Deconstructing the communications interface of personal banking: A collaborative inquiry.

Maureen A. Maillet

University of Windsor

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Deconstructing the Communications Interface of Personal Banking: A Collaborative Inquiry

by

Maureen A. Maillet

A Thesis
Submitted to the Faculty of Graduate Studies and Research
Through the department of Communication Studies
in Partial Fulfilment of the Requirements for the Degree of Master of Art at the University of Windsor

Windsor, Ontario, Canada 1992

1992 Maureen A. Maillet
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ABSTRACT

DECONSTRUCTING THE COMMUNICATIONS INTERFACE OF PERSONAL BANKING

by

Maureen A. Maillet

Professionals in modern service industries are under a tremendous communication load with the many demands of the Information Society, and Personal Bankers are by no means exempted from the stresses of such a job. Other researchers in the field of organizational communication have not used a purely qualitative, or new paradigm, research methodology to inquire into the realities of professionals such as Personal Bankers. This study attempts to rectify that.

By using a methodology which employs the long interview, and numerous cross-checks as triangulatory measures, this research investigates the thought-worlds of nine Personal Bankers employed by the Royal Bank of Canada. This is done in an attempt to see if this sample of service professionals in the financial industry are experiencing communication overload on their jobs, and what techniques, if any, they are using to cope with the communication load.

The data resulting from nine long interviews are analyzed (by way of content and discourse analysis) and are used to compile "collective stories." These stories are in turn presented to a secondary sample of Personal Bankers for their critique as a phenomenon recognition check. The findings of the research are taken back to the "collaborators" (ie., the subjects) who have invested in it and who will benefit from participation in the study. The findings will also be made available to their colleagues, who did not participate in the research, but who will also benefit from the insight into personal banking which the study affords.
To the Lord, Jesus Christ,

"in whom are hidden all the treasures

of wisdom and knowledge"  Col 2:3
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Many thanks to thank my friends, Nick and Sharron, (who would always take Trish at five minute's notice) and Lisa (who drafted many of the diagrams for the thesis). Thanks for your prayers. I couldn't have managed without you. And my mother, Marg Dunlop (another Royal Banker), who was enthusiastic about the project from the start, and who probably still can't believe it was actually finished on time!

Finally, a big "Thank you" to the Personal Bankers from the Windsor area who took part in this study. It is just as much their project as mine. I really appreciate the hours they were willing to give when they have such busy lives of their own. The findings we obtained couldn't have been possible without their honesty and candor. I would especially like to thank Mr. Ron Dulmage, the Windsor Area Manager, who generously permitted me to conduct this study.
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CHAPTER ONE

INTRODUCTION

The work required to sustain a human group is communication or the transfer of information among individuals, groups and cultures. Without communication or information sharing, human society as we know it would disappear. Information sharing creates a network of relations among people that maintains structure or organization within the group or culture.

(Littlejohn, 1989, p.47)

Experts in organizational communication say that there is a technological revolution taking place in the workforce that will have an impact on society as great as that of the agricultural and industrial revolutions of the last century. Terms like “information age” and “information society” are well known by now. Consciously or unconsciously, we are all affected by the information revolution, but none more than those employed in the service industries.

Statistics show that by the end of the century, approximately two-thirds of all work in the United States will be information work (Cleveland, 1990). Shockley-Zalabak (1988) claims that,

millions of routine jobs have disappeared while new and more stimulating jobs requiring communications expertise are being created. As an individual you are more likely to create, process, or distribute information than you are to be directly involved in the production of goods. (p.6)

Because the emphasis on the type of technology in the workplace has changed from machinery which enables the production of goods, to communication technology which facilitates the gathering, processing, and distribution of information, the basic work skills which employees need have changed. The modern organization needs people who can listen, write, persuade others, demonstrate interpersonal
skills, and gather information. Organizations in the information age need flexible and creative people who have diverse and well-developed communication abilities (Shockley-Zalabak, 1988).

In this thesis, the researcher aims to investigate how a group of members of one modern organization in Canada (the Royal Bank) handle the vast flow of information which they must use to perform their jobs. Since the amount and quality of the information shared between organizational members depends on the type of business it is (Cheney, Block, & Gordon, 1986), a large charter bank provides a good "field" for anyone who wants to study a case which involves very high exchanges of information between its members and customers.

Organizations as large as the Royal Bank have very complex, bureaucratic structures. In order to investigate the realities of working in such an organization, the researcher has chosen only one group of employees within the bank to study: Personal Bankers. The researcher considers them to be at the hub of the multi-directional flow of information within the bank, for reasons which will be discussed below (see Figure 1.1).

The Subjects

Personal banking (or "relationship banking") is a fairly new movement in the banking industry. It has incorporated the functions of many of the traditional "platform" staff (i.e., loans, mortgages, investments, opening accounts, etc.) and is designed to improve customer service.

In the Royal Bank in Windsor, Ontario, where the study took place, the position has existed since approximately 1987. Many details about the job, such as how many duties Personal Bankers should be required to perform, are still being worked out. The banking industry itself is changing very rapidly and Personal Bankers seem to be at the centre of much of the "after-shock" changes.
Figure 1.1: Communication Load of Personal Banker
The traditional position of "teller," or "Customer Service Representative" as the front line, customer contact person is gradually being phased out by the bank and customers are being encouraged (or, some would say, forced) to use the Automated Banking Machines for simple transactions, such as cheque cashing, deposits and withdrawals.

In an interview with Allen Kunigis, appearing in the January 1992 issue of Interest Magazine (a bi-monthly publication for all Royal Bank employees), Gord Feeney, senior vice-president, Retail Banking said.

It takes time for people to become comfortable with technology. We have to promote the self-service network on the basis of convenience, quality and value. ...I'd estimate that 80 per cent of our transactions in the year 2000 will be done through self-service or electronically assisted banking - through the Personal Touch Banking machine and Cash Counter network, Point-of-Sale, debit card and telephone banking. (p.23)

What this means in practical terms is that any of the routine, yet 'non-automatizable,' tasks in the bank will be done by one position - the Personal Banker.

Because of the rapid changes in the bank, Personal Bankers (as the key customer contact personnel) are the targets of vast amounts of information. In the same interview cited above, Feeney said,

The account manager and personal banker have a key role to play in building this [customer/bank] relationship, not only by identifying the opportunities to sell services to prospective clients but by influencing their buying decisions through their professionalism. (p.25)

In order to fulfill this role, Personal Bankers have to be accurately informed about practically everything to do with the financial industry.
The demands of providing quality customer service (which is the bank’s main strategic focus) on the "front lines" make this a complex task. Relationship banking requires a great amount of initial training and continual updating of information on the part of the bank personnel. Much of this information is electronically conveyed in digitized text because it is so frequently and rapidly updated.

Information is received on a daily basis through an intra-bank mail system, electronic mail, by fax and by telephone. There are circulars which must be read, and a vast array of memos from various departments and levels in the bank. These media inform the Personal Bankers about new products, new procedures, new policies, service price changes, market segmentation, interest rates, etc., The bank also provides employees access to video and audio cassettes on an array of topics.

These communiqués provide information necessary for Personal Bankers to carry out their jobs, but that is not all that comes "across the desk" of the bank employee. Personal Bankers also receive information over and above directly job-related material, coming in the form of weekly, monthly and bi-monthly internal publications (bulletins, newsletters and magazines). They get information about the latest sales campaigns, initiatives, social functions, requests for committee involvement, seminars, banquets, general interest news bits, sports tournaments and many other things going on within the organization and its environment.

Besides the added demand this mandatory information consumption puts upon Personal Bankers, there are advantages to the abundant flow of information within the bank. Speaking about changes within the banking industry, Margaret Rahn Keene (1991) says,

The new organization experts such as Peter Drucker predict that work flow will be "knowledge based" and accordingly that the workforce will be "specialists" in their own areas. Thus, the workforce will be largely directing and disciplining their own performance through organizational feedback from colleagues, customers, and headquarters. In
short, they will be empowered. (p.39)

Managers within large organizations no longer control the flow of work to their subordinates. The information that employees like Personal Bankers need to perform their jobs flows directly to their desks, making them "specialists", in as far as they are now in charge of processing information and dealing directly with customers.

