# Serving time: The temporal dimensions of front-line service work

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## ABSTRACT

Managerial attempts to control time are often predicated on an assumption that time is absolute and objective. Yet an examination of the way that time is constructed in the retail banking industry shows that time is highly elastic and subjective (Mainemelis 2001). Management may place an emphasis on time discipline and predictability through the use of quantifiable targets and monitoring, however, customers bring an unpredictability and uncertainty to the service exchange. This paper explores the implications of these contrasting and competing notions of time for front-line service employees in bank branches and in call centre operations. The paper shows how front line service employees can be caught between the temporal expectations of management, those whom they service, and their own conceptions of timely service.

## Introduction

The concept 'time is money' underscores the increasing managerial fragmentation, quantification and remuneration of time into hundredths of a minute (Cochrane 1985: 60, Braverman 1974: 53). Indeed, the modern industrial way of life is associated with a particular appeal to time and speed (Epstein and Kalleberg 2001: 8). Time and motion studies and just in time production, as well as, participative and group work methods, reflect the enduring relationship between work and time and time-work disciplines. While managerial attempts to control time appear to assume a notion of time as absolute and objective, time is in fact elastic and subjective (Mainemelis 2001). Nowhere is the subjectivity and elasticity of time more evident than in service work. This is in large part because the very characteristics of service work render concrete notions of time redundant. Korczynski (2002: 6-7) identifies five attributes that highlight the temporal dimension of service work: intangibility, perishability, variability, simultaneous production and consumption, and inseparability. Notions of time are explicit within all five of these attributes. Yet, as the varying temporal dimensions in tangibility, perishability, variability, simultaneousness and inseparability suggest, time takes on a variety of meanings and 'serves' a diverse set of interests.

The service exchange itself is often referred to as the 'moment of truth', with this moment being the point when lasting impressions about organisations are formed (Frenkel *et al* 1999: 6). Yet within this particular moment there are a range of temporal expectations. Service work brings an important third actor into the workplace, the customer, and these customers have their own temporal subjectivities and expectations about quality customer service. It is not only external stimulus (for example the clock on the wall) that determines an individual's notion of time; time also depends on internal characteristics of the observer. As Mainemelis (2001) observes, time is determined by inner duration, time seems to slow down, run or stop, depending on one's emotional state. Therefore, perceptions and experience of time in service work may vary from customer to customer and between customer and employee. This paper analyses emerging temporal tensions between managers, employees, customers and suggests that the service interaction involves considerable transactions in time. In doing so the paper reinforces Burrell's (1992) invocation that time is made uncertain by human intervention, with the customer adding a further element of uncertainty and unpredictability to the service exchange.

## *Time in service work*

Management may place an emphasis on quantifiably fast, efficient service, which shapes various aspects of the labour process. Similarly customers may share this desire for efficiency, however they often bring competing expectations or understandings that unhurried, focused time may be a key component of superior customer service. Indeed the adoption of automated self service options in many service areas, means that time constraints around when service can be dispensed and received have disappeared completely from many routine service interactions. Technological innovation based on computer and satellite technology have removed many of the spatial and temporal limitations associated with service delivery as customers are 'served' any time of the day and in any location. This is particularly apparent in service delivery via the telephone or internet, where customers can shop, bank or simply browse what is on offer from anywhere at any time.

As already suggested, the service encounter embodies competing temporal notions. Customer service may be about predictability and certainty underpinned by a desire for speed and efficiency. Alternatively because quality customer service often means giving customers time, taking time to listen, or more generally not hastening the service exchange, competing notions of time in service are indelibly related to competing notions of the customer. For instance, Korczynski *et al* (2000: 671) argue that in seeking to achieve the dual goals of 'customer-orientation and efficiency, management will prefer employees to identify with a collective, disembodied concept of the customer'. Conversely, employees 'may be more likely to identify with an embodied, individual customer, for service employees interactions with specific customers may be an important arena for meaning and satisfaction in work' (*ibid*). The issue here is that these two conceptualisations of the customer are underpinned by conflicting temporal fabrics. A concept of service that relies on 24 hour availability is centred on a concept of a collective, disembodied customer. Such an instrumental and quantitative approach to customer service is associated with measurable interactions that are standardised, predictable and efficient with an emphasis on speed. By contrast employees preferred (qualitative) concepts of an 'individual, embodied customer' is underpinned by a notion of customer service that is customised, unhurried and in many respects difficult to measure.

