The Banking Labour Process

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INTRODUCTION

In all the discussions of the changing nature of the finance sector it is easy to overlook the fact that this sector, like other sectors, is made up of particular labour processes that incorporate particular groups of workers. In this article I examine the way in which the introduction of new technologies, changing business practices and the restructuring of branch banking have laid the basis for profound changes in the class position of banking workers.

My argument is a preface to a more general argument that there has been an increasing 'proletarianisation' of the vast majority of banking workers. Here I am taking up some of the ideas advanced by Braverman in his seminal work, **Labor and Monopoly Capital**, as well as many subsequent neo-Marxist studies of non-manual or white collar work.[1] However, I pay particular attention to some aspects which are often neglected in studies of class. In particular, I consider the importance of the life cycle of individuals; a cycle which in the world of work often entails a particular career trajectory along a ladder of promotion steps. Such career trajectories in turn have important ideological consequences which must also be integrated into the study of class.

In the traditional world of banking, young males (the story was quite different for young females) could hold the prospect of a lengthy and rewarding progress up the career ladder. Although the work they initially did was quite routine, it was part and parcel of the process of acquiring a wide variety of low level skills. These skills were in turn the basis for their own development as 'competent generalists'. After approximately 10 to 15 years experience, a bank worker was usually regarded as a 'competent generalist' and was given the status of 'classified officer' (usually a branch accountant) - the first rung on the ladder of managerial posts. As a classified officer an employee would begin to exercise a degree of control over the labour process and the business practices of the bank. Male bank workers could therefore readily expect to progress from an objective position of low level clerical labour to an objective position of managerial labour (what Erik Olin Wright has discussed as a 'contradictory class location'[2]).

These considerations have important implications for a discussion of class. Although at an early stage of their career bank workers might have been in an 'objectively' proletarian position, this position was only the prelude to the eventual assumption of a quite different class position (given continuous employment in the bank). Moreover this in turn had ideological effects. Young male workers had their eyes fixed on their eventual progress up the career ladder and tended to see their present position, together with all its disabilities, as only temporary.

The prospect of a career was an attractive feature for recruits to banking work. At the same time it encouraged an identification with the bank and in this way came to represent a powerful mechanism of control for bank employers. On the one hand, it provided an inbuilt motivator for commitment to the bank. On the other hand, it provided a platform for the development of a measure of direct paternalist control which was unusual in most other fields. This was expressed in various ways, as Hill explains in **From Subservience to Strike.** Banks sought recruits according to their family's financial position, history and community standing, and favoured those who appeared conservative in outlook. Once employed by a bank, the young worker was not expected to marry until he had reached a certain income level. Due to the status and career prospects that banks offered they were able to "ensure that their employees were prudent and conservative and would continue to be subservient to the banks' every wish and action".[3]

A number of recent developments have served to undermine this cosy picture. The labour processes comprising banking have themselves been transformed; some work has disappeared, some has been divided up, and new forms of work have emerged. Most importantly, this has gone hand in hand with a major change in the career structure, whereby the traditional career path for male bank workers is now blocked and has been replaced by a different structure. Banks now employ specialists from outside to fill senior executive positions and tertiary graduates to fill much of middle management. On the other hand, at the lower end of the scale a new type of routine data processing work, with many of the attributes of industrial labour, has emerged. This latter work is done mainly by women. A new job category known in the industry as 'customer service officers' embraces both new and old jobs, but these jobs do not offer bank workers many career prospects. In fact, some banks openly label such positions as 'non-career'. Customer service work is increasingly performed by females, many of whom are part-time, and is generally routine and rule-following in nature.

It is important to adopt a perspective which is sensitive to gender differences. In the traditional world of banking it was mainly male workers who set off down the career path. Women were not encouraged to make a career; they were allocated less responsible work and the majority eventually left during their mid-20s to take up domestic and child rearing duties. Accepting (and enforcing) this as a 'natural law', banks used female labour as a means of lessening pressure on the career structure by allocating and confining women to the more routine non-career work. Although this began to break down during the 1960s and 1970s, as women began to take up a wider range of duties, it occurred at a time when major changes were taking place in the structure of the labour processes. Women now constitute approximately half of the banking workforce and have, in principle, the same career opportunities as men. But these are career opportunities that have largely vanished. The banks employ more women in the hope that they will not be frustrated by the lack of career opportunities and will work productively in routine jobs. In other words banks continue to view women as a docile and malleable workforce. Patriarchal management practices remain in force.[4]

The picture that emerges from an analysis of the contemporary make-up of the banking workforce is one of two classes of employee - the career officer and the non-career worker. The career officers either occupy managerial positions or are on a trajectory toward such positions. They tend to identify their futures with their employer's interests and are, as a consequence, highly motivated. Non-career workers are in a different position, without interesting jobs and without any incentive to identify with their employer. Whereas the process of promotion holds out to career officers the prospect of good conditions, non-career workers are obliged to struggle against their employers if they are to improve working conditions and maintain real wages.

Before turning to a more detailed examination of changes in banking labour processes, it is useful to review a number of key structural developments in banking.

STRUCTURAL CHANGE IN BANKING, 1978-1984

There were many changes in banking prior to the recent moves towards deregulation. However, both because deregulation has tended to accelerate these changes and because it has itself been one of the most crucial changes, it is convenient to take it as a starting point.

The Australian finance industry has until recently been crudely divided into two categories - the regulated and the unregulated. The former category consists of the trading and savings banks. The latter consists of building societies, credit unions, finance money market corporations (also known as merchant banks) - institutions usually referred to as the 'Non-Bank Financial Intermediaries' (NBFIs). During the late 1970s the banks lobbied the Federal Government, protesting that regulation weakened their competitiveness vis-à-vis the NBFIs, and they were successful in convincing the conservative Liberal-National Party coalition to establish an inquiry into the Australian financial system.