Personal Bankers are the human face of the bank with whom the public interacts most. Through them a variety of information is directed at customers - who become clients, using a variety of banking services - coming from a variety of backgrounds with a widely varying range of communication competencies, so far as these services are concerned. At the present time, Personal Bankers are largely responsible for teaching each customer who is "illiterate" in the use of the self-service technology how to use machines such as the "electronic teller."

The Significance and Purpose of the Study

The result of the demands which the banks of the 1990s place upon their key customer service personnel is an archetypal situation of information brokering, requiring a wide variety of communication skills: hence this approach to the study of personal banking from a communication perspective. The researcher goes beyond examining organizational information flows, and gets to the heart of the real communication interface which takes place between an organization and its customers.

Based on past personal observation, the researcher has reason to believe that Personal Bankers may be experiencing communication overload, as it has been described by Meier (1962) in his (now dated, but still very relevant) work on the syndromes which result from such a condition. The purpose of this research is to learn more about how Personal Bankers, as the new breed of service professionals, are coping with the demands of the banking industry as it exists in the 1990s. The
researcher is approaching this question within the framework of organizational communication, working with Personal Bankers to determine how they are handling the communication load, and if, in fact, there is a condition of overload in their jobs.

**Summary of the Literature**

Research done by banks in the United States has found that it is at least five times more cost effective to cross-sell existing customers additional products than to sell to new customers who have no relationship with the bank (Stemper, 1990, p.107). It is much more beneficial for a bank employee to be able to sell all the bank’s products to a customer whom he or she has in his or her office, instead of having the functions in the bank so compartmentalized that customers are rediscovered over and over, or lost completely (p.108).

It was for this sales advantage that the position of “personal banker” was created. Instead of new customers being shuffled around to the various departments in the bank to obtain the services they require, they meet with one Personal Banker, who becomes the personal manager of their accounts.

Keene (1991) offers valuable insight into banking in the 1990s that helps to create an understanding of personal banking (or “relationship banking,” as she calls it), and those who are involved in this profession. She says that the best salespeople in the 1990s will be nurturing, intuitive, and intrinsically motivated:

Banks are also beginning to realize that the type of person most likely sitting on the platform is not a high-powered “sales barracuda,” but rather a person who likes the security banks have to offer. Typically, nonmanagement platform personnel are from the local area—females whose primary concern is the home, not the office...

They’re warm and friendly. They want to be
accepted as part of a group. They don’t want to
do anything that would hurt their perception or
standing in the community. (p.145)

Keene provides nine characteristics that a top performing "relationship manager" should have:

The Key Account Manager: The salesperson will have to be able to establish, cement, and
sustain a select portfolio of key account relationships. Less critical
accounts will not merit direct contact.

The General Manager: The salespersons may also have to be their own sales managers....
More than ever, they will have to be able to sell internally, to negotiate positively,
and to implement marketing strategies.

The Marketer: As many banks decentralize their marketing locations, salespeople will be
responsible for total territorial development, managing high-profile activities on their
own, including product seminars, direct-mail efforts, and local advertising.

The Pulse of the Bank: The skills of the relationship manager will be essential for
differentiating products and services in the marketplace and for continually feeding
back market information.

The Telemarketer: While most relationship managers will still spend most of their time in
customer contact, much of it will not be face-to-face. Using the telephone, direct
mail, and electronic media, the salesperson will actually be increasing contact with
clients while reducing the cost of selling.

The Confidant: As a matter of routine, the salesperson will have...command of the client’s
problems, goals, and concerns...

(pp.149-150)

For the most part, Keene’s description of a relationship banker accurately describes what a
Personal Banker must be. The position has evolved from the concept of providing each corporate
client with his or her own account manager; now every client on the side of retail banking also is
provided with a personal account manager.

Keene articulates well a sense of the difficulty of relationship banking when she says,

Account officers today do far more than arrange
credit facilities: they control virtually all
aspects of the relationship, that is, they must
know how to draw on every product and resource
available in the bank and ensure that they are
being correctly applied.

(pp.152-153)

Good Personal Bankers must have good product knowledge, understand the type of customer each product is designed for, fully understand the needs of the customer who is sitting in front of them or who is on the phone, and be able to correctly fit the product with the customer’s needs.

General Position Outline and Qualifications for Personal Bankers

The researcher obtained permission from the Royal Bank (Windsor Area Office) to include in this thesis the official bank criteria for Personal Bankers. For the convenience of the reader, only the points most relevant to this research project are included here:

Key Result Expectations:

* Assists the Manager, Personal Banking, with the development and promotion of all Consumer Services through telemarketing of clients and non-clients, mail solicitation, ongoing aggressive cross-selling programs and coordinating campaigns, including compiling statistics and motivating branch staff.

* Ensures a high standard of customer service.

* Acts as primary referral point for deposit service inquiries, new account openings, cross-selling and up-selling the full range of branch services.

* Expands customer relationships, soliciting all branch services and providing customers with their total banking requirements.

* Assists in producing, planning and presenting product knowledge sessions for staff of branch services.

* Responsible for posting correct rates for client information.

* Ensures continuous safety of Bank funds through strong risk asset management practices.
Qualifications:

* Good credit judgement and assessment skills.
* Good human relations skills (outgoing personality, friendly and professional).
* Good knowledge of personal lending, bank services and collateral securities.
* Must be organized.
* Must have been successful in lower level positions, or a graduate of the Personal Banking Officer Training Programme.


The Sample

The desirable sample for this type of research is purposive, small and homogeneous (see p.12ff for discussion of the methodology). Following is an explanation of how the researcher secured participants for the study.

Due to time and monetary constraints, the researcher did not look outside of Windsor, Ontario, for participants. Also, of all of the large organizations with which the researcher is familiar, the Royal Bank was the most obvious choice, because the researcher had worked for the organization for some years. The researcher has first hand experience working with and observing Personal Bankers, such as the ones in this study, in the past and has some understanding of their situations. Familiar also to the researcher is the bank jargon (providing an advantage in gaining the trust of the participants in this collaborative research endeavour, because they recognize and will relate to an insider) and the official literature circulating within the organization.
Selection of Potential Collaborators by Windsor Area Office

The selection of the research sample was made in two stages, each involving factors which determined who actually ended up taking part in the study. In the first stage, the Windsor Area Manager (who had to give clearance for the research to take place) provided a list of twenty or so names of Personal Bankers in this area. He stressed that collaborators were to participate solely on a volunteer basis. According to him, the names were selected based on the following criteria:

* He tried to pick at least one Personal Banker from each branch in the Windsor cluster (includes Belle River and St. Clair Beach).

* He looked for people not long out of university as he felt they would be more likely to be open to participating in a research project.

* He chose people who have in the past agreed to speak with students who were conducting similar research projects (i.e., those who were most likely to want to help).

At the outset of this thesis, the researcher would like to point out the limitations caused by the sample. The procedure taken to secure a sample of willing collaborators has meant that those Personal Bankers who are known to be very negative about the bank, and who complain about excessive stress and the demands that management puts upon them to be involved in extracurricular activities, will not have been selected by the Area Manager as people for the researcher to contact. Therefore, there is an under-representation of this type of Personal Banker in the study. The findings of the research will not reflect the full extent of the havoc that has been caused by the hypothesized communication overload.

Collaborator Response to Account

The second level of selection was the response of the subjects to a written account of the research by the researcher and request for the participation of Personal Bankers in the area. The
wording of the memo (Appendix A) and the recipient's impression of the researcher from the follow-up telephone call could have influenced decisions to participate, or not to participate, in the inquiry.

