. The other financial institution I visited that day followed the same pattern (I also went into a third financial institution but was told that the manager was not in).

On another day I visited a financial institution and again presented myself at the Reception Desk. After speaking with the manager I left, again leaving some hand-outs. I then went into a branch of another financial institution. The manager was too busy to speak with me. I left leaving behind some hand-outs. I was not too optimistic and I never received any calls from these efforts. My lack of optimism was due, in part, to the tellers seeming concerned that they should go get a bank manager. Furthermore, by what I had been told by both my contact and one of my interviewees that this method of locating interviewees would likely be unsuccessful.

### **Location of Interviews**

Half of the interviews were conducted in the interviewees' homes. The remaining interviews took place either in my own home or another location. One teller, for example, preferred to come to my home because of her schedule. The intent to interview the women in their own homes was to enable a better understanding of the women. Seeing and talking to the women in their own homes provided additional information (aside from what the bank tellers told me) as to their thoughts and feelings. In addition, by conducting the interviews in the home, I hoped to lessen any anxiety or nervousness arising from the interview process.

All interviews were tape recorded and transcribed so as to record what the interviewees had to say *in their own words* about their working lives. Maxwell (1996) suggests "verbatim transcripts" (95) for studies using interviews in order to ensure "'rich data'...data that are detailed and complete enough that they provide a full and revealing picture of what is going on." (ibid, 95)

I designed an interview guide that included questions on three aspects of bank telling: gender, technology and customers (see Appendix A for a look at the Interview Guide). It should be noted that the open-ended questions were meant as a guide, and not to direct the interviewees. Rather, the interviewees were to guide the interview. Questions were added to the interview guide based on (for example) previous interviews and media coverage. For example after interviewing had begun, Royal Bank and Bank of Montreal announced on January 23<sup>rd</sup>, 1998 their merger plans. In April, CIBC and TD followed suit. A question regarding whether bank mergers (if approved) would have an impact on the bank teller's job, and if so how, was added to the interview guide.

### **Qualitative Research**

This is an exploratory study. As such, "Exploratory research rarely yields definitive answers. It addresses the 'what' question: 'What is this activity really about?'" (Neuman, 1994, 19) Additionally, this is an exploratory and descriptive study designed to describe what is going on with this group of women. Once again, while this is not a representative sample, it provides a glimpse into the minds of one group of women who work as bank tellers in five major banks in Fredericton, NB.

#### **Qualitative research and women**

Finally, Finch (1984), in her article "'It's great to have someone to talk to': the ethics and politics of interviewing women", makes a good case for the use of qualitative methods when considering women and their lives by discussing how another researcher feels about the use of qualitative research strategies: "Oakley takes the view that formal, survey-type interviewing is unsuited to the production of good sociological work on women. She

prefers less-structured research strategies which avoid creating a hierarchical relationship between interviewer and interviewee.” (72)

### **Analysis**

All interviews were taped and transcribed. After each interview I wrote up a memo basically going over what happened during the interview (i.e. from meeting the interviewee to when we said good-bye and parted) and how it went. Comments, issues or questions that came up having to do with the interview process itself (for example, interviewing techniques) were written down. Any issues, concerns or themes of the interviewee that arose during the interview were also discussed in the memo (for example, management issues). Likewise, while transcribing each of the interviews, any new themes, issues or concerns were noted. Each interviewee had a sheet where these notes were written down. Then, after transcribing each interview, the transcribed interviews were read over a final time for any issue or themes of concern to the interviewee.

## CHAPTER 4

### FINDINGS

Before I interviewed each bank teller, I asked them for certain information about themselves. I asked them for information regarding both their personal and work life. As for data pertaining to their personal life, I asked each bank teller for their age, marital status, and whether they had children. If they did have children, I asked them how many they had and their ages. Of the eight interviewees, Penny, Barbara, June, Karen and Laura had children. Aside from Laura who had one child, the rest each had two children (although it should be noted that Barbara's children are now grown).

With respect to their work life, I asked them which financial institution they were employed at and how long they had been employed at their present financial institution. A few of the tellers indicated they had worked at other financial institutions (Penny, Barbara and Karen). Furthermore, some indicated they had always worked as tellers (Carla, Wendy, Barbara, June, Karen and Laura). I also asked about their work status (i.e. full-time, part-time or casual) and whether their work status was by choice. All interviewees indicated their status had been by choice. Some of the respondents explained that they were students as well as bank tellers (Carla, Penny, Wendy and Laura). I also asked them whether they considered this job to be temporary (T) or permanent (P).

Finally, if the bank teller was married, I asked them what function they thought their income played (for example, did they consider their income to be supplemental or a co-income?). Penny and Barbara said their income was supplemental, while Karen said hers' was a co-income. The table below (Table 1) summarizes the sample's main characteristics:

**Table 1. Sample's Main Characteristics**

<b>Teller #</b>	<b>Age</b>	<b>Marital Status</b>	<b>Children</b>	<b>Bank</b>	<b>How Long at Present Bank?</b>	<b>Status</b>	<b>T/P</b>
Carla	26	single	no	A	2 years	casual	T
Penny	37	married	yes	B	20 years	casual	T
Wendy	25	single	no	A	3 years	casual	T
Barbara	52	married	yes	C	29 years	retired	P
June	34	married	yes	A	13 years	laid off	T
Karen	31	married	yes	D	7 years	f-t	T
Laura	31	single	yes	E	7 years	casual	T
Gina	27	single	no	B	2 years	f-t	P

Most of the issues discussed in this chapter are those that are common either to most of, or the entire, sample.

As noted in chapter 3, the research questions to which this thesis is addressed are:

1) How do the interviewees define, and relate to, their jobs? 2) How do the interviewees cope with the daily demands of their jobs? 3) What is the nature of the relationships that connect the interviewees' definition of their selves to their jobs? The findings are organized under the following four sections:

### **The Changing Nature of Bank Telling: Perceptions of the Interviewees**

Training for the tellers I spoke with appears to consist of two parts. First, tellers watch videos on customer service and on the bank's various products and services. Next, they are paired with a more experienced teller whom they will observe for a period of time before attempting the transactions themselves. Details, like which checks to cash, are explained. As well, procedures are outlined. The initial training period lasts about a few weeks. The first thing a teller learns at Bank D, for example, is what to do in case of a hold-up. A few of the tellers described their on-the-job training as "hands-on". Penny added that it was "almost like an apprenticeship type thing". One teller commented that she found you ended up learning a lot of the job as you went along. Penny, as a teller employed in the bank off and on for twenty years, believed today's tellers are not always trained properly. She has observed that today's tellers are not always clear as to what debits and credits are and may take a long time to balance their drawers. For a long-time teller like herself, balancing her drawer may only take fifteen minutes.

The shift away from human service providers to automated service providers (for example, the ATM), and the banks' efforts to become "financial supermarkets" (in one teller's words) providing their customers with more and more services, means tellers are trained in sales and communication skills so as to refer customers to the various new bank products and services. Barbara states that the bank, by allowing the ATM to handle withdrawals and deposits, will "free" tellers from these financial transactions. This, in turn, allows tellers to "satisfy your other needs, like your official checks, your money orders, your drafts...open accounts, advise on the accounts." This shift can mean not only an increased amount of effort on the part of tellers, but can also be a source of strain. June described what

it was like having to make referrals: “you grabbed every opportunity...’cause you had to get at this referral process. And you were counted on, to have so many referrals, per week.” Some tellers talked about how they could be let go if they were not able to fulfill certain job duties like making a certain amount of referrals.

Penny says, in part, “even in your contract that you sign, there are so many ways they can get rid of you now...you are lucky if you’re there at the end of the year.” Penny points to balancing and being out a certain amount of money over a year as one way a bank may let a teller go. Added to this, as Karen states, there are always new products and services to keep on top of; training, in a sense, is on-going. Many of the tellers commented on the time and energy - including their own - it took to keep on top of the various new products and services the banks were continually introducing. Karen said her role as a bank teller involved “assessing a whole situation” when serving individual clients and described her responsibilities as “mind boggling”; in short, it does not merely involve filling out forms and handing out money. Furthermore, tellers often have to serve their customers in an environment where change is not always communicated to them even though, as Gina states, “We’re like their, their marketing, their...publicity” as they are the ones who serve clients. Changes in the bank, she continues, are “not communicated very well at all” to the tellers.

Banks also instruct their tellers about what to say to customers, including responses to customers’ specific complaints and comments, like service charges. To customers, tellers (as mentioned above) ‘are’ the bank. Some tellers mentioned they have a book to refer to that tells them what to say. Penny, however, said she does like it when she cannot “be completely honest with the customer.” Tellers may also be expected to smile and say the customer’s name.



Meanwhile, bank tellers continue to be responsible for the financial transactions they perform, so they have to be sure the customer is who they say they are, and that the money will be there to cover any check they cash (for example) for the customer. Penny comments: “You don’t care if people putting money in other people’s accounts [Interviewee laughs a little]. But if they’re taking it out you, you watch very carefully.” So even though the transactions they perform are routine, the responsibilities in processing those transactions are anything but routine. As Carla states, there are “two basic things” to the procedure of transactions: “make sure...funds are available” and “know your clients.”

Carla described processing transactions as a “Judgement call” sometimes. Most of the bank tellers talked about how they had to be able to evaluate customers as they presented themselves at the wicket. Bank tellers use both standard and not-so-standard ways of deciding whether customers were who they said they were, and whether they should process their transactions. A standard method is to check the customer’s signature with the signature cards (i.e. signatures on file with the bank). But for various reasons (for example, there is not enough time to go check the signature cards for every client who comes in), tellers may use some not-so-standard methods to decide whether they should process their transaction. For example, Barbara relied on her experience from being a teller for so many years. Furthermore, she states there can be stereotyping when it comes to evaluating customers. For example, a teller might be approached by a woman wearing diamonds and assume she has money. Laura for her part describes having a “personal feel” when it came to dealing with customers.

Tellers can also check with a supervisor if they are unsure about whether to process a particular transaction. They may also have limits depending on whether they are full-time,

part-time or casual and how long they have been a teller. Limits pertain to “cashing items, or withdrawing items.” If they are asked to cash a check over their limit (for example), “those things would have to be initialed or verified by a supervisor first.” Limits can also apply to banks where there is a central cash machine. Karen explains that “we can go only so many times as a safety precaution and then you need somebody to come over and, and swipe us”. A teller uses a card to gain access to money stored in the central cash machine. Swipe refers to the action a teller makes when she inserts her swipe card into the central cash machine in order to retrieve cash for a client.

Furthermore, there is a standard way to process the financial transactions. Withdrawing cash, for example, involves a customer asking to make a withdrawal of a certain amount of cash. The teller will fill out a withdrawal slip and have the customer sign it in front of them. The teller asks the customer for their bank card. Wendy explains how a client’s bank card can be useful: “from that I’d get, uh, their signature, I can get all their...numbers of all their accounts...address...”. Wendy describes the limited control she has when it comes to carrying out transactions: “Well, it’s done in a specific way. There’s no - you know, like a VISA payment’s only done one way, a deposit’s only done one way, etcetera.”