The Campbell Inquiry was given a strictly laissez-faire brief. Its findings were tabled in March 1982 amid unanimous condemnation from the Labor Party Opposition. Few of the recommendations were acted upon before the Federal Government changed in March 1983, but the new Labor Government, under Prime Minister Hawke, and the influence of the Party's right wing, quickly established a committee to review the Campbell report. Chaired by the former president of the Australian Bankers' Association (ABA), Vic Martin, the Review Group recommended, in accordance with the general thrust of the Campbell Inquiry, in favour of deregulation of the financial system and the entry of a limited number of foreign banks.[5] The recommendations have since been taken up and implemented by the Labor Government.

For the purposes of this paper it is necessary to focus only upon the banks' arguments as they appeared in their submissions to the Inquiry. Many individual banks argued that regulation imposed unfair constraints in their competition with the NBFIs and that it had led to a sharp decline in the banks' market share in the period since 1960.[6] The ABA supported this argument in its own separate submission to the Inquiry. It claimed that total savings and trading bank assets, as a percentage of total finance sector market assets, had declined from 46% in 1960 to 39% in 1979.[7]

Figure 1 highlights the decline of the savings banks' market share vis-à-vis their major competitors, the credit unions and building societies.

While the savings banks' market share declined from 94.8% in 1960 to 69.9% in 1978, the building societies' share rose from 5% to 25.8% during the same period. The banks argued

Total Assets of Savings Institutions Distribution %

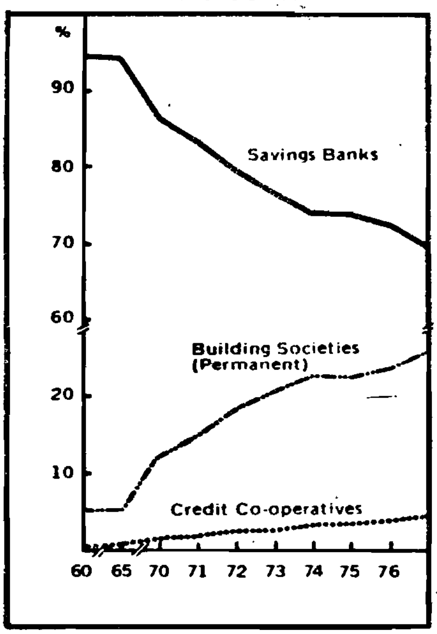


Figure 1

strongly that their ability to compete was impaired by regulations (they did not mention the competitive advantage banks gained from their monopoly over the cheque payments system). Both the Campbell Inquiry and the Review Group were praised by the banks for their deregulatory recommendations. In the period after 1979 the banks had prepared themselves for deregulation and the entry of new banks. Realising that the Labor Government would act to deregulate, the head of Westpac could hardly disguise his joy and commented upon the Review Group Report: "I could not have written it better myself".[8]

The prospect of deregulation encouraged banks to **merge, rationalise and restructure branches, and introduce new micro-electronic technologies.**

During 1982 two mergers occurred; the Commercial Bank of Australia merged with the Bank of N.S.W. to form the Westpac Banking Corporation (Westpac) and the Commercial Banking Co. of Sydney merged with the National Bank to form the National Australia Bank (NAB). During 1984 the State Bank of S.A. merged with the Savings Bank of S.A. to form the new State Bank. These mergers have involved some branch closures but, more significantly, they have provided the platform for rapid changes in the approach to branch banking and in the pace of technological innovation.

Under the spur of impending deregulation, banks questioned their past approach to marketing, where a branch in every suburb and sizeable country town was deemed to meet competitive requirements. The post-war period of 'non-price competition', as Arndt and Blackert term it,[9] saw the number of branches expand rapidly, but they began to decline in the 1970s and 1980s as banks altered their approaches to branch banking (see Table 1).

Table 1
Av. Annual Rate of Branch Expansion[10]

1954-63	74
1963-73	44
1973-83	12

During the early 1980s moves toward deregulation led banks to adopt a more price-oriented approach to marketing. In particular, a stress upon competitive interest rates and services was used by the banks in an endeavour to hold the line and eventually to regain market share lost to NBFIs.

In their submissions to the Campbell Inquiry and in their business journals, banks have signalled their changing approach to branch banking. Individual branch profit, rather than branch assets growth, is now regarded by most banks as the decisive factor in assessing the viability of a branch.[11] It is no longer the accepted view that every branch must offer a full range of services. Vic Martin's comments are indicative of the contemporary approach to branch banking:

> Branch networks are under review and will continue to be carefully analysed. Traditionally, each branch has been presented as a complete bank in itself, through which a full range of the banks' services has been available. As the number and complexity of services provided by the banks has increased, it has become unrealistic to continue this practice. Many of the services would rarely, if ever, be availed of in some branches whereas the cash handling and money transfer system will continue to be required at every point. **The trend seems to be towards larger full service branches around which are grouped smaller offices which offer little more than the basic service.**[12]