Results of the Sampling Procedure

The endeavour to secure research participants resulted in a sample of nine women. (For summary of their ages, tenure with the bank, etc., see Table 4.1.) As a result, the findings of the research will give the female perspective on personal banking. The ratio of women to men Personal Bankers in Windsor is 4:1 (information obtained from the Royal Bank, Windsor Area Office), indicating that the position is mostly filled by women.

A Secondary Sample

The methodology of this research also requires that a secondary sample of four or five other Personal Bankers perform a critique of the findings of the first group of interviews as a triangulatory cross-check. Participants for this phase of the research were those who were unable to take part at the time of the initial interviews, or who were unwilling to commit the required length of time to a long interview, but who were willing to complete, and to comment on, a shorter cross-checking instrument.

The Methodology

Hiemstra (1986) states that past research done on the social impact of the information revolution is limited in worth, "primarily because of an overemphasis on laboratory and field approaches that have focused on simple objective measures of usage patterns and on subjective user responses" (pp.215-216). Instead, he advocates a more intersubjective focus for future research.
As many other specialists in the field of organizational communication have recognized as well, this type of insight into the experiences of professionals such as Personal Bankers is only possible with the type of new paradigm research employed in this study. This type of research requires a method designed to probe the thought worlds of its participants. The most effective and trustworthy way to do this probing is via long interviews in which the collaborators are asked non-leading, open-ended questions.

The most frequently used research method used by the Royal Bank for inquiring into employee satisfaction and suggestions for improved productivity seems to have been the bi-polar adjectival scale. These surveys have some advantages: they are quickly analyzed to yield statistics, can be given to large groups of employees, are done quickly and anonymously, and they are inexpensive.

The trouble with always using quantitative tools for research into things like employee satisfaction or assessing particular job positions is that they do not allow the respondents to speak in their own terms or give their own answers. A simple survey is very directive and does not probe feelings and constructions of reality (which are, again, the types of things that this research wants to find out about). Hence the application of a qualitative, or "constructivist" mode of inquiry which employs long, open-ended interviews.

Since all good research must be subject to tests of reliability, it is important to ensure that the results are relevant and useful and that the research method has a definite structure, an actual design that works to this end. The researcher has chosen Collaborative Inquiry (see Carney, 1990) as the overriding strategy to guide this study because it is essentially based upon unstructured, non-directive interviews with an information-rich purposive sample and builds in various cross-checks and instruments to create a reliable and accurate account. The participants in this type of study are "stakeholders" and collaborators in the research and are so treated by the researcher.
Basic Components and Attributes of the Methodology

The theories which direct a Collaborative Inquiry are "grounded" in the findings of the research. It is not the researcher's job to tell his or her readers about the phenomenon under investigation, as much as it is to show the phenomenon and how it is manifested in the lives of the persons involved. That is why a thesis using this methodology ought to be full of quotations by the collaborators, ensuring that the document is largely made up of their own words, and that the theory development is grounded on what they have revealed about the research topic.

The data resulting from the interviews will be the respondents' own telling of their feelings about, and desires for, Personal Banking. The aim in conducting long interviews is to generate thick description (which involves frequent citations, to preserve authenticity), but which is quite unwieldy. This methodology also involves presenting the data in easily understandable and readable diagrams and/or graphs, for data reduction and display, as overviews of the sections of the ensuing, unwieldy narrative. These overviews make the text resulting from the interviews easier to follow; and they permit the reader to see larger-scale trends, attitudes, and practices which underlie the narrative.

"Pattern matching" is a technique used in this methodology at the data analysis stage. It is a way to make sense out of the bulk of interview transcription that faces the researcher before any attempts have been made to condense the data. Coding of the raw material can be done by finding patterns in the data.

Camey (1990) gives several examples of such patterns: they could be based on such things as the general context or setting in which the phenomenon under investigation is situated; how the interviewee defines his or her situation; causally related, systematically interconnected sequences; behaviour patterns that exhibit regularities; styles of coping or critical incidents and events that show special features about the way a thing is done (pp.30-31).
Another attribute of Collaborative Inquiry methodology is that it allows for an emergent design. There is a dialectical process which takes place between problem-sensing and data analysis. The researcher begins with an initial problem or starting point for the inquiry, but at any point during data collection or analysis, other problems and issues may come to the fore. These new concerns and frameworks, which possibly better explain the phenomenon at hand, then become a new "candidate" explanatory framework against which the researcher can match the data while retaining all former theoretical frameworks. The study may then be modified to accommodate these new discoveries, producing "grounded theory."

Collaborative Inquiry is "detective work." It explores fuzzy issues and its aim is to generate, rather than to prove/disprove an hypothesis. While the researcher is confident about the methodology employed, and its usefulness in this instance, there is still a degree of exploration involved with the method. An emergent design simply allows for growth in understanding and for a better informed definition of the research question. The researcher is taking a multi-method approach, based on constant comparisons of findings and comparisons of various explanatory hypotheses, which allows for changes in the research design if the facts require use of other sub-techniques than those initially planned. The collaborators will raise many issues about personal banking that did not occur to the researcher at the outset. This method is designed to ensure that the issues most important to the collaborators will be the focus of the final analysis.

All of these changes in the researcher's thoughts, and the new literature, ideas and concepts which are brought in along the way, are carefully documented in a "reflexivity journal." The researcher then has an "audit trail" (extending through interview tapes, transcripts, evaluations of transcripts and cross-checks run on collaborators and researcher) to which anyone can turn so as to track the
evolution of the study. This ensures dependability of the research and accountability on the part of the researcher. For a detailed description of the project records, see Appendix I.

The Collective Story

One other product of the research is the "collective story" which will act as a generalizing account of what it means to be a Personal Banker. It is important that the story would resonate with the actual experiences of Personal Bankers, so that when a Personal Banker reads it, she or he thinks, "That’s me she is writing about." The collective story, published in a mass medium (usually a magazine or news-letter), is currently the best means of turning a latent group into a collectivity whose consciousness is raised.

The "collective story" is was developed as a genre by Laurel Richardson (1990). She describes it as a kind of narrative that gives voice to those who are silenced or marginalized in the cultural narrative... The collective story displays an individual’s story by narrativizing the experiences of the social category to which the individual belongs, rather than by telling the particular individual’s story.... (p.25)

It comes from a compilation of the stories of all of the interview respondents. Collaborators in this project provide narratives about themselves and their feelings about personal banking. Once the significant patterns and dominant themes from the interviews become apparent, the researcher is able to "write" a coherent story of the main features of this collective experience. The reader is thus presented with a portrait of the "typical" Personal Banker.

The collective story that will result from the findings of this research will serve two purposes. For one, it will serve as a cross-checking instrument in Chapter 6 when Personal Bankers from the secondary sample compare their experiences to those of the "person" in the story. It will also provide
an effective medium to deliver the findings of the research in which direct quotations which could identify a collaborator are avoided. A blend of similar remarks—whose authors cannot be identified—is used instead to guarantee anonymity while providing verisimilitude.
CHAPTER TWO

LITERATURE REVIEW

This chapter examines literature that contributes to an understanding about the new breed of service professional and the new service organizations in which they work.

The Modern Service Organization

Peters and Waterman (1982) claim that today's excellent companies are "close their customers" (p.156) and have a "seemingly unjustifiable overcommitment to some form of quality, reliability or service" (p.157). The Royal Bank has stressed the importance of quality customer service to its employees, and in fact its mission statement details five "qualities" in which it simultaneously strives to excel: Quality Service, Quality People, Quality Leadership, Quality Assets, Quality Earnings.

Naisbitt and Aburdene (1985) describe the "reinvented organization" as one in which

The top-down authoritarian management style is yielding to a networking style of management, where people learn from one another horizontally, where everyone is a resource for everyone else, and where each person gets support and assistance from many different directions. (p.62)

Personal Bankers have access to several departments within the bank which they can call on for immediate answers to questions or solutions for problems. A Personal Banker is not confined to seeking help from his or her immediate supervisor, who often does not have the time or resources to provide the help needed.