Everything in the bank has a set procedure. Furthermore, time can be a factor. Karen has to balance her work in fifteen minutes “because when you don’t balance, you’re keeping everybody else behind too who has to help you.” If a teller does not balance at Bank D, the supervisor is told. They come over and the teller again tries to balance. At Bank D they have a central cash machine so there is no cash (only “a bit of coin”) in their drawers. But the teller will make sure everything is posted correctly on the computer (for example).

If they still do not balance, their work is sent down to an office in another city the following day for someone else to go through. The teller is then contacted as to whether the problem was figured out. Karen describes it as “a big expense and...a lot of time - if one person is out.” This situation demonstrates the strict role requirements within which tellers operate.

Time is also set aside each week so that tellers can learn new skills and information. A training room is provided in banks with books and videos. One teller described how her bank’s training room included Hollywood movies. Examples of teamwork (for example) were illustrated using Hollywood movies. Banks seem to want their employees to be all they can be (although it is unclear what this means exactly) and often meet with them regularly to see how tellers can reach their potential. Some banks have a job line in that a telephone number is available for employees to call to find out about jobs, but jobs may also be posted in the bank.

Yet some of the tellers were not convinced of the banks’ statements regarding opportunities. A few tellers, for example, commented on the number of men in positions at the top of the bank hierarchy and the concentration of women at the bottom of the bank hierarchy. All the tellers in this study stated that it was up to the individual to pursue employment opportunities within the bank. Many commented on the time and energy, including one’s own time, involved in moving up in the bank.

Some tellers were positive about the training they receive, others were not (i.e. positive). The various comments tellers made regarding their training, like today’s tellers not always being trained properly or how the bank is working to provide their tellers with information and opportunities to learn new skills, reflect whether the interviewees identify with their roles and the performance. Some of the tellers talked about strategies they used

to deal with their role requirements. Earlier, the fact tellers are required to follow a script when interacting with customers was mentioned. Penny's strategies for this role requirement include, for example, either rolling her eyes when following the script with certain clients she knows or will choose not to follow the script at all. She talks about identifying with the customers and how she agrees with them about some of the things the bank is doing (for example, charging too much for services). She will even go so far as to not charge customers sometimes for certain things, like money orders. When asked what happens if management finds out and approaches her asking why she did not charge them for a money order, this teller will lie. She tells them that the customer told her that they had an agreement with the bank. If management asks her who the customer is, she says she does not want to say because she does not want the customer to think she did not believe them.

Penny also discussed a couple of other strategies. It is not unusual for a customer to ask to speak to a supervisor about, for example, a problem they have with a service fee. Penny at times, if a supervisor is unavailable, will walk into an office and wait a few moments. She will then come back and tell the customer they have to pay the service fee. Finally, Penny described how she puts on her "bank hat" when at work and puts on another "hat" when not at work. Other tellers discussed similar strategies. June described how she "played dumb" at work and how she is a different person depending on where she is. For example, she talks about being a completely different person when she is at the bank. Karen, for her part, states that she does not like to talk about work in social situations.

It is useful to review the sample's main characteristics as they likely influence how these interviewees view their occupation. Characteristics such as marital status, education level and length of employment with the bank shape how respondents make sense of, and

cope with, their role demands and obligations. Accordingly, five of the interviewees had children while three did not. Four of the tellers were married while four were not. The length of employment ranged from 2 to 29 years. Four of the tellers were employed on a casual basis, two were employed full-time while two were no longer employed with the bank. These different characteristics leads one to wonder (for example) whether those tellers who are married have a different perception of things then those who are single. Likewise, do those tellers who have children perceive things differently then those tellers who do not have children? Perhaps those tellers with children may feel the need to see the job in a more positive light than those without children. Finally, do those tellers employed with the bank a long time perceive things differently than those employed at the bank a shorter period of time? Conceivably those with the bank a significant period of time may have a greater sense of how things have changed over time compared to their relatively new co-workers.

The bank tellers fell into four distinct types of employment status. The table below (Table 2) demonstrates the types:

**Table 2. Types of Tellers**

<b>Casual</b>	<b>Long-Term-Retired</b>	<b>Long-Term-Let Go</b>	<b>Full-Time</b>
Carla, Penny, Wendy and Laura	Barbara	June	Karen and Gina

Carla, Penny, Wendy and Laura were casual bank tellers and students. I refer to students and others currently working at banks as having a 'french fry job'. This type is characterized by the casual status of its' members. While it is not unheard of to have students working in the bank (Penny worked as a student during the summers when she was

in school), today they are often the norm. Due to technological changes in the banks, specifically since the introduction of the ATM, this category of tellers exists today. The tellers in this study indicated that most tellers in their banks tended to be part-time/casual. These forms of nonstandard labour are not unusual in today's labour market; according to "The Changing Nature of Part-time Work" roughly "18 percent of all jobs in Canada are part-time", compared to under 5 per cent of jobs in the 1950's. (1997) In fact, between 1975 and 1993 part-time employment increased by 120 % while full-time employment increased by 23 %. (Duffy, Glenday, and Pupo, 1997, 168) This casualisation of labour refers to "the increase in casual, or underemployment" (Duffy, Glenday, and Pupo, 1997, 53). They are 'technological refugees'.

I define a 'technological refugee' as any woman (or man) let go where technology has replaced humans in performing aspects of a job or the entire job itself (Another example of an occupation being deskilled by technology is the passenger agent. In addition, "Contracting out has played a significant role in restructuring the work of passenger agents" (Duffy, Glenday, and Pupo, 1997, 85). Likewise, the centralization of reservation offices hindered job security. (ibid., 83) By the early 1990s, they were concentrated in "four major centers: Toronto, Montreal, Vancouver, and Winnipeg." (ibid., 84) By the second half of the 1980's most passenger agent job openings were part-time. (ibid., 90)

Barbara is the long-time bank employee now retired. She is (as I refer to her) 'yesterday's teller'. Although it is conceivable that banks in the past have found themselves bringing in retired bank tellers to help out, today it is likely to benefit from the teller's experience and save money (as Penny is inclined to believe).

June is the long-time bank employee who was let go. She came into the bank roughly the same time as the ATM, she may have been significantly affected by its' introduction into the banks. As June did not wish to discuss the circumstances surrounding her departure from the bank, we cannot say with any certainty how much of a role technology played. Penny relates how tellers have been let go since the ATM's introduction. This was unlikely in previous years (prior to the ATM's appearance).

Next are the two full-time tellers I interviewed who plan to move up in the bank. According to some of the tellers in this study, full-time tellers are no longer the norm. In any case, while there may have been women in the past who wanted to move up in the bank, today they may be more successful because (as Barbara states) they often have a post-secondary education. We can also likely point to changing attitudes towards women in the work force. These interviewees would not have been entirely typical of yesterday's tellers in the bank. However, yesterday's tellers were not as likely to have found themselves in a position where they had to move into another position or find themselves out of jobs that were being rendered obsolete.

One of the two full-time bank tellers had decided to move up regardless of the teller's eventual elimination. Gina did state that she had not taken other jobs because she saw a future for herself with the bank. Furthermore, she brought up her university education and training in the bank as part of her overall decision to move up in the bank. Aside from bank telling as part-time job for students, telling is likely a step up the bank career ladder for some women (similar to what it was for young male tellers in the past).

Thus, Carla, Wendy and Laura are the casual workforce. Penny, Barbara and June are the long-time bank employees. Penny works casually and she has chosen to do so.

Barbara, 'yesterday's teller', is the recently retired bank teller. June is the bank teller who was let go. Finally, Karen and Gina are the full-time tellers who expect to move up; bank telling as a step up the bank career ladder (not unlike how it was when there were male tellers).

Identifying these different types of bank tellers is important in terms of understanding both their job orientations and consequently, the nature of their identity with their jobs. The different types of tellers likely indicate how well, or to what extent, the interviewees are able to identify with and play their role. For those employed casually and those employed full-time, the number of hours could potentially influence their job orientation and whether or not they identify with their role.

Those employed full-time in the bank work regular and longer hours. Consequently, they likely exhibit a different job orientation and identify with their role more than the tellers employed casually who find themselves in the bank infrequently for shorter periods of time. The latter may be more critical of the bank. Karen and Gina, as full-time tellers, see themselves moving up. Wendy, a casually employed teller, discussed her problems working at the bank. Consider Karen's perspective on her employment situation with her bank:

"Am I concerned about it [job security]? Uhhh, not any longer. Whatever's going to happen is going to happen, and I understand that. And, being in the bank this long I can see where yes, my job will be eliminated some day. But I'm hoping now that I'm in a position that, I can move on to somewhere else - within the branch. And um - not have that concern."

Now consider Wendy's perspective on the employment situation with her bank: "I definitely wouldn't encourage someone to do it [banking] as a career. Number one because



you won't get any hours and number two, the way that the bank is going now, there's absolutely no security".

For those formerly employed with the bank and those presently employed with the bank, whether or not one is currently working in the bank likely influences the interviewees' job orientation. Consequently, it likely influences to what extent they identify with their role. Furthermore, for those no longer employed, the reasons for their departure from the bank likely have an effect. Those no longer employed likely have the opportunity to step back and consider their time at the bank.

June described an alienated time at the bank while Barbara described a romanticized version of their time at the bank. Those presently employed at the bank likely have more invested in terms of not paying too much attention to certain aspects of their job than those who are no longer employed with the bank. They are also more likely to believe what the bank tells them (i.e. go along with the performance). Again, Karen and Gina see themselves moving up. Furthermore, they discussed the technological changes in a positive light. Consider Gina's statement regarding her plans to move up in the bank:

"I want to be an account manager...I help the commercial account manager. I sit with the junior account manager...I mean, obviously my manager sees that and I hope that, you know, it looks good for me. [Interviewee laughs] A little brownie points [sic] there - to get ahead. And the opportunities are there, if people want to use them."

Now consider June's comments about opportunities in the bank: "We were told...there is [sic] no loyalties here. You don't want to go the way we want to go, you can go work somewhere else." This discussion, once again, points to the influence of Goffman's ideas about role constraints and role demands and their influence on the way actors see their role.

Tellers also brought up various management issues. Two issues were shared by most of the sample, while three other issues were shared by one to two tellers. In all, five tellers (Penny, Barbara, June, Laura and Gina) said there was a lack of back up from management, although for Laura this was a concern at a previous branch she worked at. As well, the same five tellers indicated that the supervisor had an impact on them. Two tellers, Penny and Wendy, also discussed how there was competition among the tellers because the tellers were required to make and set quotas. Furthermore, there were consequences if they did not meet their quotas (for example, they may not get any hours on the next schedule). Consequently, these two tellers would check the schedule to see who got what hours in what shifts. This helped them determine how they were being measured by management.

Less common issues included Penny's concern with what she called "scripting". 'Bank speak' refers to the fact that tellers are told what to say to customers. Penny explains they are told what to say when customers bring up specific complaints or topics. They have a book that tells them what to say. For example, if a customer complains about service charges being too high, tellers have a response to say to the customer about this issue. Indeed, they have a script to follow when dealing with the customer's complaint.

At times, as discussed earlier, Penny elects to say nothing rather than follow her script. She also rolls her eyes while she recites the script with certain customers. She even tells customers that she agrees with them if "there's no big ears around listening to me." Goffman's discussion of a script and how it is meant to structure social encounters is evident here. The above example involving Penny demonstrates how the script is intended for teller-customer interactions. It is meant to be said by the teller and directed to the client. Penny's gestures, like eye rolling, is meant to convey to her customer that 'I don't really buy

what I am saying. The bank is making me say this to you, please bear with me.' This teller struggles with the demands and constraints inherent in her role as bank teller. Finally, it points to a lack of identification with her role and an identification with a member of the other team (i.e. the customer).