This paper examines the impact of these competing concepts of time on employees, managers and customers in the retail banking, including the increasing delivery of bank services through call centre operations. The paper analyses how customer expectations and technological innovation alter the temporal dimension and expectations of service work. In order to do this it draws on findings from two large qualitative research studies, covering call centre operations and retail banking, carried out between 1994 and 2003. Together the studies provide a rich source of data drawn from a total of 150 semi-structured interviews with management, employees, union officials and consumer advocates. This interview data is also supported by information gathered from analysis of a range of primary and secondary documentation including company literature, brochures, PR information, customer newsletters, media reports and government inquiries.

The paper is organised as follows. The following section outlines the way in which technological innovation has impacted on service delivery in retail banking. This is followed by a discussion of the impact of these new customer service options on employees both in the retail bank branches and in call centre operations. Emphasising how service technology has changed the nature of temporal transactions which are made between employers, employees and customers. This discussion highlights the way that time has continued to be an important measure of employee performance and control, while also highlighting how the service exchange can be made uncertain and unpredictable by both customers and employees.

## *Temporal technology in retail banking*

Retail bank management in Australia have moved away from providing face-to-face service in branch outlets and now encourage customers to carry out their banking over the phone or via the internet. The service interaction in retail banking is now very often between the customer and a machine and the major banks in particular have introduced a range of fee incentives to discourage customers from conducting their personal banking in branches. The introduction of ATMs and EFTPOS has given rise to the concept of self-service in retail banking. The flexibility

and convenience offered by these new technologies has undoubtedly suited the changing lifestyles of many retail banking customers as these customers show a willingness to adopt new self-service technologies. Since 1993, the number of ATMs throughout Australia has almost tripled to 14,714 outnumbering bank branches by three to one, and the number of EFTPOS terminals has increased from 30,486 in 1993 to 40,084 in 2002 (Reserve Bank 2002). Longer working hours and the increase in two income households made accessing bank branches between the traditional banking hours of 10am and 3pm more difficult for many households. Automated self service options have enabled retail bank managers to give customers access to their money at any time of the day, coopting customers in as a 'co-producer' of the retail banking service. As Sturdy (2001: 7) indicates, 'economies may be achieved by getting or educating customers to perform some of the labour themselves'.

New technologies have also expanded to enable customers to undertake a significant proportion of their banking from home via either the phone or the internet. When retail bank customers need to discuss banking options they are directed to phone banking. As one customer service officer (CSO) in an Australia and New Zealand Banking Corporation (ANZ) bank branch explained 'customers are told to ring call centres or other business districts rather than talk to the branches; even our phone number is not in the phone book anymore' (Interview, 18 March 2002). The willingness of retail bank customers to engage with these new service options has been reinforced by fee disincentives for over-the-counter transactions that accompanied the introduction of self service innovation. The large banks have used fee increases to 'encourage' people to adopt technological service options and avoid over-the-counter transactions. These over the counter penalties have been very effective in shaping customer behaviour. In evidence to a Federal parliamentary committee on fees for electronic banking, the CBA reported that it had raised the proportion of its transactions performed electronically to 80 percent of total transactions and in three years to 2001, the ANZ had reduced the proportion of branch-based transactions from 20 percent to 12 percent (Gittins 2001).