Another direction in which Naisbitt & Aburdene (1985) feel corporations are going is toward a recognition of such "unscientific" skills as intuition and judgement. They explain that,
Information becomes increasingly valuable in the new information society precisely because there is so much data. In fact, there is so much information about such complex issues that it is often impossible to take it all in. One has to learn to rely on intuition. (p.70)

The bank gives authority to Personal Bankers based on their level of experience, assuming that with experience, their sense of judgement and discretion will improve. For Personal Bankers, a big part of providing quality service is being able to "read the customer" (as they put it) so that they can know, and then meet, the customers' needs. Higher lending limits are given to those who have demonstrated the ability to make good judgements concerning what services to give clients.

The bank, along with the practice of placing its Personal Bankers at different levels of authority, also segments its client base and specially designs products to suit the needs of particular groups of customers. Peters and Waterman (1982) have named this concept "niche-ownership," or "tailoring." They say that,

Most banks have discovered that high-net-worth (i.e., wealthy) individuals are a very desirable segment. But most banks are still wondering how to get their high-net-worth programs under way, because in general they are held back by the major disadvantage of not understanding segment appeals. (pp.184-5)

The researcher believes that in the decade or so since In Search of Excellence was written, this problem has been rectified by major banks such as the Royal Bank. They have sophisticated programs designed to continually provide sales personnel with printouts of the market profiles in their areas, and Service Reference File listings of all the products currently held by their clients.

The Royal Bank practices the strategy of "tailoring." For example, it has targeted high-net-worth individuals (its "preferred clients") for special marketing programs and has created a product line called "Royal VIP Service" which offers them many privileges, such as unlimited checking and a
"bottomless" line-of-credit. Higher level Personal Bankers are given the more secure and lucrative market niches, while the junior lenders are left to wait on the "walk-ins" (i.e. customers coming in off the street) who open small accounts or require other basic services.

Communication Overload

No matter what their authority or level, all professionals are experiencing a universal phenomenon working within the modern service organization - communication load. Shockley-Zalabak (1988) defines communication load as "the volume, rate, and complexity of messages processed by an individual or the organization as a whole" (p.55). When the load exceeds the system's capacity, there is overload. Shockley-Zalabak explains that,

> It generates stress and strains the capacity of individuals to deal with information. In fact, one of the continuing concerns of the information society is that the ease with which we can use new technologies to process large volumes of messages is generating a permanent overload in many jobs - a situation that actually impairs rather than strengthens the decision-making process. (p. 55)

According to Meier (1962), an organization will adopt certain policies at various stages which are designed to cope with an ever-increasing communications load. As well, there are certain ways in which its members respond to communications stress. The researcher has provided a synopsis of Meier's model of communication overload in an organization:

**Policy One: Queuing Inputs at Peak Periods**

The incoming requests may be stored, or lined up, in order of arrival at some point in the vicinity of the boundary of the institution.
Policy Two: Setting Priorities in Queue

Different degrees of importance may be attached to items in a waiting line. The organization needs to...give precedence to those [items] most valuable to itself.

Policy Three: Destruction of Lowest Priorities

As a queue continues to build up in size, it becomes apparent that the lowest priority requests for service will probably never receive attention. ...It saves time and trouble to destroy the messages that fall into this category immediately upon arrival. This is the "wastebasket policy" for communications.

Policy Four: Adapting to Redundancy with Active Files

Some transactions are noted to be far more common than others. Organizations often find it possible to save time in processing by spending some capital creating an "active file" which contains the materials needed to expedite the most frequent requests.

Policy Five: Creating Branch Facilities

...If a branch facility is established in the vicinity of a large cluster of probable users it is likely to improve the service and significantly reduce the size of the queues at the main facility.

Policy Six: Encourage Middlemen

...Often niches for entrepreneurs are created which enable them to develop special services for several combined institutions at a cost less than that recorded by each individually. Appearances of such entrepreneurs is especially likely when a new technology can be brought into operation.

Policy Seven: Create a Mobile Reserve

...After one or another section has been nearly overwhelmed, thus threatening the viability of the whole organization, the management may decide that a mobile reserve should be brought into being. Each of the members of this reserve should have a broad enough range of skills to help in the departments that are likely to be under pressure.

Policy Eight: Evolve Explicit Performance Standards

...The application of single-minded attention to every request is wasteful of scarce resources. When a few are allowed to remain unattended or omitted from processing without scandal or the attachment of blame, the overall capacity can be substantially increased.
Policy Nine: Reduce Standards of Performance

The pressure has by this point become virtually intolerable. Something must give, and
ordinarily the rules maintaining the standards of performance are officially relaxed or countermanded.
This policy recognizes de jure what has already been apparent de facto for the lower-priority requests.

Policy Ten: The Search for the "Magic Formula"

When almost all hope of emerging from the predicament has been lost, the clutching of straws
is a behaviour that is almost universally recognized. Key staff may be taken off the "firing line" and
brought together for emergency conferences and quick studies.

Policy Eleven: Customer Self-Service

One quite radical formula that is seldom seriously considered is the redrawing of the boundary
that separates the client from the service institution. ...Boundaries, and sovereignty over functions, are
usually defended to the death of the institution itself.

Policy Twelve: Escape

The policy makers and responsible personnel, if they have found no solution to their
difficulties from increasing demand for services, are likely to consider resignation. The situation has
become intolerable and irremediable, at least within the scope of the knowledge and experience they
brought to the institution or acquired within it.

Policy Thirteen: Work to Rule

If escape is impossible for legal, ethical or other reasons there is a strong tendency to limit
responsibilities to the amount of load that can be handled by rigid, ritualistic application of working
rules. The institution no longer tries to meet the challenge of the task or make up the mistakes that
have been made. The errors tend to be ignored or denied. Clients are expected to find alternate sources
or substitutes on their own initiative.

Policy Fourteen: Salvage of Component Units

Dissolution of middle-sized or large institutions is seldom complete.... Often fragmentation
occurs so that a half a dozen organizations may be operating where one was before.

(pp. 75-79)
This model will be used in Chapter 7 of this thesis as a projective test during a phenomenon recognition check. The diagram presented to the Personal Bankers taking part in this study (Fig. 7.4) will have omitted Policy Seven ("Create a Mobile Reserve") as there is no parallel practice within the Royal Bank.

The New Service Professional

By the 1980s a dramatic shift had taken place in the workforce. Naisbitt & Aburdene (1985) say there is a new minority in the American workforce: white males; and increasingly, "the average worker is a woman" (p.81).

Sharon Frederick (1989) describes women in the workforce as caring "less about jobs that simply pay the bills, more about work they feel is self-fulfilling. They are apt to be frustrated by work they feel does not use their skills" (p.59). Frederick goes on to explain that workers today bring an unwritten contract into the workplace. They are looking for such things as:

* Tasks that are interesting, varied, and involve some challenge, learning, and responsibility.
* Enough information, support, and authority to get the job done.
* The opportunity to help make decisions that affect their jobs because bosses recognize that they know their jobs best.
* An understanding how their own work fits into the larger picture.
* Rewards that are linked to performance, and understanding of how employees can advance.
* Being treated as individuals, personally important to the company.

(pp.60-63)

Naisbitt & Aburdene (1985) point out that the new values that workers are bringing into the workplace are remarkably suited to the needs of the information society:
People doing information work, for example, are far more difficult to supervise than those performing manual tasks. Yet they are by definition more committed. When you work in your head, do thinking work, you cannot leave it behind at the office with the punching of a time clock. When people enjoy their work, they do a better job and need less supervision. In effect, they manage themselves. (p.80)

The authors also point out the "bad news": that "the workplace is poorly organized to take advantage of these valuable qualities" (p.82).