But what about those tellers who are indifferent regarding the script and their role as bank teller? Wendy, when confronted with clients who ask her "'Don't you realize - that by suggesting that I use the banking machine that you're putting yourself out of a job...?'", will say "[to the client]'Yes, I know.'[laughs]" On another occasion she might also answer "'You know, I, I understand that you're agitated but, I'm not the one who makes the decisions...I just work here.'" Wendy chooses not to follow the script when asked to explain the bank's actions. This example also indicates to what degree she will play the role of bank teller and be loyal to her team's performance.

Finally, what about the teller who identifies with their work role? How is this reflected in her use of the script? Barbara, the retired teller, identifies with her role and follows the script. If a problem arises with a customer, she will repeat herself. If the customer is still not satisfied, then she will inform them that she is going to get her supervisor. She explains that "'If they're - going to the point that there's information I can't divulge to the customer...I would actually say 'Look, excuse me sir, I'll take it to, to my supervisor.'" Barbara's decision to get her supervisor points to her identification with her work role (she is not, for example, agreeing with the customer). The script is intended to structure teller-customer interactions and is intended to be spoken by the teller to the customer. If the script is not accepted by (in this case) the customer, this teller will opt for back-up by management. In other words, when a member of another team questions

something, the bank teller (as one member of her team) will enlist the aid of a fellow team member.

A couple of the tellers also discussed the differential treatment of customers (like Gina). A bank customer who brings in a lot of money will likely, if they ask, have a service charge waived. However, if a university student were to ask to have the same service charge waived, it likely would not be waived. Gina does not agree with this practice. She further states that, although the bank says it is concerned with customer service, it really is not. Another teller describes how the bank looks at customers as “accounts”. Indeed three tellers (Penny, Wendy and Gina) believe the bank’s focus is economic. Penny not only thinks the bank’s focus is monetary, but believes this focus is at people’s expense. She says the bank is happy “as long as the bottom line is good. They don’t care about people.” She explains how her bank (Bank B) wants to get rid of certain accounts, like those of individuals who have just a few dollars in their accounts or use their accounts to cash their paychecks. She also states that bank accounts are closed automatically if they are inactive for a certain period of time. Likewise, Wendy says her bank (Bank A) does not consider an employee’s personal needs. Finally, Gina points to the differential treatment of customers based on how much they bring into the bank and describes “Dealing with the management system that’s - geared towards money only”(recall that this contributed to her earlier explanation for her job satisfaction score).

For five of the eight tellers, customers were their favorite part about working at the front counter. Half the tellers, however, said customers were their least favorite part about working at the front counter. Laura identified the customer that “does not want to understand bank policy” as her least favorite part about working at the front counter. Gina

discusses how customers can make it a stressful or a good day. Karen describes certain, or bad, customers as those who do not pay their bills on time and are never satisfied. They also try “to rip you off” (although she did not offer any specific examples from her own interactions with bank customers). Gina observes “not everybody’s honest, not everybody’s nice.” Sometimes a customer’s impact is so severe that it causes a loss of trust in customers. This was the case for Karen and Gina. In Gina’s case, a client pretended to be someone else in order to withdraw funds from their account. Gina served this individual “several times, and she was like the nicest person you ever want to meet.” This incident, in Gina’s words, “jaded my opinion of people.” Gina describes how she now looks at clients differently: “It’s like people who are nice to you are good people. And people who are, you know, crabby or bitchy and everything, they’re not [nice].” They’re bad people. But it’s not that way.”

Some tellers also expressed how they identified with customers. One teller (Penny) who identifies with customers describes how she cannot “speak the truth” when serving customers. She identifies with them as she believes they want to be treated a certain way (i.e. how she would like to be treated in their place) and disagrees with the bank’s policies like many of the customers do. Instead, she either agrees with certain customers (expresses herself), puts on her “bank hat” (assumes another role), does not charge them for certain service fees (resists), or says nothing (rather than speak ‘bank speak’). Hence, we see that some tellers employ various strategies in order to deal with the alienation they feel at work. Another teller (June), moreover, states she is “a different person” depending where she is, like at work. She says “I would be a different person there [at the bank], and I’m a different person after five o’clock and on weekends.” Karen also talks about how her work role is one of many other roles in her life (like her role as mother). Additionally, she states

that she prefers to keep her roles separate. For example, she does not like to talk about work in “social situations”.

Goffman’s concept of role distance explains the tellers’ various strategies to cope with management demands, like the way they are scripted. Customers (for example) can further increase the pressure a teller feels, so interviewees will ‘play dumb’ or follow the script as a way to distance themselves from their role. Since tellers are expected to go along with management demands, how tellers cope with these demands and pressures may indicate to what extent they identify with their role or the type of job orientation they possess. The fact Wendy tells clients she agrees with them indicates a lack of identification with the role, while Laura who defines a bad customer as someone who does not want to understand bank policy may indicate an identification with her role. In other words, Wendy does not buy into the performance the bank promotes while Laura does buy into it.

All this points to how the tellers in this study were aware of the demands and constraints inherent in the roles they play that Goffman talks about. It further points out those who identified with their role versus those who did not identify with their role. Goffman’s dramaturgical metaphor is a useful way of understanding the teller’s performance, including the roles they play and the demands inherent in them. Specifically, we can use his approach to explain how the tellers engage in role playing. For example, the fact that June had to work made it harder to cope with her job insecurity. She became unhappy with the changes she saw taking place in the bank. However, she could not afford to quit. One way she exercised role distancing was to tell herself every year that this would be her last year with the bank. Likewise, she clearly differentiated between her work role and other roles in her life. For example, once she left the bank at the end of the day, she

explains that “me and the bank...were done.” Also, when people would want to discuss the bank with her she would “play dumb” as a way to get out of that discussion. Penny also stated that she thought of bank telling as temporary (although she differed from June in that she could decide when she would work). Barbara also differentiates between her different roles in life. For example, she discusses her role as a woman vis-a-vis her husband and her role as teller. Although concerned about job security, she did not have to work. Barbara seemed to completely accept her role in the bank because she describes herself at one point as “the worker. You tell me what to do, I do it to the best of my ability.” Therefore, she did not need to exercise role distance strategies. Finally, this discussion highlights the consequences for tellers who do not identify with their role but, perhaps due to demands and constraints from other roles in their life (for example, that of income earner in the family), cannot leave their job.

In the above examples, the tellers’ main audience is the customer. However, the tellers in this study identify the other tellers and management/supervisors where they work, as other potential audiences (aside from the customers). Penny discusses, for example, filling in at the bank so that her supervisor remembers her in case she needs to work there in the future. As well, how one of the managers she had at the bank once took care of a belligerent customer. She also relates how, when she initially started work at a particular branch, the other tellers were wary of her. They had heard she was a good teller and subsequently viewed her as a competitor. Once they saw she was not interested in the bank as a career, they treated her differently. They came to appreciate it when she came into the bank to help out.

Penny explained how the tellers at her bank check each other's schedules to see how many hours they were scheduled for. But at the same time, the tellers also discussed job security concerns with each other. The above examples point out how Goffman's approach can explain how tellers can in one instance be members of the same team, but in another situation become members of opposing teams. Also, Penny's examples demonstrate how tellers and management can be members of the same or opposing team(s).

### **How Do the Interviewees Define and Assess Their Jobs?**

Several tellers drew a comparison between telling in the past and present. For example, Barbara makes a distinction between the 1970's bank teller and the 1990's bank teller. No longer simply *bank tellers*, today they are frequently *Customer Service Representatives* or *Customer Service Officers*. The ATM has assumed traditional teller transactions freeing the *Customer Service Representative* to assist customers with their other financial needs, such as investments. Today, a teller's priority is serving customers, which may mean advising their customers on, and selling them, various bank products and services. Barbara distinguishes between the 1970's tellers as chatty and the 1990's tellers as "professional" (Recall Prather's 1971 article referred to in chapter 2 which discusses how "banks have glamourized the position [of bank teller] rather than professionalize it.", 1971, 779).

June also distinguishes between telling in the past and present. Today's tellers "have to know everything - a little bit of everything in the bank". As well, June believes the banks want tellers to have "a business appearance". For example, "You don't have someone



that's gonna have spikes, purple hair and - earrings out of their noses...they wouldn't be allowed - to have that at the counter."

Those tellers who view bank telling as a professional service (like Barbara, Karen and Laura) appear to merge their identity with the performance required of them. Laura (for example) considers the importance of advising customers aside from cashing their checks. Overall, today's tellers are moving away from cashing checks to advising customers on Mutual Funds (for example) and selling various bank products and services. Again, the emphasis is on the more complex nature of their jobs and its' importance. Furthermore, Karen sees the teller's eventual elimination as an opportunity to do other things in the bank. Tellers who are critical of the bank keep their jobs separate from their own identity. These include Penny, Wendy and June. These tellers are more likely than the former group to regard their jobs as insecure. June discussed how "the bank got to the point that - um- they had this goal that they wanted to get to. And it did not matter anymore - your tenure, ...any loyalties you shown them, they had none for you."

In the sample then, there emerges two views of bank telling today. One, 'the professionalization of bank telling', emphasizes the knowledge and professionalism today's tellers possess (as discussed by Barbara and Karen). The other view, bank telling as a 'french fry job', distinguishes between its' previously full-time, secure status and its' current, often casual, insecure status (like that of many of the part-time jobs students hold at fast-food restaurants) (Penny). Patricia Baker discusses in her paper two differing points of view regarding the impact technology has had on the teller's job. One perspective states that their work is "increasingly repetitive, tedious and time-consuming, and their workloads have increased." (5) Furthermore, "the knowledge and control of the on-line terminals is

circumscribed by management.” (ibid., 5) This means that tellers may only put information into the system and retrieve certain types of information, like updating a client’s passbook. The information goes to a central computer to be stored. Consequently, “Tellers have lost certain aspects of skill, job control and access to information in their jobs.” (ibid., 5) The other perspective states that:

“the evolution of the teller job into that of customer service representative within the past decade has in fact enriched the job of tellers in particular and front-line bank employees in general by providing them with greater opportunities for training and a broader scope in advising customers on bank products.” (ibid., 5-6)

For those tellers that view bank telling as being professionalized (like Barbara and Karen), they appear to identify with the performance required of them. For those tellers critical of the bank, they do not identify with the performance and see bank telling as an insecure job (like Penny and Wendy).

The bank tellers also discussed how others tend to see bank telling. The bank tellers discussed how bank telling is perceived to be more prestigious than it actually is (although Laura used the word “positive” rather than prestigious). For example, Wendy applied for a bank teller position because she thought “it might be a little more of a prestigious job”. Penny states, on the other hand, that telling is no different than being a cashier in a grocery store. She has worked in a grocery store as a cashier and described for me the way she was treated as a cashier, then as a bank teller:

“People treated me horribly - it was like I was some stupid buffoon [at the grocery store]...Like, there’s a certain prestige that comes with working in a bank, that has always cracked me up. Because, there’s no prestige - you know, really. When you’re a bank teller, there’s no prestige.”