This move away from face-to-face service and to automated service alternatives has also facilitated the closure of 7,000 retail bank branches over the past twenty years. In many cases the functions carried out in these branches have been moved to head office or have been transferred into call centre operations. For instance the last decade has seen the emergence of over 4,000 call centres, a third of which operate within the financial services sector incorporating retail banking (Cullen 2001). While call centre operations vary widely in terms of size, industry location, labour market and the types of the labour-management policies and practices they implement, some generic concerns relate to turnover and employee burnout, the former of which ranges from averages of 22 percent per annum and the latter averages at around eighteen months (Call Centre Research 1999: 57). Much of the burnout rate is attributed to the relentless pace of the work and the work intensification facilitated by sophisticated employee monitoring technology (Taylor and Bain, 1999; van den Broek, 2003). Much of the monitoring technology rotates around expectations about how time is allocated. That is the duration of customer waiting time, time allocation per call including the time it takes to answer a call, time spent on the call, wrap time and time spent away from the telephone.

## *Temporal technology – Implications for customers*

Despite the move to automated, phone and internet banking, there is evidence that many bank customers still desire service through face-to-face contact. A recent study by the Financial and Consumer Rights Council found that 'anger over bank fees, branch closures and the impact of electronic banks has hit a record high and feelings of distrust and exploitation are overwhelming' (Lewis: 2000b). While there is no doubt that the introduction of technology has meant that customers have access to their accounts 24 hours a day, it would appear that disincentives now attached to face-to-face delivery of service are some of the most pressing concerns of bank customers.

It may be that the major banks have underestimated the importance of the service relationship to their industry. For instance a Deloitte Research study that charted responses to a telephone survey of 2000 banking consumers in ten countries and compared these with responses of 133 senior financial services executives in 17 countries. The results indicate an incongruity between the meaning attached to customer service offered by the customers and that offered by executives:

> Although financial services executives agree on the critical importance of customer service, they often mean such issues as 24-hour access, increased convenience, and one-stop shopping. Consumers, on the other hand, are more concerned with the quality of their interactions with their financial services providers, so-called 'moments of truth'. Is information provided quickly? Is it easy to resolve problems? Are personnel friendly and eager to help? Am I recognised? Do they remember my last call? (Deloitte Research 2000: 7).

The survey showed that many customers expect personal, responsive attention and branches remain highly relevant (Deloitte Research 2000: 4). In short they want customer service officers who have time to serve them. While offering greater levels of convenience for customers, technological change has resulted in increased levels of customer dissatisfaction. This dissatisfaction is in large part because of the gap in the notions of customer service offered by the large retail banks and the concept of customer service held to by customers. These different notions of customer service are underpinned by different notions of time within service. Management are emphasising fast and predictable service encounters. The following section of the paper shows that front-line service employees would prefer to engage with customers in a way that acknowledges the variability, spontaneity and unpredictability of the service encounter.

## *Temporal technology – implications for front-line service employees*

The impact of technology and the co-option of the customer as a 'co-producer' of the service have resulted in the closure of the bank branches and job losses for front line retail bank employees. The last two decades have witnessed major reductions in the number of bank branches. In 1980, Australia had 11,760 bank branches but by June 2000 the number had fallen to 4,728 (Reserve Bank 2002). As a result of this between 1990 and 1999 the finance industry (principally the retail banks) shed over 24 percent of its workforce, a total of 54,600 jobs (Probert *et al* 2000:11). A major consequence of these job losses has been a significant increase in working hours for many employees:

> Employment in this sector is characterised by very long average hours of work, both for full-timers and many part-timers, managers and clerical or sales staff. Not only is paid overtime widespread, but so are high levels of unpaid overtime, worked not only by full-time employees and managers, but also by clerical and sales employees and part-time employees (Probert *et al* 2000: 47).