Career Stages and Professional Identity

Dalton & Thompson (1986) have built a theoretical framework around the tenet that careers move through stages. According to their scheme, Personal Bankers would be considered Stage Two professionals, with the titles of "Colleague", or "Independent Contributor" (p.46).

According to Dalton & Thompson, there are several characteristics Stage II professionals:

1. They assume responsibility for a definable portion of the project, process, or clients.

2. They work with relative independence, no longer closely supervised, and are allowed to make decisions on their own.

3. They manage more of their own time, which is both a reward and a problem. One manager in a large bank remarked:

   A critical quality for our loan officers is versatility. They need to be able to keep ten balls in the air at one time. It requires setting priorities. So many of our young officers get working on one project and forget everything else. Then they get a phone call from an important customer, and they can't deal with it because they are immersed in something else. The big challenge is to manage a host of different things at once.

4. They develop credibility and a reputation for competent work. With this comes increased independence, responsibility, and recognition. (pp.47-48)
Stage II professionals must have not only the skills needed to perform their jobs, but also the confidence to use those skills (p. 51). Personal Bankers may have very good selling skills, but if they lack the self-confidence they need in order to practice good interpersonal skills, or constantly question themselves on decisions they make about their clients' portfolios, they will not gain the confidence of the clients, or of their supervisors.

Professionals like Personal Bankers must use initiative and respond effectively to the communication demands of their job. Dalton & Thompson give an example of a 30 year old loan officer, of whom his supervisor said,

"Hadley hasn't taken over his accounts. He doesn't manage them, he reacts to them. He has no plans or goals of any sort. When I point this out to him, he will say, 'I didn't know I was supposed to' or 'I don't know what you want.' He'll go through the whole damned department - from trainees to vice presidents - to get help on a problem that he's perfectly capable of solving himself. That would be acceptable, within reason, if he made any real effort to understand the problem on his own, but he doesn't." (p. 52)

The opposite problem to the one above is a lack of focus, which is like having too much initiative: "Their interests extended in too many directions, and they were unable to focus their attention on any one project long enough to complete it" (pp. 52-53). Professionals at this stage must learn when to focus on the specific task at hand and when to pursue other professional interests. It is a matter of timing.

Individuals make various decisions about how their professional identity will be shaped. For example, questions about how much time to give the organization raise this important issue. All the professionals that Dalton & Thompson interviewed for their study on career stages (including bankers) discussed the prominent role of overtime in their work. Some defined a "low performer" as one who
left work at 5:30 pm. Those who choose not to "marry the firm" just change jobs, or settle for lower salary and less challenge (p.55).

There are also various tendencies one may have depending on his or her perceived abilities and talents. Some who have technical or functional competence will feel more comfortable and fulfilled just doing their job or using their special skill. Such persons will tend to specialize in one area rather than going into a management position (p.58). Others may wish to stay in a general field, seeing themselves as capable managers (p.59).

As well as the professional's own self-perceived aptitudes, there is another group whose external perspective can influence his or her career movement: the clients or customers of the organization. The interaction that a professional has with clients can be the key to professional identity, and how he or she is regarded by his or her superiors:

Managers who take their subordinates' talents for granted may show new respect when customers begin to make requests for a specific engineer, accountant, loan officer, or scientist. As a professional's image continues to grow, management will likely try to retain this individual—and his or her loyal clientele—by offering a higher salary, etc.. (p.65)

Personal Bankers often will develop a group of devoted clients over the years. Feedback that a Personal Banker's superiors receive from customers (in the form of telephone calls or letters) carries a lot of weight. A glowing report from a customer about the service an individual banker has provided can do a lot for his or her image.

The self-perceptions of Personal Bankers may also be affected by the perceptions of their customers. For example, the initiative a Personal Banker takes in marketing and going out of his or her way for the client may increase (based on the expected gratitude of the client). Also, his or her
confidence in doing the job may increase as the response of clients to the service he or she provides is more and more favourable.

Adapting to Change

Organizations have learned that they must quickly adapt to changing environments or be left behind in today’s competitive marketplace. Change is a fact of life in the Canadian banking industry due to the atmosphere of fierce competition between banks and trust companies, forcing the leaders (such as the Royal Bank) to always be coming out with better, faster, and less expensive ways to serve customers. At all costs, they must maintain the competitive edge. As the key disseminators of new products and services to the customers, Personal Bankers are also required to readily adapt to change.

Unfortunately, while some organizational members readily adapt to change and innovation, others reluctantly accept or even reject change (Rogers, 1986). Writing specifically about bank employees whose "productivity had been acceptable, even superior, in earlier years, but who now are marginal contributors," Keene (1991) writes,

...most banks find that their deadwood is comprised of two types: those who couldn’t understand the changes around them and chose to retreat, and others who have been shocked awake by change, but are incapable of comfortably functioning in the new environment. (p.162)

Odiome (1981) describes several characteristics of "change resistors." For the purposes of a review, the researcher will negate Odiome’s negatives and list characteristics of employees who are change adapters. Successful Personal Bankers who handle well the changes in the bank should, according to Odiome’s work, have the following qualities:

* The ability to plan, to keep an idea of the "big picture," and the goals of the organization. They do not let procedures, policies and regulations get them down or take away from the meaning of their job (13). They plan for and strive to meet the goals and expectations set down for them each quarter. (p.14)
* They stay out of the "activity trap," defined as, "The abysmal situation people find themselves in when they start out for what was once an important and clear, perhaps even noble, objective but in an amazingly short time become so enmeshed in the activity of getting there that they forget where they are going" (p.15). An employee should be productive and not just busy.

* They should be a part of a decision group so that they can be creating changes instead of just coping with change that is thrust upon them (p.28). Then they are not merely sitting back criticizing.

* They should be able to cope with obstacles. Good professionals will handle criticism, not fold under it. In a bureaucracy, criticism "is something that must be treated, dealt with and perhaps responded to" (p.190), but it should never result in self-censorship or self-repression on the part of the professional.

* Change adapters form relationships with co-workers, preventing a "submissive attitude which breeds frustration" (p.228). This also prevents isolation and feelings of punishment: "there can be no movement into the highest levels of anticipatory living without some highly personal and effective face-to-face relations" (p.228).

* They vent frustration positively. Change resisters abandon life by joining the "cult of consumerism" where the only meaning to work lies in the pay-check (p.233). The job should remain the means of growing and expressing his or her capabilities as a human being. A good professional resists feelings of frustration and retains a place in his or her life for "creative thinking" and thinks of "the challenges of problem-solving, and of the ambition and pride of personal achievement following the attainment of tough goals" (p.234).

* Adaptors to change are generally mature people. This includes such things as being welfare minded, listening to others, being internally motivated, and facing responsibilities. "Mature anticipatory behaviour is a willingness to commit oneself to other persons, ...to discover and execute behaviours that will meet the needs of others as well as one's own" (p.235).

Within the organizational setting, training goes hand-in-hand with change for service professionals like Personal Bankers. When new policies or services are to be implemented, the frontline personnel must be properly trained to do so. As Kanter (1983) points out, this requires good communication between management and customer contact personnel:

People need to learn how to use or incorporate the new structure or method or opportunity. This is aided by training for the new skills required.... Then communication vehicles (eg. conferences, networks, informal visits) spread information about
them, help transfer experiences from earlier users to newer ones. (p.300)

Keene (1991) says that "training and development serve to take away the obstacles that inhibit doing a good job, from lack of knowledge to lack of confidence" (p.164).

Burnout Among Service Professionals

Along with rapid organizational change, there is another certainty that Personal Bankers face—the stress which results from trying to cope with the increasing communication load. Stress and burnout in the workplace have been topics of much research and theory-building for the past fifteen or so years. The researcher has chosen the work of Miller, Ellis, Zook & Lyles (1990) to review at this point because they have dealt with the issue of burnout within the framework of organizational communication. They also consider the effects of stress on human service workers in particular.

