Workplace Learning of Canadian Retail Bank Branch Workers in Conditions of Organizational Restructuring

by

Laura E. Mitchell

A thesis submitted in conformity with the requirements for the degree of Master of Arts
Department of Sociology and Equity Studies in Education
Ontario Institute for Studies in Education
University of Toronto

© Copyright by Laura Mitchell 2012
Workplace Learning of Canadian Retail Bank Branch Workers in Conditions of Organizational Restructuring

Laura E. Mitchell
Master of Arts degree
Department of Sociology and Equity Studies in Education
University of Toronto
2012

Abstract
This thesis examines retail bank workers’ informal learning practices in a major Canadian bank under conditions of rapid organizational restructuring and ongoing automation during the mid- to late-1990s. Based on a national survey of bank workers’ learning practices and ethnographic fieldwork in three branches, the thesis’s key findings are as follows. The poor learning environment in the branches, combined with the bank’s adoption of a formal study training policy, are at odds with both empirical surveys of adults’ informal learning practices and with adults’ preferred ways of learning at work – which are predominantly informal in nature. There is also evidence that informal on-the-job learning is being displaced and crowded out by work-related formal study via the “substitution effect” (Livingstone, 2010, 424). The heavy formal study pressures are heightened by the lack of trade unions and job security, and the vulnerable position of many women workers, particularly those without higher education.
Acknowledgements

I would first like to express my sincerest gratitude to my thesis supervisor, Prof. David W. Livingstone. Without your most generous support and understanding, this thesis would never seen the light of day. I came to OISE to learn, and I have learned so very much by having the good fortune of working with you and of having been mentored by you. You have also modeled leadership and vision in the daunting task of combining qualitative and quantitative methods and scientists in the research networks which you have developed and led. Thank you for being a supreme teacher, supervisor, researcher and person. I remain tremendously grateful and indebted to you.

Secondly, I would like to express my most heartfelt appreciation to two of my dearest friends – Dr Marion Marmorat and Dr Torunn Kvinge – who served as my thesis support group in Oslo. You lovingly and unfailingly encouraged me, read my various drafts, listened to me, and comforted me when I faltered. But you also cared for my small daughter, opened your homes to me and my family, cooked for me and were always there when I needed you. Words cannot express my appreciation, respect and love for you both.

And finally – last but not least – I owe the deepest of gratitude to my own little family and especially to my wonderful, thoughtful and supportive life partner, Shanbe. You have never waivered in your support for my thesis project and have also sacrificed so much to enable me to be freed up to write every Sunday and many an evening. Through it all, you have been a super Dad and partner – comforting and caring both for our daughter and me when we needed it. Maramturd. To my daughter Matine, I also thank you, my darling. I know it was very hard giving up Sundays with me for the past two years so your Mom could write this thesis. And to my little angel, Nur, thank you for your presence.
# Table of contents

Abstract .......................................................................................................................................................... ii

Acknowledgements ....................................................................................................................................... iii

List of abbreviations and acronyms ............................................................................................................ vi

1. Introduction ............................................................................................................................................... 1

2. The reorganization of retail banking following the liberalization of financial service markets in Canada ........................................................................................................................................ 5

   2.1 Financial sector liberalization and retail banking: opportunities and challenges ....................... 5

   2.2 Market segmentation and the “decline of the branch” ...................................................................... 6

   2.3 Changing labour practices .................................................................................................................. 7

3. Literature review ....................................................................................................................................... 9

   3.1 The reorganization of retail banking and clerical work ................................................................. 10

   3.2 Automation and organizational restructuring and their effects on workplace learning ......... 18

   3.3 Lifelong learning trends and informal workplace learning ............................................................ 19

   3.4 The differential effects of automation and workplace restructuring ........................................... 23

   3.5 Automating workplace learning and devolving this responsibility onto branch workers .......... 26

   3.6 Formal workplace training as a tool for senior management .......................................................... 31

   3.7 Women clerical workers and their access to work-related training .............................................. 32

4. An historical overview of workplace training of bank branch workers ............................................... 35

   4.1 Workplace training in US retail banking in the 1970s .................................................................... 35

   4.2 Workplace training in a Canadian retail bank during the mid- to late 1990s ............................ 36

5. Research methods and design ................................................................................................................ 39

   5.1 Conceptual framework ....................................................................................................................... 41

6. Presentation of findings ............................................................................................................................ 43

   6.1 Work-related learning expectations and the “learnload” .............................................................. 44
6.2 The effects of the bank’s formal learning approach on informal learning practices ....... 48
6.3 Workplace training as a source of stress ................................................................. 51
6.4 The branch learning environment ........................................................................... 57
   6.4.1 An unsupportive learning environment ........................................................... 57
   6.4.2 The rapidly changing branch as a learning environment ............................... 59
   6.4.3 The time allocated for learning in the branches ............................................. 60
   6.4.4 Barriers and impediments to learning ......................................................... 61
7. Discussion .................................................................................................................. 64
   7.1 Reorganization and automation of retail banking and branch work .................. 64
   7.2 Branch learning environment .............................................................................. 69
   7.3 Reorganization and automation of branch-based work-related study and learning ........ 71
   7.4 The rupture of the social understanding and its effects on workers’ informal workplace learning practices ......................................................... 75
   7.5 Questioning the pressure to formal study ......................................................... 76
   7.6 The predominantly women branch workers ..................................................... 77
8. Conclusion ................................................................................................................ 80
Bibliography ................................................................................................................. 85
# List of abbreviations and acronyms

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM</td>
<td>automated teller machine</td>
</tr>
<tr>
<td>CBT</td>
<td>computer-based training</td>
</tr>
<tr>
<td>CSR</td>
<td>customer service representative</td>
</tr>
<tr>
<td>CTP</td>
<td>Central Training Program</td>
</tr>
<tr>
<td>FIS</td>
<td>Faculty of Information Science</td>
</tr>
<tr>
<td>ICT</td>
<td>information and communications technology</td>
</tr>
<tr>
<td>NALL</td>
<td>New Approaches to Lifelong Learning</td>
</tr>
<tr>
<td>RRSP</td>
<td>registered retirement savings program</td>
</tr>
<tr>
<td>STD</td>
<td>short-term disability</td>
</tr>
<tr>
<td>UT</td>
<td>University of Toronto</td>
</tr>
<tr>
<td>WALL</td>
<td>Work and Lifelong Learning</td>
</tr>
</tbody>
</table>
1. Introduction

While most of us have come to view learning as an activity we engage in at school or in a classroom where an instructor teaches a formal curriculum, “learning takes place through an ongoing, dialectical process of action and reflection” (Marsick and Watkins, 1990, 8). Viewed in this way, learning moves out of the exclusive confines of formal educational institutions and can be viewed as a more integral part of human activity (Billett, 2002). As a social activity, learning is situated – meaning that it is embedded in the social relations in which it occurs; as Lave points out, “there is no such thing as ‘learning’ sui generis, but only changing participation in the culturally designed settings of everyday life” (Lave, 1993, 5-6).

Drawing on distinctions from the field of adult education, Livingstone (2001) divides learning into three different forms of education that focus on the degree of directive control of learning and the relationship between teachers/mentors and learners. With formal education, “a teacher has the authority to determine that people designated as requiring knowledge effectively learn a curriculum taken from a pre-established body of knowledge” (Livingstone, 2001, 2), while non-formal/informal education occurs when “learners opt to acquire further knowledge or skill by studying voluntarily with a teacher who assists their self-determined interests by using an organized curriculum, as is the case in many adult education courses and workshops” (ibid.). With informal education, teachers or mentors “take responsibility for instructing others without sustained reference to an intentionally-organized body of knowledge in more incidental and spontaneous learning situations” (ibid.), and all remaining forms of intentional and tacit learning are termed “self-directed” or “collective informal learning” (ibid., 2–5). Having established these three different forms of education, Livingstone also recognized that important knowledge flows occur among these three forms of learning, but also in relation to other forms of activities (ibid.). Colley, Hodkinson and Malcolm (2003) have pointed out that these categories of learning are frequently intertwined and complementary and are better understood as tendencies rather than categorical attributes. This thesis examines informal learning in a retail bank workplace and defines it as the “everyday social practices and everyday knowledge, and is seen as taking place outside educational institutions” (ibid., 4).
To approach the study of workplace learning, I use a form of Vygotsky’s (1978) Activity Theory, which has been modified by Engeström (1987). Vygotsky’s theory has come to be “commonly expressed as the triad of subject, object, and mediating artifact” (Engeström, 2001, 134), and Engeström developed this theoretical model further by incorporating the following additional components: community, rules and the division of labour (Engeström, 1987). This modified conceptual model examines activities within the activity systems in which they occur – in this case, within the historical context of Canadian retail banking – a sector characterized by organizational restructuring and automation. Activities are understood as contextualized and cannot simply be extracted or divorced from the context or power relations in which they occur. The “complex interrelations between the individual subject and his or her community” become a key focus of inquiry (Engeström, 2001, 134-35).

Marsick and Watkins’ research on workplace learning has demonstrated that the organizational context “is a powerful mediator of an individual’s learning ... [and] relationships between the people in organizations are role-bound and hierarchically accountable” (Marsick and Watkins, 1990, 210-11). Workplaces and employers structure and exert considerable influence on the learning tasks, goals and conditions of workers (Brown et al., 1989 cited in Billett, 2001, 36), which does not, however, deny the agency of workers to participate, challenge and/or resist workplace learning processes (Hennessy and Sawchuk, 2003; Bratton, 2001). Braverman’s degradation of work thesis (1974) will also constitute a central element of the analysis, as well as Zuboff’s (1984) thesis regarding the simultaneous automation and informating processes related to the introduction of computer technologies in workplaces.

While informal learning is often invisible to learners themselves and their managers (Marsick and Watkins, 1990, 4), a growing body of literature asserts that informal learning is particularly important to adult learners in workplaces and may constitute the bulk of workplace learning (Betcherman et al., 1997; Livingstone, 2002; 2009; 2010a; Livingstone and Sawchuk, 2004; Livingstone, Mirchandani and Sawchuk, 2008, 4; Peters, 2004). The most prominent examples are two national surveys of adults’ learning practices in paid and unpaid settings in Canada: the New Approaches to Lifelong Learning (NALL) survey in 1998 and the Work and Lifelong Learning (WALL) survey in 2004 (Livingstone, 2010b, 10). These survey findings and the associated case studies demonstrate that adults rely extensively on informal learning activities
both in paid and unpaid work (Livingstone, Mirchandani and Sawchuk, 2008, 6) and a “nearly universal engagement in intentional informal learning … and this engagement includes extensive informal learning in paid work settings” (Livingstone, 2010c, 423). Thirdly, these rich empirical findings also indicate adults’ informal learning practices are more extensive than adult course participation (Livingstone, 2010b, 7). For workers operating in situations of rapid change, there are also indications of tremendous reliance on informal learning to cope (Livingstone, Mirchandani and Sawchuk, 2008, 4). However, the empirical and ethnographic research on informal learning in rapidly reorganizing workplaces has been limited, and the same may be said about the research on workers’ learning strategies in such environments.

Based on 1999 figures from Statistics Canada’s Workplace and Employee Survey, financial sector workers had the highest levels of recent participation in both employment-related training courses and on-the-job training of all industrial sectors (Leckie et al., 2001, 20). During the mid-to late 1990s, retail banking underwent fundamental and rapid reorganisation triggered partly by the liberalisation of the financial services sector and partly by the introduction of information and communications technologies (ICTs). Despite high rates of engagement in on-the-job training in the financial sector and the significant reorganization of the retail banking industry, Canadian bank workers’ workplace learning practices generally and their informal learning practices more specifically remain under-researched and under-appreciated. This thesis examines branch-level bank workers’ informal learning practices in the complex, rapidly changing, increasingly automated and insecure work environment of Canadian retail banking during the mid- to late 1990s. My research question asks how the on-the-job informal learning practices of branch workers have been affected by the reorganization within retail banking.

In terms of the original contribution of this thesis, however, the findings do not relate merely to Canadian bank and clerical workers, but provide important empirical insights into how workers with little formal post-secondary education use informal learning in situations of rapid restructuring to manage and cope, as well as contributing to the related debates on learning and work under organizational restructuring.

This thesis has been structured to unfold as follows. I will first situate this study in a brief background chapter where I will present the retail banking environment and locate my study
more broadly within Canadian retail banking and financial sector liberalization. The thesis subsequently reviews the bodies of literature both related to the reorganization of clerical work and retail banking and to workplace learning and automation in clerical work and retail banking, with a particular emphasis on informal learning and workers’ learning practices among bank and clerical workers. In the third chapter, I provide a concise historical overview of branch worker training since the 1970s. This historical backdrop provides a critical frame of comparison in terms of how branch-based learning and study have become increasingly formalized over the past few decades. In contrast, Kusterer (1978) depicts the complete reliance on informal learning within retail bank branches in the 1970s – both in terms of bank training policy and branch-level practice.

Before delving into the findings, however, the thesis will proceed to present the research design and methodology employed. The thesis findings have been structured thematically as follows: the work-related learning expectations; the effects of the banks’ formal learning approach on informal learning practices; formal workplace training requirements as a source of stress; and finally the branch learning environment. The discussion chapter then examines the reorganization and automation of retail banking and branch work; the branch learning environment; the reorganization and automation of branch-based work-related study and learning; and the rupture of the social arrangement and its effects on workers’ informal workplace learning practices. The discussion chapter also questions the pressure to study and considers the relevance of the fact that branch workers are predominantly women. Then a brief conclusion is provided.

This thesis contributes to the debate on how workers with little formal post-secondary education cope, using informal learning, with working conditions of rapid organizational restructuring and automation in the financial services industry.
2. The reorganization of retail banking following the liberalization of financial service markets in Canada

This background chapter examines the considerable reorganization that took place within the retail banking sector in Canada in the 1980s and 1990s. The chapter begins by characterizing the deregulation of the Canadian financial sector insofar as retail banking is concerned and highlights key policy changes introduced by the Canadian government. It then provides an overview of the reorganization of retail banking, the market segmentation strategies used by retail banks, and the effects of these on the branches. Thirdly, the changing labour practices that accompany the reorganization of retail banking are presented.

2.1 Financial sector liberalization and retail banking: opportunities and challenges

For several decades, the Canadian financial sector has been heavily regulated and relatively stable; and ownership has been concentrated in the hands of a relatively few large banks (Allen and Engert, 2007, 33). “Prior to deregulation, maintenance of the dominance of large banks [in Canada] was aided by regulation that restricted entry in two ways: ownership requirements and segregation of the financial sector into the five ‘pillars’” (Evans, 2003, 7-8). The five pillars related to a state-regulated segmentation of the sector based on the following distinctions in financial services: commercial banking, trust and mortgages, cooperative credit unions, insurance, and securities (ibid., 9).

In the 1950s regulatory changes allowed Canadian retail banks to deal in personal loans and mortgages, expanding into the realm of trust and securities firms (ibid., 18). Canadian retail banks have for many years generated assets through commercial lending, while accepting personal, business and government deposits as liabilities. The ownership requirement stipulations stemmed in part from a wish to retain Canadian ownership of financial institutions (ibid.). The financial industry was one of the few sectors in Canada in which Canadian ownership remained intact, supported by the Bank Act (Naylor, 1997, xviii).
After decades of considerable state regulation and largely closed Canadian financial markets, the financial services sector was liberalized through a series of amendments to the Bank Act that occurred mainly in the 1980s and 1990s (Evans, 2003, 13). While the removal of the financial sector’s “five pillars” created opportunities for retail banks to broaden the scope of their financial services, products and market share, liberalization also increased the competition these traditional banks faced in providing retail banking services. Following deregulation, banks had to vie with other financial institutions ranging from internet banks to insurance companies which also offer retail banking services and have lower sunk costs (Leyshon and Pollard, 2000, 215).

2.2 Market segmentation and the “decline of the branch”

Faced with new competition in retail banking and saddled with costly, extensive branch networks, the traditional retail banks adopted a market segmentation strategy in which they stratified their customer markets and the services provided to them (Hughes and Bernhardt, 1999, 4). As a result, banks frequently closed branches in low-income neighbourhoods and rural areas and opted to keep them open in higher-income areas where there were more-lucrative customer markets for financial products. At the same time, retail banks continued to introduce various ICTs to automate different aspects of banking services. As many of the transactions previously performed by branch workers have been either automated or centralized in regional processing centres, “the staff that remain in branches are now dedicated increasingly, to generating fee income” (Leyshon and Pollard, 2000, 205) through the sale of a variety of financial products. While Leyshon and Pollard’s research examines the industrial convergence between UK and US retail banking, many of their findings are very relevant to Canadian retail banking.

Branches, which had been the foundation stone of retail banking for decades, declined as banks sought to reduce costs and reorganize work processes (ibid.). To demonstrate the scope of branch decline, I attempted, unsuccessfully, to unearth banking figures in Canada relating to the number

---

1 “Sunk costs are investments that are required to allow a firm to operate within a particular market sector and which are normally unrecoverable. To incur sunk costs thus commits a firm to an investment that must be covered out of profits if the firm is to remain in business” (Leyshon and Pollard, 2000, 218).
of branches that had been closed, the number of branch staff laid off, the number of branch staff who have left due to “natural” attrition, and the number of full-time positions that have been replaced with part-time and/or temporary positions. However, I was only able to find a public deputation to a House of Commons Standing Committee by the Public Interest Advocacy Centre that cited a figure of 43% of rural bank branches having been closed between 1989 and 1998, based on a sample of rural areas in each province (PIAC, 2000).

Leyshon and Pollard found in the UK and US that financial deregulation, combined with the introduction of ICTs and specifically telephone banking, enabled significant changes in the retail banking industry and contributed to what they refer to as the “decline of the branch” (Leyshon and Pollard, 2000, 205). The rise of telephone banking and later internet banking eliminated the need to invest in a network of branches, where the largest portion of retail bank costs lie. Branches, which had long been at the centre of retail banking, thus became only one of a number of service delivery channels (ibid., 215).

2.3 Changing labour practices

Prior to deregulation, retail banking relied on internal labour markets for recruitment and remuneration during the post-war period (Jackall, 1978; Leyshon, Thrift and Justice, 1993; Rogers, 1993 cited in Leyshon and Pollard, 2000, 206). This internal labour market system had three distinguishing features:

First, access to employment in banks was limited to particular points to entry that fed workers into a clearly delimited occupational hierarchy. Second, once inside a bank, workers could receive on-the-job training to enable them to progress up the occupational hierarchy. Third, for many workers, employment in a bank was understood as a job for life and compensation went hand in hand with job title and seniority (although in the USA these privileges were not extended to women or minorities until Equal Opportunities legislation was enforced in the mid to late-1970s) (Leyshon and Pollard, 2000, 206).

In the 1980s and early 1990s retail banks in the US and UK broke with their labour practices and policies in three important ways, namely by instituting compulsory layoffs, reducing labour costs in the lower echelons of the occupational hierarchy by replacing full-time workers with part-time and temporary workers, and altering the career trajectory of many bank workers (ibid., 206-7). More specifically,
these changes have profoundly altered the career trajectory of many bank workers. Job and employment security have been eroded and recruitment is now multi-tiered as banks recruit more heavily from the external labour market, especially for professional and managerial workers. Traditional channels of vertical mobility in banks are being eroded and new lines of horizontal segmentation – between jobs in computer and lending divisions – are taking shape, limiting mobility for workers. For those able to perform in the new regime, there is a fast track to promotions and high salaries (ibid., 207).