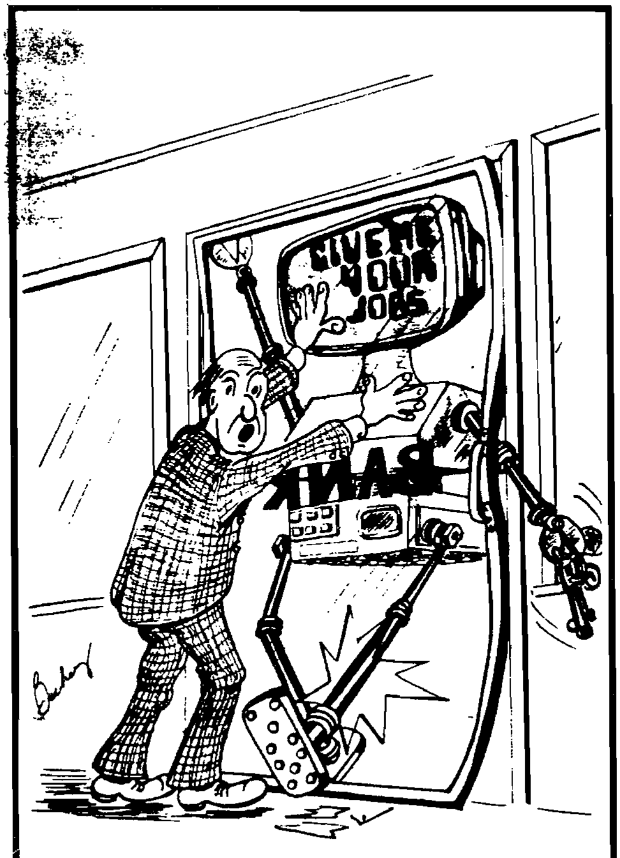
The Bank of N.S.W. (now Westpac) summed up the contemporary approach in its submission:

> New branches are not established unless it is clear that they will reach 'break-even' within a nominated time; established branches come under close scrutiny when the level of profitability of the branch falls to unacceptable levels.[13]

In its submission the ANZ Bank similarly stressed that "opening branches merely to expand the deposit base" was no longer acceptable; instead, "proposed branches are required to add to anticipated profits".[14]

To facilitate branch rationalisation, the major private trading banks (Westpac, NAB and ANZ) are developing a new approach to branch banking known in banking parlance as 'networking' or 'area banking'.[15] Banks are dividing branches into full service branches and small customer satellite branches offering only basic services. Business advice and a wide range of commercial services are offered by a full service branch, referred to either as an 'area bank' (ANZ), 'area operation centre' (NAB), or 'district operation centre' (Westpac).

The satellite branches are also known by different names. Westpac calls its satellite branches 'local banking centres' (LBCs). These are "grouped in districts attached to a district operation centre (DOC) where staff can deal more efficiently with behind the counter duties - legal work, examining, general ledger, bonds etc."[16] All telephone calls are switched though the DOC The proliferation of satellite branches in the U.S.A. has shown that 25% of conventional full branch operation costs can be saved while still managing to handle some 85% of the business. As a result, it is estimated that satellite branches can show a profit within three years of operation.[17] Satellite branches may be easily located within shopping centres, large office blocks, and central railway stations. They offer a greater range of bank services than the traditional agency and act as an information and referral center for the full service branch.



Once upon a time . . . all they wanted was our money!

Also important for the restructuring and rationalisation of branches is the emergence of a radical new approach known as 'franchised banking'. The concept of 'franchised banks' first appeared in Queensland in early 1984 when the Bank of Queensland announced the establishment of 10 such 'banks'. The Bank of Queensland acts as a parent company; it sells its name, logos, business practices and community standing to a business person, the franchisee, who operates a branch of the bank. The franchisee receives a percentage of business turnover calculated by the Bank of Queensland. The franchisee employs only a few staff and is able to offer only a limited range of bank functions such as basic telling duties, small personal loans, and bank card. The 'bank' also acts as an information service, promoting the parent bank's services. All complex business is referred to a branch of the parent bank. Essentially the franchised 'bank' services the savings dollar. With on-line computer terminals, Automatic Telling Machines (ATMs), and the appearance of a normal Bank of Queensland branch, the franchised bank branch not only offers the parent bank considerable savings, but it also appears secure to customers.

For the Bank of Queensland, seeking to extend its branches, franchising offers a relatively inexpensive means of extending service coverage without incurring the problem of employing and controlling more staff. In the future, banks undoubtedly will consider the Bank of Queensland experiment, and if it is deemed successful they will follow suit. Particularly attractive for banks keen to save costs and improve their competitive position is the opportunity to erode work conditions. The Australian Bank Employees' Union (ABEU) is concerned that franchised banking, will lead to an 'award free' industry. It suggests that the:

> apparently 'award free' nature of franchised banking provides a major reason for the enthusiasm for this innovation, for it makes a significant contribution to the franchisees' profitability, whilst allowing the bank to shed labour costs ... In an award 'free' environment or under the auspices of other unions less familiar with or unable to maintain or protect those conditions (ABEU Award conditions) worker disadvantages will be further increased.[18]

Banks have introduced various micro-electronic technologies to assist them in broadening their range of financial services while at the same time not increasing labour costs. Amongst the new technologies introduced, Automatic Telling Machines (ATMs) have been the most significant. Between 1980 and 1984 over 400 machines were introduced by the banks and banks now place ATMs in 'stand alone' locations (i.e. not attached to a branch building), next to supermarkets, shopping centres and railway stations. These machines provide all basic telling functions, cash withdrawals and deposits, transfers and balance statements. ATMs may, however, be eclipsed in the future by more sophisticated 'Super ATMs', which automatically process personal loan applications, and electronic funds transfer systems such as Point of Sales (POS) terminals and Home Banking.[19] As these computer systems become cheaper and more amenable to computing the high security demands of banking, banks will utilise them in an endeavour to improve their profitability.