All tellers discussed how bank telling is perceived to be more prestigious than it really is. This view was held regardless of whether or not these bank tellers identified with their roles.

The issue of technology was also discussed. Most of the bank tellers in this study believe their banks want customers to use the ATM and telephone banking for their banking needs. Wendy explains how her bank (Bank A) tries to get customers to use the ATM. Their strategies include tedious paperwork, higher service fees at the wicket, limiting the number of tellers to busy times of the day and making it difficult for the teller to do certain transactions that the ATM can do easily. The Canada Trust slogan, "Have an Out-of-Bank Experience" (Lautard, 09 Jan 96), is an example of what the tellers in this study see going on in their banks. Also, at the Canada Trust in Fredericton, self serve transactions (for example, using the EasyLine automated telephone service) are .50 cents each as opposed to full serve transactions (for example, In-branch) which are \$1.00 each. (Canada Trust, 1997). All eight bank tellers in the sample indicated that the ATM and telephone banking (for example) were having an effect on their job. Two of the tellers described how this technology meant a change in their job description. As one interviewee (Carla) explains: "we won't be losing our jobs we'll be just doing a different sort of job." Six of the interviewees believed that there would be fewer or no tellers in the future.

When asked "What kind of role do you see the bank teller playing in the bank down the road, say in 5, 10 years?" (question number 32 in the interview guide), seven of the eight bank tellers discussed how there would not be bank tellers down the road (June and Karen find this hard to imagine). The eighth interviewee (Laura) said the bank teller's role would be "very minimal". Most said the ABM had to do with the eventual elimination of the bank

teller. One teller (Barbara) had this to say about the ABM's role in the bank: "No teller...there's no use for the position...because the ABM will do everything." Indeed, in Canada's Best Careers Guide (1997), Frank Feather lists the bank teller job in a table entitled "38 Disappearing 'DODO' Jobs". The approximate percentage of decline from 1995-2005 is 30%. (89) The author explains that:

"Electronic channels are taking over bank transactions. As banking kiosks, phone-banking, and PC-banking continue to grow, the need for bank tellers and supervisors will decline dramatically. The number of teller positions could decline by 50% or more during the next decade!" (ibid., 49)

The tellers' beliefs are also in agreement with some who believe machines (like the ATM and telephone banking) will become "the new proletariat" (Rifkin, 1995, 7). In the meantime, tellers are one example of the technological refugees in today's labour market.

### **How Do the Interviewees Cope With the Daily Demands of their Jobs?**

Three types of responses emerged with respect to questions about job insecurity. I had been curious as to whether younger tellers were less concerned with job security than older tellers. They were initially divided up into categories by employment status as I had been also curious as to whether those in full-time positions were more insecure than those in part-time/casual positions given that they perhaps had more to lose.

Regarding age, I had felt that younger women who had not been in the labour force as long would be less likely to experience job insecurity than older women as they would be entering the labour force in the midst of all the changes to the bank. The older tellers, perhaps more likely to be in full-time positions, would be more likely to be insecure than the younger women as they would be dealing with today's changing labour market after having been in the bank for a period of time. The table below (Table 3) summarizes the results of

the sample (i.e. whether tellers report job insecurity or not) and specifies their age and employment status:

**Table 3. Tellers' Job Insecurity, with age and employment status**

<b>Bank Teller#</b>	<b>Age</b>	<b>Employment Status</b>	<b>Insecure?</b>
Carla	26	casual	no
Penny	37	casual	yes
Wendy	25	casual	yes
Barbara	52	retired	yes
June	34	let-go	yes
Karen	31	full-time	no
Laura	31	casual	no
Gina	27	full-time	no

The first type of response came from two interviewees no longer employed with the bank. One teller, recently retired, was working casually at the time of the interview. The recently retired bank teller had worked in the banking industry for twenty-nine years. She had seen her job as permanent and her income as supplemental. She was married with two children (now in their twenties). At 52 years of age, she had been with Bank C working in its' different branches. She had been concerned with job security and described the job market in terms of there being "not a lot of jobs." She had not thought of moving up in the bank.

The other bank teller had recently been let go by the bank after working there full-time for thirteen years. She did not wish to discuss the circumstances surrounding her departure from the bank, but indicated she felt she was "unjustly dismissed". She had worked at Bank A and was married with kids. She was 34 years of age. She had seen her

job as temporary, but kept working at the bank. She thought about leaving every year but ended up staying with the bank. She had become concerned with job security prior to leaving the bank and had had no future plans with the bank in terms of moving up. She had once been secure with her job then (as she described earlier) “The bank got to the point that...they had this goal that they wanted to get to. And it did not matter anymore - your tenure,...any loyalties you shown them, they had none for you.” She discussed this impact in terms of there being less people in the branch, that all administrative type work would eventually be removed from the branches; that there would be branch closures and the bank would bring in more “efficient” computers. Employees, finally, are now in the bank to sell products to customers.

Barbara, the recently retired bank teller, said she would have chosen the job again, although she would have moved up in the bank. She had also discussed the changes in the bank and decided there was no point in participating in all the training going on in the bank due to her stage in her labor market career and took her retirement. Both her and the teller that had been let go (June) were concerned about job security and had made bank telling their careers. They had no post-secondary education. The recently retired bank teller talked about more women acquiring post-secondary education and the difference this made for them today in the bank.

The next type of response in the sample was the biggest. All four were students working casually. Two of the four were in their mid-twenties while the other two were 31 and 37 years of age. Aside from the 37 year old bank teller, the other three were single and were in the early stages of their careers. Carla was 26 years of age, single, no kids and had worked at Bank A for two years. She was a casual employee and full-time student who saw

bank telling as temporary. However, she did plan to pursue a career in the bank in the future. She was not concerned with job security. Wendy was 25 years old, single with no children. She also worked at Bank A but had been there a little over three years at the time of the interview. She was a casual employee and full-time student who also saw her job as temporary. However, she was concerned about job security. She had gotten another part-time job due to insufficient hours at the bank. Laura was 31 years of age and a single mother of one child. She worked at Bank E for six years off and on and is presently casual while attending university full-time. She views bank telling as temporary. She is not planning any future with the bank, nor is she insecure about bank telling. The hours are good for her as a mother of a young child.

While Carla and Laura are not insecure, perhaps due to certain factors (such as their stage in their labor market careers, the fact they were students, and their ages), Wendy was insecure. Although Penny is discussed in terms of being a casual employee of the bank and a student, she has in fact worked as a bank teller off and on for twenty years. She was 37 years old and married with two kids. She worked at Bank B casually by choice and considers the job temporary and the income as supplemental. She has worked full-time and part-time in the past. She is concerned about job security, but has no future plans with the bank in terms of moving up. Interestingly, this teller describes a before and after scenario in her relationship with the bank. Before she was very unhappy in the bank. She worried about whether or not she would have a job if she took a sick day and actually went to part-time status, and subsequently noticed an improvement in her mental health. Now, she says, she acts as though she does not need them. She believes this is why she is treated so well by the bank she works for. Although she is happier, she still has issues with the way the

bank operates. *She works casually so they (the bank) will remember in case she needs to work there in the summer or in the future. She has taken control of her work situation.* This distinguished her from Wendy who took on another part-time job because she needed more hours because the bank was not giving them to her (although she tried to communicate with them about it). When asked, Penny thought that the banks wanted employees who needed them.

The final type of response consisted of two women who worked full-time. One of them was 31 years of age, married with two children. She had worked with Bank D for seven years and considers her earnings to be co-income. She is not concerned about job security because she believes that she will be moving up in the bank. She describes the job market as “hard”. It is one reason why she is with the bank. At the time she was hired, she had seen this job as temporary. But now she sees it as permanent (again due to her perception of the job market and being “comfortable” where she was). The other teller is 27 years of age and single. She worked at Bank B and had for the past two years. Again, she worked full-time and saw her job as permanent. She was not concerned about job security. She saw bank telling as being eventually eliminated and was working towards, and believed she would, move up into another position in the bank. Given their ages, stage in their labor market career and their university education, it will be interesting to observe whether Karen and Gina move up. All the tellers had talked about how it was up to the individual to take the initiative to move up in the bank, and the amount of work it would take outside banking hours to accomplish this. Again, Table 3 summarizes the full-time tellers’ insecurity status.



It also appears from Table 3 that, while the tellers who had been in the bank for awhile were insecure (as I had hypothesized), one fairly young teller - Wendy - was insecure. Unlike the other tellers who were younger and fairly new to the labour market who were not insecure as I had hypothesized they would not be, this casually employed student was insecure. She had stated she was not getting the regular, and amount of, hours she needed.

A recent study, "The Changing Nature of Part-time Work", notes that "One-third of part-time workers have irregular hours and therefore receive pay cheques of varying amounts, compared to only one-tenth of full-time workers." (1997) What, then, set her apart from Carla or even Laura (I limit the discussion to these two other tellers as all three are students employed casually while attending university)? While one can only speculate, perhaps the other tellers were receiving financial assistance, either through student loans, scholarships or parents. She was not looking to make her career in banking, yet neither was Laura (although Carla was). She was also employed at the same bank as Carla (while Laura was at another bank), so one cannot speculate as to differing bank policies. Perhaps it had something to do with her job performance or perceived job performance by supervisors. Further research would be needed. I had also thought that perhaps those tellers with full-time positions might be more insecure than those in part-time positions because they would have more to lose. This was not the case. Both full-time tellers reported feeling no job insecurity.

As for the factors that determined whether a teller would feel insecure about her job, several factors were apparent. One consideration is financial need. June talked about wanting to work part-time so she could be with her kids and not being able to financially.

Penny believed the bank wanted women who needed them for the income. Wendy discusses not getting enough hours and competition between tellers for hours. Gender is another factor (see Appendix B for a look at an outline of one New Brunswick's bank branch hierarchy). Some of the tellers thought gender was a factor when it came to job opportunities. Penny refers to "patriarchy [and] the higher [up the bank career ladder], the fewer women you're going to see - for sure." She sees this "everywhere." Gina comments "Well, have you looked at the bank recently? There's like...ninety percent women work at the bank? Five percent are in management?"

According to these bank tellers the labour market is structured along gender lines. Walter Stewart notes that "Women represent more than 50 percent of bank customers and have, for more than a decade, represented more than 70 percent of bank employees. They represent 11 percent of directors and 7 percent of bank officers." (1997, 236) Ollenburger and Moore (1992) reach a similar finding. "In 1986, women occupied fewer than 2 percent of board of director positions in industry, *banking* [emphasis mine], insurance, and investment firms. They were fewer than 0.4 percent of chief executive officers." (74-5)

Education and training is another consideration. Gina stated that she need not worry because she has a university degree and is participating in bank training. Recall how Barbara, earlier in this chapter, thinks a university degree is a good idea for women in the bank today. Also, how she discusses the banks wanting people who have invested in themselves.

Age is another consideration. Gina states the fact that she is young as another reason that she need not worry. Perhaps a teller's entry into the bank is still another factor. Penny implied this when she discussed how the ATM's introduction into the banks in the

eighties meant tellers were “selling” themselves out of a job. Compare the retired teller’s situation with the teller who was let go. The former entered the bank before the introduction of the ATM, while the teller who was let go entered the bank roughly the same time period as the ATM.