Eyerman characterizes the change in labour relations for Canadian bank workers as “a rupture of the social contract” between retail banks and their branch-level staff (Eyerman, 2000, 80-81). While an unspoken agreement did appear to exist between older branch workers and the bank (Lyon, 1997, 12), this arrangement does not constitute a formal contract per se, nor do the changed employment conditions constitute a rupture of a formal contract. The notion of an implicit contract of employment as being inherently open or incomplete differs substantially from a formal contract specifying wages and working conditions that are subject to law (Pankhurst, 2009, 149).

Branch closures are the result of efforts to reduce the most expensive part of banking operations, and Leyshon and Pollard view the degradation of labour conditions within retail banking as “part of the same attempt to drive down costs” (Leyshon and Pollard, 2000, 208). Those branches that remain open are now expected to increase their income by cross-selling financial products through strategies of market segmentation. The changes in retail banking are generating “an ongoing rescaling of banking operations which is centralizing power within organizations, and contra much recent debate in economic geography, causing banks to abandon precisely those parts of their organization that once operated to gather local, tacit economic knowledge” (ibid., 216).

This brief chapter has outlined the deregulation of the financial services market and retail banking in Canada, examined market segmentation strategies in retail banking and their effects on the declining branch network, and finally provided an overview of the changing labour practices within retail banking, highlighting the unspoken understanding between the bank and branch workers. The next chapter will review the literature on workplace and informal learning.
3. Literature review

This chapter is guided by the need to understand the array of changes occurring within retail banking in Canada during the 1990s, as well as how these changes affect branch-level work, branch workers and their learning practices. Retail banking has been undergoing fundamental reorganization triggered partly by the deregulation of the financial services sector and partly by the introduction of ICTs and ongoing workplace automation. At the same time, the Canadian welfare state – whose care services and social provisions had assisted so many women workers to enter the labour force and had provided important worker protections – has also been undergoing significant transformation. The development of this chapter was also driven partly by the need to locate this research within broader historical processes related to the emergence and positioning of women clerical and bank workers in the Canadian labour force and to the emergence of retail banking as we currently know it.

The paucity of literature on retail bank branches, retail bank workers and their learning practices in Canada led me to broaden my literature review and to include reviewing the literature related to the effects of organizational restructuring, automation and computerization on clerical work, workers and their learning practices in North America and the UK. I have therefore drawn on literature from diverse academic disciplines ranging from adult education, the sociology of workplace learning, economic geography, management and organizational development literature to public relations and industry materials, as well as on a gamut of sources from academic publications, books, theses, reports and grey literature.

I have structured this literature review along three broad thematic lines. The first section of the review examines the reorganization of clerical work generally and of retail banking specifically. The second section examines how organizational restructuring and automation have affected workplace learning and specifically informal workplace learning. Thirdly, lifelong learning trends related to workplace learning are presented. In the fourth section, I treat the differential effects of automation and restructuring of workplace learning jointly, since these processes are so bound up with each other and frequently mutually constituting that I found it quite impossible to isolate each process and treat them separately or sequentially. This fourth section has been divided up thematically into sub-sections dealing with the devolving of responsibility for
learning onto workers, formal workplace training as a tool for senior bank management, and women clerical workers and their access to work-related training.

3.1 The reorganization of retail banking and clerical work

I will begin by drawing on Graham S. Lowe’s historic work on the evolution of the modern office (1985) and the feminization of clerical work (1980) in Canada to highlight the broader historical processes, changes, and tendencies within clerical work and the roles of rationalization, automation, and computerization. These historic studies also offer critical historical background and insight into both women clerical workers’ entry into the wage labour market in the early 1900s during the ascendency of corporate capitalism and their location as a gendered administrative underclass in the Canadian labour force.

In his 1985 study, Lowe illustrates the ways in which clerical record-keeping, filing, processing and analysis increased dramatically as managerial control was extended over production processes. As modern administration evolved and the modern office emerged, the provision of information for managerial decision-making became one of its central roles. The major sources for these new clerical jobs were the manufacturing and service sectors, with the financial sector also featuring prominently (Lowe, 1985, 140). Not only did the amount of paperwork and the number of clerical workers hired increase significantly, but clerical tasks grew increasingly specialized and fragmented. Office rationalization simultaneously made it difficult to coordinate, integrate and regulate administrative procedures, resulting in a number of inefficiencies and prompting office managers to redesign administration (Lowe, 1985, 147-50).

Lowe’s 1980 historical study traces the emergence and creation of a new stratum of clerical jobs and the gradual feminization of clerical work in Canada during the early 1900s. As his 1985 study indicates, in the 1800s clerical work was performed predominantly by men; however, by 1930 clerical work was rapidly becoming Canada’s “largest female ghetto” (ibid., 140). Clerical jobs grew in number, becoming increasingly rationalized, as well as being labelled and segmented between the sexes. In this system, men had access to managerial, technical or professional positions, while women occupied subordinate clerical jobs that were generally poorly remunerated and presented few opportunities for promotion. According to Lowe, the feminization of clerical work was not simply a case of women displacing men, since by 1900
clerical jobs had already been labelled as being for “men” or “women”. Rather, this feminization process resulted in women becoming an administrative underclass, since this gendered division of labour had advanced to the point where male clerks were considered as unsuited and unwilling to do the more menial clerical work (Lowe, 1980, 378). By the early 1980s Canada had over one and a half million women clerks who performed over three-quarters of all clerical jobs, and by the mid-1980s just over one woman in three worked in one form of clerical work or another (Labour Canada, 1983, 18 cited in Lowe, 1985, 140). While attitudes toward women’s social position have changed considerably since the early 1900s, Lowe finds 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” (Lowe, 1980, 379). Canadian women came to figure prominently in clerical work that had also come to be seen as predominantly the work of women.

Crow and Longford’s article on digital restructuring demonstrates how digital technology has provided the technological conditions for the more characteristic aspects of the restructuring process, namely, the “loosening up” of labour market “rigidities” and the shedding of labour (Crow and Longford, 2000, 210). In this process, human infrastructure is replaced with technological infrastructure, and the explosion of part-time and non-standard work is facilitated. In Canada, the term “non-standard work” is frequently used to refer to four situations that differ from a full-time, full-year, permanent paid employment, namely part-time employment, temporary employment, own account self-employment and holding multiple jobs (Krahn, 1995 cited in Cranford et al., 2003, 8). Vosko argues, however, that “precarious employment” is conceptually preferable to “non-standard work” because of the important nuances associated with it beyond the standard/non-standard employment distinction (Vosko, 2003 cited in Cranford et al., 2003, 6), namely those related to insecurity or precariousness. Even though insecurity has been generally accepted as an essential characteristic of non-standard work, definitions of non-standard work “rarely include direct indicators of insecure or precarious employment but rather focus on all employment forms or arrangements that deviate from the standard employment relationships” (Cranford et al., 2003, 7-8).

Central to discussions of capitalist competition’s effects on work, Braverman’s (1974) industrialization hypothesis identifies three ways in which work is transformed, namely, that
capitalist competition transforms work by separating the conception of work from its execution; by fragmenting work and creating a detailed division of labour; and through the polarization of skills requirements, significantly reducing the skill requirements for most jobs. Given that four decades have passed since Braverman published his hypothesis, how applicable is it to clerical work under conditions of automation and organizational restructuring?

Kuhn’s study of computer programmers in a retail bank calls into question the applicability of Braverman’s industrialization theory to computer programming work in the financial services sector and even to all forms of non-material production work (Kuhn, 1989, 276). Kuhn did not find evidence of fragmentation and detail division of labour that might make individual tasks routine and suggests that the processes of fragmentation and simplification be recognized and treated as separate and independent concepts in analyses of work processes (ibid., 271-72). Kuhn also notes importantly that, while the programmers did automate many clerical functions, “these functions were in many cases extensively rationalized long before the programmers arrived. This makes it less obvious what the effects of computerization will be” (ibid., 276-77). So, fragmentation, simplification and rationalization generally take place before processes of automation and computerization.

In order to understand why standardized, routine work has not developed among computer programmers in her banking study, Kuhn underlines the need to distinguish between two different phases of production, namely between: “development”, which includes design work and strategic and tactical decision-making; and the “reproduction” phase that follows development (ibid., 277). In her discussion of the reproduction phase, Kuhn also cites Kraft’s prerequisites for the routinization of work as “an unvarying good or service and … an unvarying way of turning it out”, which are not met, concluding that “Fordism will never make it to the programming shop” (Kraft, 1977, 52 cited in Kuhn, 1989, 278). With retail banking, there are repetitive processes such as the completion of standardized forms and applications. However, there is also the unpredictable human element involved in service sector work and specifically in serving, advising, and referring the customer and responding to questions, queries and concerns.

In terms of the reorganisation of work specific to retail banking, Leyshon and Pollard have published both jointly and individually a number of relevant studies on the changing economic
geographies of retail banking in the US and UK following the liberalization of the financial service markets. While there are marked differences between US and UK retail banking, there are signs that the “organizational anatomy” of retail banking in these countries is converging – including the convergence of levels of industrial concentration (Leyshon and Pollard, 2000, 204).

Leyshon and Pollard’s joint study on geographies of industrial convergence in retail banking in the two countries examines the processes leading to the “decline of the branch”, which was once the foundation of retail banking. They find a great degree of similarity with respect to four processes of change, namely the centralization of operations; the shift to fee-generating activities in branches; increasing market segmentation and financial exclusion (particularly in low-income neighbourhoods and communities’ access to branch services and bank infrastructure); and “the demise of a system of paternalistic labour relations that once offered a ‘job for life’, at least for white, male bank employees” (ibid., 205). They highlight fundamental changes to traditional labour market policy within retail banking involving a shift from an internal labour market policy to an external one, through the following key processes: moving from a reliance by retail banks on internal labour markets with limited points of entry, the widespread availability of on-the-job training and a “job for life” to the shattering of this labour market model and adoption of an external labour market model. While Leyshon and Pollard do not specifically examine the work-related training implications in their study, the abandonment of the internal labour market policy and with it the widespread availability of on-the-job training are of relevance to this thesis, signalling an important policy change with implications for work-related training and workers.

In terms of the changed labour relations and the informal workplace learning of branch workers, the previous policy of adopting an internal labour market approach implied that there was an internal job ladder, and branch-level employees were recruited for entry-level positions. To be promoted internally, branch workers were required to learn on the job using informal learning, but also to acquire special local knowledge of their bank’s particular labour process that kept the workers tied to their particular bank. However, since their knowledge of banking was considered

---

2 They point out that only after the introduction of Equal Opportunities legislation in the US in the mid- to late 1970s did women and minorities have access to a “job for life” where compensation was tied to a title and seniority (Leyshon and Pollard, 2000, 206).
as specific to a particular bank, they could not easily move from one bank to another. With the reorganization of retail banking, more generic forms of knowledge and labour process have emerged, as has greater job insecurity and a flattening of mobility opportunities in the bank.

As profitability and market share declined throughout the 1980s and into the 1990s, the internal labour market model was disbanded in three important ways, namely compulsory lay-offs in both the US and UK (along with branch closures, the centralization of certain operations, and increasing use of telephone banking and automated bank machines); increasing reliance on part-time and temporary workers at the lowest rungs of retail banking (despite growing demand for highly specialized skills like computing and selling at more senior levels of banking); and the erosion of vertical career mobility within retail banking (Leyshon and Pollard, 2000, 206-7).

Eyerman’s (2000) empirical study of 12 Canadian clerical workers provides rich insight into the effects of new computer software programs being continually introduced into offices and the effects on the clerical workers who need to learn these programs generally in their own time and frequently at their own expense. Eyerman’s study also underlines the very different and stratified investments by large corporations in their workers at different levels in the work hierarchy, namely, considerable investments in upper-level staff with little, if any, investment in staff in lower strata of the organization (Eyerman, 2000, 46). When training is provided for clerical workers, it is generally inadequate and the company’s expectations of skill mastery are unrealistic (ibid.). Eyerman uses the analogy of a “double-edged sword” to refer to training for clerical workers: “without the training, you’ll be unsuited for the job market; but constant training can cause financial, physical and psychological distress” (ibid., 49). Furthermore, even those clerical workers who do manage to invest in and keep up with training requirements do not enjoy job security or pay increases (ibid., 50). Just as Canadian women’s labour force participation was reaching a zenith, this almost-constant pressure to continually engage in training for women clerical workers needs to be located in the rapid computerization and reorganization of paid work where “the performance of unpaid work has become increasing problematic as the women who had previously done the bulk of it moved into paid employment” (Livingstone, 2010b, 6).
Leyshon and Pollard view branch closures as the result of efforts to reduce the most expensive part of banking operations, while the degradation of labour conditions within retail banking are understood as part of the attempt to drive down costs (Leyshon and Pollard, 2000, 208). Those branches that remain open are expected to increase their income by cross-selling financial products. Leyshon and Pollard argue that the changes in retail banking are creating “an ongoing rescaling of banking operations which is centralizing power within organizations, and contra much recent debate in economic geography, causing banks to abandon precisely those parts of their organization that once operated to gather local, tacit economic knowledge” (ibid., 216). Leyshon and Pollard’s research is a critical contribution to the body of literature particularly in understanding the nature of the restructuring within the retail banking sector, the fundamental changes towards the traditional labour market policy, and specifically how branches and branch workers are affected.

Hughes and Bernhardt’s (1999) empirical study conducted in the late 1990s examines the effects of organizational restructuring on workers and the nature of work at the branch level of a major American retail bank over a two-decade period (e.g. during the 1980s and 1990s). Most American banks reacted to the changing environment by increasing their reliance on contingent work arrangements and by decreasing training for front-line workers, although they point out that a few banks opted to use training and other human resource strategies to attract a particular clientele (Hughes and Bernhardt, 1999, 7). A key contribution of their study is the acknowledgement of stratification between branch workers related to formal educational credentials. They recognize that there is a broad range of approaches to organizational reorganization with differential outcomes for workers and in particular for those without a post-secondary degree (Hughes and Bernhardt, 1999, 4). They find that, with little exception, a college degree is now required for advancement and conclude that branch-level upskilling eliminates advancement opportunities for those without post-secondary education. For those with only a high school diploma, banking no longer offers a port of entry to a career with decent wages (ibid., 31).

Another important contribution of Hughes and Bernhardt’s (1999) is their finding that the bank’s strategy of market segmentation has had variable effects on job quality, broadly defined. The move towards market segmentation is made possible by two very different strategies. First, a
low-cost transaction approach or a “mass market” approach has been adopted involving lowering investments in human resources (e.g. fewer full-time staff, and greater reliance on casual and part-time workers, but also less time for on-the-job training), while increasing investments in technology (so that teller services are increasingly replaced with automated self-service via automated teller machines, telephone banking and internet banking) and a “high-road” relationship banking approach. For branches and branch workers at the lower end of the financial market, the low-cost transaction approach has led to the closing of many branches, the downsizing of staff, and the introduction of automated teller machines (ATMs), and telephone and internet banking where branches and tellers had been. For those tellers who remain employed, the scope of their work has broadened to include opening accounts, processing transactions, and identifying and referring customers to financial services sales staff. The “high-road” banking approach involves the provision of customized service and financial advising for the higher end of the market. Retail banks are strategically stratifying their customer markets and the services provided, resulting in a similar stratification of branch work, and of the job quality and wages associated with the sub-markets (Hughes and Bernhardt, 1999, 8-9). Banks’ interest in hiring branch-level workers with some post-secondary formal educational credentials is linked to these market segmentation processes; these workers are the preferential hires who may eventually be employed in the more upscale financial services market. Note also that the low-cost transaction approach constitutes a form of “digital restructuring” (Crow and Longford, 2000) in the sense that human resource investments are lowered, investments in technology are increased and services are automated.

Hughes and Bernhardt also point out that increased competition has led many retail banks to place increasing importance on individual worker’s commitment and performance. In my opinion, such organizational moves devolving responsibility for the bank’s effectiveness onto individual workers on the lowest organizational rungs while obscuring the tremendous impacts of senior-level policies and decision-making, inter-firm capitalist competition, and fundamental changes in sector-wide legislation and policies and markets. While US “platform workers”3 (or

---

3 “Platform worker” is the term used in the US to describe those branch workers who worked in the front office of branches. They were not tellers, but worked with customers by providing special services at the service counter.
“service desk workers”, as they were previously called in Canada) have been upgraded and their job quality has improved, for tellers the situation is mixed according to Hughes and Bernhardt, and the outcome of restructuring on tellers’ positions is still fluid and unclear. “The problem is that the rewards to tellers for this greater effort are lagging behind – in terms of compensation, mobility opportunity, and to some extent, rewarding job content” (Hughes and Bernhardt, 1999, 31-32). Developing a clearer understanding of the situation of tellers/customer service representatives (CSRs) remains an important gap in analyzing the broader effects of organizational restructuring on these workers. A similar gap relates to retail banking call centres and regional processing centres where new jobs have been created and to understand how skills structures between the branches and call centres have changed. In light of Eyerman’s (2000) study and the “rupture” of the unspoken understanding between bank workers and the bank, negative effects have been associated with job insecurity and uncertainty about the future of branches – such as the shattering of trust between workers and management referred to earlier.

Hughes and Bernhardt’s important study found that mobility within the bank has also been eroded. Career ladders have been split between “operations” and “sales”, and career trajectories shortened – very much in line with Leyshon and Pollard’s findings. The bank surveyed by Hughes and Bernhardt in the US had introduced careful screening and training of new hires with some post-secondary education. Nonetheless, even after introducing these measures, the bank expressed concern over a 35 percent staff turnover in entry-level positions and linked this phenomenon to the lack of satisfaction with opportunities for mobility among new recruits with some post-secondary education (Hughes and Bernhardt, 1999, 26). These findings suggest retail banks are finding it difficult to keep the new, formally educated recruits and point to a limit and even a breaking point in retail banking’s new labour market policy.

In terms of the introduction of new ICTs and the impact of these new technologies on branch-level work, the picture according to Hughes and Bernhardt is rather complicated:

Following in the vein of the classic critiques of a uniform technology ... the new case studies show that technology has served to both upskill and deskill jobs as well as eliminate them. Moreover, restructuring and technology interact to produce different outcomes for workers, within the same industry or even firm .... The story that unfolds across a number of industries is that firms often use the
same technology (e.g. computers) to differentially reorganize jobs, upskilling in some parts of the organization, automating and routinizing in others (ibid., 5).

There has been an upskilling of financial services staff, along with a broadening of tellers’ skills (involving routine deposit and withdrawal functions, combined with new CSR roles and flattened branch hierarchies), but also a substantial downsizing of branches and branch workers. Other processes and skills have been relocated out of branches into regional processing plants and call centres, where there has been some evidence of Fordism and deskilling (Zhang, 2000).

Hughes and Bernhardt’s nuanced, complex insights are an important contribution both empirically and to theoretical discussions of the changing nature of work. These findings also echo some of Hacker’s findings on automation within the US telecommunications industry in the 1970s. Hacker found that automation processes within an industry are uneven, occurring at different levels among different occupational groups within firms and between industries at different times (Hacker, 1990, 164). Kuhn’s (1989) study of computer programmers and Hughes and Bernhardt’s (1999) recognition of the stratification of branch workers vis-à-vis formal post-secondary education credentials also underline the uneven effects of automation on different workers – be it the differing effects on tellers compared to computer programmers or even between tellers with secondary education compared to tellers with post-secondary education.