Miller, et al. base their studies of stress and burnout on the definition put forward by Maslach and her colleagues:

They consider burnout as a chronic condition and identify three relevant dimensions. The first, emotional exhaustion, consists of a loss of energy and general fatigue—a wearing out from the day-to-day contact of human service work. The second dimension is depersonalization and is characterized by a negative shift in responses to others, particularly clients. The third dimension of burnout involves a negative response toward oneself; that is, a lessened sense of personal accomplishment as a result of work pressures. (p.301)

This definition appeals to the researcher based on the fact that personal banking requires a high degree of "day-to-day contact" with people from all walks of life. Since a relatively small proportion of the market consists of the valued "high-net-worth" clients, most of the Personal Bankers...
in this study will deal with the average, low- to middle-income customers. Much of the burnout experienced by service professionals is "interpersonal stress" (p.302).

Workload and role stress have been identified as the two most prevalent job-characteristics which act as precursors to burnout. Workload can be experienced or thought of in quantitative terms ("too much" work) or in qualitative terms ("too difficult" work). "Role stress" is a combination of both role conflict, which "exists when an individual has two or more role requirements that work against each other", and role ambiguity, which "involves uncertainty about what should be accomplished in the job" (p.302).

Burnout can have many effects on service professionals, psychological, physiological or behavioral. Two areas which burnout impacts upon are:

* **Work satisfaction**, as "it is unlikely that a person who feels worn out and unsuccessful will be satisfying the higher order ego needs inherent in most conceptualizations of work satisfaction" (p.303).

* **Occupational commitment**, since "workers who are idealistic and excited when they enter helping professions find themselves disenchanted with their careers with the onset of burnout" (p.303).

Miller, et al. see burnout as a "job attitude that could be influenced by the communication of salient others, particularly supervisors and coworkers" (p.304). The authors cite other researchers who have extended social information processing theory to the area of stress, suggesting that information received about the work environment can have a substantial impact on the degree to which workers are anxious about organizational events. Thus this theoretical approach suggests that workplace communication can provide information that aids people in interpreting and dealing with stressful situations. (p.304)
The authors also cite theorists who have demonstrated how increased control in the workplace (through participation in decision-making, for example) can reduce stress and burnout (p.305).

Implications of "Customer Service" Thrust

Relationship building (as it was described in Chapter One of this thesis) is the main thrust of personal banking. Customers, therefore, have a crucial role in the work of Personal Bankers. The constant demand that close customer contact places upon service professionals has its positive effects as well as negative effects (such as emotional fatigue, a dimension of burnout). As citations from Naisbitt & Aburdene (1985) and Frederick (1989) have shown, work in the new information society is more interesting, challenging and fulfilling than much of the manual labour in the industrial age. The customer of service organizations have a role to play as well.

John Case (1989) has pointed out that the "current global marketplace is not only more competitive, it's qualitatively different from what preceded it":

Today, customers expect high-quality, customized goods—which means that employees must pay extra-ordinary attention to detail. Customers also expect extensive personal service, which means that employees must respond to their needs with courtesy and intelligence. As information is more widely diffused throughout business organizations, employees are expected to work smart as well as hard. Workers who once just...processed papers now are expected to make judgements, solve problems, develop productive relationships with customers and colleagues—in other words, to work like thinking human beings. (p.48)

Customers of the service industries (unlike those of the manufacturing or other industries) demand they are treated like persons, on an interpersonal level. This requires a new, highly skilled workforce which can deliver such a demanding, yet potentially satisfying, "product."
Chapter Two

Conclusion

This literature review has tried to show the changes which modern corporations are going through in order to satisfy consumer demand for "quality service," and the dangers which organizations are facing in trying to cope with increasing communication load.

The second part of this chapter has also outlined various demands that are being met by the new service professionals, such as Personal Bankers. Workers in the information age are mostly women who bring into the workplace a whole new set of expectations for their jobs; who must be equipped to cope with rapid change; and who must have the ability to ward off the effects of stress.
CHAPTER THREE

THE STUDY

In this study, the researcher strives to get Personal Bankers to talk freely and honestly during non-directive interviews in order to see how they are coping with the pressures of communication load, and to develop a text that can be used to portray the realities of those who work in a large, modern service organization.

In developing the research instruments there were several factors to take into account. It was necessary to ensure that prospective collaborators be assured anonymity and confidentiality from the outset. The instruments and interview questions also needed to be worded so that they were as non-leading as possible. For example, if the researcher said at the first contact with potential collaborators that she wanted to know how they cope with the workload they face, this would have lead the collaborators to have a set of rehearsed answers about the topic.

Research Procedures and Instruments

The following are various instruments and projective tests used by the researcher during the interviews with the nine Personal Bankers who took to part in the study:

INITIAL LETTER OF CONTACT (Appendix A):

In this letter the potential interview respondents were asked for their participation in the research. It explained the benefits to them and to others; mentioned that the interviews would not take place on bank time, but rather at a time and location of their convenience; and assured them of
confidentiality if they were willing to take part. This letter was short, as a fuller explanation of the research project came at the time of the interview.

INTRODUCTORY STATEMENT:

Once everything was in place at the interview venue and the session set to begin, the collaborator was reminded of the purpose of the research project and the importance of her role in it. The interviewee's role as "collaborator" (rather than research subjects) was stressed in the statement, as well as the hope that she would be as open and honest as possible.

At this point permission for the interview to be tape-recorded was obtained with the explanation that this would allow the researcher to listen attentively while the collaborator was speaking and would facilitate later analysis of the interview.

The respondent was reassured that all interview materials would be kept confidential; that she will recognize her own contributions to the collective story, but nobody else will be able to identify her in it.

THE EXPLANATION (Appendix B):

This is a written version of the purpose of the research, stating the benefit to those involved, and the reason why the collaborator's input is needed. It was given just after the introductory statement was made and was kept on hand throughout the interviews, so as to be referred to whenever necessary.

To ensure that the Personal Bankers considered the project trustworthy and to have been conducted in a professional manner, it was necessary to respond to any queries during the interview in a consistent and clear manner. This was done by strict adherence to this written "Explanation" in
answering questions. Having a written version of the explanation also helps, in understanding the reasons for the interview, if the collaborator can see the aims of the research in writing.

QUESTIONNAIRE (Appendix D):

This instrument was included to gather some information about the respondents. Having some inside knowledge about their socio-economic status allowed what they said to be put into some perspective at a latter stage in the project. Along with asking the respondent’s age and level of formal education attained, the instrument included a question about the collaborator’s length of tenure with the bank and as a personal banker; any awards or prizes she had won while with the bank (to establish whether she could be considered a "top performer"); and finally a list of training courses taken, either through the bank or on her own (as a check on the degree of expertise in the position skills).

The questionnaire was presented to the collaborator after the in-depth interviewing in the Pilot Study as it was believed that it would have a directive influence on the respondents. However, it was the experience of the researcher that, when the questionnaire was introduced at the end of the interview, the collaborators reacted to it with some disappointment and negativity, having just spent a lot of time with instruments that were more stimulating and fun to do. It proved best to place it at the beginning of the interview, before the respondents had been stimulated by the other instruments which are more unstructured and apt to evoke holistic and unusual ideas.

CLUSTER DIAGRAM (see Figs. 3.1 and 3.2).

The collaborators were then asked to free-associate on paper, employing the advance (writing) organizer known as "clustering," about the concept of personal banking (after first doing a sample cluster on the topic of their choice as a practice run). This procedure gets the collaborator thinking about the subject in her own terms as it is a completely non-directive exercise.
In this instrument, the key concept goes in a central oval, and as associations come to mind, they are written into other ovals, linked by lines, which branch off from the centre. Thoughts about these initial ideas then form further branches, and so on. This creates a diagram showing multiple levels of related ideas.