The recent (April 1984) introduction of POS terminals by the three major private trading banks (Westpac, NAB and ANZ) poses another threat to employment levels in banks. POS terminals may be viewed in a similar light to franchised banks, as an attempt by the banks to offer retail banking services through outlets not employing workers covered by banking industry awards. The development of both POS terminals and ATMs makes the work of human tellers less important in branch banking, as customers are able to receive basic telling services from machines and/or cashiers in supermarkets, large stores and service stations.

Word processors and various information storage computers are used by all banks in increasing numbers. They have eliminated many typing jobs and clerical/filing jobs. They have also raised considerable health and safety concerns, as is evidenced by the growing incidence of repetitive strain injuries among keyboard operators.[20]

To this point I have argued that deregulation precipitated considerable industry restructuring and technological change. But the effects of the fragmentation of the work process, new technology, and branch rationalisation demand further investigation. I now consider in detail some of the most significant contemporary changes to the banking labour process.

THE CONTEMPORARY LABOUR PROCESS

This section analyses four aspects of the contemporary banking labour process: career structures, skills, the nature of managerial control over labour, and female labour.

a) **Career Structure**

The old career structure which offered most male bank workers excellent career prospects is currently being replaced by a more polarised structure. A striking manifestation of this is the ANZ Bank's 'stratum staffing plan'.[21] The ANZ proposes four strata: 1) management; 2) full-time career staff; 3) full-time non-career staff; and 4) part-time staff.

According to the ANZ, the category 'management' will be filled by persons with post-secondary qualifications (in particular, tertiary qualifications and Australian Institute of Bankers' Certificates). Banks are prepared to employ various specialists in management positions, thus breaking a long tradition in the industry of nurturing management from within. The employment of outsiders reduces the availability of classified positions, thereby restricting career opportunities for those workers who are unable to undertake further study. Employees categorised as management officers are not expected to work their way through the branches; rather, they are now trained in specialist programmes for specialist positions. Broad knowledge of a bank's business practices is no longer essential for a career. Consequently, 'competent generalists' will no longer dominate the high decision-making levels in a bank.

Stratum two has a career ceiling at junior management level. Branch accountant is as far as one may rise in this stratum. Positions within this category primarily relate to retail

banking work, i.e. basic customer service carried out in small satellite branches. The ABEU pointed out that stratum two is equivalent to the "middle level of the current classification system" and as a result represents "at best a very limited career".

Stratum three, the non-career stratum, consists of typists, data processors, clerks, and basic 'customer service' workers. The ANZ states that staff will generally remain in the stratum, but that those who show "the right desire and aptitudes" may gain promotion into the higher stratum two. It is likely that showing 'the right desire and aptitudes' will involve continued evidence of high productivity or, as the ABEU suggests, "being at top work performance every day, and showing great interest in boring jobs".

Part-time workers fill the ranks of stratum four. In December 1982, the banks successfully negotiated with the ABEU to increase the level of part-time employment in the industry from a ceiling of 3% of total full-time employment to 11% in branches and 15% in Head Offices and Electronic Data Processing (EDP) Centres. Taking advantage of this, most banks, including the ANZ, quickly moved to employ part-timers. During 1983-84 the major trading banks increased part-time employment by approximately 4000 while reducing full-time employment by approximately 600. Part-timers are employed mainly as tellers and data processors. They are usually women in their late 20s. The ANZ Bank states clearly that only under exceptional circumstances will part-time workers be promoted from stratum four to stratum three.

The changes to the career structure in the ANZ Bank, as well as changes in other banks, stem from a number of factors. Heightened competition and the concomitant diversification of banking services, have meant that a more highly skilled staff is now needed at senior levels. Marketing of these services has also been necessary and banks have responded by employing specialists in the field. Growing personnel problems, the consequence of declining worker motivation among non-career bank workers, have prompted banks to employ personnel management specialists.

The introduction of new technology has had a dual effect upon careers. At one level it creates a number of highly skilled positions in data processing departments, such as programmer and systems analyst. On the other hand, work such as telling and general clerical duties has been deskilled, with the result that many 'competent generalist' skills are eliminated.

Following from these structural and technological changes is a process that eliminates previous career trajectories and creates new ones that demand formal qualifications rather than 'competent generalist' skills as pre-requisites for promotion. Thus, we find an increasingly truncated career structure, divided between those with teritary qualifications and/or specialist experience, who undertake and move upward through career positions, and a large rump of non-career workers undertaking routine, rule-following duties.

It is quite probable that banks, recognising that they cannot offer careers for all male employees, are seeking to slot staff into various streams in an endeavour to eliminate false career expectations. Problems of declining staff motivation and morale are chronic in the industry, deriving from the frustration many bank workers feel when they realise career opportunities are declining.[22] Many bank workers now face a life of routine work associated with both customer service duties in satellite branches and data processing. Of course this work still requires skills. Customer service work may demand a capacity for communication with customers and knowledge of the ever changing services banks offer. However these skills are not the broadly based skills which previously prepared a bank worker for progress into a managerial position.

b) **Skills**

The issue of deskilling is a complex one, with many dimensions. Even if it is clear that the issue is being discussed at the level of a particular industry, or set of labour processes, there is room for ambiguity as to the proper scope for investigation. Moreover, it is evident that deskilling can occur in different ways, e.g. as an incidental by-product of restructuring or technological innovation, or as a more conscious process initiated by management. At the same time any discussion of deskilling has to be clear on what is meant by 'skill' itself, e.g. its component characteristics, and whether it is an attribute of the individual or collective worker or whether it should be more properly seen as bound up with the relations of the labour process. There is no space to resolve these questions here, although I would argue that it is important to recognise the role of skill both in giving workers a sense of self-worth and in providing leverage in collective bargaining.