### 3.2 Automation and organizational restructuring and their effects on workplace learning

How do the various processes of organizational restructuring and automation affect not only branch-level work, but workplace learning and specifically informal learning – the object of this study? A 1987 case study of a US retail bank entitled “Restructuring and work reorganization at MetroBank” provides some useful insights into the working and learning environment of retail banking undergoing organizational restructuring, namely, the reorganization of retail banking, employee roles, the shift towards a “sales” focus within branches, and the transition in terms of the new skills required and the technologies being introduced (US Congress, 1987, 288-91). This short case study
highlights the inadequacy of training and support when it is offered by the bank to branch-level workers, namely, the marginal effectiveness of the selling skills and financial counselling courses; the lack of time for CSRs to sell financial products (even though this is a job-related performance expectation); and the lack of support in terms of coaching and computer training for CSRs to be effective in their new roles (ibid., 290).

The research for this case study was also conducted as new technologies were being introduced into branch workers’ work processes and demonstrated how difficult and rocky these transitions were. Systems engineers showed little knowledge or no interest in developing user-friendly software, nor in learning or getting feedback from CSRs, nor was training provided (ibid.). The MetroBank case highlights some of the problems of centralizing and formalizing workplace learning – but also the failure of senior-level management to design the smooth, well-supported introduction of new technologies, as well as the disinterest of senior technical staff. This case study highlights the problems that occurred during the workplace transitions; it does not clearly state how branch workers managed to learn new skills and competencies during these processes. We can, however, reasonably deduce that branch workers – unable to rely on formal training, formal coaching or other formally organized support systems – managed to cope through these difficult transitions by relying on themselves, their co-workers and informal learning, both individual and collective.

3.3 Lifelong learning trends and informal workplace learning
Allen Tough’s pioneering work in adult education highlighted the invisibility of informal learning and has suggested that self-directed informal learning is “the submerged part of the iceberg of adult learning activities” (Tough, 1978 cited in Livingstone, Mirchandani and Sawchuk, 2008, 4). Tough’s iceberg analogy highlights the massive, hidden and foundational nature of informal learning. In the three decades since Tough’s 1978 study, most empirical research on adult learning continues to focus inordinately on organized courses and fails to pay attention to adult’s informal learning practices (Livingstone, Mirchandani and Sawchuk, 2008).

Sawchuk concludes that despite a burgeoning body of research on workplace learning, “informal learning remains poorly documented and analyses of the integration of such informal training and non-taught learning activities with work is still in its infancy” (Sawchuk, 2008 cited in
Livingstone, Mirchandani and Sawchuk, 2008, 4). For both researchers and our research subjects, informal learning is frequently invisible, unnoticed, and hard to recognize and capture.

Despite its relative invisibility, adults’ informal workplace training “constitutes the bulk of job-related learning” (Betcherman et al., 1997; Peters, 2004 cited in Livingstone, Mirchandani and Sawchuk, 2008, 4). Continued informal learning is also vital for success in paid workplaces, even though the informal learning capacities of working people are widely ignored (Livingstone and Sawchuk, 2004, 4-6).

Two empirical surveys of adults’ lifelong learning practices are particularly relevant to this thesis, namely, the 1998 NALL and the 2004 WALL surveys. These two surveys provide a rich profile of both paid and unpaid work, as well as the formal and informal learning activities of adults at home, at work and in the community. The findings indicated a widening incidence of formal schooling and further adult education, as well as of near universal engagement of adults in intentional informal learning.

The analysis from these surveys indicates a significant shift in the distribution of economic classes between 1983 and 2004, where the proportion of managerial and professional employees increases while the proportion of industrial and non-managerial service workers decreases (Livingstone and Scholtz, 2010, 48). Extensive organizational restructuring occurred during the 1990s, including most notably the downsizing of established enterprises and the increasing reliance on part-time and casual workers (ibid.).

In terms of people’s unpaid work, participation in some form of housework is almost universal. Despite their increased participation in paid work, women are still considered as being responsible for housework and childcare. In terms of community involvement, over 40% of adults participate in volunteer organizations, while two-thirds assist friends and neighbours. Participation in unpaid work in one’s household or community is also an important site for informal learning, and over 80% of those who engage in either household or community-based unpaid work indicated they were engaged in informal learning related to this unpaid work (ibid., 49). The survey findings suggest that adults spend about equal amounts of their time devoted to paid and unpaid work (ibid., 48-50).
In terms of labour market and formal education trends, higher education participation rates have increased significantly since the 1960s, and currently nearly half of all adults have completed post-secondary schooling (ibid.). Since the 1980s Canadian employers have been raising job requirements in terms of formal education attainment requirements to both enter and do jobs, as well as the training time required to learn one’s job (Livingstone, Mirchandani and Sawchuk, 2008, 5). Despite these raised educational requirements, increases in the educational requirements of jobs have not kept up – leading to the general and increasing underutilization of Canadian workers’ competencies at work (Livingstone, 2010c, 425). Despite the growing underutilization of their competencies at work, these workers are very much engaged in a wide range of learning activities at work, at home and in their communities (ibid., 423).

The analysis of the 1998 and 2004 surveys also indicated that while formal educational attainments differ by occupational class, self-reported informal learning is quite equitably distributed across social classes (Livingstone, Mirchandani and Sawchuk, 2008, 5). However, the 2004 WALL survey also posited a slight decrease in self-reported intentional informal learning, and there may be a “substitution effect” occurring in which formal learning activities displace or push some of the informal learning activities out (Livingstone, 2010c, 424).

The NALL and WALL surveys are unique in their depiction of the extent of people’s informal learning practices at work, at home and in their communities and how these related to paid and unpaid work. Over 80% of the employed respondents reported involvement in job-related informal learning – most commonly related to new general knowledge, new job tasks and problem-solving (Livingstone and Scholtz, 2010, 49). The respondents reported spending an average of five hours per week on informal learning related to household work (ibid.). On average, the total self-reported time spent on informal learning averages some 14 hours per week; one-third spent less than five hours a week, while 20% spent more than 20 hours per week – meaning that adults spent more time engaged in informal learning activities than in adult education courses (ibid.). These two surveys provide a rich and unique portrait of the wide array of people’s learning and work activities in an advanced market economy (ibid.).

Underpinning the public policy claims related to learning and work are two important assumptions, namely, that a new “knowledge-based economy” is emerging where jobs require greater skill and knowledge; and that a “lifelong learning culture” must be created and imbued if
workers are to meet the increasing demands for skill and knowledge (Livingstone and Sawchuk, 2004, 1). However, Livingstone and Sawchuk demonstrate that in actuality, Canadians’ learning achievements and the skills required in available jobs are significantly mismatched (ibid.). This mismatch has led to a situation in which underemployment is more common than being underqualified (Livingstone, 2002, 50), with a particularly high incidence of underemployment among service workers compared with professional workers (Livingstone, 2009, 5). In terms of the match between educational attainments and job entry requirements, the general rate of underutilization has increased to over 30% (Livingstone and Scholtz, 2010, 49).

Mounting evidence (Church et al., 2006; Church and Luciani, 2004; 2005) indicates that adults and socially disadvantaged people rely heavily on extensive informal learning activities to develop their competencies in both paid and unpaid work. As one branch worker responded, “[t]he only way we survive is to help each other, with [learning the new financial database] and everything else”.

Brunet and Proulx (1989) examined working-class men’s and women’s participation in formal and non-formal, community-based courses and found that while many men manage to advance career goals through training, women largely participate in training courses and programs to catch up, survive and cope in workplaces undergoing transformation. These empirical studies also point to workers subsidizing and compensating for inadequate and/or non-existent workplace training, as well as the transfer of responsibility for workplace learning onto individual workers. While empirical studies of workers’ informal learning in workplaces undergoing restructuring are still relatively few in number, informal learning “may represent our most important learning for coping with our changing environment” (Livingstone, Mirchandani and Sawchuk, 2008, 4-6).

Beyond the learner-centered field of adult education, in the organizational development and management literatures, Poell et al. have critiqued “a single-minded pursuit of highly uniform ways to organize learning and work” as characteristic of these fields and, secondly, that employees are also frequently overlooked as organizers or co-organizers of their own learning process (Poell et al., 2000, 25-26). Certainly, both of these characteristic features – which aim at controlling and/or strongly directing workplace learning and learners – undermine and arguably
push out informal learning (whether individual or collective in nature), as well as workers as workplace learners, mentors, coaches and experts in their respective workplaces.

3.4 The differential effects of automation and workplace restructuring

Hacker’s (1990) research on automation in the US in the 1980s demonstrates – contrary to Braverman’s (1974) deskilling/degradation of work hypothesis – that the effects of automation on workers within a firm or industry cannot be easily generalized.

One cannot generalize about the impact of automation in terms of the effects on management versus non-management employees, female versus male workers, or white versus nonwhite workers in these case studies. Automation takes place at different levels within one firm, and between industries – affecting craft work at one time, clerical, unskilled, or management at another. But at this point in time, females and people of color seem most adversely affected by automation in labor-intensive industries (Hacker, 1990, 164).

Hacker’s important and critical empirical work suggests that sites where automation is occurring must be carefully examined to determine the differential effects on different workers and skills structures, and even between workers performing the same jobs. To return to my research question – how is workplace learning generally and informal workplace learning specifically affected by automation and restructuring? Radsma finds that workplace learning for clerical workers has been fragmented and that the scope of their work and learning becomes broadened and more complex (Radsma, 2009, 215) rather than simply deskilling and degrading work, as Braverman’s hypothesis predicts. Kuhn’s study of computer programmers in the banking sector concludes that the deskilling hypothesis may not apply to sectors beyond manufacturing (Kuhn, 1989, 276). Kuhn also makes a very important observation: that before automation can happen, work processes need to be rationalized or simplified (ibid., 276-77) – meaning also that the effects of automation and computerization are not as clear cut as Braverman’s hypothesis may suggest.

Hughes and Bernhardt also find differential effects on branch workers as a result of organizational restructuring and automation (Hughes and Bernhardt, 1999, 31-32). As part of retail banking’s new set of service strategies, banks have simultaneously adopted two rather different approaches, namely a “high-road” relationship banking approach and a “low-cost
transaction approach” (ibid., 8-9). The former entails upskilling financial sales staff and greater career mobility for branch staff with some post-secondary education (ibid.). With the “low-cost transaction approach”, however, new technologies are introduced and accompanied by the use of contingent employment, lowered training expenditures in front-line employees, and a lack of employment security as a loyalty incentive for tellers (ibid.).

In terms of the precise effects on tellers, however, the outcome of organizational restructuring processes is still not clear (ibid.). “The traditional teller hierarchy has been flattened in many organizations, and tellers now perform an expanded set of computer-facilitated tasks” (ibid., 9). The training available to tellers and front-line workers has generally decreased (ibid., 7). There has been some upgrading in terms of tellers’ job content, since “much of the tedious work of the past has been eliminated or made faster through technology and as tellers are increasingly asked to take part in the selling (as opposed to servicing) process” (ibid., 30-31). Hughes and Bernhardt find that gains to tellers have lagged behind in terms of compensation, opportunities for mobility, and, to some extent, rewarding job content (ibid., 8-9). Hughes and Bernhardt also claim that researchers have found that “technology that primarily automates branch banking work, combined with reduced employee discretion, is associated with lower wages” (Hunter and Lafkas, 1998 cited in Hughes and Bernhardt, 1999, 9). As Hughes and Bernhardt’s US study demonstrates, organizational restructuring and automation have resulted in two rather different yet simultaneous service strategies that have very different effects on different branch workers: those with some formal educational credentials experience upskilling and greater career mobility, while other branch workers’ opportunities for advancement are reduced, job security is eroded, training opportunities are reduced and remuneration lags behind. Branch workers are also treated differentially in these processes, based on their individual post-secondary formal education credentials. Radsma’s study of clerical workers in Canada generally shows, however, that for clerical workers with post-secondary education, their underemployment increases and they find the opportunities for upward mobility to be very limited (Radsma, 2009, 213). Braverman’s hypothesis is unable to capture these uneven and differential effects of the different strategies employed.

In terms of what is known about bank workers’ learning, Church and her co-investigators’ research with disabled employees in a Canadian retail bank indicate a tremendous and extensive
amount of informal learning and work in simply keeping up with their jobs and frequently and repeatedly communicating about their needs to co-workers (for those who do not conceal their disability), but also the work of “hiding” one’s disability (for those who conceal their disability) in terms of both the working and learning environment (Church and Luciani, 2005, 13-14).

Church and her research team also provide rich insight into the conformist corporate culture of retail banking viewed from the perspective of disabled branch workers. This research depicts the fear of being unable to keep up with the work-related learning and workload – specifically in an environment in which the employer might be “getting rid of the weaker performers” (ibid.). Such statements reflect very negatively on the working and learning environment for branch workers.

To return to the question of how skills structures are changing with retail banking, an important gap relates to the reorganization and relegation of some branch work to regional processing centres and particularly call centres where telephone and internet banking are hosted. What are the working and learning conditions of retail bank workers in those sites? What key changes in the transformation of branch work and call centre work have occurred as some of these tasks and processes have been relocated and reorganized in call centres? If branch work has become more “industrialized” anywhere within retail banking, it most likely has occurred within the regional and call centres, where many of the basic teller functions appear to have been relocated.

Zhang’s master’s dissertation (2000) on Canadian call centres analyzes the management control practices and employees’ work role in the work process, as well as the work and employment arrangements. Zhang characterizes the dominant nature of the call centre organizational structure and work process as being very constraining for employees, namely, the constant monitoring, close supervision, and internalization of corporate messages and values (Zhang, 2000, 116-17). The organizational structure is also very hierarchical and the upward mobility for low-ranking employees is limited (ibid., 116). “Employees basically have no control over the issues of working overtime, lack of work hours, shift-work, and part-time work” (ibid.). While pointing out that there is significant diversity and variety within the call centre industry, Zhang concludes that

[m]any typical features of Fordism and bureaucracy are simply too evident in call centers, as reflected in the various practices of management control in the work process, the limited mobility in the job ladder, the unbalanced power that managers have in terms of working time arrangements (Zhang, 2000, 117).
Zhang’s observations of call centre working conditions in Canada seem to generally support Braverman’s (1974) hypothesis.

Durbin’s research on UK call centres introduces and examines the issue of transnational outsourcing of call centre work, as well as the gendered workforce of call centres. Call centre workers are overwhelming and comprise approximately 70% of the workforce (Durbin, 2006, 119). Durbin points out that

> [s]ince their inception in the late 1980s, call centres have become an established part of the UK economy. By 2007, the number of outsourced call centre advisers will have doubled, as companies look to outsource non-core competencies .... The issues researched in UK call centres, such as attrition rates, recruitment and retention, pay and conditions, skills, training and employee well-being, have become global issues, as has the gendered nature of call centre employment (Durbin, 2006, 117-18).

Durbin raises an important spatial and transnational phenomenon in the reorganization of call centre banking work involving specifically the relocation and outsourcing of certain tasks.

Durbin’s article also establishes the relationship between the tremendous development and rapid expansion of call centre banking as a new channel of service delivery and the simultaneous reduction in the size of branch networks (ibid., 118). Banks relocated a substantial number of enquiries into call centres, while also making the corresponding cuts in branch networks (Datamonitor, 2002 cited in Durbin, 2006, 118).

While call centres are somewhat beyond the focus of this thesis, in terms of the reorganization of work processes and changes in skills structures, banks have relocated some of tellers’ more traditional functions out of the branches into call centres. Also, the working conditions in call centres for tellers and CSRs do appear to support Braverman’s hypothesis, although Durbin posits that further outsourcing of certain call centre competencies is also occurring from call centres in the UK to call centres in India.

### 3.5 Automating workplace learning and devolving this responsibility onto branch workers

By introducing ICTs in workplaces, two simultaneous processes are inherent, namely, “automating” and “informating” (Zuboff, 1984, 9-10). While automating functions are generally
well understood and acknowledged, Zuboff claims that the “informating” capacity of the new technologies is not fully appreciated (ibid.).

How is this informating capacity relevant to my research on informal workplace learning? Hacker points out that part of branch management’s supervision and monitoring roles have been built into software programs by virtue of these informating capacities (Hacker, 1989, 178). With respect to computer-mediated training and its growing predominance within formal workplace training, the in-built digital monitoring, measurement and surveillance facilities of computer-based training (CBT) test and record the results of formal CBT exercises, but fail to capture, measure and assess much of the informal learning that workers rely on to learn the materials and which this thesis is exploring. Computer-based self-study training is designed with in-built digital monitoring, testing and surveillance of individual worker’s formal CBT learning (even though learners have likely also engaged in informal learning on their way to success). Apart from individual worker’s trial-and-error experimentation with CBT and new software, for instance, in-built formal training surveillance systems are unable to recognize, monitor and document informal workplace learning – missing arguably the most important and effective form of workplace learning.

Instructional media and CBT, however, engage learners quite differently from everyday on-the-job practice and are insufficient (Billett, 1996). Curricular practice within vocational education has been characterized as being increasingly top-down, modularized and computer-based (ibid.). Billett concludes that

the types of knowledge required for skilled work were more likely to be secured through everyday practice than the instructional media. ... The instructional media engages learners in ways that are quite different from everyday practice: disembodied knowledge, a lack of continuity and engagement and access to authentic tasks. ... On their own, the instructional media are not sufficient for the development of skilful knowledge – they have to be integrated with authentic activities and guidance of more expert others. The guidance of others, albeit teachers or other workers, seems an inevitable characteristic in the acquisition of skilful knowledge (ibid., 24).

Individual self-study using instructional media is inadequate, in Billett’s view, in preparing workers to perform skilled work in a specific work setting, precisely because the knowledge to be acquired becomes abstracted, disembodied and decontextualized. I concur with Billett that to
effectively perform everyday work, workers have to be able to assess, judge, prioritize and integrate multiple tasks, activities, decisions and processes simultaneously into their work processes and environment (ibid.). This systematic lack of attention to the context in which people work and learn is exacerbated by the tendency to be overly focused on individually oriented formal learning at the expense of more informal aspects of adult learning (Livingstone, Mirchandani and Sawchuk, 2008, 4; George et al., 1995) and by the lack of attention to and acknowledgement of informal workplace learning practices (Edwards, Gallacher and Whittaker, 2006; Livingstone and Sawchuk, 2004). The management information systems literature is currently overwhelmingly focused on individual training and teaching methods, while the context and learners’ participation in that context and in situated work activities are often overlooked (Edwards, Gallacher and Whittaker, 2006; Billett, 2004; George, Iacono, Kling, 1995, 185). To acquire sufficient skilful knowledge to perform skilled work, daily, situated, on-the-job practice and guidance by others in the workplace is required (Billett, 2000; 1996, 24).