Cluster diagrams have many benefits to both the person creating them and the researcher (as the one who uses them to analyze the interview data). For the collaborator, "the procedure is experienced as exhilarating and empowering. Clustering engrosses all of the writer’s attention, at a one-thing-leads-to-another, DETAILED level, with lots of inputs, many coming in quick succession" (Carney: "Clustering" as an Aid in In-depth, Unstructured Interviewing", p.5).

As the collaborators see their thought worlds in this holistic, semi-pictorial fashion, it often causes them to have insights into their world and to think about it in a different way from that in which they have been thinking. The entire question path throughout the interviews is designed to produce such shifts in viewpoint in the interviewees.

FORCE FIELD DIAGRAM (see Fig. 3.3).

The interviewee was also asked to complete a force field diagram, a projective test used to plot the push and pull of pressures within a person’s life. There is a central line (which is zero force) upon which the individual lists issues involved in a certain concept or undertaking. In this case, the issues and pressures are those in the lives of Personal Bankers. Lines are then drawn from the middle line toward either the left or right to indicate whether the issue exerts negative or positive pressure on the person. The lines (representing force) can extend as far as the drawer chooses, depending on its perceived strength.

A completed force-field diagram "gives a holistic view of a field of forces" (Carney, 1990, p.100) and is useful for seeing whether the pressures that a person feels are, overall, negative or
positive. Since the individual has made the lines certain lengths in order to "rate" a pressure (ie. as -1 to -5 or +1 to +5), the sides can be quickly totalled up to reveal which kind of pressures and which issues are predominant in his or her life.

THE GOING-OUT-OF-THE-DOOR QUESTION.

This point in an interview comes after the tape-recorder has been shut off, all of the papers are gathered up, and the researcher is ready to make an exit. It is prompted by the final "wild-card" question (ie., "Is there anything more that you would like to add?") that is designed to obtain any further information or insights "off the record".

Interviewees are more relaxed and candid when the interview is formally over, and will respond sometimes at great length and in rewarding ways to the simple prompt. Camey (1990) claims that "typically, about 25% of your best material will come in a spate of confidences poured out by the interviewee as, with tape recorder stowed away, you are just about to leave" (p.97).

As the recorder is shut off at this point, the final comments and outpourings were recorded on paper immediately after leaving the interview site. This ensured that the bulk of what the respondent said was not forgotten by the researcher.

The Pilot Study

The first two interviews in this research were taken as a pilot study. The following is a discussion of the formats of these two interviews, a summary of the responses, and conclusions. This is provided to aid in understanding the reasons for the interview path that was used for the main body of interviews.
Interview Path for Pilot Study

1. The Critical Incident Probe.

In this question, the collaborator is asked to tell about an "epiphany" in her life. Denzin (1989) provides a definition of epiphany as it is used in his Interpretive Interaction methodology:

Those interactional moments that leave marks on people's lives...have the potential for creating transformational experiences for the person. They are "epiphanies." In them, personal character is manifested and made apparent. By recording these experiences in detail, the researcher is able to illuminate the moments of crisis that occur in a person's life. They are often interpreted, both by the person and by others, as turning point experiences (Strauss, 1959). Having had this experience, the person is never again quite the same. (p.15)

This type of question starts the interview off with a simple narrative, putting the respondents at ease and allowing them to provide important information in an un-selfconscious manner.

Collaborator #1 told about a past manager who had made life for her, and the entire staff who worked under him, exceedingly difficult. In her description of him, she said,

He was worse than the devil, if he's not. He had no respect for staff whatsoever. The staff became really close-knit because it was us against him. ...People laugh when I tell this story, but he was so bad that he told us each staff member was only allowed three squares of toilet tissue per visit. If they used more, they had to supply their own. He tried to control everybody's life. It was horrible.

Collaborator #1 decided from that time to commit herself to "doing something about having the customers and staff put up with" that type of management.
Collaborator #2 said that she could think of no incident which determined the way that she approaches her job, other than to say, "I had good parents." At the end of the interview, the researcher questioned what she had meant by that, and she went on to tell about her childhood:

When I came to Canada I was eight years old. I didn't know how to speak English and I had to go to school. I found that hard. I found some of the kids—hey, this is really going back, eh?—that they were so... Kids can be mean, let's face it. As I've been growing up, I just don't want to make anybody feel the way I felt at that time.

This probe was used with the hope that if the respondents could provide an easy narrative at the beginning, it would warm them up to the interview. As in Interview #2, that proved not to be the case. To avoid this happening in the other interviews, where the Personal Bankers do not immediately think of a single event from their past as having influenced their approach to personal banking, more direct questions were added to help the less articulate collaborators.

2. The Cluster Diagram.

Collaborator #1 used no lines to connect the central oval with the rest of the cluster, which is quite unusual. Her cluster diagram is split into two worlds—between selling the bank's products and satisfying her customers. Figure 3.1 illustrates how she can demonstrate pictorially her feelings of being "put in the middle," between the bank and her customers. She said as she drew it,

I really think that I'm in the middle and I have to play one of against the other [i.e. the customer and the bank]. The customer comes in and says he can get eight and a quarter percent at the CIBC, and I get on the phone to Ron and tell him the situation. Not losing that customer to me is more important than money.

Collaborator #2's cluster diagram (Figure 3.2) looks like a spider with thirteen legs. Related ideas (such as various products) were left unconnected, perhaps showing a disjointed view of personal
Figure 3.1: Cluster Diagram: Collaborator #1
Fig. 3.2: Collaborator #2’s Cluster Diagram
banking. The cluster includes many of the things that she feels negatively about. She emphasized how she hates sales referrals, and the exam Personal Bankers are required to write in order to obtain their Mutual Funds licence. As she drew, she emphasized "stress," "deadlines," and "not enough time." One arm of the cluster is "customers," but the only association with it is "complaints."

3. "A day in the life...."

This question was asked to get a feel for what the interviewees focus on throughout their days, and which activities they would emphasize. This question also proved helpful in getting things going again after the cluster diagram. Doing the projective tests tended to bog down Collaborator #2.

Collaborator #1 stressed her role as manager of her branch and her efforts to engage in relationship banking. She talked about the different rewards and drawbacks there are in working with seniors:

I love dealing with seniors because I love history and the stories they can tell. It’s fascinating. They could take up half your day with the stories they tell. But there are a lot of horror stories, too. A lot of seniors are abused by their spouses and by their children. It's just very sad. Sometimes it’s depressing, but that’s just one small part.

In detailing the activities of her day, Collaborator #2 talked a lot about pressure, deadlines, and working over her lunch hour to keep up. Clients were spoken of in negative terms more often than positive: they take a lot of her time and their telephone inquiries interrupt her work. She spoke in terms of "coping" with and "handling" her work.

In Interview #1's force field, the positive and negative fields were fairly balanced. The dominant positive issues involved Collaborator #1's family and the courses she takes. The negative forces are for the most part related to various unfair demands that are put on her or practices she sees in the bank.

Collaborator #2 rated more issues as being negative forces than positive. Areas that involve people, she rated positively. Her most emphasized positive issue about personal banking is the job security it offers. The various bank policies and pressures she mentioned, however, rated quite negatively.

Both collaborators emphasized the pressure to be involved in social functions. Collaborator #1 commented on the rating she gave to "social" on her Force Field diagram:

There's such an enormous amount of pressure on Personal Bankers to be involved socially, every moment. That's not for me.... Tonight they were decorating the Christmas tree and they got mad because I couldn't stay. But I didn't plan on staying.

Collaborator #2 said the following to explain why she has not taken many optional training courses with the bank:

I enjoy my job for the eight hours that I'm there, and afterwards I have another life. And I like to lead that also, you know what I mean? I just can't be involved with the bank all the time.... Others get recognized because they're always on the go with the bank, bank, bank. Which is great if that's what they want to do, but we're not all the same.
Figure 3.3: Force Field Diagram - Collaborator #1
These passages show one way these two Personal Bankers have tried to decrease the level of stress in their lives. They feel the pressures of the communication load they are under through the work day are tolerable and justifiable. However, when the bank’s demands on them start to cross over into their own time, they begin to resist. There is a tone of defensiveness in these comments which explain (in Interview #1) how this abstention is received by co-workers, and (in Interview #2) the rationale behind it.