The function their income played and whether they saw this job as temporary or long-term are other factors in determining a teller’s possible insecurity to her job. Another factor could be how bank telling fit into a teller’s life. Laura explains how her casual status was helpful for balancing work and family as the hours were good for her as a single mom. Plus, because the job is casual, there will always be a need for casual positions. Many women choose part-time employment in order to balance work and family responsibilities, continue their education or for more leisure time. (Krahn and Lowe, 1993, 93) But the increasingly casual nature of bank telling could be another consideration, too. The importance a teller placed on her job, vis-a-vis other aspects of their lives, is also a consideration. Barbara saw her husband as having the career while bank telling for her was just a job. Barbara's family was very important and she talks about having the option to stay home. Laura places her role as student above her bank telling job and (again) her job at the bank allows her to balance work and family.

Finally, the changes taking place in the banks today is likely another factor in determining why some tellers are insecure. They refer to the ATM as a factor in the teller’s eventual elimination from the bank. June points to the changes in the bank in terms of contracting out (for example) and increased pressure on remaining employees. Even Laura discusses the banks’ activities (for example, mergers if they were to be approved) as being a concern for those with full-time jobs. Certainly the fact that seven of the eight tellers

discuss how there will be no tellers down the road could be an indication as to why some tellers are insecure.

In order to deal with feelings of job insecurity, Wendy found another part-time job. As Barbara had the option to stay home and did not see herself as the one with a career, it appears job insecurity is not as significant to her as maybe to another teller. For the teller who was let go, the fact that she told herself every year that this job was temporary probably explains her ability to deal with job insecurity. Finally the fact that Penny did not have to work there long-term, her decision to act as though she did not need them, and even her awareness that she can only work there so many days before it bothers her, likely explains her ability to cope with her job insecurity.

Some of the tellers brought up the issue of individual bank tellers and job insecurity. The recently retired bank teller now working casually (Barbara) said how she would not want to be forty years old working today as a teller. The single mother working part-time while attending university (Laura) also says how it depends on the individual bank teller's particular situation whether or not they would be insecure. She states she is not insecure because she is casual and the hours suit her, but "with all the merging and, and downsizing and everything, I would say - if I had a more permanent position I would be [insecure]." Finally Gina, in response to a question about bank mergers and the possible impact on the teller's job, had this to say: "I'm not really worried. I'm young and educated...If I was...twenty years older and done the same job for...the last - twenty years or something I think I'd be really, scared."

The bank tellers in this study list several factors that appeared to influence whether they would be insecure or not. These factors included financial need, gender, education and

training, age, teller's entry into bank, function their income played, whether they saw the job as temporary or permanent, how bank telling fit into their lives, increased casualization of bank telling, importance of job vis-a-vis other areas of bank teller's life and changes taking place in the banks (for example, the ATM). Tellers also had ways to deal with their insecurity. Wendy found another job and June told herself (prior to being let go) every year that this would be her last year with the bank. Further, Penny's awareness of her insecurity demonstrates how she coped with her insecurity. For example, (as discussed earlier) she reminded herself that did not have to work at the bank long-term, she made the decision to act as though she did not need them plus she knew how many days she could work at the bank before it began to bother her. Finally, some bank tellers brought up, and discussed, how an individual bank teller's situation could determine whether they would experience job insecurity.

### **Justifying their Involvement: Affective Outcomes**

In response to the question "How do you see your role, as a bank teller, within the bank?" (number 21 in the interview guide), most of the bank tellers felt their job was "important" because they were the ones that dealt with the customers. As one bank teller (Carla) explained it:

"We're the first person, when the client walks into the bank...they're going to see us first. And we're the one who, even after they've negotiated a loan, or the business clients that negotiated something, we're the ones they're constantly seeing, we're the ones that, I think, often time leave a good or bad impression."

Furthermore, one of the other two bank tellers (Wendy) did feel her role was important, but now feels "it's just customer service" due to "the focus on...selling" (for

example). Another bank teller (Barbara) sees her role “As a support.” She also describes herself at another point in the interview as a worker like in a beehive.

Finally, what kind of job orientation did the bank tellers have (for example, did they possess an instrumental view of their jobs)? Out of the eight bank tellers in this study, only one teller (Barbara) appeared to demonstrate anything other than an instrumental view of her job. The enjoyment she experienced in her job is clear when she talks about her favorite part about working at the front counter:

“I love waiting, I love - that part - the part of being a teller, to me, is the most independent...job there is. It’s, there’s stress because you do have these things about cashing checks. However, when you’re waiting on a customer...You don’t even hear the tellers next to you. Or their customers. You’re just focused - on that customer, and their needs.”

Even though seven tellers viewed their jobs as merely a means to support themselves financially, this did not mean that they viewed their jobs as unimportant for the bank. Laura seemed very happy with her job. For Laura, bank telling fit her “needs now”. She states “I really enjoy what I do for now, because it fits my lifestyle...I love working with the public so I’ll always do that...it’s taught me that much about myself”. But for another teller, June, she appeared almost alienated from her job prior to being let go. Recall what she said, in part, regarding her self-reported satisfaction score: “I didn’t see any purpose anymore in what I was doing. I was not getting any self-satisfaction any longer. I did all I could do with that.” For the remaining tellers, they talked about telling in terms of what they did for a living. Penny, for example, talks about using the bank for her needs and (as discussed earlier) how she “wanted to keep my foot in the door” in case she needed hours in the future. Again, for these remaining tellers, although they may have had an instrumental view of their jobs, this did not mean they could not also see how their jobs were essential or

useful. Unlike June and Laura, their instrumental job orientation appeared to dominate any negative or positive feelings they may have also had of their job.

Again, most of the tellers in this study believe their role in the bank is important because they are the ones that deal with the customers. Furthermore, most of the tellers possessed an instrumental job orientation. The fact that these tellers point to their interactions with clients as to why their role is important demonstrates their awareness of what Goffman refers to as role demands and their significance. Note Carla's comment above when she states (in part): "we're the ones they're constantly seeing, we're the ones that, I think, often time leave a good or bad impression." Furthermore, most of the tellers exhibited an instrumental job orientation. Again, Penny talks about using the bank for her needs. The tellers discussed bank telling in terms of what they did for a living. This type of job orientation seems to indicate how their role in the bank is but one of many roles in their life. Some tellers brought up their other roles, like that of mother. Goffman talks also about an individual's different roles. Furthermore, some tellers discussed keeping their various roles separate. One teller, Karen, indicated that she never discussed her work at social gatherings. If we can take an instrumental job orientation as a sign of some degree of job dissatisfaction, then we can likely assume that this type of job orientation is a way to cope with the demands and stresses of a constantly changing job as well as the nature of this type of work.

The bank tellers in this study actively constructed concepts of self that demonstrate how they have come to terms with the changing definitions of their occupations. Carla, Penny, Wendy and Laura are not significantly affected by their jobs since they see it as temporary while they are in school. For example Penny, after years of employment with the bank, has decided to use the bank for her needs. Meanwhile June, the teller who was let go,

no longer felt any purpose to her job prior to leaving the bank. She was unable to reconcile the changes in her job. Barbara, the retired teller, sees the recent changes in the bank and to bank telling as an opportunity for upgrading and enhancement for tellers. Finally, Karen and Gina also see the recent changes in the bank and to bank telling as an opportunity for them to move up and do different things in the bank.

In each interview, the women were also asked to rate their own level of satisfaction a scale from 0 (no satisfaction) to 5 (very satisfied) (question number 15 in the interview guide). They were then asked during the course of the interview three questions as alternative measures of their job satisfaction. These questions included “Would you encourage a friend to be a bank teller? Please explain the reasons for your answer.” (number 17 in the interview guide), “If given the opportunity, would you choose this job again? Please explain the reasons for your answer.” (number 22 in the interview guide) and “If a job was no longer financially necessary, would you continue to work? Please explain the reasons for you answer.” (number 30 in the interview guide) Finally, they were also asked an additional question regarding the impact their job had on their health. This question (16 in the interview guide) asked the interviewees “Do you ever feel as if your job has had an effect on your health (health can be physical, mental or emotional)?”

Out of the eight interviewees, the women rated their level of job satisfaction from 1 (minimally satisfied) to 5 (very satisfied). The mean was 2.9 (or 3) (neutral). Their answers to the alternative measures of job satisfaction questions, plus their answers to the health question, were generally supportive of their reported job satisfaction rate. For example, Carla rated her job satisfaction level as 4 (satisfied) because “it’s not my career...But as far as a part-time job goes, I’ve been very happy with it.” When asked the



question (number 17 in the interview guide) “Would you encourage a friend to be a bank teller? Please explain the reasons for your answer”, the interviewee said she would encourage a friend to be a bank teller. She explains that “I enjoy my job...you get to meet a lot of people ...the biggest thing is I learned a lot about the banking industry.” This teller wants a career in the bank. To the question (number 22 in the interview guide) “If given the opportunity, would you choose this job again? Please explain the reasons for your answer”, she answered she would choose the job again. Carla describes her job as a “positive learning experience” and how she was able to “learn a lot about the banking industry.” She also answered the question (number 30 in the interview guide), “If a job was no longer financially necessary, would you continue to work? Please explain the reasons for your answer”, that she would continue to work. In fact, she explains that the reason why she works at the bank is that so she can “keep my foot in the door...for bigger opportunities at the bank.”

Finally, the interviewee said yes to the question (number 16 in the interview guide) “Do you ever feel as if your job has had an effect on your health (health can be physical, mental or emotional)?” Although I had thought health problems may indicate job dissatisfaction, this interviewee had explained: “there’s been a couple of times...when I was first hired, I would um, that a client would say something and I took it to heart”. I did not believe this answer indicated significant job dissatisfaction. The table below (Table 4) summarizes the tellers’ answers to the job satisfaction questions (a question mark indicates they were not asked that question):

**Table 4. Tellers' Answers to Job Satisfaction Questions**

<b>Bank Teller#</b>	<b>How Satisfied?</b>	<b>Encourage a Friend?</b>	<b>Choose Job Again?</b>	<b>Continue to Work?</b>	<b>Effect on Health?</b>
Carla	4	yes	yes	yes	yes
Penny	2	no	?	no	no
Wendy	1	no	yes	no	yes
Barbara	4	no	yes	yes	yes
June	1	dk	?	no	yes
Karen	5	yes	yes	yes	no
Laura	4	yes	yes	yes	no
Gina	2	?	yes	yes	yes

Four tellers reported job satisfaction levels as being low or very low (ranks 1 and 2).

Penny reported a job satisfaction level as low (level 2). She works at Bank B part-time while attending school. A bank teller off and on for twenty years, she had this to say about how she rated her satisfaction: "if I had to do it everyday for the rest of my life, it would be no satisfaction. But because I'm in a position right now, where I can go in do it whenever I want, I would say somewhat satisfied."

Wendy reported a job satisfaction level even lower (level 1). A university student working casually at Bank A, she had this to say about why she rated her satisfaction a 1:

"Well, number one I don't work a whole lot. Number two I don't find that, um, - I don't find that I bring anything back from my job...I don't leave work and say 'Wow, that was a great day. I really achieved something today, I really - you know, felt that I took something home from that.'"

June also rated her satisfaction level very low (rank 1). She was a long-term bank teller who lost her job in Bank A. She said, in part: "that type of work, that type of shuffling

of paper, that, to me, it was just - I lost...I didn't see any purpose anymore in what I was doing. I was not getting any self-satisfaction any longer." She also mentions being "tired" of listening to the bank and politics (like Wendy, she also talks about a lack of fulfillment from her job).