Within retail banking, workplace training has also been reorganized with a view to greater centralization, standardization and computerization (Hughes and Bernhardt, 1999; Mitchell and Livingstone, 2002). Hughes and Bernhardt (1999) found that the period of training for branch workers had lengthened from 12 days in the early 1990s to 20 days in the late 1990s and that the cost per teller also increased from $3,000 to $4,000 (Hughes and Bernhardt, 1999, 23-24). However, the time allotted for training on true customer service work had actually decreased significantly and counted for merely one day (ibid.). The bank’s new focus on quality service and selling has largely been the driving force behind these changes in training; however, the centrally located classroom-based training also included communications advice related to customer service, role-playing, practice days, oral and written responses to video simulations of service encounters, a self-directed learning module, take-home assignments, and a branch visit (ibid.).

As the scope of tellers’ jobs has expanded, however, the amount of information covered in their training has become immense (ibid.). Branch-level staff training is classroom-based in a central location and is intense. Trainees are expected to pass the training program with a minimum score during the 20-day training period, and points are accumulated in a variety of ways (ibid.).
In Mitchell and Livingstone’s (2002) report on informal learning practices in a Canadian retail bank, there was no equivalent to the classroom-based training or of a point-based scoring system for new recruits during induction as in the Hughes and Bernhardt study in the US. There may be variations between the retail banking industries and the combination of formal and informal learning in the US and Canada. Certainly, there are marked differences between the Canadian and US banking industries in terms of industrial structure and levels of capital concentration. A dozen major banking organizations have dominated Canadian retail banking, while US banking has a more fragmented industry structure: “In 1997, there were more than 9,200 Federally insured banks in the USA” (Berger et al., 1999 cited in Leyshon and Pollard, 2000, 204).

In Canadian retail banking, the shift to self-study and CBT training systems has placed much of the responsibility for learning on individual branch workers and broadened the topics and issues they must cover, without according them on-the-job time to complete these requirements. Newly hired CSRs were given only a day or two of mentoring before being expected to serve customers on their own (Mitchell and Livingstone, 2002).

In Hughes and Bernhardt’s US bank, on-the-job mentoring using buddy systems and informal cross-training were used frequently to gain practical knowledge in the branches and support the integration of the service and sales work of the branches (Hughes and Bernhardt, 1999, 24-25). In the Canadian retail bank study, informal learning was quite extensive and visible in day-to-day operations, but also when workers were engaged in more complicated learning activities, such as mastering new financial services software.

Workplace learning for clerical workers has been fragmented (Radsma, 2009). For those clerical workers who remain employed, employers have been able in these conditions to demand that clerical workers take responsibility for their own careers (ibid., 216) – even though career ladders have been split and shortened through work reorganization and remuneration has not kept up with increased demands (Hughes and Bernardt, 1999, 26). Clerical workers’ career prospects and their job security are rather limited (Radsma, 2009, 216). Clerical workers often engage in further training courses in their free time and at their own expense to learn new computer skills and software (Radsma, 2010, 24; Brunet and Proulx, 1989). Branch workers also regularly engaged in after-hours learning in individual, peer-to-peer informal learning and
collective informal learning activities (Mitchell and Livingstone, 2002). While these informal learning practices were generally not formally encouraged or supported by management, branch workers organized these activities to learn and practise their jobs more effectively.

Hierarchical structuring in organizations generally, combined with organizational decisions and practices, makes crucial knowledge and information available to senior staff in workplaces, while clerical employees have opportunities to gain only limited knowledge and skills about the firm’s future and direction (Ashton, 2004, 51). Due to their narrowly defined tasks, clerical staff also had more limited training, compensation and promotion opportunities after engaging in workplace learning (ibid.). Workplace learning is embedded in and shaped by organizational decisions and practices (ibid.). For Ashton, emphasis on the process and content of workplace learning has obscured the hierarchical ways in which opportunities for skills formation are stratified between senior level staff and workers at the lower rungs of the corporate hierarchy (ibid., 52). Stratification in the types, breadth and depth of skill formation workers have access to within organizations is another important contribution of Ashton’s work. It is becoming increasingly apparent that the connections between knowledge and work are mediated by the individual and collective negotiating powers of those in different class, gender, race and generational groups (Livingstone, 2009, 57; 1998, 49).
3.6 Formal workplace training as a tool for senior management

Fundamental changes in organizations’ approaches to work and workplace learning in flattened organizational structures have been characterized as follows: jobs become broader and assume a wider array of tasks; employees have been made responsible for tasks that previously belonged to line managers or support staff (a process referred to as “empowerment”); employees are viewed as being increasingly responsible for their own learning, particularly to ensure their own employability; organizations expect flexibility and adaptability from their employees; and, beyond being continuously engaged in learning, employees are also expected to learn more efficiently (Poell et al., 2000, 27). This drive to organize learning in these particular ways reflects a control agenda on the part of senior management rather than an approach that is particularly efficient or fitting in terms of how people actually learn to perform their jobs. In fact, attempts to drive and control workplace learning may in fact be ineffective, costly and counterproductive. Also, for workers such as those in the financial services sector who have to demonstrate their continual engagement in formal work-related learning, the requirement to constantly engage in and demonstrate one’s formal learning efforts may even distract from other more important and relevant workplace learning opportunities. In light of the situated nature of knowledge, passing a course or completing a self-study module does not mean the learner can in fact apply and integrate newly acquired skills, knowledge and/or know-how at work anyway. Performance-related testing pressures, combined with heavy formal learning requirements, may result in learning being of a more short-term nature where learners are more geared to passing tests rather than developing a deep understanding and mastery of the materials.

The dominant view regarding the organization of work-related learning has been critiqued by Poell et al. for the strictly instrumental way of looking at the relation between learning and work. In this framework, workplace learning is viewed as a tool of management and is linked to work performance (Poell et al., 2000, 29). Livingstone et al. have characterized such views as “instrumental vocationalist” views or approaches (Livingstone, Mirchandani and Sawchuk, 2008, 1). In this dominant approach to workplace learning, employees are overlooked as crucial learning actors and viewed as passive recipients of training programs (Poell et al., 2000, 30). The report on informal workplace learning in a Canadian retail bank found, for instance, that
computer software engineers designing new financial services software had very little knowledge of the branch workplace environment or of branch workers’ jobs. Branch workers also reported that some managers discouraged and even forbade informal workplace learning practices, claiming they were unnecessary (Mitchell and Livingstone, 2002).

To return to Zuboff’s concept of the informing capacity of information technologies, this capacity enables the electronic surveillance of a variety of work processes, including workplace learning and the ability of employers to monitor clerical workers’ computer-based learning activities and certain aspects of learning-related performance. These new technologies enable what Bryant (1995) has termed a “qualitative shift” in the nature of employee monitoring. While employee surveillance is not new, the new technologies allow for a more extensive and intensive degree of information gathering, which enables employers “to gather and analyze highly detailed performance-related data, not just about the work but about each individual worker” (Bryant, 1995, 507). With workplace CBT, these technologies can be used for monitoring, testing and evaluating individual employees’ level of activity with online training materials, namely, when they log on and off to the CBT system; the amount of time required to complete each module; the score on each module’s test; and the number of modules completed. The management control function with such CBT software is generally hidden within the computerized and networked system.

3.7 Women clerical workers and their access to work-related training

In terms of the gendered history and feminized nature of much clerical work and the predominantly female work force, Probert’s work on gendered workers and gendered work in Organization for Economic Cooperation and Development countries examines some of the continuities in women’s unequal access to and benefit from workplace learning, including, most importantly, the undervaluing of women’s learning in feminized occupations and industries such as banking (Probert, 1999, 112). While women’s work and women workers can no longer be discussed as an undifferentiated group, “[m]ost women in feminised areas of work, having been excluded from the formal and economically rewarding paths of apprenticeships, have done their learning informally, on the job, ‘sitting next to Nellie’” (Butler and Connole, 1992 cited in
Probert, 1999, 101). Probert also suggests that informal learning might also be highly prevalent among women, working-class people and vulnerable groups. Certainly, Probert’s insights may shed light on a phenomenon that requires more empirical investigation and theorization – particularly in light of the general lack of recognition, accreditation and financial compensation for informal work-related learning among working-class men and women and vulnerable groups.

According to Probert, studies of training in the clerical sector, which is one of the largest areas of employment for women, show that “when women workers receive ‘off-the-job’ training this is generally highly task specific ... women undergoing such training generally remain employed in the same classification, and are denied the theoretical rewards of investment in their human capital” (Probert, 1999, 101). Other researchers have also reached similar conclusions (Brunet and Proulx, 1989; Eyerman, 2000; de Wolff and Hynes, 2000; Radsma, 2009). Women clerical workers often use after-hours non-formal training programs and are expected to “take responsibility for their careers” (Radsma, 2009, 216). The introduction of new technologies has eliminated some clerical tasks and simplified others. Despite the limited and uncertain career prospects, clerical workers are expected to possess high levels of education, and clerical work itself has become more intense, “demanding not only increased ‘skills,’ but also different skills — personal, interpersonal, and technical” (ibid., 215). “Continuous self-directed, work related learning is imperative for clerical workers to retain job currency and help them maintain ‘employable’ status” (ibid.).

The restructuring of the Canadian welfare state and various social provisions and programs for workers has led to a shrinking of the overall safety net (Vosko, 2002, 34). These programs and supports once contributed to and facilitated women’s participation in the wage labour market by alleviating some of their unpaid caring work (e.g. childcare, eldercare) and enabling them to participate in the labour market. By reducing such social programs and supports, the restructuring of the Canadian welfare state has highly gendered effects on working women who rely on their wages, but also must juggle their unpaid domestic and caring work (despite the persistent lack of pay equity between men and women).

Neoliberal economic policies and government cutbacks in unemployment insurance supports and worker retraining programs have also come at a time when women’s labour force participation
was exceptionally high. At a time when clerical workers were the largest unemployed occupational group in the Greater Toronto Area, it became more difficult for clerical workers to qualify for unemployment insurance and to find retraining programs.

Women bank workers who have managed to keep their jobs despite waves of downsizing and restructuring face tremendous pressures as they take on more caring work and as paid work and work-related learning demand more of their time, energy and attention both on and off the job – but also as they contend with the question of whether they will even have a job.

As clerical workers within the financial services sector – a sector already characterized by the highest levels of participation in workplace learning (Leckie, 2001) – branch workers’ jobs have become more intensified, the scope of their work has broadened and the branch hierarchy has become flatter (Radsma, 2009). Career mobility and job security are also more limited today for teller-level positions.

This thesis provides important insights into how bank workers who are predominantly women with secondary education learn in conditions of rapid reorganization, computerization, compulsory learning requirements and job insecurity. By virtue of its empirical grounding and focus on workers’ learning practices and experiences in the lower tiers of banking, this research also provides insight into how branch learning and work are transformed in a context of office automation, computerization and organizational restructuring. The thesis is intended to contribute to a better understanding of how work, learning and skill structure are reorganized through computerization, automation and organizational restructuring at the lower strata of large financial institutions in increasingly internationalized sectors and on the effects of these processes on predominantly women clerical workers.
4. An historical overview of workplace training of bank branch workers

In this chapter, I present an overview of the changes in retail banking’s approach to the workplace training of branch workers between the 1970s and late 1990s, when our fieldwork was conducted. Due to the limited number of sociological studies of workplace learning in North American banks, I was unable to find an earlier study of workplace training in retail banking in Canada dating from the 1970s or 1980s as a basis for comparison. So, to illustrate this shift in workplace training policy, I draw predominantly on Kusterer’s research (1978) of on-the-job training in US banks in the 1970s in the first part of this chapter. In the second part, I draw on a NALL working paper (Mitchell and Livingstone, 2002) that provides an overview of the gradual change in banks’ approach to branch-level workplace training by the late 1990s.

4.1 Workplace training in US retail banking in the 1970s

Kusterer’s study of the on-the-job training of “unskilled” retail bank workers in the US in the 1970s portrays a workplace training approach that was entirely dependent on collective informal learning. On-the-job learning consisted of an “old-teach-new” or a cross-training system in which more-experienced branch staff served as mentors showing and explaining different banking procedures to less-experienced co-workers (Kusterer, 1978, 81). As such, workplace training was situated, grounded and integrated into branch work processes, allowing new trainees to learn a new job by observing an experienced staff person. Retail banks allocated time for the new trainee and a resource person or mentor so that new recruits could be trained on the job and in situ.

Kusterer notes in his study that it was “necessary for all trainees to compile their own training book because the bank has no written record of these teller procedures ... many of these procedures are in a constant state of flux anyway” (Kusterer, 1978, 81). Kusterer observes and finds that there was no formalized curriculum, accompanying documentation or literature at the time. Training for a new job involved observing, asking questions and learning in situ from a mentor in the branch, and then performing the new routines initially under the supervision of an experienced mentor. Kusterer also highlights that
the tellers reported, however, that it took a period from a few weeks to a couple of months after the training period before they were really able to figure out how all these rules and guidelines fit together, what the underlying logic was. In short, acquisition of the banking paradigm did not occur until long after the formal training program was complete (Kusterer, 1978, 81).

To comprehend the complex banking paradigm and the various rules and procedures, branch worker learning thus continued well after the training period had actually finished.

During our interviews in the mid- to late 1990s, experienced tellers who had been with the bank for a decade or more indicated that in the past, once new tellers had learned how to perform their new jobs, interested tellers could also ask their supervisors to be cross-trained to learn another position in the branch. In some cases, those interested could simply engage in cross-training when there was a lull in the workload. Branch workers could avail themselves of cross-training and mentoring opportunities in the branch and seek promotions and increased remuneration.

To briefly summarize, workplace training in US retail banking in the 1970s relied entirely on collective informal learning in the form of peer-to-peer training and mentoring, and was aimed at learning how to perform particular work. This training system had no accompanying documentation or literature. Workplace learning was situated and integrated in the workplace and work processes, and more experienced branch staff played a key mentoring role.

4.2 Workplace training in a Canadian retail bank during the mid- to late 1990s

As part of the NALL-sponsored research, during the individual interviews with workers in three branches of a Canadian retail bank in metropolitan Toronto, we probed to develop an historic overview of how workplace training had changed over the ten to fifteen years prior to our fieldwork. In the working paper, this gradual shift has been characterized by the introduction of a formal curriculum organized largely into self-study literature and increasingly into individual CBT modules and courses (Mitchell and Livingstone, 2002, 15). The bank’s Central Training Program (CTP) was also established in the midst of this transition.

---

4 See the following chapter for information on the design of this research project.
With the development initially of a formal curriculum and eventually CBT modules and courses, control over and decision-making regarding the subject matter to be learned moves outside of the branch and out of the hands of experienced branch staff. Workplace training becomes management driven and controlled to a greater degree. In this process, learning, which had previously been situated and integrated in the branch work processes, becomes a more abstract, separate and individual activity.

In the process of this transition, workplace learning becomes less aimed at or focused on learning a new position or procedure and is transformed into a constant job requirement. Learning targets are regularly set during quarterly individual performance review meetings; however, the consequences of not meeting one’s learning requirements were less clear. Branch staff whom we interviewed were of the opinion that failure to keep up with one’s learning would result in being dismissed. Managers were sometimes cited as telling staff that they should “learn or leave” or “learn or get out”. The learning requirements that are imposed are also of a blanket or “one-size-fits-all” nature – that is, they are imposed on all branch-level staff regardless of the number of years of service with the bank or of one’s knowledge and mastery of one’s job. At the time of our fieldwork, the bank’s branch-level training approach consisted of neither individual prior learning assessments nor of individually tailored learning plans. The set of blanket learning requirements also failed to respond to individual worker’s positions within the branch; so, for instance, the requirements did not differentiate between tellers’ training needs compared to the needs of other branch staff such as financial service staff or commercial lenders.

In terms of the investments in workplace training, this bank is widely considered an industry leader nationally and has frequently placed in the list of Canada’s Top 100 Employers,\(^5\) scoring highly with regard to its training and skills development programs. The bank has also obtained international recognition as a corporate leader through Forbes’ Global 2000 List of companies. In 2010, according to industry sources, the bank’s learning investments were in multiple tens of millions of Canadian dollars. The bank supports its employees’ ongoing skills development through tuition reimbursement programs and hundreds of in-house and/or on-line courses. In the

---

\(^5\) Note however that the bank has also been a corporate sponsor of Canada’s Top 100 Employers.
bank’s promotional materials, staff training and ongoing career development feature prominently and appear central to the bank’s corporate identity. Despite the importance of ongoing learning and the sizable investments in learning by the bank, branch workers must invest their after-work, discretionary time if they are to train, since no work time is allocated for these purposes and since heavy workloads already spill over regular work hours. At the end of the 1990s, when our fieldwork was conducted, mentors in the branches were not recognized, nor did they receive additional compensation. In fact, a number of branch workers whom we interviewed expressed concern at the loss of mentors within the branches – be it through natural attrition or successive rounds of restructuring and downsizing.

Finally, this shift in the bank’s training approach also results in changes in testing and measurement. With testing and measurement, these activities and processes are built into self-study and CBT modules by bank staff outside of the branch at the CTP. Similarly, the “experts” shift from being experienced branch-level mentors in the old system and become curriculum and software developers in the CTP by the late 1990s.

To summarize, workplace learning in the bank underwent a major shift between the 1970s and the late 1990s from a predominantly collective informal learning approach – consisting of cross-training, but without any accompanying documentation or literature – to the introduction of formal-learning techniques by means of self-study literature, and more recently to the introduction of CBT software. The bank’s CTP was also established in the middle of this shift. This transition was also marked by a shift from a voluntary, learner-driven and predominantly collective learning paradigm to an obligatory, management-driven self-study approach with a highly elaborate set of learning targets, testing, quarterly monitoring and accreditation procedures. I refer to this elaboration of learning targets, testing and quarterly monitoring as a “coercive learning regime”.

38
5. Research methods and design

This thesis is largely a retrospective account of a NALL field study. The fieldwork for that study was conducted using participant observation, ethnographic and individual interview techniques, primarily from May 1997 to February 1998. This chapter presents the research and survey methods used during the fieldwork, as well as a brief description of the prior national survey of bank workers’ learning practices. The conceptual framework is presented in the second half of the chapter.

The fieldwork was sponsored by the research network on NALL at the Ontario Institute for Studies in Education at the University of Toronto (UT). The Research Network for NALL, which began in spring of 1997 (SSHRC File Number: 818-96-1033), received the University of Toronto Ethics Protocol approval (Reference #2429) at that time.6

The fieldwork was also coordinated with an evaluation and measurement project by researchers at the Faculty of Information Science (FIS) at UT that was privately funded by the bank. Hired as consultants by the bank’s CTP, the FIS/UT team was charged with evaluating worker learning in relation to a new computer software system, as well as the accompanying training and implementation provisions. The FIS/UT project had the goal of developing improved understanding of how learning around new technology can be supported and enhanced in branch banking environments and to assess current learning tools and interventions. The FIS/UT report is not in the public domain and primarily covers the formal branch learning program and implementation of software. A NALL working paper was jointly produced by Mitchell and Livingstone (2002) and focused specifically on the informal learning practices of branch-level workers both in using the software and more generally. A small amount of the material used in this prior published report has been drawn on in this thesis with the permission of the co-author.

6 Unfortunately, there was no electronic copy of the approval form, and all hard copies of records for this project have been archived. However, all of the NALL data used in this thesis was collected under the approved protocol.
In terms of the ethnographic fieldwork, access to and contact with the three branches surveyed was facilitated through the bank’s CTP. The three branches visited were all located in the Greater Toronto Area and were categorized as above average on the bank’s own performance rating system. The ethnographic fieldwork preceded the national survey of bank workers’ learning and informed the design of the questionnaire. In this thesis, I have not cited very extensively the qualitative ethnographic data that resulted from the fieldwork; however, it is thoroughly woven into the NALL working paper (Mitchell and Livingstone, 2002) and is present in much of the voice in this thesis.