Considerable debate arises over the question of deskilling in the banking industry. Perhaps predictably, it is the bank unions who claim that structural and technological change leads to deskilling, and the employers who differ by arguing that many new skills are created and much routine work eliminated.[23] The banks argue that the lost skills were generally related to routine tasks such as ledger keeping, checking, interest calculation, filing, and arithmetical skills needed for telling and accountancy. According to bank sources, new skills related to 'customer service' and communication of a bank's services to customers have compensated for the erosion of traditional skills. Although not disputing in total the banks' argument, the joint co-ordinating committee of the ABEU and the Commonwealth Bank Officers' Association (CBOA) argued in their submission to the Committee of Inquiry into Technological Change in Australia that:

> Whilst it may be true that the job functions of a number of bank staff have been redirected (for example into more customer oriented or 'marketing areas') and the skill levels of those staff quite probably raised, large numbers of staff (especially women) have been especially recruited for routine repetitive work, low in skills, which technology has created in the industry.[24]

This redirection of staff into what is known in banking as 'customer services' is important to the skills debate. Staff are required today to know more about retailing technique than was the case in the past. In a recent submission, the ABEU conceded that the introduction of new technology did increase skill levels at higher levels. As a result of the employment of tertiary graduates, there is no doubt that the quality of skills is now higher at senior management levels. Notwithstanding this increase in the quality of skills at higher levels, the ABEU argued that new technology and new work systems have at "a much more quantitatively significant level" meant that "most tasks need less experience, are less satisfying and most importantly are less relevant as a pre-condition for a career in the industry".[25]

The change in skills can be illustrated by looking at the work of tellers, small branch accountants, and managers. Prior to the introduction of various terminals linking tellers and branch offices to central EDP centres during the 1970s, tellers were not aided by technology in any significant way. Arithmetical ability, proofing, speed, and neatness of balance sheet presentation are all low level skills no longer essential to telling. Although it could be argued that much of the adding done by tellers in the past was quite menial, and therefore not 'objectively' a significant skill, it is important to bear in mind a number of other considerations. For example, every day the teller had to prove the day's work; should he (few women were tellers prior to the early 1970s) fail regularly in this task, not only was the manager unimpressed, but fellow workers were unable to go home until all tellers had successfully balanced. Managers frequently checked tellers' records and stressed the responsibility involved in handling the cash.

The sales skills needed by the contemporary 'customer service officer' performing various telling duties do not offer the 'teller' the broad knowledge of banking skills essential for advancement into higher posts. It is worth noting that banks are now introducing counter terminals on the customers' side of the counter to quicken the process of telling and to provide tellers with more time to sell services to customers.[26] The modern-day teller does not necessarily handle any forms; customers using a plastic card and pushing buttons can instantaneously process their transaction. As a consequence, tellers lose both the control over the pace of work and the discretion associated with assessing customers' accounts; they come to function as an adjunct to the computer.

The work of branch accountants and managers is radically altered by the development of 'area banking'. The increasing centralisation of information in EDP centres and full service branches renders work processes in the satellite branches less complex and more routine. Instead of supervising a wide range of banking services and a considerable number of staff, accountants and managers of satellite branches now supervise computers and a small number of staff, ensure that the ATMs are loaded with cash, and ensure that publicity of services is up to date. Decision-making and responsibility now tend to move away from the smaller satellite branch to the full service branch. Furthermore, general procedures and methods are increasingly set by EDP managers and Methods Departments. Game and Pringle argue that these developments suggest that many branches are losing their 'autonomy'.[27]

This underlines the important point that work categories such as 'manager' and 'accountant' are both quite heterogeneous. Within these categories are persons who really do manage business practice and supervise labour as well as persons who essentially follow directives from above and supervise only a small number of workers. Considerable care should be taken with respect to determining the class location of people categorised as 'managers'.

In the current situation the problem is compounded because of the ideological advantages for employers that follow from calling essentially non-managerial positions 'managerial'. For example, a personnel manager in the former Savings Bank of South Australia recently argued that eligibility for classification should be lowered to age twenty seven and more positions created. He maintained that this would offer workers some 'psychological relief' from the frustration of recognising the loss of career opportunities, and that worker motivation and productivity would thereby improve.[28] Such ideas reflect the desire of banks to manipulate the tradition of middle class status supposedly associated with bank work.

c) Managerial Control Over Labour

Banking labour processes traditionally posed few problems for management with respect to control over workers' daily performance of duties. Workers had a large amount of discretion, but at the same time worker diligence and motivation were generally high. Usually, supervision of work and staff appraisals were casual affairs. In particular, assessment was infrequent and not particularly rigorous or challenging in its application. However, this situation has now changed, particularly with respect to non-career workers, in whom the banks are increasingly finding signs of declining motivation and morale.[29]

Career blockage and the phenomenon of limited promotion prospects within the customer service areas have led many bank workers to treat work as "just a job". Under such circumstances a worker is unlikely to be as highly motivated toward hard work for his or her employer. To some extent this is offset by the decreased discretion in the jobs, which signals an increase in the availability of channels of impersonal control (e.g. microelectronic technologies and the nature of the work flow). However, these can never be the final word in control over labour. The banks have therefore been obliged to introduce other direct forms of control and assessment of individuals' work performance.