Finally, Gina rated her satisfaction level as low (rank 2). She worked at Bank B full-time. She explains why she is somewhat satisfied:

"Well the satisfaction part would come from the fact that I work with some really great people. And I like my job most days. And I like working for the bank and there's things there that I would like to do in the future."

However, this tellers also had to deal with "irate" customers and a "management system that's - geared towards money only, as opposed to customer satisfaction. They say that they are but, they're really not."

On the other hand, there were tellers who reported job satisfaction levels of 4 or 5. They were Carla, Barbara, Karen and Laura. Carla is a bank teller working casually while attending university. As described above, she explains her satisfaction level of 4 this way: "the reason I'm not very satisfied is because it's not my career...But as far as a part-time job goes, I've been very happy with it." It is interesting to note that this teller makes a distinction between bank telling as a part-time job and as a career. She had also stated in the interview that bank telling was not something she wanted to do long-term.

Barbara is a long-time bank employee and had recently retired. At 52 years of age, she had worked as a bank teller for twenty years. Married with two children (now grown), she was working casually at her bank at the time of the interview. Barbara explains her reasons for her satisfaction:

“the bank was just a...it was a beautiful place to work. Beautiful. It uh helped put food on the table. It uh helped clothed my kids. And, and then I always said afterward which, maybe it’s the wrong thing and maybe it’s - being a woman. But I always felt my husband had the career...So I was never career-oriented...I was what you would call - a worker. You know the beehive? The drone?...You tell me what to do, I do it to the best of my ability.”

Next, Karen is a full-time teller. She has worked as a bank teller for seven years and is 31 years old. Also married but with two young children, Karen rated her satisfaction a 5. She stated:

“I’m very satisfied because, I guess where I’ve been in my position for quite some time, I’m very comfortable with it...I’m not just standing there um - doing the daily transactions at the counter line. I’m learning other duties...I feel satisfied that I can help people...And I guess I feel satisfied because we have a great branch and a great group of people to work with. We have great clients.”

Finally, Laura is a single mother working casually while attending university. Also employed as a bank teller for seven years and 31 years old, Laura gives the following reasons why she is satisfied with her job:

“I like working with the public, especially in a small community...the city is divided into little communities you know, so you deal with the same people all the time...I love the fact that, I don’t make any big decisions that are gonna make people withdraw all their money from the bank...But it’s also something I can’t see myself doing for a long time...I really enjoy what I do for now, because it fits my lifestyle.”

Similar to Barbara, this teller appears satisfied with her job because it suits her needs now. Plus, she makes a distinction between doing the job temporarily and long-term. She questions doing the job long-term.

Even though the above tellers reported high satisfaction (levels 4 and 5), it was only with certain limits or conditions that they yielded these satisfaction levels. For example, both Carla and Laura stated that bank telling was fine as a temporary (as opposed to a long-term) position.

Barbara had other important parts to her life, like her family, that perhaps were other sources of satisfaction. Finally, Karen's opportunity to learn new things and do more than just the "daily transactions" seem to give her satisfaction. She thinks that she will be moving up in the bank. As long as her need to learn is met, this teller will likely be satisfied with her job. Although Karen rated her satisfaction level five, she had indicated she would if she could have afforded to financially, worked part-time because of her kids. Even so, her satisfaction is significant.

This study revealed some interesting insights into the lives of bank tellers interviewed for this study. Different types of tellers were identified in this study. These four types included four women employed casually who were also students (bank telling as a 'french fry' job), one recently retired teller ('yesterdays' teller'), another teller no longer employed with the bank, and two women employed full-time who expect to move up in the bank. The bank tellers in this study also discussed management concerns including a lack of back up from management. In terms of how bank tellers in this study viewed bank telling, two different views of bank telling emerged in the sample; the 'professionalization of bank telling' and bank telling as a 'french fry job'. All eight tellers in this study discussed how individuals perceived bank telling to be more prestigious than it really is. Tellers also stated there would be no bank tellers down the road (one teller stated the bank teller's role would be very limited) and identified new banking technologies like the ATM as a factor in the teller's eventual disappearance in the bank. The interviewees also identified various factors that could make an individual bank teller insecure and even talked about the issue of insecurity and the individual bank teller. Finally, all eight tellers in this study felt their role was "important" because they were the ones who interacted with customers (although one

teller felt it was no longer important at the time of the interview due to recent changes in the bank). At the same time, seven of the eight tellers exhibited an instrumental job orientation in that they viewed their jobs as a way to make a living. In terms of job satisfaction four of the tellers (Penny, Wendy, June and Gina) reported low or very low scores, while the other four tellers (Carla, Barbara, Karen and Laura) reported high scores (although those with high scores did so only when certain conditions were met).

The most significant finding in this study is the way in which the women working as bank tellers deal with jobs that are not only limited in terms of career trajectories, but are in danger of disappearing. The interviews yielded considerable detail about the different ways each individual bank teller confronts the challenge of presenting a public face of confidence and assurance while knowing the job itself offers little support for such a display. Goffman's approach is useful in order to consider how the tellers in this study view the changes to their jobs and in determining their occupational orientation. Tellers appear to re-interpret their roles as some buy into the performance and describe what is going on with the teller's role (as mentioned above) as the 'professionalization of bank telling'. Other tellers, however, do not appear to buy into the performance and discuss issues pertaining to the job's present insecure status.

Earlier I reviewed the sample's main characteristics and speculated about the influence they have on how interviewees view their occupation. Interviewees may possess different perceptions of the job depending on how long they have been with the bank (i.e. short term versus long term), their marital status and whether or not they have children. Those tellers in the sample who had been with the bank long term (Penny, Barbara and June), as suggested earlier, did have a greater sense of how things have changed with the

bank. Although some of the younger tellers did discuss how things have changed with the bank (Carla, Wendy, Karen, Laura and Gina), they had not personally experienced these changes over time like the tellers who had been with the bank long term had, nor had they experienced changes as significant as the long term tellers had. Those tellers with children (Penny, Barbara, June, Karen and Laura) did share a different perspective of their job than those tellers who did not (Carla, Wendy and Gina). Barbara discussed how working at the bank enabled her to feed and clothe her children. June discussed how she did not spend as much time with her kids as she would have liked because she had to work. Karen explained how she would have liked to work part-time so she could (like June) spend more time with her two children. Finally, Laura explained how the hours (i.e. of a casual teller) were good for her as a mother of a small child. Having children did influence how these tellers viewed their jobs. Barbara and Laura were positive in their assessment of the job in terms of how it helped their role as mothers. However, June and Karen expressed less than positive statements about their job in terms of how it limited their roles as mothers (i.e. less time with children). Penny did not discuss how having children may have influenced her view of the job. For those tellers without children, they did not talk specifically discuss how not having children may have influenced how they saw their job.

As for marital status, Barbara talked about how it was her husband who had the career while she had a job. She also said she did not have to work. Barbara further viewed the income from her job as supplemental (again, as mentioned above, she saw her income in a positive way). Penny viewed the income from her job as supplemental while Karen saw her income as a co-income (June did not specify what function her income played). Other than Barbara, these interviewees did not talk about how their marital status may have

affected how they viewed their jobs beyond discussions of their income's function vis-a-vis their husbands' income. However, as mentioned above, their income was identified as one factor influencing how these interviewees saw their jobs. For those tellers who were single, they did not discuss specifically how being single may have affected how they viewed their job. Interestingly, June did discuss at one point during her interview how being single played a factor in whether or not someone (woman or man) moved up in the bank.



## CHAPTER 5

### CONCLUSION

The intent of this thesis was to interview a group of bank tellers in order to find what they did at work and how they felt about what they did. Questions I had included: What impact does the lack of a career path in the job of a teller have on the women who perform its' duties? How do the women deal with the changes which new technology creates in their roles? What interpretative mechanisms do the women employ in connecting their sense of self with their occupation which is undergoing change and possible extinction? I broke these three general questions down into the following three operational questions: 1) How do the interviewees define their jobs? 2) How do the interviewees cope with the daily demands of their jobs? 3) What is the nature of the relationships that connect the interviewees' definitions of their selves to their jobs?

In looking at the changing nature of bank telling, types of tellers were evident in the sample by employment status whereby Carla, Penny, Wendy and Laura were casual tellers. This group was comprised of students. They were also employed casually by choice. Barbara is the long-time bank teller now retired (although working casually at the moment); 'yesterday's teller'. June is the long-time bank employee let go. Finally, Karen and Gina are the full-time tellers who plan to move up. Bank telling is perceived by these interviewees as a step up the bank career ladder. Employment status influenced how these tellers viewed

their role within the bank. We see this with Karen and Gina (for example) the full-time tellers who expect to move up in the bank; bank telling for them is a means to other opportunities in the bank.

The bank tellers in this study also discussed various management issues. Two issues were shared by most of the sample, including a lack of back up from management and supervisor's impact on tellers (less common issues were also discussed). Often these management issues influenced tellers' interactions with clients. For five of the tellers, customers were their favorite part about working at the front counter. Half the tellers, on the other hand, said customers were their least favorite part about working at the front counter. Finally, some of the women also expressed how they identified with their customers. As one potential audience for the tellers, interacting with customers also influenced how tellers in this study viewed their role within the bank. Penny, for example, said she often agreed with the customers' comments about the bank. She will tell them she agrees with them if a manager is not around to hear her.

As for how interviewees defined and assessed their jobs, several tellers in this study drew a comparison between telling in the past and present. There also emerged from the sample two distinct views of bank telling as it is performed today: 'the professionalization of bank telling' emphasizing the knowledge and professionalism today's tellers must possess, and the other view which distinguishes between its' previously full-time, secure status and its' present often casual, insecure status. The bank tellers also discussed how others tend to see bank telling. All the bank tellers described how bank telling is perceived to be more prestigious than it actually is. Tellers are aware of how others (i.e. their bank and

customers) view their role. In re-interpreting their roles, tellers either buy into the performance prescribed by others or they do not.

The majority of the tellers in this study further believe their banks want customers to use the ATM and telephone banking. The tellers discuss how the ATM and telephone banking have changed their jobs. Today, fewer customers come into the branch for financial transactions tellers used to perform exclusively for them. Customers now withdraw cash, perform transfers between accounts and make deposits (for example) using the ATM and telephone banking. The tellers in this study say their jobs have changed and their new responsibilities include making referrals and selling bank products and services. In short, all the tellers said that the ATM and telephone banking (for example) were having an impact on their job. Indeed, seven of the eight tellers see the eventual elimination of their own role in the labour process and the ATM as a major factor in their inevitable exclusion. The new banking technologies are gradually subsuming the tellers' job duties making their job increasingly obsolete. One day, the tellers in this study say, there will be no bank tellers in the branch. Whether or not the tellers saw these changes as a positive or negative development, they all agreed that electronic banking was transforming bank telling and banking in general.