The three branch visits were organized so that each of the three phases of the software implementation process was observed, namely, pre-implementation, implementation and post-implementation of the new financial services software. These branches were also selected so as to include small, medium-sized and large branches. There was a great deal of diversity from one branch to another. In light of the heavy workloads and “lean” staffing in the branches, the individual interviews (N = 25) were conducted under tremendous time and work constraints. Interviews with staff lasted generally 30-40 minutes.

The national survey was grounded in the ethnographic fieldwork and was administered by mail to a random sample of 500 software users across the country. With 195 responses, the response rate was 39%, which is consistent, according to staff at the CTP, with other bank surveys of this nature. Survey results were interpreted using direct comparisons and cross-tabulations. The field findings provide depth and additional insight to the national survey results. The survey report remains a private document, so survey results are only referred to in general terms here.

The main purpose of the fieldwork involved examining the informal workplace learning practices of branch-level workers. None of the branches was unionised. The fieldwork was conducted at a moment of considerable organizational transition and specifically during the reorganization of branch-level work with a view to separating the sale of financial services from teller or customer services.

In conducting the fieldwork, an important focus involved developing an understanding of the array of changes in the bank and in workplace learning over roughly a decade (1988-98). The
historic overview chapter serves as part of the backdrop for the discussion and examination of informal workplace learning and the context in which it occurs.

In terms of the analytical techniques, this thesis is largely based on a secondary analysis of the prior national bank survey and on the critical analysis of documents, namely, bank documents, industry papers and fieldwork notes based on ethnographic observation, interviews and discussions with bank workers. In analyzing the data, I will be examining the notion of a “substitution effect” (Livingstone, 2010c, 424), which posits that informal learning may be displaced as formal learning is more actively promoted and even pushed onto branch workers.

5.1 Conceptual framework

A version of Vygotsky’s (1978) Activity Theory as modified by Engeström (1987) provides the conceptual framework for this thesis. This framework views activities as being located within activity systems – that is, within the social and cultural contexts in which the activities take place. As such, activities are contextualized and cannot be simply extracted or treated in abstraction from the context and power relations in which they occur.

The key elements of the activity system are the subject or person using the tool; the object of the activity; the outcome; the tools (internal and external); the community or social grouping in which the activity exists; the division of labour or role hierarchy associated with carrying out the activity; and the rules of the system, both implicit and explicit (Engeström, 1987, 67).

To study informal learning within the bank branches using Activity Theory as this thesis does, the learning system in which such learning occurs also needs to be carefully examined. Given the situatedness of learning activities, activities such as informal workplace learning cannot be understood in isolation from the context in which they are performed or produced. As such, Activity Theory offers researchers a methodological framework in which to analyse contextualized learning practices.

In terms of defining and identifying “formal” and “informal” learning, I will draw on Marsick and Watkins’ work (1990) and some of their critiques of workplace learning, as well as on Colley, Hodkinson and Malcolm (2003). Informal learning is
self-directed, can involve networking, coaching, mentoring, performance planning, and trial-and-error .... Informal learning can take place in groups or individually, and collective informal learning is perhaps the most distinguishing aspect of workplace learning (Marsick and Watkins, 1990, 7).

While “[f]ormal learning is typically institutionally sponsored, classroom-based, and highly structured” (ibid., 12), formal instruction or training programs are sometimes conflated with learning. Formal instruction does not, however, guarantee learning. As a situated process, “learning takes place through an ongoing, dialectical process of action and reflection” (ibid., 8).

Informal learning is frequently underestimated and underappreciated; and the interest by management and trainers in organizing learning has taken away from the day-to-day opportunities that occur in a person’s working life (ibid., 4). Marsick and Watkins point out that it is difficult to structure learning, which can only be facilitated and encouraged (ibid., 15).

For Colley, Hodkinson and Malcolm (2003, 64-65), the challenge is to recognize and identify formal and informal attributes of learning and not treat them as discrete categories. “Our analysis strongly suggests that such attributes of formality and informality co-exist in all learning situations, but the nature of that co-existence or, to put it another way, the interrelationships between informal and formal attributes vary from situation to situation” (ibid.). As with other forms of human activity, learning activities should not be treated as categorical, but rather as relational processes, recognizing that “[v]aluable flows of knowledge may occur among these basic forms of learning and the other forms of our activities” (Livingstone, 2010b, 2-5).
6. Presentation of findings

“With downsizing and branch redesign, it is harder and harder to find the time during work hours to do self-training. More time is being spent at home to keep up to date with day-to-day job requirements” (branch worker cited in Mitchell and Livingstone, 2002, 10).

This chapter presents the key findings from this study of branch-level bank workers’ informal learning practices in the complex, rapidly changing and increasingly automated and insecure work environment of Canadian retail banking during the mid- to late 1990s. However, these findings need be framed within a broader historical perspective of how branch worker training has changed since the 1970s, as well as in terms of the specific effects that organizational restructuring has had on branch work. In the earlier chapter on the history of branch worker training, I characterized the training-related changes as a shift from a completely informal learning approach to on-the-job training in the 1970s towards a gradual reliance on formal self-study and computerized training materials in the context of increasingly automated work practices. To recap the effects of organizational restructuring on branch work which were presented in the context chapter, the specific effects are as follows: the introduction of automation; the downsizing of branch staff; the closure of numerous branches; a high degree of job insecurity; the intensification of branch work; a broadened range of skills, tasks and procedures for branch staff to know and master; a split between financial sales and customer service; the removal of branch managers and flattened organizational structures at the branch level; and the shift to an individualized sales-oriented culture, along with the introduction of individual sales targets, sales-based commission, and new financial services and products.

To return to my research question, how have the on-the-job informal learning practices of branch workers been affected by the reorganization within retail banking? As previous chapters and the literature review have indicated, the effects of bank reorganization on branch workers’ informal learning practices have to be considered along with other processes and phenomena, such as office automation, the “decline of the branch” (Leyshon and Pollard, 2000, 205), the adoption by the bank of a formal learning approach to training, and the rupture of the social understanding between the bank and branch-level workers (Eyerman, 2000; Lyon, 1997).
The study’s findings have been grouped and organized into four thematic sub-headings with the first examining formal learning approaches replacing and partly displacing informal learning. The second section deals with the bank’s work-related learning expectations of branch-level workers, which I refer to as the “learnload”. The third section deals with the “substitution” effect (Livingstone, 2010c, 424) and the displacement of informal learning by formal workplace learning. Subsequently, work-related learning is presented as a source of stress for branch workers. The fourth and final group of findings relate to the branch as a learning environment.

6.1 Work-related learning expectations and the “learnload”

Since the bank’s adoption of a more formal approach to workplace learning beginning in the 1980s (Mitchell and Livingstone, 2002, 3-4), its formal learning expectations of branch workers have increased considerably, as both the national survey and ethnographic findings confirm. Respondents to the prior FIS/UT national bank survey indicated that the learning requirements for their jobs had increased during the five years prior to the survey (95% increased somewhat/increased greatly) (FIS/UT, 1998). As one interviewee explained “I think that the workloads — even in this branch – have increased but it’s not just that, it’s the learning, too” (ibid.). Work-related formal study has clearly increased, and I will refer to this heavy load of work-related formal learning as the “learnload”. While work-related learning was a way of developing oneself and improving one’s career options (94% agreed or strongly agreed), survey respondents also indicated that work-related learning has clearly become a requirement of the job (95% agreed/strongly agreed).

National survey respondents had overwhelmingly (98%) taken a formal, work-related educational or training program during the twelve months prior to the survey. The increase in work-related formal learning was not, however, accompanied by an increase in the amount of paid hours spent learning, but by a decrease. Survey respondents indicated that the amount of paid hours spent learning had decreased somewhat or greatly during the five years prior to the survey (44%). Conversely, the amount of unpaid hours spent learning had actually increased over the same five-year period (91% increased somewhat/increased greatly).
So, while work-related formal study requirements have increased and intensified, time to study at work has actually decreased for branch workers. As a result, job-related formal study has been crowded out by heavy workloads and fewer staff, as well as displaced to workers’ after-hours time. As one branch worker expressed it:

There is always change and always new learning going on but sometimes it is difficult to balance family, ICB [Institute for Canadian Banking] courses ... training ... targets, breakfast meetings, sales targets, volunteer work, etc., etc. It would be nice to have more learning time during bank hours [rather] than Sundays and most evenings (branch worker cited in Mitchell and Livingstone, 2002, 14).

Another branch worker stated that “[o]n-the-job learning becomes more and more difficult as the number of staff in each branch continues to decline, leaving less time to spend coaching, assisting others due to line-up demands” (ibid., 9).

On-the-job collective informal learning has also been displaced to workers’ after-hours time (e.g. after-hours mentoring, quizzes and informal tutorials7), and there has been a “substitution effect” (Livingstone, 2010c, 424) of increased formal study requirements for collective informal learning.

This is not to say, however, that informal learning has completely disappeared. Regarding informal on-the-job learning, branch workers still of course use and rely greatly on it to cope and get by. However, it has been compressed into an already-heavy workload in an understaffed work environment, as well as used by workers after hours. In fact, as some branch workers reported during the national survey and as we also observed to varying degrees, some of the learning CDs had never been opened (since the original plastic shrink wrap was still intact). One branch staff member estimated that “half of the staff aren’t even aware of what’s available [i.e. learning software, CD-ROMs] ... They [the bank] spend all this money on the software and no time for training.” Unopened learning CD-ROMs are a clear indication that in some branches, no one is engaging with the different CBT tools. This finding is also evidence that some branches

---

7 For more on collective informal learning activities, see the NALL working paper by Mitchell and Livingstone (2002, 19-20).
are just not able to keep up with all the formal study requirements and must be relying on informal learning to get by and manage in a rapidly changing work environment.

Qualitative interviews with branch workers and participant observation indicated that the learning requirements had intensified and were “out of control” in the bank, particularly in light of the many other changes and reorganization processes occurring. One branch worker stated that “[l]earning is tied 100% to my job and future with the bank. And there’s always another course around the corner. We’re not so naive now .... It will never stop.” Many expressed this sentiment that learning has become a key feature of branch workers’ workload and that learning requirements would never abate. Even branch-level staff who had worked for the bank for a decade or more expected to constantly have to engage in courses, self-study and computer-based modules.

When interviewed and asked about how work has changed, one branch worker stated:

    More is expected of you now. Everything is learning. Now you’re forced to do it [learning]. You put out the money, and it’s all on your own time. ...
The bank says they want to be flexible and for you to balance career and family ... but you get paid for 8:30 to 5 and you can’t get everything done during those hours.

As this branch worker’s perspective reveals, the job requirements and, specifically, the work-related learning expectations have increased; formal learning has become a central and compulsory work-related task, but one that workers with little exception engage in after hours “on their own time”. When courses are held outside the bank, branch staff are expected to pay tuition fees and the cost of all related materials. Upon successful completion of the course, the branch workers may request reimbursement of these costs from the bank.

Another branch worker stated that her work in the branch had changed in terms of “[o]wnership of your career – they put pressure on you to take courses. You have to take them. Also, accreditation .... Today, you have to pass and be accredited. ...

You’re also given [individual learning] goals and [sales] targets.” Formal learning has become compulsory for branch workers, even for those who have worked for the bank for a decade or two, and the setting of learning goals and sales targets is now done individually for each branch worker. Branch workers’ performance with respect to formal learning goals is monitored during quarterly staff
performance reviews when individual work and learning targets are reviewed and new targets set.

Individual interviews with branch workers also revealed that the bank’s work expectations have broadened to include after-hours volunteer work by branch staff:

Another big thing the bank wants you to do is volunteer work because they’re concerned about [the bank’s] community image. Between working full-time and family life, the bank wants you to do your courses. The bank wants you to be on the PTA, or on the baseball team, or on a charity walk .... The bank wants all the branches ... [in this city] ... to get involved now in a heart and lung walk! ... And it’s all part of our figure of merit 8 and our performance (branch worker).

This branch worker’s statement illustrates well the many work-related demands that the bank has been making of branch staff, as well as monitoring and measuring individual branch staff member’s performance against.

One experienced interviewee, reflecting on the way in which work-related learning occurs, stated that branch staff are “willing to learn but there’s just no time .... By doing that [not creating conditions for learning], we’re not helping people learn. We’re not helping people’s self-esteem. When they make a mistake, they feel like a failure – but they’re not a failure – it’s the system that fails them.” The conditions in which branch workers are expected to engage in work-related training leaves them feeling disempowered and inept when they cannot keep up with all of the learning requirements, sales targets, compulsory community involvement and other work-related demands.

Some of the interviews also revealed that the learning requirements of branch staff are of a blanket nature and are not linked to or differentiated by one’s position, experience, job description or level of responsibility. For instance, a commercial lender with more than 15 years of experience with the bank questioned the requirement that she take courses about mortgages and registered retirement savings programs (RRSPs), since she deals exclusively with corporate customers and therefore never sells mortgages or RRSPs to private customers. The bank has a

8 By “figure of merit”, the bank worker meant that the voluntary work that she engages in also serves as a measure of how her performance is appraised in the bank.
large detailed diagram of courses and modules that all branch staff are expected to complete successfully, regardless of the relevance to their actual positions. Prior to the reorganization of branch-level workplace learning in the 1980s, branch staff observed, cross-trained and mentored each other to learn how to perform a new job in the branch (after either being promoted or with the intention of seeking a promotion). Today, however, all branch staff are expected to study the same courses and complete the same modules, regardless of their position, experience or intended career path within the bank – suggesting both an increase in the volume and scope of formal learning – although the value of such blanket learning targets is questionable.

6.2 The effects of the bank’s formal learning approach on informal learning practices

The bank’s adoption of a formal learning approach has had a number of direct and indirect effects on and consequences for branch workers’ informal learning practices. The increased volume and scope of formal learning requirements and CBT have displaced some of branch workers’ informal learning practices, particularly peer-to-peer and collective informal learning practices.

The bank’s preference for formal learning and higher education is exemplified by a rise in the formal job requirements for entry-level branch positions from previously some high school education to some post-secondary education and, ideally, a college or university degree (Mitchell and Livingstone, 2002, 12). The branch staff interviewed did not, however, feel that these degrees were required to perform branch-level work.

Branch staff did state that the work environment and work and learning priorities are confusing with so much organizational change occurring simultaneously (e.g. the splitting of customer service from financial sales, ongoing downsizing of staff and branches, the shift to a sales-oriented culture, and the introduction of individual sales targets and commission). The FIS/UT report characterized the situation as follows:

Branch staff, however, receive conflicting messages about the importance of learning. On one hand, it is widely acknowledged that it is not just a desirable option but a job requirement – and in an environment where jobs are felt to be insecure, this is a strong, if negative, motivator. On the other hand, work pressures including staffing cuts, increasing sales expectations and new, individualized performance
targets mean that staff feel uncomfortable taking time to learn beyond the minimum necessary to function, while branch supervisors, under similar pressures to produce business results, find it easier to let learning time slide than to risk not meeting performance targets. Training is often perceived as time away from “real” work (FIS/UT, 1998, 104).

In such a rapidly changing work environment, determining one’s day-to-day priorities can be very challenging and disconcerting for workers.

“The work atmosphere [in the branches] is very threatening ... particularly if you don’t have a post-secondary education” was how one branch worker described the branch work environment. The inflation of formal educational requirements for entry-level positions is threatening for workers with secondary education, particularly since years of on-the-job experience are unrecognized by the bank. Some branch staff expressed anxiety and fear of being downsized for failing to hold these formal credentials, while others felt bitter, resentful and betrayed, stating that they had dedicated years of their lives and work to the bank but that the bank fails to recognize or appreciate their contributions.

In terms of formal learning practices, branch staff were almost universally engaged in formal, work-related courses and training. The national survey findings are also supported by the Statistics Canada’s Workplace and Employee Survey, which confirms that financial sector workers have the highest levels of recent participation in both employment-related training courses and on-the-job training of all industrial sectors (Leckie et al., 2001, 20). In terms of banks and the promotion of “learning organizations” in the late 1990s, bank workers were at the leading edge of formal training practices. In terms of the introduction of financial services software, only 28% of survey respondents rated the structured individual self-study using the CBT materials as important in learning the new software, while 30% of respondents similarly rated the importance of formal coaching sessions. As such, the pre-implementation CBT self-study and coaching sessions during implementation were deemed as largely ineffective relative to other ways of learning to use the software (namely, individual hands-on practice [95%] and consulting with one’s co-workers [88%]).

In terms of branch workers’ informal learning practices, with the introduction of the new financial services software in the branches surveyed, we observed staff engaging in the
automated self-study modules to learn the essentials of the new software, for instance, but we observed a tendency to refer to one another for help with more complicated issues and problems. Branch staff also relied on individual informal learning practices – and specifically individual “hands-on” and “trial-and-error” techniques – to learn the new software. These findings from the ethnographic fieldwork were also supported by the national survey data, which found that informal learning practices were almost universally reported: virtually all survey respondents carried out hands-on practice, and nearly 90% consulted with co-workers. Since branch workers essentially engage in their formal workplace training activities outside working hours on their own, collective forms of informal learning are displaced and to some degree replaced by individual formal and informal learning. This trend to study after hours and/or at home also means that more experienced staff or mentors are not generally accessible.

In terms of learning preferences, national survey respondents viewed the importance of informal learning practices for learning the new financial services software as even greater than formal learning approaches: approximately two-thirds of respondents rated as high/very high the importance of informal exploration or trial and error and a small majority rated as high/very high the importance of informal consultation with co-workers, compared to less than one-third who rated the importance of formal coaching sessions or the importance of structured individual self-study as high or very high. According to one survey respondent, “[w]e learn much, much more from hands-on help from our associates than from the training CD-ROMs! But, with lack of [staff] complement the form of learning cannot be used the way it should.” This respondent’s views on the relative usefulness of the formal learning tools were also shared more broadly. When asked how to support learning, national survey respondents viewed improving CD-ROMs and printed materials as the least useful means of supporting learning and preferred changes to the learning/work environment. About 70% of respondents would like both more time for practice and more time to help one another.

Regardless of the bank’s intentions, one consequence of its formal learning approach is the loss of experienced staff and mentors. Many of the older staff have either left the bank, retired or been downsized, resulting in a serious shortage of experienced mentors. As a national survey respondent noted, “there should be more of a mentoring aspect” in branch-level learning. An interviewed branch staffer, who had been with the bank for several years, expressed concern that
mentoring skills within the branches have suffered greatly – a problem compounded by the shortage of experienced mentors. This institutional loss of experienced mentors and mentoring skills sometimes means that “you can’t always be mentored – even if you want to be.”

Collective informal learning practices have been affected by the loss of mentors and experienced branch staff and heavy workloads discussed earlier, but also by the bank’s emphasis on individual self-study and CBT. Despite branch staff’s general preference for informal learning, as indicated above, there appears to be a “substitution effect” (Livingstone, 2010c, 424) whereby formal learning methods are replacing informal learning attributes.