An ANZ branch manager explained how the problem of long hours can be linked in part to understaffing. She believed that the banks are not providing adequate staffing levels in their branches because they are not taking into account the 'emotional labour' (Hoshschild 1983) component of service work. As the Branch Manager commented: 'They understaffed us because they can't measure those human factors. They can't measure the woman who comes in here and her husband has just died; she has no idea about the money.' (Interview 18 March 2002). This is in contrast to the easy calculation of time spent on customer calls or tabulating sales output. Further, Cath Noye, Assistant Secretary of the Victorian/Tasmanian Branch of the FSU, remarked that this strong commitment to customer service underlines retail bank employees' willingness to work long hours, often without extra pay. She suggests that 'they will work unpaid overtime rather than leave their customer sitting there, because they feel that responsibility for the customer' (Interview, 28 May 2002). Probert *et al's* (2000: 19) study confirms that like many other interactive service employees, bank employees place great importance on, and gain a degree of satisfaction from, the customer service component of their work.

The CSOs interviewed for this research indicated that unreasonable targets and pressure to perform inhibit their ability to provide the level of customer service they believe is important. As an ANZ CSO lamented: 'I get satisfaction from customers [but] because you are so short of time it is a bit like a treadmill, you think go get on with the next thing and there is a real clash between your personal standards and what you have to do to get the job done' (Interview, 18 March, 2003). There is evidence of a pronounced mismatch between retail-bank employees' own ethic of customer service and senior management expectations about the level and type of service that should be provided. As one Branch Manager remarked:

> [The] interaction that they have with this person on the other side of the counter is important. It is important for that person and you do get a confusion in your head about what is real and what is not and the way the bank perceives how that interaction should occur and how it really does occur (Interview, 18 March 2002).

This conflict in the minds (and hearts) of the front-line service employees is a result of their 'preference for a relationship of empathy and identification, rather than instrumentalism, with customers' (Korczynski 2002: 116) and is bound up with competing temporal expectations. For instance empathy and identification with customers as 'embodied individuals' takes time, whereas management would prefer customers to identify with a 'collective, disembodied customer' (Korcyznski *et al* 2000) which brings more certainty, predictability and time discipline to the service exchange.

## Temporal technology and the call centre labour process

Nowhere is the managerial preference for the concept of a 'collective, disembodied customer' more apparent than in relation to call centre work. While many service encounters require co-location of the service employee and customer, a distinctive feature of call centre work is that while production and consumption occur simultaneously, this exchange does not require co-location. Particularly call centre services have become 'tradable', nationally and internationally across numerous time zones and cultural frontiers (Dicken 1992: 354, Machlan, Clark and Monday 2002: 90, van den Broek 2004). Further locational separation between customer and producer also means that communication competencies including verbal tone, pitch, and fluency are as important as energy and enthusiasm to form the cluster of technical and emotional competencies required of call centre work. However unlike internet and ATM technology where customers 'self-serve', call centre operations and operators are centralised, rationalised and closely managed.

While emotional labour underpins much of the call centre labour process as customers interact with CSRs who provide detailed product or service information, however such emotions are laboured within particularly constrained physical environments. Amongst the most dominating visual features of the call centre workplace are motivational mobiles encouraging teamwork, commitment and quality performance displaying messages such as 'MOMENTS OF TRUTH', a moment when the expectation is that 80percent of calls be answered in 12 seconds (van den Broek 2002). Along with the motivational mobiles is the suspension of large display boards which measure whether this expectation is realised. For instance electronic boards indicate various statistics, including the number of calls feeding through the automated call distribution (ACD) system, production targets and queue times.

Employees working with ACD systems face constant call queues with staff required to enter a code outlining the reason for any absences from their workstations. Various expectations about performance are established. For instance in many cases staff are expected to answer over 90 percent of calls within 12 seconds and abandoned calls are benchmarked at around three percent. 'Talk-time' represents the amount of time spent conversing directly with customers on the phone, and 'wrap-time' describes the amount of time for completing administrative tasks after the customer has hung up (*ibid*). In order to maximise talk time and deal with waiting customers, extended wrap time is strongly discouraged.