As to how tellers in this study cope with the daily demands of their jobs, four of the bank tellers were insecure about their jobs while four tellers were not insecure. Interviewees discussed several factors that influenced whether tellers would be insecure, including the banks' use of new banking technologies (for example, the ATM). Some of the tellers also brought up the issue of job insecurity and the individual bank teller. Wendy was insecure about her job so she found another job. She was not getting enough hours so she tried to talk

to her bank about this matter. The situation did not change so she decided to find another job in order to get the amount of hours she needed in order to deal with her insecurity. Penny, a long time teller, was insecure. However, she was very aware of her insecurity and how to deal with it. She decided to use her bank for her own needs. In other words, she decided to stay at the bank on a casual basis until *she* no longer needs to work there for the pay. She further recognizes how many days she can work before the job starts to bother her. Even early on in her banking career, Penny noticed an improvement in her mental health when she moved from full-time to part-time status at the bank.

Although Barbara did not specifically address how she dealt with her insecurity, she did not have to work. She furthermore saw her husband as the one with the career while she had a job. Although Barbara was insecure, the fact she did not have to work and viewed bank telling as merely a job (i.e. not a career) likely explains how she was able to cope with her insecurity. She did not have as much of her self invested in the job as some of the other tellers did. June, on the other hand, had to work despite her insecurity. Every year she told herself that she was going to leave the bank next year. She dealt with her insecurity by telling herself that she would leave the bank next year. However, her need for the income kept her from leaving the bank until she was let go. Consequently, she had more invested in the job than Barbara (for example).

Carla, Laura, Karen and Gina were not insecure. Both Carla and Laura were students working part-time at the bank. Both viewed their bank telling jobs as temporary; it suited their needs for now. This explains why they were not insecure. They did not depend on their jobs in the same way Penny, Barbara and June did. As for Karen and Gina, they saw bank telling as a step up the bank career ladder. They saw the eventual elimination

of bank telling as part of the overall changes taking place in the bank today. They did not see these changes as problematic. Both were working hard and taking part in training in order to move up. They have devoted much more of their self to their bank telling role. For Karen and Gina, bank telling (as mentioned above) is a means to greater opportunities within the bank.

Finally, the interviewees in this study justify their involvement and the kind of involvement they have in their jobs. All the bank tellers in this study felt their job was “important” because they were the ones who dealt with clients (although one teller no longer felt this way). Likewise, out of the eight tellers in this study, only one (Barbara) seemed to demonstrate anything other than an instrumental view of their job. Aside from one teller who seemed fulfilled with her job and another who seemed almost alienated with her job, the remaining interviewees’ instrumental job orientation dominated any positive or negative feelings they may have had regarding their jobs.

Moreover, the tellers in this study rated their level of job satisfaction from 1 (minimally satisfied) to 5 (very satisfied). The mean was 2.9 (or 3); neutral. Their answers to the alternative measures of job satisfaction questions, plus their answers to the health question, were generally supportive of their self-reported job satisfaction rates.

A major finding in this study is the way in which women working as bank tellers deal with jobs which are not only limited in their career trajectories, but are also in danger of disappearing. The interviews yielded considerable detail on these matters. While the sample is extremely small, the results of the interviews inform us of the different ways each individual confronts the challenge of presenting a public face of confidence and assurance while knowing that the job itself offers little support for such a display.

In considering the changes to the bank teller's job, a Goffman perspective is useful in order to consider how the tellers in this study view the changes to their job and in determining their occupational orientation. Tellers appear to re-interpret their roles as some buy into the performance and describe what is going on with the teller's role as the 'professionalization of bank telling'. For example, the possibility to learn new skills and information and employment opportunities in the bank. Karen and Gina, for example, expect to move up in the bank. They have come to terms with the changes in their jobs and in the bank because they see how these changes can work for them and because of how they have come to see themselves in the bank. Barbara, the retired teller, also sees opportunities in the teller's new role as Customer Service Representative. She feels today's tellers are consultants who can advise their clients on new products and services and on how they can save money with their service charges. Other tellers, however, did not appear to buy into the performance and discuss issues pertaining to the job's present insecure status. For example, not getting enough hours at work and how they are expected to sell a certain amount of their bank's products and services. In re-interpreting their roles as bank tellers in light of the occupation's insecure status, Carla, Penny, Wendy and Laura (all students) see their jobs as temporary. For now Wendy, for example, simply does what is required of her. Penny has decided, after years of employment in the bank, that she will now use the bank for her needs. Meanwhile June, prior to being let go by the bank and after watching so many changes in the bank in recent years, no longer saw "any purpose" to what she is doing. The tellers in this study upon observing and experiencing first hand the recent transformations in banking, and in keeping with Goffman's ideas, have actively constructed for themselves

performances as bank tellers in keeping with their own self definitions and definitions of the job.

Management demands can be seen as some of the role demands and constraints inherent in the bank teller's role. Tellers, for example, are expected to advise, and sell, bank products and services. Also, they are scripted in that they are told how to respond to clients' complaints and comments. Tellers exercised various strategies in order to create distance from their roles. These included rolling their eyes, describing themselves as wearing a "bank hat", and taking the side of the customer. The creation of distance from their roles enabled them to deal more adequately with the pressures and strains of their jobs.

This is not to say that bank telling as a job was not important for these women. Rather, it is not the sole, nor the most important, self-defining activity for them. As individuals, they play many roles, and for many of them, it is important to keep these roles separate. As one of many roles, they defined bank telling in instrumental terms; as a means to an end rather than as an identity-defining end.

### **Implications**

This study provided a glimpse into one group of female bank tellers' working lives; specifically, the demands and dilemmas inherent in their work role. More importantly, it yielded insight into how these women made sense of their work role in relation to their private self and their perceptions of how others (i.e. audiences) saw them. Consider Penny's relationship with the bank. She has been with the bank for twenty years and has observed changes during this time. Based on her own personal experiences in the bank and what she has observed during this time, she has made a conscious decision to use them for her own

needs. She has, in effect, re-interpreted her role. This includes choosing to work at the bank for now in case she needs to work there in the future. Furthermore, she identifies with the customers at Bank B and wants her customers to know that she does not buy into the bank's performance. She lets them know by rolling her eyes when she talks to the customers as the bank would have her talk to them and not charging them for certain financial transactions. These, and other, strategies are Penny's way of dealing with the strains and dilemmas she encounters on the job.

In terms of future research on a wider scale, it would be worthwhile to find out from those employees who do buy into the performance at their workplace, what might challenge their identification with their work role? For those who do not buy into the performance at their workplace, what might lead them to abandon their work role altogether? Remember, occupations like bank telling have a high turnover rate. In short, what can employers get away with? To what extent can they expect to make demands of their employees? This is crucial at a time where the service sector is the fastest growing area of employment and we have similar changes going on in other occupations, including passenger agents, cashiers, librarians, and ticket takers at movie theaters. Consequently, this question concerns many workers. It addresses the issue of workers' overall experience of work, as well as specific issues such as job satisfaction, job insecurity and even mental health. It leads one to wonder what this all says about work in our society when many people simply see their jobs (at the best of times) as just a way to make ends meet?

This study helps us to understand people's reactions who are engaged in other, similar types of work also going through the same types of changes as bank telling. Anytime you have an occupation undergoing rapid changes, specifically those of a service-oriented



nature (i.e. insecure, low skilled, limited mobility, female dominated and low paying), you will be more likely to find workers with an instrumental job orientation or who are alienated. While you may still find workers who are genuinely happy at work, employees in these types of occupations will still be more likely to see their job as just a way to make a living. They will, furthermore, employ various strategies to distance themselves from their role in order to deal with the pressures and demands.

The bank tellers I interviewed were all women. I would have liked to interview more bank tellers, including other types of tellers. For instance, I would have been curious to speak with tellers from other financial institutions. A manager I spoke with from another financial institution (i.e. not a bank) said they thought their tellers would likely have a different story to tell compared to the tellers employed at banks due to the difference in the way the two types of financial institutions used technology. It would indeed be interesting to hear what these other tellers had to say, as well as compare what they had to say with what the women employed at the banks had to say.

It would have also been fascinating to listen to what male tellers said about their experiences working in a predominantly female job. Penny talked about how the male tellers were generally treated by the female tellers and the different expectations generally assumed of them. Penny stated that female tellers “baby a male.” They also help him more than they would each other and do not expect him to know as much since he likely will not be in the position very long (i.e. moving up). It would indeed have been interesting to interview male bank tellers to see how they would have (for example) characterized their relationship with the female bank tellers and hear what their expectations were for themselves given, for example, the fact that the role usually employs women.

I would also have been curious to interview female tellers who have moved up, especially those who had entered the bank since the 1980's and the introduction of the ATM. Given the relatively small number of women in upper positions in the bank, what set them apart from the other female tellers that did not, or could not, move up? Overall, it would have been worthwhile to speak with more tellers who were voluntary part-timers, as well as those that had been let go and those who had been moved from full-time to part-time positions due to restructuring. It would have also been worthwhile to speak with tellers who would have been too nervous to be interviewed for a study like this one. What would they have said that would have set them apart from the tellers interviewed in this study?

It would also have been beneficial to conduct follow-up interviews with the women in this study so as to increase rapport with the tellers. This would undoubtedly have led to more detail into their lives. Will Karen and Gina move up as they plan to? Will Wendy end up leaving bank telling altogether (remember, she had taken on another part-time job due to a lack of hours at her bank)? Will Carla and Laura still report positive experiences with the bank? Is Penny still working at Bank B? Is she still "using" them? How is June coping with being let go by her bank after some time has passed? Finally, will Barbara still be working casually at the bank?

Finally, the fact these interviews took place in 1998 in the midst of talks of bank mergers and the bank task force meetings, undoubtedly had an impact on this study. Many people, upon hearing about my thesis, wanted to relay their worst experiences with a bank and, in general, make comments as to how banks were awful. These comments had to with everything from how they felt banks mistreated their employees (including tellers), their service fees being too high, how the banks were out to rip off their customers, to how banks

should not be allowed to merge (while some people made positive comments to me about the bank, they seemed few in number compared to the negative comments).

A few of the tellers discussed how customers made comments to them about the ATM, service fees and so forth. Even so, it would not be far-fetched to wonder about the possible influence the overall climate had on this study. One wonders how the tellers would have felt about their jobs, say if we were back in the late 1970's, or even early 1980's, before the ATM was introduced on a wide-scale into the banks? While some things may not have been influenced by the timing of these interviews (for example, the impact of customers on tellers), some things may have been (for example, ATM and telephone banking). Then again, given this next phase of banking technology and changes to the banking world, these tellers' statements are perhaps not only unsurprising, but interesting and timely.

Reasonable speculations regarding the occupation of bank telling include the disappearance of this occupational category altogether. Regardless of whether or not the tellers in this study identify with their role or not, they do see the eventual elimination of the bank teller role. For those employed in newly-created telephone banking and other positions of this nature in the banking industry, they are the new bank tellers. We might speculate that these individuals will exhibit similar job orientations and employ comparable role distancing strategies (for example) to those of the bank tellers interviewed for this study.

## **APPENDIX A: INTERVIEW GUIDE**

As I explained to you before, this interview is part of my thesis that is required for the Masters of Arts in Sociology program at Concordia University in Montreal. My thesis advisor is Prof. Joseph Smucker.

The purpose of the interview is to look at the issue of job satisfaction and how you experience work. My overall interest, however, is what you do at work and you feel about it.

If you have any questions and/or concerns I would be happy to address them. Even during the course of the interview, if you have any questions or just want me to repeat a question, feel free to speak up.