Larger group instances of collective informal learning seldom occur; however, the NALL working paper provides rich empirical descriptions of collective informal learning practices of branch workers (Mitchell and Livingstone, 2002, 19-20). During the ethnographic fieldwork, we found instances where experienced staff in larger branches continued on their own initiative to organize after-hours informal courses, tutorials, presentations, cases and quizzes. One of these learning events was organized with the expressed aim of “push[ing] staff through” the learning requirements – meaning that the informal learning tutorials were a way of assisting co-workers with successfully completing their formal learning requirements.

6.3 Workplace training as a source of stress

Work-related formal study and training constitutes an important source of stress for branch workers. Informal learning, however, was viewed as a key means of coping and surviving by workers: “The only way we survive is to help each other, with … [the new financial services software] and everything else” (branch worker cited in FIS/UT, 1998, 75). The formal-study-related stress has three facets to it. The first source of stress relates to the pressure of getting through the actual course-related materials and keeping up with work-related learning, as well as one’s heavy workload. The second relates to the coercive nature of learning expectations, which is exemplified in a phrase sometimes used by managers: “learn or leave”. Thirdly, there is an associated form of stress that was less commonly expressed, but associated with a transnational fear or concern about being able to compete with larger US banks.
In terms of the pressure to learn and keep up with learning, in a work environment characterized by heavy workloads, the actual course work and materials constituted an additional source of work-related stress for branch workers – particularly since much, if not most of branch workers’ formal learning activities took place after work during their discretionary time. In the words of one branch worker, “[w]ith downsizing and branch redesign, it is harder and harder to find the time during work hours to do self-training. More time is being spent at home to keep up to date with day-to-day job requirements.” Another survey respondent also clearly indicated that branch workers need more on-the-job time to do their work and their learning:

There doesn’t seem to be enough hours in the day. We are always being told to do customer service, [customer] follow-up, contact your customers – but if this survey that I have just done repeats that training is important – when do we schedule to do this training when staffing is being cut.

This citation also highlights the many different priorities that branch-level staff are given. With staff cutbacks, being assigned so many different priorities is stressful, since it becomes very difficult to know which priority should be prioritized. One branch worker described the confusing work environment in the bank as follows: “there are too many people [in the bank] with too many agendas ... and the different systems don’t always fit together .... The right hand doesn’t seem to know what the left hand is doing.” With so many organizational processes (e.g. sales targets, learning targets, the introduction of new financial services software) occurring within the bank, branch workers find it hard to juggle the various priorities, demands and tasks.

As mentioned earlier, branch workers frequently described the learning requirements as being “out of control” in the bank, particularly in light of branch redesign and the ongoing organizational change described at the outset of this chapter.

Regarding on-the-job time for learning, another branch worker who was interviewed recalled: “They told us when they took out the ATM processing – ‘that’ll free you up an hour a day that you can use for learning.’ ... The bank has to give us the time to do the training.” Despite both the effectiveness of and workers’ learning preferences for informal hands-on practice and consultation with colleagues, additional time for learning has not been granted, as the national survey findings indicate, namely, that the amount of paid hours spent learning had decreased somewhat or greatly during the five years prior to the survey (44%).
A number of bank workers in different branches were anxious about successfully passing the Canadian Securities Course to become registered securities dealers. The one-year course is expensive: tuition and course materials at the time of the fieldwork cost approximately one thousand dollars, and the course matter and examinations are difficult. The Canadian Securities Institute, which organizes the course and issues the accreditation, allows students to take the course and sit through the certification examination three times. Some of the branch workers interviewed had taken the course once or twice before they were interviewed and were very anxious about passing the examinations, since they associated failing this exam three times with losing their jobs in the bank. As stated earlier, generally speaking, learning requirements also constitute a considerable source of pressure, since continued employment with the bank is premised partly on successfully meeting one’s quarterly learning targets.

Branch workers also frequently felt stress, exhaustion and anxiety due to the heavy workload, reduced staff complement and learning requirements. One national survey respondent stated: “The bank expects us to do [a] great amount of learning/reading and yet our workload is so heavy these days – we’re all exhausted just trying to keep our heads above water let alone spend hours reading when we get home. I feel I have no life outside of the bank and haven’t for years.” The cost of keeping up with the workload and learning is frequently giving up one’s personal life after work and constantly feeling tired and exhausted. The FIS/UT report also highlighted the stressful branch environment and the occurrence of stress-related leave among staff: “There were few staff members we spoke to who did not express some concern for their job security, or their ability to handle what they perceived as increasing job-related demands” (FIS/UT, 1998, 13). This stress was also attributed partly to the reduction of the branch staff complement and/or an anticipated reduction of branch staff in the near future (ibid.).

The stress, anxiety and precarious job security that many branch workers experience on a daily basis sometimes resulted in insomnia, depression and even short-term disability (STD) leave. Many branch workers stated that they have a hard time sleeping, particularly on Sunday evenings, since they would be feeling anxious about how they would cope on Monday and throughout the week. Other branch staff stated that Prozac, an over-the-counter anti-depressant, is used by many branch workers to deal with stress, depression and anxiety. Stress-related leave,
and particularly STD leave, were reported as being common at the branch level. In an interview, one branch worker stated:

The high-ups – all they look at is the bottom-line. I don’t even think they care to look at anything else .... I bet if you went to every branch in Canada, you’d have at least one STD in each two branches! One girl ... had a heart attack at her desk last year during work hours. She was only fifty – that’s how bad it is. They closed the branch for an hour and then, it was back to work – business as usual.

Passages such as this one reflect the dehumanizing environment that many branch workers find themselves in – an environment where branch workers are pushed to the limit and are falling ill as they struggle to keep up with job-related learning and work requirements, even as downsizing continues. For branch workers, however, insomnia, anxiety and stress-related STD leaves are symptomatic of the unreasonable work-related demands on branch staff and the dreadful working environment. Another branch employee stated, “I think the bank should look at the number of STD [leaves]! It’s ridiculous.” However, I was unable to obtain statistics regarding the number of branch staff away on STD leave or the number or proportion of people away on leave due to stress and anxiety. Another experienced branch worker candidly stated during an interview

that the people that develop these [software] programs should come and see and get to know the situation at the branch level .... It’s horrible! It’s the women in their 40s that are caught. If you want to keep your job, you pay the price whether it’s your family or your kids or your health.

As this interviewee so lucidly indicates, women in their 40s are the ones in a particularly difficult situation, since they do not have post-secondary credentials frequently required to find another job and/or they often have financial commitments (involving supporting their own children, contributing to their household income, making mortgage payments, etc.).

Work-related after-hours learning also created some pressure and conflict for branch workers at home. One woman branch worker stated that her husband was against her spending so much time outside of work on her work-related learning and did not believe it was necessary. She admitted that her husband worked in a unionized workplace where working conditions were better. She felt, however, that he didn’t appreciate the pressure she was under in the bank – namely, that she might be downsized should she not keep meeting her learning requirements. To cope with these
different pressures, she opted to wait until her husband had fallen asleep many evenings before starting to study. Another branch worker explained the importance of having a supportive partner: “There’s just no time to learn. Everything you do, you take it on yourself ... I like learning ... I did a lot of learning on my own ... but I had a supportive spouse.”

The rapid pace of change within the bank, combined with the sometimes-conflicting messages about the importance of learning (FIS/UT, 1998, 13), but also the challenge of juggling the other work-related priorities (e.g. meeting one’s learning and sales targets, continuing to provide courteous customer service with even fewer staff available and fewer branches open), left branch staff feeling frequently uncertain and confused about how to plan and make career decisions and choices. During one of the interviews, an experienced branch worker stated:

The learning environment is out of control. People are understanding [sic] that jobs will be lost if courses are not taken. Sales leaders are using learning as a threat! CSRs ... do not apply these skills – they’re simply “tellers”. FSOs [financial service officers] are being pushed to learn when perhaps we could utilize existing talents. I believe learning is necessary to provide informed information, but the individual must have a “sense” for what he/she is [training for] (bank worker).

The separation of financial sales and customer service functions as part of branch redesign has resulted in staff being forced to chose a career path in either customer services or in the sale of financial products. However, branch staff are provided with virtually no career counselling to make these decisions. An experienced branch worker reflected on these changes as follows:

Seventeen years ago, you were assigned to a training coordinator. These staff have all disappeared through downsizing. You were on a list of strengths. So, for instance, I was on a list of people who were good with employees .... Today, you’re totally self-managed. Today, you better ask about courses and sign yourself up because nobody’s looking out for you.

As this quote confirms, branch staff are largely left on their own to chart their career course and professional development, even though retail banking is changing very rapidly and such change is frequently chaotic.

Within the branches, branch workers’ “learnload”, when combined with reduced numbers of branch staff and heavier workloads, means that it becomes harder and harder to study and learn while at work. According to one branch survey respondent, “[o]n-the-job learning becomes more
and more difficult as [the] number of staff in each branch continues to decline, leaving less time to spend coaching, [and] assisting others due to [customer] line-up demands.” As many branch workers indicated in the interviews, it is difficult to sit with a book or at the computer reading, studying or practising while customers wait anxiously in line to be served.

In terms of branch workers’ learning practices, these different sources of work-related stress make it hard for branch staff to concentrate, train and learn while at work. This stress also spills over into branch workers’ lives after work, and many found it hard to relax, rest and sleep, as indicated earlier.

Work-related stress and pressure have also contributed to eroding one-to-one informal and other collective informal learning practices. A number of older, experienced branch staff indicated that there is no incentive or acknowledgement by the bank of branch-level staff who mentor, train and assist co-workers:

The bank doesn’t compensate [mentors] one iota for the training period...why should I train someone else technically? If I’m training someone and yet I’m still expected to keep up my sales level? ... We’re being pushed into a position where we almost have to say to fellow staff “I don’t have time to mentor you ‘cause I don’t get credit for it” (branch worker).

At the beginning of this section, I cited a branch worker who indicated that informal learning and support between branch workers as an important coping and survival strategy – as mentioned at the beginning of this chapter. In the larger branches visited, workers organized collective informal learning activities such as after-work tutorials, workshops and case studies to assist each other in meeting learning requirements. As one national bank survey respondent stated, “[i]n our community there has been great emphasis on learning, actually pushing everyone through the courses. What we have done here is set up a class time before or after work to work together on courses. It is helping everyone understand things.” The ethnographic fieldwork found extensive reliance by branch workers on collective and individual informal learning practices not only to get through work-related formal study requirements, but also to perform their jobs, adjust to new processes and the introduction of new technologies, and to cope with stress (Mitchell and Livingstone, 2002). Individual and collective informal learning certainly predominates branch workers’ preferred ways of learning: 88% of survey respondents indicated that they consulted
with co-workers while learning; 95% carried out hands-on practice on their own; and 70% felt that having work time for practice or self-directed exploration of the system would be beneficial (FIS/UT, 1998, 76). In the next section, I will examine the branch as a learning environment.

6.4 The branch learning environment

A supportive learning environment is a decisive factor in successful learning (FIS/UT, 1998, 103). The findings related to the branch learning environment have been organized in this section into five groups. The bank under study has generally prided and promoted itself as a “learning organization” and as an innovator in terms of human resources, and it has won a number of industry and business awards, as well as being considered among Canada’s top employers. However, the first group of findings relates to the branch as a largely unsupportive learning environment. Secondly, the branch environment is characterized by tremendous rapid and extensive organizational change (e.g. the sales/service split, and the introduction of a new financial services software, individualized sales targets and new financial products) – making it hard for workers to focus on learning and to understand how what they are learning fits into the broader scheme of change in the bank. Thirdly, the findings related to time allocated for learning in the branch environment are presented. Finally, the branch environment’s barriers to learning are presented.

6.4.1 An unsupportive learning environment

“The branch is not a good learning environment – there are so many interruptions and pressure to serve customers.” This statement by one of the branch workers surveyed concisely sums up how many other branch workers viewed the branch learning environment: it is very difficult to focus and learn in the branches under the conditions that prevailed at the time of this study. National survey respondents agreed that learning requires a supportive environment, and 77% of respondents stated that it is hard to learn at work because of interruptions.

Bank branches are also busy workplaces where bank workers are largely expected to serve and respond to clients, whether they walk in, call or email – meaning that workers must make themselves even more available to customers. Being physically present and available in the branch is no longer sufficient; branch workers must also take calls, and frequently check voice
mail and email. The branch environment is characterized by noise, frequent interruptions by co-workers and clients, stress, heavy workloads (discussed earlier), and the social demands of service-sector work. Such an environment is not very conducive to individual or collective learning. During the interviews, branch-level employees admitted that virtually all of their work-related study takes place on their own unpaid time and after hours – partially due to the interruptions and partially due to the heavy workloads and lack of time for training during the day. One full-time staff commented, “I find for me, personally, that it’s easier for me to learn at home .... The branch is not a good learning environment – there are so many interruptions and pressure to serve customers.” Another branch worker explained that “[t]he branch does not provide a positive coaching/learning environment.” The stress and fear of failure discussed earlier that have become associated with work-related learning do little to improve an already-unsupportive learning environment.

Beyond the physical aspects of the branch environment, staff confidence and ability to concentrate and learn are undermined by policy-related and other conditions in which formal learning occurs, namely, the sheer volume of self-study material that individuals must learn each quarter; the bank’s adoption of a formal training policy and self-study approach to workplace learning; the challenge facing branch workers of integrating the different and frequently-simultaneous work reorganization processes that are taking place into branch work processes; the ongoing downsizing of individual branch workers and of entire branches; and the coercive nature of the formal study requirements. Some branch workers had been told by their managers to “learn or leave” or “learn or get out”; such remarks lead branch staff to feel anxious and highlight both the limited degree of control of branch workers over their formal work-related learning (particularly for branch workers without any post-secondary education) and the coercive nature of such learning in the bank.

In light of the poor learning environment in the branch and the lack of time and support for on-the-job learning, branch workers generally study and learn after hours, and as one branch worker described it, “it’s all on your own time.” Two national survey respondents commented that “[t]he bank is requiring more and more of my own personal time for learning” and “[p]eople are working very hard, and there is incredible commitment and effort. For example, I spend 20 hours a week doing course work. That is not the exception.” Estimates such as this one are indeed high
when compared with, for instance, the 1998 NALL finding that Canadian adults spend about 15 hours per week on all informal learning activities. Similarly, such a figure is high when compared with the average time spent in adult education courses in Canada as being between three and four hours per week (Livingstone, 2002, 23). As stated earlier, however, at the end of the 1990s the financial services industry was the industry leader in terms of sponsoring work-related training, and financial services workers also led in terms of having the highest rates of participation in work-related courses (Leckie et al., 2001, 22).

The poor learning conditions and heavy workload in the branches have displaced work-related learning to workers’ discretionary time after work, infringing on workers’ time and relationships with family, friends and/or their health. This after-hours displacement of work-related learning also means, however, that workers are not easily able to consult with co-workers, which was a preferred way of learning for 88% of survey respondents. Two bank workers cited earlier expressed this state of affairs as follows: “The bank expects us to do [a] great amount of learning/reading and yet our workload is so heavy these days – we’re all exhausted just trying to keep our heads above water let alone spend hours reading when we get home. I feel I have no life outside of the bank and haven’t for years”; “If you want to keep your job, you pay the price whether it’s your family or your kids or your health.”

6.4.2 The rapidly changing branch as a learning environment

The branch workers interviewed were generally of the opinion that at the branch-level, organizational change was too rapid and too extensive (Mitchell and Livingstone, 2002). Some branch workers stated that restructuring has happened so quickly that they did not have a job description – even after the introduction of the sales/service split. “With downsizing and branch redesign, it is harder and harder to find the time during work hours to do self-training. More time is being spent at home to keep up to date with day-to-day job requirements.”

With the fundamental reorganization and division of financial sales from customer service work (or the sales/service split), as stated earlier, branch workers are required to “choose their career path”, but without any career counselling within the bank. Similarly, branch workers sometimes stated they received mixed messages about their work priorities. Branch staff were told for decades that customer service was the main priority. With the sales/service split, however,
financial-sales staff in the branches are now evaluated according to weekly individual sales targets. This new sales onus has contributed to confusion and a considerable challenge on the part of many branch workers who are now expected to prioritize meeting their sales targets and pay less attention to balancing customer-service needs that have been so central to branch-level work and services.

As earlier sections of this chapter have indicated, for branch workers, it is challenging to understand and assess one’s daily work priorities in such a rapidly changing work environment. But it is also frequently a threatening environment, as formal educational requirements for entry-level positions increase, while years of on-the-job experience go unrecognized by the bank. Nearly half (45%) of survey respondents indicated that the educational level required by the bank is somewhat/much higher than what is needed to do the job, while 50% felt there was a good match. As one experienced branch worker who has been working for the bank for many years indicated: “Why do I take course after course but get paid much less than someone who has not taken even one course? What benefit is there to completing financial planning courses and then receive a checkmark?” This statement highlights both the bank’s formal education bias in hiring new employees who have at least some post-secondary education and the lack of recognition and lower remuneration of more experienced workers. A newly hired CSR with some higher education will have a starting salary that is higher than many branch staff who has worked for many years with the bank and taken many of the bank’s training courses. The time and effort that more experienced branch-level staff have invested is remunerated at lower levels relative to new recruits with some higher education.

**6.4.3 The time allocated for learning in the branches**

In a workplace characterized by heavy workloads and few staff, branch staff were adamant that time must be allocated for work-related learning. The opinions expressed by the branch workers surveyed indicated that the bank invests a great deal of resources to develop new software, but allocates very few, if any, resources for time to train on the job. Regarding the introduction of the new financial software, only 46% of national survey respondents indicated that they had received coaching from the implementation team, while just 13% had received coaching by their supervisor. Ninety-five per cent learned using hands-on practice and 88% cited consultation with
co-workers. Branch workers very much rely on their own informal hands-on experimentation, as well as on their co-workers to learn and integrate new processes into their workplaces.

“Time is the essential ingredient; however, there just is not enough of it. Most branches are losing staff or the staff is leaving. With this short-fall, most employees are doing two jobs.” In all three of the branches visited, branch workers consistently stated that the main obstacle to workplace learning was lack of time. Nearly two-thirds of the bank workers surveyed indicated that they could not meet their performance-related targets and still take time to do the learning activities. The time constraints are so severe that according to another worker, “if they monitor they’ll see that they [the CD-ROMs] haven’t even been taken out of the wrappers ... half of the staff aren’t even aware of what’s available [in terms of CD-ROMs].” Another branch employee stated: “The learning software is an excellent, untapped resource. However, with the cut in staff, weekly sales targets to meet and courses being taken on our own time, there is very little time left to do self-training.” One of the clearest messages that emerge from the ethnographic fieldwork and national survey is the insufficient support for learning in the branch environment and, specifically, the absolute lack of time allocated for on-the-job training of branch staff by the bank. Bank workers (65%) disagreed with the statement that the bank listens well to frontline branch staff when developing new learning materials.

6.4.4 Barriers and impediments to learning

Within the branch environment, a number of other barriers to learning also emerged, including supervisors and management who failed to recognize informal learning as a form of learning and even discouraged it. One of the branch staff whom we interviewed shared an experience where a human-resource person within the bank had discouraged informal staff-run workshops and tutorials in one of the branches visited, stating that there is no need for such activities.