Banks now employ qualified specialists in personnel management to design and assist in the implementation of methods of assessing individual worker performance and attitudes. The use of detailed job descriptions, the setting of targets, and frequent appraisal sessions are heavily emphasised by the banks, particularly with non-career workers. The same methods are also used with respect to the performance of career officers, although here there is less of a disciplinary intent. The use of a more 'scientific' management breaks sharply with the traditional approach. As Wheaton has recently suggested, staff appraisal is now to be regarded as a crucial tool of management:

> It is my belief that the purpose of staff appraisal should go well beyond a yearly reporting ritual to decide whether a person gets a salary increase, or whether he [sic] is a better applicant than someone else for a vacant position. It should be used as a tool of management to challenge the officer to greater effort and improved performance.[30]

d) Female Labour

Women bank workers have been concentrated in routine work ever since they started working in

Table 2

Duties of Private Bank Workforce by Sex, 1979.

	Total	Male	% of male employees	Female	% of female employees
Junior Clerical, Trainees, Enquiry Clerk	4820	2212	9.6	2608	14.5
Machinists	1933	55	0.2	1878	10.4
Typist, Typist/Clerk, Stenographer	2505	-	-	2505	13.9
Ledger Examining/ Supervising	4125	897	3.9	3228	17.9
Teller/Junior Clerical	2317	978	4.2	1339	7.4
Sole or Full-Time Teller	6442	3054	13.2	3388	18.8
Teller/Senior Clerical, General Clerk	2259	1817	7.9	442	2.5
Senior and/or Specialised Clerk	5201	4637	20.1	564	3.1
Accountants	3039	3015	13.1	24	0.1
Managers and Assistant Managers	4217	4213	18.2	4	-
Other	4318	2223	9.6	2065	11.4
Total	41176	23101	100.0	18075	100.0

the banks some seventy years ago. Since 1975 banks have recruited full-time female labour at a ratio to full-time male labour of approximately 3:1, and as a result the full-time female component of the workforce has risen from 42% in 1975 to 48% in 1983.[31] Table 2. presents basic data on the distribution of tasks amongst male and female bank workers in 1979. As can be seen from this table male workers dominate the high-level categories. Female workers, on the other hand, dominate categories such as machinist and typist, typist/clerk and stenographer. They are also disproportionately represented in the more low-level clerical and telling categories.

Women employees are generally younger than men. For example, as a percentage of the total bank workforce in the three private interstate banks in June 1983, 35% were female workers under 25 whereas only 20% were male workers under 25. Table 3 provides figures for the proportion of males and females of certain age groups engaged in the main categories of banking work.[32]

Table 3 highlights the position of women in banks during the late 1970s (banks have not subsequently made public such information). By considering a number of job categories and the various ages at which males and females commence and eventually move out of such categories, it is possible to discern discriminatory practices toward female workers.

The under 17 category indicates a pattern evident in all age categories. Females

TABLE 3: Proportion of Male and Female Employees Performing Various Duties. - Private Banks, 1979.

DUTY	AGE AND SEX											
	-17 M	F	20 M	F	24 M	F	28 M	F	32 M	F	34+M	F
Junior Clerical, Trainees & Enquiry Clerk	58.6	33.1	13.6	14.4	0.6	6.0	0.6	3.6	-	3.9	0.4	6.9
Machinists	0.7	21.7	0.6	12.4	0.1	4.4	0.1	4.4	-	5.3	-	1.1
Typist, Typist/ Clerk, Stenographer	-	15.5	-	13.8	-	11.9	-	10.3	-	11.8	-	24.5
Ledger Examining/Supervising	4.4	6.6	11.9	23.8	-	15.7	-	10.0	-	5.3	0.1	10.7
Teller/Junior Clerical	5.1	1.6	15.9	8.0	2.3	9.3	0.2	7.2	-	-	-	2.8
Sole Teller or Full-Time Teller	9.2	1.0	42.2	15.8	14.5	33.6	1.1	28.7	-	19.7	0.6	8.2
Tellers/Senior Clerical, General Clerk	-	-	4.4	1.0	31.2	4.0	12.9	7.6	4.6	14.5	1.8	13.8
Senior and/or Specialised Clerical	0.3	-	2.4	0.8	38.6	4.2	61.1	17.5	33.1	31.6	4.8	17.4
Accountants	-	-	-	-	-	-	16.2	0.4	46.8	2.6	21.5	3.4
Managers	-	-	-	-	-	-	0.1	-	8.6	-	63.5	0.9
Other	21.7	20.5	9.0	10.0	12.7	10.9	7.7	10.3	6.9	5.3	7.3	10.3
Total %	100	100	100	100	100	100	100	100	100	100	100	100
Number	295	575	1444	2166	773	976	901	251	780	76	6368	465

predominate in the more routine work of machinist, typist/stenographer and ledger keeping, whereas males are more heavily concentrated in clerical and inquiry work. It is also important to recognise that males tend to move out of junior clerical trainee and inquiry clerk positions more rapidly. For example, at age 24 only 0.6% of males as opposed to 6.0% of females continue in these jobs.

Sole and full-time teller positions indicate a similar trend. Males are given the opportunity to undertake this nominally more responsible customer service work at younger ages than females (e.g. 42% of 20 year old males and only 16% of 20 year old females). Yet by age 24 the situation changes, as males move out to higher clerical positions. Thus only 14% of 24 year old males do this work vis-à-vis 33% of females aged 24. Similarly, the senior/specialised clerical job category indicates that males are offered such work at ages much younger than males. Of males aged 24, 38% are employed in these jobs vis-à-vis only 4% of females aged 24. By age 28 males have reached these jobs in far greater numbers than females; 61% of males vis-à-vis a mere 17% of females. Again, jobs as accountant and manager are quite clearly a male domain.

Furthermore, the table indicates the dramatic rate of female resignations between the ages 24 to 28; at age 24 there were 976 females, 251 at age 28, and 76 at age 32.