The ACD technology predicts the number of employees required to process customer demands on a daily basis. It facilitates the allocation of workloads and charts future workloads based on employee performance. The system allows management to 'recognise achievement and respond to under-achievement empower through the assignment of responsibility and accountability and to measure performance' (*ibid*). Each stage of the call is monitored producing statistics measuring quantifiable aspects of each call. Qualitative aspects are also measured through remote call taping and review of call content. Results for sales campaigns, adherence to scripts and set procedure and call completion times are then displayed on whiteboards visible to managers and other CSRs (*ibid*). Such elaborate call centre technology allows for continuous workflows increasing the speed and efficiency of the system and allows management to allocate time for tasks and set the overall pace of work. In short the technology allows management to monitor the quantity as well as the quality of employee output (Taylor and Bain 1999).

Perhaps more than any other financial service interaction, much of this monitoring relates to the temporal expectations of quick service and is facilitated by tight employee scripting. Central factors determining the quality of a call are disaggregated into three areas of verbal expression including how calls are opened, the manner in which the body of call is performed and call close factors. The basic call requirements included assessment of phone manner; attempt to build rapport and courtesy to customers. Again the emphasis is on certainty and predictability. While statistics measure both qualitative and quantitative factors, the latter often dominates. Pressure to get through calls quickly stems in part from the fact that CSR's statistics influence remuneration and promotional prospects within the firm. For instance, one CSR interviewed believed that the two team leaders and manager who interviewed him for promotion were looking primarily for quantitative productivity achievements (Interview, 1 March 1996).

Contrasts in the temporal expectations of employees and employers are apparent as early as at the recruitment interview and in training. While training is used to develop qualitative measures including customer empathy and rapport, displaying these emotional skills requires time and discretion. However such time and discretion is significantly undermined by the nature and extent of surveillance and quantitative KPIs outlined above. As one respondent in Thompson *et al's* (2004: 141) research noted:

I thought that each customer was supposed to have individual needs, so you've got to give them time. But it's 'we need to bring those down, let's look at bringing your stats in line with everybody else's'. It's on top of you all the time… Basically, at the moment I feel like a machine. The personal touches have gone and they need to bring them back.

The undermining of 'personal touches' by managerially-enforced output targets is reflected in surveys which reveal that many CSRs generally disliked performance statistics used to measure performance and were concerned with excessive workloads (Bain and Taylor 1999: 10, Deery and Iverson 1998: 8). CSRs' perception that the introduction of statistics was encouraging a 'worse service' has also been reinforced by survey and interview evidence. One Australian study of Telstra call centres revealed that while 98 percent of CSRs thought customer service was important, 72 percent did not believe that management had a high regard for service quality and 66 percent thought they were inadequately rewarded for customer service. (Deery and Iverson 1998: 12-13).

Clearly the nature of call centre work has in-built temporal dimensions which have significant impact on those who work in the industry and those who use their services. The rationale for call centre operations is based on efficiency and rationalisaiton and is operationalised through ACD technology which has revolutionised retail banking services. However there have been various temporal tensions identified here relating to managerially enforced output targets and customer expectations about quality service. As indicated below these tensions play out in various ways.

## *Clawing back time*

A labour process based on high-volume and low cost will always find it difficult to deliver consistently high quality customer service and to maintain employee morale. However while this picture may appear very bleak, call centre CSRs respond or variously resist many of the temporal constraints embedded in call centre labour processes. Indeed these are not one way transactions in time as CSRs construct their own temporal transaction with customers. For instance employees might undertake follow-up tasks for customers at the expense of managerially defined output targets and they might also use their own judgements of service to sideline quantity objectives in favor of delivering improved customer service. While there is less evidence that loyalty to the customer and the firm turns employees into 'self-disciplined subjects' who performed without managerial inducements (Aleroff and Knights, 2000:12; Knights, Noble, Willmott and Vurdubakis, 1999:19), there are numerous situations where employees try to reclaim time, either for themselves or in combination with customers. For instance employees might ameliorate the repetition of the work and regain a degree of job control by maximising job, and thereby increasing customer, satisfaction.