Another barrier or challenge to learning – and specifically to informal learning – is the eroded status of mentoring, the loss and dire lack of experienced mentors through a series of downsizing cycles within the bank, and the invisibility and lack of recognition and remuneration of mentors within the bank, as discussed earlier. Other branch staff also expressed concern about the state of mentoring within the bank, and some even suggested that in some branches there are no experienced mentors left because so many have been downsized or have left or retired.
Self-restraint was also sometimes an obstacle to peer-to-peer and collective informal learning practices: less-experienced branch-level staff indicated that they frequently refrained from asking their over-worked, more-experienced co-workers questions or for help. In these instances, some of these individuals indicated that they would try to figure out their questions on their own, relying on their own individual informal learning to solve problems that arise.

ICTs also occasionally created impediments to informal learning at the inter-branch level. When branch staff were unable to turn to an experienced co-worker or mentor in their own branch and/or were faced with a particularly complicated and urgent problem, they sometimes turned to experienced colleagues in other branches, frequently calling them and consulting them over the phone. In these instances, some complained that it has become very difficult to get through and actually speak to one’s colleagues because of the reliance on voice mail and the heavy workloads. These staff was rarely able to call through and speak directly to a colleague and usually would have to leave a voice-mail message asking the experienced individual to return the call.

At the beginning of this chapter, I cited a branch worker who indicated that informal learning and support between branch workers as an important coping and survival strategy. In the larger branches visited, workers organized collective informal learning activities such as after-work tutorials, workshops and case studies to assist each other in meeting learning requirements. As one national bank survey respondent stated, “[i]n our community there has been great emphasis on learning, actually pushing everyone through the courses. What we have done here is set up a class time before or after work to work together on courses. It is helping everyone understand things.” The ethnographic fieldwork found extensive reliance by branch workers on collective and individual informal learning practices, not only to get through work-related formal study requirements, but also to perform their jobs, adjust to new processes and the introduction of new technologies, and cope with stress (Mitchell and Livingstone, 2002).

To summarize the key findings from this chapter, individual and collective informal learning are branch workers’ preferred ways of learning: 88% of survey respondents indicated they consulted with co-workers while learning; 95% carried out hands-on practice on their own. In light of branch workers’ preferred ways of learning, however, the lack of on-the-job time for learning
and the displacement of most work-related formal study to after-hours time is worrying, since these trends go against workers’ preferred ways of learning. The need for more time to practise and/or engage in exploration emerged as a key recommendation, with 70% of respondents indicating that this would be beneficial (FIS/UT, 1998, 76). In the next chapter, I will discuss the implications of these findings in light of the relevant bodies of literature.
7. Discussion

In this discussion chapter, I begin by examining the reorganization and automation of retail banking and branch work and the effects of these processes on workplace learning and branch workers. In this first section, I locate these changes and argue that these processes and their effects on branch workers in particular need to be understood within the context of the withdrawal of the Canadian welfare state and its social welfare provisions for workers, as well as within the context of the precariousness of clerical workers. I subsequently summarize and characterize the branch learning environment. A discussion of the reorganization and automation of branch-based work-related study and learning is then presented. The implications of the training policy shift of the bank under study will be discussed while taking bank workers’ preferred ways of learning into account in a workplace that is unconducive to learning. In the fourth section, I discuss the rupture of the social understanding particularly between the bank and branch workers who had been with the bank for a decade or more at the time this survey was conducted. I focus on how this rupture affects these workers’ informal workplace learning practices and consider the drive behind the intense pressure on workers to engage in self-study and the rapidity associated with these study targets. In the final section of this chapter I discuss the implications of these various forms of reorganization on the predominantly women branch workers and particularly those without post-secondary education.

7.1 Reorganization and automation of retail banking and branch work

A fundamental reorganization of work is occurring in retail banking, and two key processes are at the heart of this change, namely, the deregulation of the financial service industry and specifically retail banking; and automation and the introduction of ICTs. The financial services sector is in a process of rapid reorganization based on national and international changes unfolding in the industry. After decades of considerable state regulation and largely closed Canadian financial markets, a series of amendments to the Bank Act, occurring mainly in the 1980s and 1990s, liberalized the retail banking sector (Evans, 2003, 13). Through the deregulation process, traditional retail banks found themselves competing with other financial service providers in an industry with greater inter-firm competition. Their extensive branch
networks – once central to information gathering and business transactions – now became associated with higher operational costs relative to newer financial service providers (like internet banks) that have relatively little infrastructure and lowering operating costs.

In an attempt to reduce costs, branches have been closed, branch workers have been laid off, and for those who remained, labour conditions have generally been degraded (Leyshon and Pollard, 2000, 208). As discussed in the review of the literature, there has been considerable debate about the effects of these changes on workers. Hughes and Bernhardt (1999) have argued that the labour conditions of financial service staff have improved, while conditions for tellers have lagged behind. I agree that it is important to recognize the differences between the sales and customer service staff. In the branches I have visited and in the survey responses, branch workers on both sides of the sales/service split are very anxious and concerned about how they will cope with heavy workloads and learning expectations. So I agree with Leyshon and Pollard that labour conditions have generally been downgraded (Leyshon and Pollard, 2000, 208).

Leyshon and Pollard have referred to this shift as the “decline of the branch” (ibid., 308) – a decline that has been facilitated by four processes of change outlined earlier in the literature review. These processes have affected workers’ informal learning practices in varying ways, and the insights provided within this chapter are a key original contribution of this thesis. The first process – the centralization of operations – led to a centralization of control over workplace study and learning, as described in the historic overview of branch worker training chapter. The historic shift from a branch-based informal workplace learning approach to a formal one involved the establishment of the CTP and the gradual elaboration of a formal curriculum by the CTP. Through these centralization processes, branch workers’ control over workplace learning was gradually eroded, relocated and centralized in the CTP. While the bank’s approach to workplace learning changed, branch workers continued to use, rely on and prefer informal learning methods to enhance their formal study but also in day-to-day work. In fact, as the national survey results indicated, branch workers’ preferred ways of learning are predominantly informal: 95% practiced hands-on trial, while 88% consulted with co-workers. When asked how best to support learning, 70% of respondents asked for more time for hands-on practice and consultation with co-workers rather than enhancing or improving the learning materials.
The second process involves the shift to a sales-oriented culture and fee generation in branches after decades of focus on customer service. This shift radically changes the focus of branch work by downplaying the customer service focus, by broadening what is expected of branch workers (both in terms of knowledge and skills), and by emphasizing sales and profit generation. Branch workers are increasingly becoming promoters and sellers of financial products, but are still expected to provide customer service (Hughes and Bernhardt, 1999, 19). One important aspect of this radical shift is that it undermines branch workers’ experiential knowledge of customers and customer service. For older branch workers without post-secondary education, this experiential knowledge and years of experience constitute one of the sole workplace credentials that these workers have, and this shift erodes even that. Confronted with this radical shift, branch workers use informal learning to cope with these new demands and pressures.

Thirdly, the low-cost transaction or “mass market” approach involves lowering investments in human resources while increasing investments in technology so that teller services are increasingly delivered using automated self-service, be it through telephone or internet banking or using an ATM (Leyshon and Pollard, 2000). Teller services in the past involved a considerable division of labour that was performed by a range of specialized positions (Hughes and Bernhardt, 1999, 9). “The teller hierarchy has been flattened in many organizations, and tellers now perform an expanded set of computer-facilitated tasks” (ibid.). The teller/CSR position remaining in the branches is expected to perform all key teller/CSR functions, even though the volume of those transactions has doubled and the number of staff has been reduced significantly. Tellers/CSRs are also responsible for instructing their customers in using the ATM to perform their own services (ibid., 20). In addition to instructing customers, tellers are also expected to quickly assess and evaluate the customer they are serving as potential buyers of the bank’s financial products (ibid.) and then to refer such customers to financial sales staff. To provide such referrals, however, tellers need to have a basic working knowledge of the various financial products available. So, as these work processes indicate, tellers must be able to assess, instruct and refer clients, as well as being somewhat knowledgeable about an array of financial products.

With respect to the low-cost transaction approach and work-related learning, the bank has been investing heavily in developing CBT programs, but not in on-the-job time for self-study or
mentoring. Branch staff indicated that they had to study after hours on their own time. Some staff expressed outrage at senior management, stating, for instance, that in many branches, staff are so overworked that they never even open the shrink wrap on the learning CDs which they are sent, much less use these tools.

The segmentation of customer markets and services is accompanied by a stratification of bank work, job quality and wages associated with the respective sub-markets (Hughes and Bernhardt, 1999, 8-9). However, in the branches surveyed in this study, there was also stratification within those sub-markets in terms of workers’ formal education credentials between those with secondary education or less and those with some post-secondary education. Branch staff without post-secondary education felt that their job security was at risk and were fearful of being downsized for not having higher education; this anxiety was further compounded by the bank’s unrealistic formal study expectations and by the threat of digital restructuring (i.e. having one’s work being replaced by a machine, a call centre, and/or by telephone or internet banking). This constant anxiety makes focusing on self-study and learning extremely difficult and also affects workers’ health (e.g. stress, insomnia, anxiety).

In terms of the high-road relationship banking approach, within these market segmentation processes, some workers had been given the opportunity to work as financial sales people and provide better quality service – calling for an increase in skills and product knowledge (ibid., 9). As part of this approach, branches in up-market areas provide customized service and financial advisers for the higher end of the market (Hughes and Bernhardt, 1999, 8-9). In terms of recruitment and hiring requirements for these more lucrative markets and branches, however, the bank surveyed prefers to recruit branch workers with post-secondary education to cater to customers with greater financial means. However, there is some tension between what the bank intends for these new hires (e.g. part-time, low-paying entry-level jobs with limited advancement opportunities) and what the new hires want and expect in terms of better working conditions and advancement opportunities. So, there is an “education-jobs gap” (Livingstone, 2009) and an underemployment issue looming here. There are limits to this human resource policy; retail banks such as those cited in the Hughes and Bernhardt report have had a 35% annual turnover rate among new hires, despite increasing their screening, recruitment and training (Hughes and
Bernhardt, 1999, 26). Some banks are finding retaining these new hires difficult and are reconsidering their hiring policies and entry-level requirements (ibid., 23-26).

The fourth process concerns the demise of labour relations and the internal labour market model. The internal labour market model once offered widespread on-the-job training and advancement opportunities within retail banking in exchange for a clear job ladder with colleague mentoring and long-term job security. As discussed in an earlier chapter, the changes in labour relations for Canadian bank workers might be characterized as “a rupture of the unwritten but important social understanding” between retail banks and their branch-level staff shattering the trust between workers and management (Eyerman, 2000, 80-81; Lyon, 1997, 12). Workers who had been with the bank for a decade or more frequently expressed anger and frustration with the bank – feeling that the bank had not kept up its end of the deal with workers. While two decades ago, on-the-job learning opportunities were frequently attractive to newly recruited bank workers, lifelong job-related study and learning have become a key part of the never-ending work demands on workers – creating stress and worry about being able to keep up or lose your job. According to one of the bank workers I interviewed, “[w]e know it will never stop. There will always be another course around the corner.” I would argue that the rupture of this social understanding has significant effects on branch workers and their study and learning practices. While workers must keep up with the rapid pace of self-study courses, workers are focused on “getting by” and “getting through” the formal study materials and built-in CBT tests – not necessarily on mastery. The FIS/UT researchers also emphasized that work pressures left staff feeling uncomfortable using work time to learn beyond learning the minimum required to function (FIS/UT, 1998, 104). The heavy focus on formal self-study is crowding out the time for collective and peer-to-peer informal learning, but also the time for individual informal learning practices such as trial and error. So, the bank has clearly invested massive amounts of time and other resources into developing various modular curriculum and CBT programs. However, it is not paying attention to how branch workers learn best (e.g. hands-on experimentation and consultation with co-workers), nor to the importance of informal learning for adults in the workplace (Mitchell and Livingstone, 2002).

Branch work and the work-related expectations of branch workers are expanding more and more into workers’ lives outside of work, ranging from work tasks, duties and self-study for which
there is no on-the-job time to encouragement to engage in voluntary activities for the bank. Yet despite the expanding work-related demands, the bank offers no job security or guarantees even for those who meet these demands, and workers without formal post-secondary educational credentials are particularly at risk of being downsized. In a different labour market, workers might be able to leave and find another job. For that matter, in a different policy environment, they might be able to avail themselves of retraining programs to find other work opportunities. However, this fundamental reorganization of work is occurring in a broader policy environment in Canada, which is characterized by the withdrawal and erosion of Keynesian welfare policies that once provided significant support and protection to workers such as unemployment insurance and training programs for unemployed workers, among others. These branch workers also find themselves in an insecure labour market in which growing unemployment, underemployment, increasing reliance on part-time workers and technological displacement are the norm for clerical work (Radsma, 2010).

7.2 Branch learning environment

Organizations are powerful mediators of learning and for the learners. It is therefore necessary to examine the bank, the branches and the historic processes taking place so that we might situate workplace informal learning and learners within this context.

While many customer service duties have been automated, a number remain and fall under the responsibility of CSRs. But the fundamental shift in orientation from being service-oriented to becoming sales-focused creates a confusing and often-threatening work environment for branch workers.

The branch environment is also often perceived as threatening by branch workers, as formal educational requirements for entry-level positions increase and are more valued by the bank than years and even decades of on-the-job experience, which are unrecognized by the bank. As one branch worker confided, “[t]he work atmosphere [in the branches] is very threatening ... particularly if you don’t have a post-secondary education.” While credential requirements have been inflated (Livingstone, 1998, iv) for entry-level jobs in the bank from a high school diploma ten to twenty years ago to a college or university degree today, none of the staff felt that these degrees were necessary to perform branch-level work. Many staff fear they will be downsized
for failing to hold these formal credentials; many were bitter and felt betrayed, stating that they had given years of their lives and their work to the bank, but it fails to recognize or appreciate their contributions. Many of the staff I interviewed had high school diplomas. Statistics on unemployed clerical workers in the Greater Toronto Area certainly support the anxiety of many of these workers about being downsized; clerical workers constituted the largest unemployed group in metropolitan Toronto (de Wolff, 1995, sec. 5.5.1.) at the time this survey was conducted.

These statements contrast sharply with upper-level management and industry statements about the prevalence and availability of “flex-time” and “flex-work” arrangements. Alternative working arrangements were first introduced in 1991 by the Royal Bank and Bank of Montreal. However, all major Canadian banks adopted such arrangements during the 1990s, consisting of: “1. flex place, 2. flextime, 3. flex week, 4. job-sharing partnership, and 5. part-time” (Collins, 1997, 12). According to industry publications, banks are considered leaders in the development of alternative work arrangements and in most human-resources areas, as they recognize the need for balance in their employees’ lives. These publications profess that banks understand that there is more to life than work, and work itself is generally done better by those who appreciate that fact (Collins, 1997). However, these statements are in stark contrast to the experiences and working conditions of the branch workers interviewed and surveyed through this study. Supportive alternative work arrangements, such as working from home or being in the branch during core business hours, may be available to upper-level bank management. However, these supportive alternatives are not trickling down to branch-level staff, and as a result, these staff and their families are absorbing, shouldering and partly subsidizing the cost of restructuring and work-related study – and at a time of record profits for banks.

Girard’s (2010) work on the effects of non-standard work on the work-family balance in Canada concludes that while some “workers benefit from the positive effects of flexibility and good job quality, others are trapped in forms of employment where flexibility is required of them, rather than for them” (Girard, 2010, 46). Many part-time branch workers, for instance, accept part-time employment in the bank under study because this is the only employment available, not because working part-time is their preference. While flex-time may be the most widespread alternative work arrangement in Canada, only just over a third of Canadian employees report having flex-
time schedules (Comfort et al., 2003 cited in Girard, 2010, 52), with a higher proportion of men reporting having these arrangements.

The branches offer a very poor learning environment. Branches are noisy and the distractions are many, making it hard for workers to concentrate on reading, self-study and learning. Managers are not always particularly supportive of on-the-job learning and there is little, if any, time for on-the-job study and learning. With informal learning, it is poorly understood and appreciated, and managers sometimes discourage peer-to-peer learning and assistance. There is little time to read and to experiment with software programs, for instance, by using trial and error. With collective informal learning practices, workers are quite mindful of how busy and overworked their co-workers are and report frequently trying not to bother them with questions, queries and requests for assistance.

In terms of the bank’s new increased focus on income generation, some individual compensation in the form of sales bonuses (tied to individual sales targets) was also being introduced at the time this survey was conducted. However, it was too early to observe what effects such forms of individual performance targets, compensation and competition are having on and among branch-level staff (Hughes and Bernhardt, 1999) and their collective informal learning practices. This question should be the focus of future research.

7.3 Reorganization and automation of branch-based work-related study and learning

As the historic overview of workplace learning chapter indicated, retail banking’s approach to workplace learning has fundamentally changed, shifting from a complete reliance on on-the-job informal learning to a formal training approach that increasingly relies on self-study and CBT. Workplace learning has become far more standardized and routinized through the development of a formal curriculum, self-study modules and CBT. This change in workplace learning policy and practice has involved a substantial reorganization of workplace learning and has often relied on the introduction of automation processes to implement and facilitate different aspects of this reorganization.
Formal training, self-study and CBT have intensified and replaced retail banking’s previous reliance on informal learning in banking training policy, while heavy workloads and a reduced staff complement displace and crowd out on-the-job informal learning. Livingstone (2010c, 424) has referred to this replacement phenomenon as the “substitution effect.” The findings of this thesis concur with Livingstone: the bank’s workplace training policy has replaced and substituted informal learning with formal self-study and CBT, as well as intensifying work-related learning and the learning requirements. Furthermore, the FIS/UT researchers found that, in terms of the quality of this learning, workers are learning just what is needed to get by and little more than that.

Despite this replacement and substitution effect, findings from both the national survey and the ethnographic fieldwork clearly indicated that branch staff’s preferred ways of learning are predominantly informal learning practices. The national survey confirmed almost-universal use of informal learning practices by bank workers, with virtually all engaging in hands-on trial and error, and almost 90% engaging in informal consultation with co-workers. These findings are also consistent with the 1998 NALL findings, namely that informal learning is the most frequent form of learning engagement for adults and the most important form of learning for workers. In terms of their learning preferences, almost twice as many national survey respondents (approximately two-thirds) viewed informal learning practices as more important than formal learning approaches (approximately one-third).

Branch staff finds themselves in the midst of a rapidly changing industry and in a workplace that is unconducive to learning and with ineffective and sometimes irrelevant formal training (e.g. the commercial lender who must learn about RRSPs, referred to above) and a general lack of support. Branch staff cope by relying on individual and peer-to-peer informal learning. When asked how to support learning, national survey respondents viewed improving training CD-ROMs and printed materials as the least useful means and preferred changes to the learning and work environment. About 70% of respondents would like more time both for practice and to help one another.

Collective informal learning still occurs in some branches where older, more-experienced branch workers organize themselves and their colleagues after hours “to push each other through” the
self-study requirements. These collective informal learning efforts are a form of coping or survival strategy for workers employed in a precarious work environment and in a difficult labour market for clerical workers more generally. Some of these findings may be surprising in the sense that different generations of workers are often split up in terms of the sales/service split, while the new hires are often tellers/CSRs.