Again, your participation is not only appreciated, but valuable. If at any time you wish to not answer a particular question or discontinue the interview, you are free to do so. Again, your participation is both anonymous and confidential.

The interview will be taped. The only other person who may listen to this tape (other than myself) is my thesis advisor. The interview is taped so that I have a record of what you've said.

If you're ready to begin, we can get started [Respondent indicates their willingness].

Many of the questions are open, that is, you may answer them in anyway that you choose. I am interested in what you have to say. I will ask you at the end of the interview if there is anything you want to add.

Interviewee #:

Age:

Marital Status:

Partner's Occupation:

Children (include # and ages):

1. How did you find yourself employed as a bank teller at (name of bank/trust company)?

(Interviewer: Determine whether interviewee believes this job is temporary or permanent, plus whether they are the sole or joint income earner)

- a. And how long have you worked as a bank teller at (name of bank/trust company)?

- b. Have you always worked at (name of bank/trust company)?

[If yes] Go to question #2

[If no] Which other financial institutions have you worked for as a bank teller?

2. Do you work full-time, part-time or casual?

(Interviewer: If they are casual, what does casual mean where they work?)

- a. [If part-time or casual] Is this by choice? Why or why not?

- b. Have you always worked \_\_\_\_\_?

[If yes] Go to question #3

[If no] When did you start working \_\_\_\_\_?

3. Are all the bank tellers at (name of bank/trust company) \_\_\_\_\_? If not, how many are full-time, part-time or casual?

4. What is your work schedule like?

(Interviewer: Is there schedule fixed or does it change from week to week?)

**JOB OVERVIEW:**

5. Can you describe the training process you went through to do your job?

(Interviewer: Does the training process consist of on-the-job training or do they go through special classes, for example?)

6. Tell me about a typical day at work.
7. What are your job duties?

(Interviewer: Tellers work on the front line serving and interacting with customers, but what exactly do they do to serve customers and is there anything else they do as part of their job?)

- a. Is there any point where you would have to check with a supervisor regarding your work?

probe: If a customer wanted to cash a cheque for a significant amount of money, would you have to check with a supervisor?

- b. Is there a supervisor behind the counter with you, or nearby?
- c. Do you spend all of your time at the counter?

[If yes] Go to question #8

[If no] Where else do you spend time?

probe: How much time do you spend at the counter? Away from the counter?

8. Are there any policies or guidelines for you to follow when it comes to customer-teller interactions?

(Interviewer: To what extent, if at all, are tellers told by the banks how to deal with customers?)

- a. If so, how are they communicated to you?
- b. If any new policies or guidelines come up, or if current ones change, how does (name of bank/trust company) let you know?

9. Can you take me through what happens when a customer comes to you at the counter to do their banking?

(Interviewer: To what degree, if at all, are transactions standardized?)

probe: what is a common transaction you do for customers? What do you have to do in order to, for example, cash a check for a customer?

- a. Would you say you have control over how you do your job?
- b. What is your favorite part about working at the counter?
- c. What is your least favorite part about working at the counter?

10. What happens if someone comes up to you and wants to withdraw cash?

(Interviewer: Goal of this question is to find out to what extent tellers advise the use of and/or promote technological services like the ATM and phone banking)

probe: Is this type of transaction any different than any other type of transaction?

11. Would you say the ATM and telephone banking (for example) are having an effect on your job? If so, what kind of impact do you see it having on your job?

(Interviewer: Do bank tellers have any thoughts on the impact of new technologies, either on their jobs or banking in general?)

probe: Does it have an impact in terms of customer service? If so, how?

probe: Do you see it changing the bank teller's job description?

End of JOB OVERVIEW

CUSTOMERS:

12. What does it mean to you to provide a customer with good service?

(Interviewer: Tellers work on the front line serving customers, do they have any thoughts regarding what it means to provide customer service?)

probe: How do you know when you've done a good job with a customer?

- a. What does it mean to provide them with poor service?

13. What is a good customer?

(Interviewer: Do bank tellers classify or distinguish between different types of customers? If so, do they treat them differently? What are 'good' versus 'problem' customers?)

probe: Do you do things differently if it is a good customer? If so, how do you do things differently?

a. What is a problem customer?

probe: Do you do things differently if it is a problem customer? If so, how do you do things differently?

14. At which point would you seek assistance with a customer?

(Interviewer: The point at which point a teller decides that she has done her job and seeks assistance may indicate to what extent a teller's sense of self is wrapped up in the job)

a. What kind of back up or assistance do you receive from the supervisor when dealing with customers?

(Interviewer: The type of assistance, if at all, a teller receives from supervisors/managers may indicate the employee's value by the bank)  
End of CUSTOMERS

#### JOB SATISFACTION AND \*MEANING

(\*Meaning interpreted as interviewee's feelings and perceptions about job):

15. How satisfied are you with your job? I would like you to rate your satisfaction on a scale from 0 to 5, 0 being no satisfaction, 1 being minimally satisfied, 2 being somewhat satisfied, 3 being neutral, 4 being satisfied and 5 being very satisfied.

Please explain the reasons for your answer.

(Interviewer: How do tellers rate their level of job satisfaction?)

16. Do you ever feel as if your job has had an effect on your \*health (\*health can be physical, mental or emotional)?

(Interviewer: Health problems may indicate job dissatisfaction)

17. Would you encourage a friend to be a bank teller? Please explain the reasons for your answer.

(Interviewer: This is one alternative measure of job satisfaction to get at a more qualitative measure of job satisfaction)



18. Are you concerned about \*job security (\*job security means feelings about the possibility of losing one's job)? Can you explain the reasons for your answer?

(Interviewer: How insecure tellers are may determine how tellers respond regarding job insecurity)

[If insecure] Have you done anything in light of your job insecurity?

probe: Have you applied for other jobs?

probe: Have you thought about going back to school?

probe: Have you put money aside?

[If secure] Go to question a.

- a. How do you currently see the job market?

(Interviewer: Depending on how they see the general job market, this may have an impact on how they view their jobs)

19. Do people ever ask you what you do for a living?

(Interviewer: The goal is to find out how the interviewee feels about her job and how the interviewee thinks others look at her job)

probe: Can you tell me about a time when someone asked you where you worked?

- a. Have you ever felt that what you did for a living affected how someone looked at you? If so, can you tell me about a time when this happened?

20. Do people ever want to talk to you about the bank once they find out that you are a bank teller?

(Interviewer: The goal is to determine how the tellers talk about their jobs. As well, how they feel about how others view their jobs)

probe: What kind of topics do people usually bring up?

21. How do you see your role, as a bank teller, within the bank?

(Interviewer: How do the women who actually work as bank tellers view their jobs and where they fit in the bank?)

probe: What does bank telling mean to you?

22. If given the opportunity, would you choose this job again? Please explain the reasons for your answer.

(Interviewer: This is another alternative measure of job satisfaction to get at a more qualitative measure of job satisfaction)

End of JOB SATISFACTION AND MEANING

GENDER:

23. Are there any male bank tellers where you work?

(Interviewer: The goal is find out if there are any male bank tellers, or whether there has been recently, so as to find out if they have any thoughts on the impact of gender on the job)

- a. (If yes) How many male bank tellers are working at (name of bank/trust company)?

- i. How many female bank tellers are there?

- b. (If no) Have there been recently?

[If not] Go to question #24 and skip questions #26 & #28

[If yes] How long was he employed as a teller?

- i. How long ago did he work at (name of bank/trust company) as a teller?
- ii. Does he still work at the bank? If so, what does he do?

24. Do you think bank telling would change in any way if more tellers were men?

(Interviewer: The goal is to find out whether they have any thoughts on the effect of gender on the job, for example in terms of how management treats tellers or tellers treat each other)

- a. (If yes) How do you think the job would be different if more bank tellers were men?

- b. (If no) Go to question #25

25. How would you describe the relationship among the tellers where you work?

(Interviewer: The goal is to determine the type of relationship tellers generally have with each other. For example, do they take coffee/smoke breaks together? Do they get together after-hours?)

probe: Do you ever \*socialize with the other tellers (\*socialize can be coffee/smoke breaks, eating lunch or getting together after work or on weekends)? If so, what kind of topics come up in conversation?

- a. Would the relationship change if one of the tellers were moved up into another position? If so, how would the relationship change?

(Interviewer: How does a teller's change of position within the bank/trust company change the relationship she has with the other tellers?)

- b. Has a teller left the bank since you have started working at the bank? If so, can you tell me what happened?

(Interviewer: Does a teller's departure, and the type of departure, from the bank/trust company have an impact on the other tellers? If so, what kind of impact does it have?)

probe: Would you say that person leaving the bank had an impact on the tellers?

- c. Does work ever get in the way when it comes to interacting with the other tellers?

26. (If there are male bank tellers where they work) Do you think the fact that a bank teller is a male has an effect on the relationships tellers have with each other?

(Interviewer: The goal is to determine whether the tellers believe gender has an impact, in this case on the relationships tellers have with each other)

probe: Do you notice a difference when the *male* bank teller(s) is/are present and when they is/are not, either on the job or off?

- a. (If yes) How do the relationships change if one of the tellers is a guy?
- b. (If no) Go to question #27

27. If a bank teller were interested, what would be available in terms of further training and employment opportunities within the bank?

(Interviewer: The goal is to determine whether tellers see a chance for training and employment opportunities within the bank and if so, what kind)

probe: Who would you speak to about more training and employment opportunities?

probe: Is the training paid for?

probe: Would management approach you or would you ask about other positions in the bank?

a. Would you ever consider going for another position within the bank/trust company? Why or why not?

(Interviewer: The goal is to find out whether the tellers have any plans to move up in the bank or maybe has plans to pursue job opportunities outside the bank)

28. (If there are male bank tellers where they work) Do you believe gender is a factor when it comes to job opportunities for bank tellers in the bank/trust company? If so, why?

(Interviewer: The goal here is to determine whether the tellers believe gender is a factor in job opportunities)

29. Why do you think bank tellers are primarily women?

(Interviewer: The goal is to find out if they have any thoughts about why bank tellers are mostly women and how they explain this)

End of GENDER

#### JOB SATISFACTION AND \*MEANING

(\*Meaning interpreted as interviewee's feelings and perceptions about job):

30. If a job was no longer financially necessary, would you continue to work? Please explain the reasons for your answer.

(Interviewer: This is another alternative measure of job satisfaction to get at a more qualitative measure of job satisfaction)

31. If given the opportunity, would you change anything about *what* bank tellers do as part of their jobs or in terms of *how* they do their jobs? If so, what would you change?

(Interviewer: The goal is to find out from those people who actually do the job if they would change the job in any way, and how they would, if given the opportunity)

32. What kind of role do you see the bank teller playing in the bank down the road, say in 5, 10 years?

(Interviewer: The goal is to determine how the tellers see bank telling in the future. For example, will the job description change or will the job itself disappear?)

33. Is there anything else you would like to add?

That concludes the interview. Thank you once again for participating. It is appreciated.

## **APPENDIX B: BANK HIERARCHY**

Bank Manager

Senior Accounts Manager

Corporate Banking Officers

Manager of Personal Banking Officers

Personal Banking Officers

Manager of Customer Service Representatives

Customer Service Representatives

Manager of Tellers

Tellers

Manager of Clerical Staff

Clerical Staff

Collections Office\*

Mortgage Officer (and others)\*

\*separate from bank hierarchy

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