The gender division of labour is most obvious in the EDP departments. The processing of cheques and other data, the most menial work found in banks, is done predominantly by women, often of migrant background. The work of data processors has been correctly described by Game and Pringle as 'factory like' whereby women work in 7.5 hourly shifts based on a 24 hour cycle. According to their research:

> ...women work under assembly line conditions, with no possibility of advancement. Health problems are common, with regular complaints about colds, bronchitis, sinus, back and neck aches, eye strain, and an irritating itch from the machine area and stationery...A new labour process has been created and a new job hierarchy set up, the most distinctive feature of which is the deskilled 'factory area' staffed by women.[33]

Management has justified the use of women in data processing with well-worn sexist beliefs, such as women's supposedly superior ability with their hands and greater patience with routine tasks. Management is also reluctant to promote women because, "given the length of training time it is not a viable proposition, as they cannot be relied upon to stay - they will go off to have babies".[34] In 1975 women were granted maternity leave. However, this is not a sufficient condition to encourage them to seek promotion and careers; only through adequate community and workplace childcare will the situation begin to be remedied.

Women have always worked as secretaries and typists in banks. The introduction of word processors has degraded and deskilled secretarial and typist work. Word processors were introduced by banks to increase productivity and lower labour costs. Barker and Downing argue that word processors are introduced by management as an attempt to gain greater control over typing and secretarial work.[35] To support their case, they point to the inbuilt productivity-measuring capacity of word processors and the fact that word processor manufacturers advertise this advantage. A number of banks offer productivity bonuses to word processors (a policy strongly opposed by the ABEU). Deskilling results from the transfer of laying-out and presentation skills from human to computer. In this way discretion is eliminated:

> ...the machines can indent, centre, justify margins and tabulate...Word processing effectively removes an area of control which the typist has over both her work and her typewriter; through choosing how to lay out a particular document, the typist is instructing the machine on what to do, her skill and initiative are guiding the machine through its various functions. With word processors control is limited to pressing the appropriate button and letting the machine do the rest.[36]

It is also important to mention the role of women in relation to part-time labour. The rapid increase in the number of part-time banking workers, some 96% of whom are women, is a recent development,[37] and can be seen as an extension of the tradition of employing women in non-career positions. Part-time women workers are employed as routine customer service workers and data processors. They are regarded as more easily controlled and as less likely to support union campaigns. The banks are likely to increase the number of such workers, especially if they do prove to be a productive, flexible and subservient workforce.

CONCLUSION

This article has suggested that there have been major transformations in banking labour processes over the past few years. These transformations have in turn had a significant impact on banking workers.

In particular, the combination of a more competitive and deregulated financial system with structural and technological change has led to the negation of career paths in the industry for unqualified bank workers, i.e. the majority. As part of this process the introduction of new technologies has either deskilled work processes or created new skills which are low level and not necessary as pre-requisites for a career. The age of the 'competent generalist' and non-specialist management is over. It has been replaced by greater skilled specialisation in management, and a more detailed division of labour at non-career levels - the levels of customer service and data/information processing.

Although these developments suggest a routinization of the labour process in such a way that it parallels much blue collar work, it does not of course follow that bank workers situated in such a labour process will adopt working class practices. Banks freely utilize ideologies associated with the white collar workplace. Status aspirations and ideas of being 'middle class' continue to frustrate the development of any identifiable emergent working class consciousness. Part of working class consciousness, indeed a most basic aspect, is support for union politics and solidarity during union campaigns. Although it is often argued that bank workers have become more militant, e.g. as suggested in the title of Hill's book, **From Subservience to Strike,** the evidence is by no means clear cut. Using an extended time span to measure bank worker class consciousness, it could be argued that the last fifteen years (since the first strike in November 1969) has seen a significant development toward greater militancy.[38] However this development demands a more detailed assessment, including comparisons with other comparable non-manual workers and their unions. It is important to note that the growth of union militancy and solidarity is impeded by the dispersion of workers throughout the wide branch networks. The logistics for a union attempting to organise and educate its members are very difficult. Such problems, as well as the reinforcement by banks of most bank workers' middle class aspirations, tend to block the development of working class consciousness.

The fact that non-career bank workers have no long tradition of militancy does not in itself remove them from membership of the working class. The working class is not homogeneous; rather it is markedly heterogeneous. It consists of many sections divided by race, sex, degree of skill, extent of 'mental' elements in their labour, location of the workplace, and hierarchies within the workplace. All these factors condition the development of class consciousness. The advanced sections of the working class - those with the most resources on which to draw - are generally more successful in forcing change in accordance with their interests. On the other hand, sections of the working class such as bank workers could be described as latent (or 'passive'), that is, not actively involved in forcing change through their trade union or political parties.

Non-career bank workers have the potential to take militant union action and may well in time have to resort to such action, in response to the changes in the labour process. It is this potential for adopting working class practices that distinguishes non-career bank workers from sections of the so-called 'middle class'. In the past male bank employees identified with the bank because their future depended upon real career opportunities in the bank. The contemporary non-career bank worker has few prospects with the bank apart from obtaining wages necessary for survival. In the future, non-career bank workers' interests will only be realised through struggles with the banks. Through such struggles, traditions of conservatism, subservience, and a perception of being middle class will most likely change. The basis for such change is found in the nature of the contemporary banking labour process.

* I acknowledge and thank Iain Campbell and Brendan Moran for their comments on earlier drafts of this article.

NOTES

1. H. Braverman, Labor and Monopoly Capital, Monthly Review Press, New York, 1974; R. Crompton and S. Reid, 'The Deskilling of Clerical Work', in S. Wood, The Degradation of Work?, Hutchinson, London, 1982; and R. Crompton and G. Jones, White Collar Proletariat, Macmillan, London, 1984.