Through the centralization and formalization of workplace learning policy, what had been situated informal learning in the branch work environment has been replaced to a significant extent by standardized formal study on one’s own or in front of a computer – even though this is not the preferred learning method of branch workers. The emphasis on formal, post-secondary education credentials, coupled with the erosion, erasure and failure to recognize the experiential knowledge and expertise of older workers and mentors, has led many branch workers to feel despondent, angry and betrayed by the bank. The bank generally – and the CTP specifically – promote an image of the bank as a “learning organization”, as one of Canada’s “Top Employers” and as a human resource innovator, and it claims to have invested hundreds of millions of dollars over the 1990s on training. However, the bank’s approach to workplace learning is generally at odds with how adult employees best learn on the job, namely informally, but also with the importance of the learning environment as a decisive factor in workplace learning.

The shifts in workplace training policy have resulted in both a tremendous amount of self-study material for branch workers and a rapid pace for self-study and learning for workers (particularly in light of the heavy workloads of branch workers). However, the “one-size-fits-all” or blanket curriculum means that modules and courses must be undertaken by all regardless of the relevance to one’s job, position or length of service with the bank (e.g. the commercial lender cited earlier who had to study modules on mortgages).

In terms of some of the other effects of the reorganization of workplace learning, work-related self-study has become a burden, an obligation, and a source of stress and anxiety. Now, not only does one’s workload spill over into life after hours, but so does keeping up with the constant demand that one be engaged in over 75 self-study modules or courses that form the bank’s framework of competencies and capabilities. Further background research revealed that the bank is conducting an accreditation process of all frontline employees (in both sales and service). The
goals of this initiative are twofold: to support employee development in effectively performing their jobs and to provide an accreditation process to all employees. A key challenge according to the bank has been the individual assessment, which takes between six and ten hours and which would be very challenging for branch staff to find the time to undertake. The accreditation framework comprises the above-mentioned modules and courses on such topics as effective communications, listening skills, self-management, team work, selling and so on. Managers are encouraged to establish clear performance requirements and to “emphasize that accreditation is compulsory.” Based on the interviews and discussions I had, I neither saw nor heard of any individual assessments being conducted, nor were the training requirements being tailored to either the individual employee’s position or competencies.

By regularly studying after hours, branch workers are also subsidizing work-related study in their own time. At the branch level, mentors have been lost both as they age and retire, but also through a process of reorganization that fails to recognize their skills, knowledge, expertise and understanding of retail banking and of mentoring.

In terms of the bank that I studied, the assumption of “increased investment” in training needs further qualification. While the bank invested hundreds of millions of dollars in training in the 1990s, these investments were used to develop formal curricula and CBT, not to allocate time for on-the-job learning. However, the complexity of a teller’s job becomes clearer. In terms of a lengthening of the formal training tellers participate in, I believe that, if we extend the time frame for our comparison back by another decade into the 1970s, the length of formal training today (e.g. 20 days) relative to the length of informal mentoring in the 1970s and into the 1980s (when branch staff spent a few weeks with a mentor) will be about the same, if not longer. As indicated earlier, at the bank under study, tellers in the late 1990s were given only two days of mentoring before they were expected to serve clients – compared to a few weeks of informal mentoring in the 1970s and 1980s. Such estimates point to decreased investments in the time allocated for training – a finding also consistent with the “low-cost” transaction approach and lowered investments in human resources.
7.4 The rupture of the social understanding and its effects on workers’ informal workplace learning practices

The changes in labour relations for bank workers in Canada have been characterized as the rupture of an unwritten, but important social understanding between retail banks and their branch-level staff, shattering the trust between workers and management. While an unspoken understanding did appear to exist between older branch workers and the bank, this understanding or unspoken arrangement does not constitute a formal contract per se, nor do the changed employment conditions constitute a rupture of a formal contract. Pankhurst states that the notion of an implicit contract of employment is inherently open or incomplete and differs substantially from a formal contract specifying wages and working conditions that is subject to law (Pankhurst, 2009, 149).

The social understanding between branch workers and the bank consisted for decades of branch workers with some secondary education engaging in on-the-job informal learning in exchange for promotion opportunities in the bank. A job in the bank was understood as a clear job ladder with colleague mentoring and long-term job security (Eyerman, 2000; Leyshon and Pollard, 2000, 206; Lyon, 1997). Many of the older workers interviewed stated that they were also attracted by the ongoing opportunities to learn and advance on the job.

How does this change in the terms of the social understanding affect workers’ workplace learning practices generally and their informal learning practices more specifically? Workers surveyed generally questioned the rationale or motivation involved in continuing to engage in work-related study, for instance, “why should I do all this training when my career path has been seriously shortened or when I never use it?” Others questioned why they should bother to even try to keep up with all of the formal learning requirements when the security of their own jobs and branches was so tenuous and uncertain. The different elements of the social understanding – such as work-related study – clearly lose their meaning once that understanding is broken. Bank workers are also particularly vulnerable vis-à-vis management and changes in employment conditions because of the lack of trade unions in Canadian banks. On-the-job work-related learning – once an attractive feature of bank work – has changed dramatically. From once being
situated and linked to better opportunities, workplace training has become another work-related obligation to be done after work with varying degrees of relevance and utility.

7.5 Questioning the pressure to formal study

The question remains as to why there is so much pressure to undertake formal study at such a rapid pace. Why does the bank expect branch workers to get through the extensive blanket curriculum? As mentioned above, one document indicated that the bank is undertaking an accreditation process with all frontline workers. Participation in the process is non-negotiable and involves working through over 75 learning modules. The staff members I interviewed did not seem to understand that an accreditation process partly drove the formal learning requirements. But if learning were the aim, then the bank could, for instance, consult with individual workers regarding their needs and agree to a learning plan in line with their actual jobs, needs and competencies. Branch staff indicated very clearly that the learning requirements were excessive, that there was no on-the-job time for learning, and that the self-study modules and courses were often not relevant to their positions. They also indicated their preference for and near-universal engagement with informal learning. So, what purpose does this involuntary formal study serve?

I would like to draw here on Hacker’s research study in the 1970s at AT&T with clerical workers in the US prior to large-scale automation. Hacker’s research indicates that AT&T used “speed-ups” and bodily regulation of predominantly women clerical workers to create workforce attrition:

At AT&T, most women worked in jobs that had been technically simplified enough to be automated. The company preferred to reduce the workforce through attrition rather than layoffs. Sometimes government-sponsored research showed how to do this, by making jobs less pleasant, speeding things up, tightening control (Hacker, 1989, 20).

I would posit that the bank in this study is also using “speed-ups”, not only in terms of transactions with customers (which have doubled in volume), but also with work-related formal learning and the associated requirements. The major Canadian retail banks were also faced with the need to reduce the number of branches and branch workers they employed in the 1990s. However, publicly announcing massive lay-offs across the country would have undoubtedly been
harmful to the corporate image – particularly since the major banks had been reaping record-level profits. Not unlike AT&T, I believe the bank under study adopted a workforce attrition strategy using unrealistic, extensive formal learning requirements and demands to make branch workers uncomfortable, anxious and insecure to prompt workers to leave rather than having to fire them.

Another tactic employed in this workforce attrition strategy involved eroding the status of experienced branch workers, combined with showing a blatant lack of regard for experienced branch workers, their expertise and knowledge, despite decades of service with the bank. By downsizing experienced mentors and staff, the message from the bank to its experienced workers is clearly that “your experience and service are worthless.” I have also touched on the anger and frustration that many workers have expressed as they struggle with heavy workloads, unrealistic learning requirements and anxiety, job insecurity, and sometimes health problems. Another telling indicator of branch workers’ sense of worth and contribution within the bank is the finding that nearly two-thirds of branch workers felt that the bank does not listen to frontline branch staff when developing new learning materials.

As one very experienced worker indicated, many branch staff can barely keep up with the heavy workload, much less the constant learning requirements and having to study after working a full day. As a result, many branch workers are left feeling they are incompetent or failures when the employer and work environment actually places completely unrealistic expectations on them.

7.6 The predominantly women branch workers

In the final section of this chapter, I consider the implications of these various forms of reorganization on predominately women branch workers. These women workers are caught in the branches with heavy workloads and a plethora of self-study courses and requirements. These work-related study pressures are heightened by their vulnerable position and lack of job security in the bank, in a competitive labour market that demands higher educational credentials and often offers only part-time employment, and in a country where Keynesian policies and worker protections are being eroded.
Many of these women workers are middle-aged women who have some secondary education and who have worked a decade or two in the bank. Without post-secondary education, these women know that should they leave the bank, their prospects for finding full-time clerical work would be very slim. Many of those who remain are still raising children and are strapped with mortgage payments and other financial obligations and responsibilities. Some are single parents, and their job at the bank is their household’s sole source of income.

In light of the increasing withdrawal of the Canadian welfare state from providing a number of social service provisions, many of these women also find themselves spending more time on caring activities – be it assisting elderly parents, tutoring children or helping them with fundraising for their local school, or supporting older children. As the bank requires more of branch workers’ time after work, the effects of the pressure to engage in formal study on these women should not be seen in isolation from what is happening around them – be it in the educational institutions their children attend, the hospitals and homecare services their parents avail themselves of, or the difficulty in qualifying for employment insurance benefits of friends and relatives. In such an environment, the demands on these women both on the job and from their families, friends and communities are frequently many – leaving little time for themselves to simply relax and rest. Branch workers complained frequently of stress, anxiety, insomnia, depression and other health issues. Much of this work at home and in the local community is gendered and often done by women (Livingstone, Mirchandani and Sawchuk, 2008, 2).

The formal study requirement pressures that branch workers experience are heightened by their vulnerable position in the bank, in a competitive labour market (which demands higher educational credentials and often offers only part-time and contingent employment) and in a country where welfare state protections for workers are being eroded.

To conclude, this chapter has examined the effects of reorganization and automation initially on retail banking and branch work within a Canadian context characterized by the withdrawal of the Canadian welfare state and many social welfare provisions for working people. The workplace learning environment in the branches was presented, and the branch was found to be a very poor learning environment characterized by noise, frequent interruptions and lack of support. Thirdly, the reorganization and automation of work-related learning and study were reviewed, and the
implications of the bank’s adoption of a formal learning policy were discussed in light of branch workers’ preferred ways of learning, which are predominantly informal. The rupture of the social understanding between workers and the bank considered specifically how this rupture affects workers’ informal learning practices. There is a disconnect between the bank’s workplace training policy, which emphasizes formal study, and branch workers’ preferred learning styles, which are predominantly informal. In light of this disconnect between the bank’s policy and workers’ practice, there is a discussion that questions the bank’s pressure on workers to engage in formal study. This pressure by the bank appears to be aimed at making branch workers feel uneasy, overwhelmed and uncomfortable so that they might leave of their own volition. As such, compulsory, unrealistic learning requirements are likely part of a workforce attrition strategy.
8. Conclusion

This thesis has explored the effects of rapid organizational restructuring and automation on bank workers’ informal learning strategies in a Canadian bank in the mid- to late 1990s. To understand the effects of those processes on the predominantly women workers, the thesis has situated the women bank workers within the context of the Canadian labour market for clerical workers and of the Canadian welfare state with eroded social provisions for working people during that period.

Workplace training within the bank studied is also subject to reorganization and automation – leading to the bank’s adoption of a workplace training policy that emphasizes formal learning, self-study and CBT. The bank’s formal training policy is at odds with empirical surveys of adults’ informal learning practices and with their preferred ways of learning at work. More importantly, restructuring as it has been conducted is undermining what are both key learning practices and coping strategies – even though formal study requirements have increased significantly while on-the-job time for learning has decreased significantly. As the 1998 NALL survey indicated, informal learning is the predominant form of adult learning and the most important form of learning for adults in the workplace (Livingstone, 2010b, 12).

Drawing on a national survey of bank workers’ learning practices and on ethnographic fieldwork in three branches, I examine the bank and the branches as a learning environment, recognizing that the workplace plays a decisive role in work-related learning. The branch environment is characterized as being busy, noisy, stressful, and full of interruptions by clients and co-workers. Branches are poor learning environments and are not particularly conducive to learning. Branch workers’ heavy workloads, combined with fewer staff in the branches to do the work, mean that work spills over into one’s discretionary time after hours, as well as leaving virtually no time during the day for on-the-job formal study. Nearly two-thirds of the bank workers surveyed indicated that they could not keep up with their performance-related targets and still take time to engage in formal study activities at work.

The implications of the branch learning environment and the bank’s adoption of a formal study training approach are disconcerting, particularly when one considers bank workers’ preferred
learning styles and practices. Ninety-five per cent of branch workers engaged in hands-on exploration, while 88% consulted with co-workers to learn the new financial services software. Only 28% of survey respondents rated the structured self-study using the CBT materials as important in learning the new software, while 30% rated formal coaching sessions as important. There is thus an important disjuncture between the bank’s formal education training policy and how branch workers learn best.

The bank is considered a leader within the industry in terms of its promotion of learning, e-learning and its CTP. The bank claims to have invested hundreds of millions of dollars in training over a decade in the 1990s. The bank’s philosophy is that the CTP develops the learning resources, but the branch workers must invest their own time and energy to do the self-study. However, judging by views expressed by bank workers, the bank and the CTP would be better off investing resources into freeing up branch staff time-wise and improving the learning environment so branch workers have more on-the-job time to engage in individual and collective informal learning activities (which 70% of respondents requested). Branch workers’ assessment of the importance of informal learning practices was three times higher than their assessment of the self-study CBT materials and formal coaching. Almost two-thirds of survey respondents also indicated that the bank does not listen to frontline branch staff when developing new learning materials. So, key challenges for the bank and CTP are to value and consult with frontline branch staff about their learning needs and practices, and also to recognize and appreciate the value of informal workplace learning and to integrate it into the bank’s training policies and programmes.

As a result of the heavy workload and reduced staff complement, branch staff engage in formal study activities after hours. There was also some evidence that informal on-the-job learning is being displaced and crowded out by so much work-related study – a process Livingstone has called the “substitution effect” (Livingstone, 2010c, 424). There is a need for more empirical research in this area particularly regarding workers’ informal learning practices in rapidly restructuring environments.

In terms of the rupture of the social understanding between workers and the bank, the thesis considered specifically how this break affects workers’ informal learning practices. Branch
workers are particularly vulnerable vis-à-vis management and the many demands made on them; part of this vulnerability stems from lack of collective power, i.e. not being unionized.

In light of the excessive self-study expectations, I consider and question the bank’s pressure on workers to engage in formal study. Drawing on Hacker’s critical work on AT&T in the 1970s, I posit that this pressure to learn by the bank, combined with heavy workloads and understaffing, is aimed at making branch workers feel uneasy, overwhelmed and sufficiently uncomfortable in order to prompt many to leave of their own volition. As such, compulsory, unrealistic learning requirements are part of a workforce attrition strategy. A workforce attrition strategy enables large firms like the bank to avoid announcing large, country-wide lay-offs, bad press and public relations, and potentially losing customers.

Finally, I turn to the question of who the women workers are who are caught in the branches with heavy workloads and a plethora of self-study courses and requirements, as well as considering the implications of the various restructurings for them and their lives.

These workload and study-related pressures are heightened by the vulnerable position of many women workers, the lack of trade unions in the banking and financial sector and lack of job security in the bank in a competitive labour market that demands higher educational credentials and often offers only part-time employment, and in a country where Keynesian policies and worker protections are being eroded.

Many of these branch workers are middle-aged women who only have some secondary education and who have worked a decade or two in the bank. They may still be raising children, be strapped with mortgage payments, putting kids through post-secondary education and/or have other financial obligations and responsibilities. Some are single parents, and their job at the bank is their household’s sole source of income. Precisely because of these caring commitments and the lack of decently remunerated opportunities for clerical workers, many continue working and studying hard with the bank.

In concluding, if the bank is serious about creating a “learning organization”, then it needs at the very least to recognize, reward and foster informal learning in the branch workplace. The bank also needs to better appreciate its staff and recognize that all branch staff have an array of skills,
knowledge and competencies that they use to perform their jobs. The learning requirements need to be seriously relaxed and more time needs to be allocated for workers to engage in informal on-the-job learning. If the bank and the CTP are committed to workplace learning, then the bank’s training policy needs to be reviewed and modified to better incorporate how bank workers actually learn. The bank and the CTP could sponsor and facilitate more research on workplace learning following a shift in the training policy to monitor and study the effects of the new policy. The bank and the CTP need to seriously reconsider the value of spending some ten million dollars each year on structured self-study and CBT materials when less than a third of bank workers considered these resources as important for learning the new software. To effectively support and encourage learning, the bank needs to learn from its workers, and branch workers indicated clearly that the bank doesn’t listen to them. To these ends, retail banks generally need to support research on workplace learning and revamp workplace training policies accordingly.

While the fieldwork and survey components of this research were conducted a decade ago, the findings and conclusions remain relevant today. There is little evidence of fundamental change in the training, recruitment or human resource policies in retail banking in Canada, nor of a reversal of branch downsizing, workforce flexibility or restructuring policies. Retail banks in Canada have, if anything, promoted flexibility and just-in-time training (Granatham, 1997, 63-64) and around the clock CBT or “e-training 24/7” (Galt, 2001, B16). In a few instances, the chronic understaffing, the constant overwork and the unrealistic workloads expected of branch workers have resulted in complete staff burnout and banks being subject to court rulings, penalties and compensation (Brown, 2004). The use of external labour and the recruitment of people with higher education have continued unabated. In some cases, external recruits with higher education may be selected to participate in custom-designed MBA programmes (Waxer, 2005, 46), while in others bank employees are encouraged to take job-related courses through local universities (Newman, 1996, 32). Retail banks in Canada have also come to expect their training programs to deliver immediate payoffs and results (Schachter, 2000, 1624). Ambitious certification and licensing training programs related specifically to financial planning and wealth management have frequently been adopted (McArthur, 2003, 28; Anonymous, 2001, 34; Lyon, 1997, 12). Informal learning is for the most part absent from industry publications, although some
mentoring is promoted among senior management, upper-level management trainees and executives (Fest, 2010, 81; Landy, 2009, 10-11).

Canadian banks have weathered the most recent global financial crisis relatively well, and many are further expanding their international networks and operations. There are also claims that Toronto is becoming one of the largest global banking centres and may soon surpass London in terms of the number of financial service jobs (Heinrich, 2012, 8). In fact, there are predictions that some 100,000 new jobs will be created in the sector by 2020 (ibid.). Whether such predictions will come to fruition is hard to say; however, the outlook for the Canadian banking sector is relatively positive compared to countries like the US. Should Toronto become a global banking hub, the jobs to be created will most likely be of a specialized nature, and retail banks are likely to seek recent university graduates for entry-level positions and to continue with formal training policies and CBT. While these policies and formal approaches to learning are dominant in banks, bank workers will undoubtedly continue to rely on informal learning even without realizing they are doing so. There are currently and will be important and more effective ways of encouraging and promoting learning by incorporating informal learning into workplace learning policies and from learning from bank workers. A key challenge will be whether retail banks can learn from their own workers about how they learn best.
Bibliography


http://www.wallnetwork.ca/resources/ChurchMay04.pdf.


Evans, Jason. “Has Financial Sector Deregulation Eased Competition Policy Concerns over Big Bank Mergers in Canada?” MA dissertation, Simon Fraser University, 2005.


Fest, Glen. “Executive class.” USBanker, 120(10), 31 October 2010, pp. 81-85.

FIS/UT (Faculty of Information Science, University of Toronto). Private report for Canadian retail bank on worker learning in relation to a new computer software system, and accompanying training and implementation provisions. 1998.