There is often a perception that the contemporary workplace is free of the temporal demands often associated with traditional workplaces. Reflecting these sentiments, one call centre manager

believed that, 'one of the underlying things in this organisation is the youthfulness and the high energy levels. There are no clocks in the place…no-one signs in, no-one signs off, and people just work until the job is done' (Interview Senior Manager, 7 December, 1995). However while there may not be visible clocks ticking on the wall 'in this place' or many other workplaces, and while staff may no longer sign in or out, they do log on to technology which has very sophisticated methods to measure temporal activities, including arrival and departure time as well as time spent away from their workstations or indeed time spent in the bathroom. Indeed this paper highlights that in 'low skilled' call centre work the transaction in temporal demands and expectations between manager and employee and between employee and customer and are as strong as they have ever been.

## Discussion

This paper has shown that both service employees and customers bring their own temporal expectations and imperatives to service interactions. In this way the paper finds support for Mainemelis' (2001) contention that concepts of time are subjective and elastic. Whereas management might promote or hold to objective notions of time centred around a 'disembodied customer' (Korczynski 2002) with an emphasis on convenience via technological service option, customers bring to the service interaction competing notions of time. While they may appreciate the convenience offered by the technology, there is evidence of a desire, preference and even need amongst customers for service that involves face-to-face interaction and time to serve. Similarly employees are caught between the temporal expectations of management, those whom they serve, and their own conception of timely service.

Within the context of rigid output targets, employees lament and act on their inability to devote the required time to deliver quality customer service and find ways to overcome such temporal constraints. In this way, both service employees and customers bring to the service relationship subjective concepts of time that are not simply a response to external stimuli but arise from internal, emotive perceptions of and expectations about service and time. These internalised notions of time are tied in with Korcyznski's (2002) notion of an 'embodied customer' and a desire on the part of both the front line service employee and the customer for personalised and individualised service.

This paper has focused on the impact of these competing temporal expectations on employees in retail banking and call centres. We have shown that as a result of the high degree of technological innovation introduced into the service exchange, time thrift, time efficiency and work time discipline are as much part of contemporary workplace as they have been in the past. For service employees technological change and the varying temporal expectations and subjectivities of management and customers have manifest in specific ways. While the temporal dimension of service has been extended for customers to allow twenty-four hour access to their bank accounts from any location, for front line service employees in retail banks and call centres, technological innovation has had some negative temporal consequences. Job losses in bank branches have resulted in increasingly long hours for remaining staff and a growth in unpaid overtime. Many of the front line bank branch jobs have been transferred to the call centre industry where we see a particular emphasis on speed and rationalised efficiency. In call centres managerial discourse is particularly evocative of time pressures, with the introduction of new temporal concepts, such as 'talk time' and 'wrap time'. Indeed in call centres the temporality of service work has been intensified so that the concept of service work as a 'moment of truth' is more likely to be measured in 'seconds of truth' where employees are continuously reminded of the temporal dimension of their work.

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# Industry based vocational education and training in Australia and New Zealand

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## ABSTRACT

Since the 1980s much emphasis has been placed on the need for a dramatic re-orientation towards workplace education and training in order to up-skill employees to participate in the global knowledge society and contribute to the development and growth of national economies.

There are similarities in the ways that government and industries in Australia and New Zealand have responded to these concerns. Both countries have moved away from traditional apprenticeship training to introduce new approaches to industry based vocational education and training that have produced rapid growth in the number of participants. However there are a number of significant differences in the structure and philosophy of training provision in each country that raise questions about the comparative efficacy of the actual processes, and the relevance of the outcomes to the intended goals. Comparing the two 'systems' helps us step back from the fog of policy and quantitative achievement to raise issues of concern.