2. E.O. Wright, Class, Crisis and the State, Verso, London, 1979.

3. See J. Hill, From Subservience to Strike: Industrial Relations in the Banking Industry, University of Queensland Press, Brisbane, 1982.

4. For a discussion of the attitude of National Australia Bank management, see the A.B.E.U. Federal Newsletter, August 1984.

5. Treasury Press Release, No. 6, 18th January, 1979; The Final Report of the Committee of Inquiry into the Australian Financial System, A.G.P.S, Canberra, 1982; and Australian Financial System: Report of the Review Group, A.G.P.S, Canberra, 1984.

6. See ANZ Bank, Submission to the Inquiry into the Australian Financial System, Part 8.

7. Australian Bankers Association, Banking Industry Developments since 1960: Banks' Declining Share of Total Financial Assets, December 1978.

For a critique of the Inquiry and the banks' arguments see G. Crough, 'The Campbell Inquiry: Deregulation and Restructuring the Australian Finance Industry', Intervention, No. 14, March 1984.

8. Australian Financial Review, 23rd February, 1984.

9. H.W. Arndt and W.J. Blackert, The Australian Trading Banks, 5th ed, Melbourne University Press, Melbourne, 1977, p.41.

10. All statistics regarding branches exclude the Commonwealth Bank. They are derived from the following publications: Banking and Currency Bulletin, Nos. I and II, 1953-1963 and 1963-1973, Commonwealth Bureau of Census and Statistics; and Banking Australia, 1974, ABS 5605.0.

11. 'Lean and Hungry, C.B.C. Bank Chases Profit', Australian Financial Review, 13th May, 1980; ANZ Bank, op. cit., Part 3.

12. V. Martin, 'Banking in the 1980's and the Role of The Banker', The Bankers' Magazine of Australasia, October 1978, p.194, my emphasis.

13. Bank of N.S.W., Submission to the Inquiry into the Australian Financial System, 1979, p.39.

14. ANZ Bank, op. cit., Part 9.4.

15. The ANZ Bank was the first Australian bank to introduce 'networking'. See ANZ Bank, op. cit., Parts 3.10 and 3.11; M.T. Skully, 'The Future of Australian Banking', Current Affairs Bulletin, 1st May, 1979; and A.B.E.U., Submission to the Senate Standing Committee on Science, Technology, The Environment, High Technology and Employment, November 1984, p.20

16. Changes (Westpac inhouse journal), August 1983.

17. M.T. Skully, op. cit., p.27.

18. A.B.E.U., op. cit., p.29.

19. For a brief but detailed analysis of Electronic Funds Transfer see South Australia Council on Technology, Electronic Funds Transfer, 1983; cf. A.B.E.U. op. cit., pp.16-20, and O.E.C.D., Banking and Electronic Funds Transfer, Paris, 1983.

20. The problem of repetitive strain injuries is discussed in A.B.E.U., op. cit., pp.37-40; it is also frequently referred to in the A.B.E.U. Federal Newsletter.

21. The ANZ stratum staffing plan found its way into the hands of A.B.E.U. officials. It was subsequently analysed in the A.B.E.U. Federal Newsletter, October 1984, from which the quotes in the following paragraphs have been taken.

22. Low staff morale is reported by Union sources. However, the problem is also recognised by management: see R. Wheaton, The Road to The Top, paper presented to a Savings Bank of South Australia Seminar, September 1980, p.13; and J.H. Davis, 'Motivation and Incentive', The Bankers' Magazine, Vol. 96, No. 6, December 1982.

23. A.B.E.U. and Commonwealth Bank Officers' Association, Submission to the Inquiry into Technological Change in Australia, May 1979, pp. 22-31; A.B.A., op. cit., p.19; and R.B. Cameron, Banking Employment and Technology, A.B.A. Publication, Sydney, 1979, p.6.

24. A.B.E.U. and C.B.O.A., op. cit., p.25.

25. A.B.E.U., op. cit., p.23.

26. 'Teller Links to give banks a run for their money', Australian Financial Review, 2nd October, 1984.

27. A. Game and R. Pringle, Gender At Work, George Allen & Unwin, Sydney, 1983, p.44.

28. R. Wheaton, op. cit., p.16.

29. Evidence regarding this matter is not readily obtainable. For obvious reasons banks are reluctant to make it widely known that their employees' motivation and morale is low. My sources here are interviews with bank workers and union officials. Some official bank recognition of declining motivation is found in articles by R. Wheaton, op. cit., J.H. Davis, op cit., and Lyons, 'Personnel policy and manpower planning in banking', Long Range Planning, 12th October, 1979.

30. R. Wheaton, op. cit., p.13; cf. J.H. Davis, op. cit.

31. A.B.E.U. Statistics, Reports to Biennial Conference, 1975 to 1984.

32. Tables 2 and 3 are derived from Tables 3.4, 3.5 and 3.6 in S. MacDonald and D. Lamberton, Tradition In Transition, Technological Change and Employment In Banking, Working Paper No. 33, Department of Economics, University of Queensland, September 1981. The original source for the tables was the A.B.E.U.

33. A. Game and R. Pringle, op. cit., pp.55-56.

34. Cited in ibid.

35. J. Barker and H.Downing, 'Word Processing and the Transformation of the Patriarchal Relations of Control in the Office', Capital and Class, No. 10, Spring 1980.

36. ibid, pp.91-92.

37. See A.B.E.U. Statistics, Part-Time Workforce Composition Reports, 1983-84.

38. J. Hill, op. cit., p.220.