5. Questionnaire.

Upon learning why Collaborator #2 had been awarded as a "Royal Achiever," it became clear that interviewees who listed that specific award should be asked what they had done to deserve such recognition. In Collaborator #2’s case, she had been rewarded by the Area for taking into her home an elderly lady at Christmas who had no family. She was embarrassed and played down the recognition she had received for such a simple act of generosity. However, for the purposes of better understanding why and how Personal Bankers can provide such quality customer service, it is important to know what they do for their customers.

6. The "Going-out-the-Door" session:

Collaborator #1 re-emphasized how she loves her job and enjoys working for the bank. She said, "My job is always different. One moment I’m a counsellor for someone...." Because of this comment, Question 6.3.2 (Appendix D) was included in the main interview path in hopes that the other collaborators would describe what they do in terms of a metaphor like this.
Summary of Pilot Study.

Collaborator #1 described herself as "caught in the middle" between her employer and customers. This is in an indication that she is experiencing stress due to role conflict as it is described by Miller, et al. (1990) (see p. 28 of thesis).

Collaborator #2 provided a picture of a harried Personal Banker, spending her day racing against the clock. This is a good example of stress caused by workload, the other precursor to burnout that is described by Miller, et alia. She also seems to be insecure about many aspects of her job as well (such as making decisions about returning items on customers, and trying to help clients with investments when they knew more about it than she). This may perhaps be contributing to her stress.

Interview Path for Main Body of Interviews

There were ten questions in all during the long interview itself. The researcher has provided the rationale for the inclusion of each question. For an outline of the complete interview (with procedures and questions), see Appendix D.

1. Critical Incident probe (as previously described).

The first question of the interview was made up of three parts, based on Denzin (1989). The first of this three-part question, "What event in your life determined the way that you approach your job as a Personal Banker?" was the epiphany probe.

The next step included asking the collaborators to give an account of the circumstances leading up to the event (thus the question: "What made you decide to go into Personal Banking?"), and the final question prompted a sequel to the pivotal event ("Since you’ve decided to go into Personal Banking, how have things worked out for you?").
2. The next two questions were designed to probe for values and attitudinal orientation.

* "How do you feel about your job?" took the discussion to a deeper level by asking for the interviewees' feelings, rather than for their thoughts, about personal banking.

* "What are its most rewarding aspects for you?" let the collaborators tell about what motivates them about the job (especially welcomed if the response to the above question was predominantly negative).

3. The third set of more direct questions tested the collaborators' feelings about the workload.

* "How do you feel about customer service?" again included a probe for feelings instead of thoughts. It was designed to get to the heart of what personal banking is all about (i.e., helping members of the public with their finances).

* "How would you describe what you do?" encouraged the collaborators to think of an analogy that could help to describe what Personal Bankers do.

* "What, in your opinion, are the most important qualities and skills for a Personal Banker to have?" probed skills or strategies the collaborators could identify as helpful in coping with communication overload.

4. The interview included a discombobulating question ("If you were in charge of hiring in-coming Personal Bankers, what would you NOT want to see in an applicant?") designed to get the collaborators to think about the previous question (regarding qualities and skills important to personal banking) in a different light. This is type of question encourages the respondent to "make the familiar strange" (Carney, 1990, p.97) so that, hopefully, they can provide some fresh answers.
5. By asking a "What if" question, there was a chance to see the desires of the collaborators' hearts.

   * "If you could change anything about your job, what would you change?" gave the collaborators a chance to offer some solutions to the problems that they may just have been expressing. It also helped the researcher to pin-point the main problems with the concept of personal banking.

**Procedures in Data Analysis (Carney, 1991)**

* Each interview is transcribed, and then coded via pattern-sensing which finds the dominant themes, emphasized issues, etc. in the text by way of content and discourse analysis. Tentative hypotheses take the form of analytical memos around the text in which possible categories in the data are noted.

* An aggregation of all of the data from each interview allows the researcher to discover relationships in the data overall, and to find out where are the emphases and the gaps.

* The bulk of the data is reduced into a set of main points which are ordered using such criteria as number of mentions, priority given them by collaborator, and use of emphatic non-verbals at time of mention.

* These tentative findings must go through a cross-checking procedure by a peer who also analyzes selected interviews and records the main points which he or she derived from the transcripts while employing the same analytical and coding techniques as the researcher.
* At a meeting between researcher and peer cross-checker, the two groups of points are combined and ranked.

* The resulting lists of ten (or so) main points from each interview are then presented to each of the collaborators for their assessment. Their comments and corrections are recorded and a fourth list is developed to accommodate their responses.

* At this meeting, the researcher also administers an oral questionnaire which cross-checks several of the top-ranked main points against the opinions of the rest of the group of collaborators.

* The results of these meetings are used to create the collective story.

* The top three points from each of the interviews converted into an "item pool" and entered onto 3" X 5" cards, including wild cards and blank cards (for write-ins). In order to check the consistency of the findings of the first level of analysis, a secondary sample of collaborators is asked to perform a card sort of the twenty main points in the item pool.

* After the ranking is completed, the collective story is critiqued by this second group of Personal Bankers. To ensure the reliability of the check, the critique should be performed by a group who did not participate in the development of the collective story.

* The main points of the interviews are put through a synthesizing procedure (called "the person card technique"), which is conducted by the researcher and peer cross-checker.
* The result is one or more concept chart(s) which lay(s) out the explanatory framework(s) for the findings of the research. The concept chart displays data with great economy. The resulting diagrams are presented to the collaborators, one at a time. The collaborators pick out and variously critique and develop the diagram which best depicts the realities of personal banking for them.
There were nine interviews in total that were conducted for this research. The first two were used as a pilot study (see Chapter Three). The other seven were structured by a longer, revised interview path (Appendix D), to which the researcher refers throughout this chapter, and were analyzed to yield the findings of the project.

The interviews were conducted over a three-week period in January 1992. Three were in a home setting (#3, #5, and #9); three in the collaborators’ offices after work hours (#4, #7, and #8); one was in a coffee shop (#6). The lengths of the interviews ranged from 1/2 hour (#4) to over two hours (#9). The more lengthy and comfortable interviews seemed to be the ones conducted in the settings away from the office.

Introduction to the Collaborators

Table 4.1 briefly describes the respondents in terms of their ages, their tenure in years with the bank (total/as a personal banker), the level of formal education completed, mandatory and voluntary training courses they have taken, and the level of awards attained. Awards range from small, in-branch prizes for campaigns (low); to prizes from the Area as recognition for sales campaigns and excellent customer service (medium); to national-level awards and prizes for high achievement in sales (high). These personal data on the collaborators were current at the time of the long interviews.
<table>
<thead>
<tr>
<th>COL.</th>
<th>AGE</th>
<th>TENURE</th>
<th>EDUC.</th>
<th>TRAINING</th>
<th>AWARDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>#3</td>
<td>28</td>
<td>2.5</td>
<td>BA</td>
<td>MF</td>
<td>FAIR</td>
</tr>
<tr>
<td>#4</td>
<td>37</td>
<td>16/2</td>
<td>HS</td>
<td>MF+3</td>
<td>HIGH</td>
</tr>
<tr>
<td>#5</td>
<td>27</td>
<td>8/2.5</td>
<td>HS</td>
<td>MF+4</td>
<td>LOW</td>
</tr>
<tr>
<td>#6</td>
<td>34</td>
<td>15/2</td>
<td>HS</td>
<td>MF+6</td>
<td>MED/HIGH</td>
</tr>
<tr>
<td>#7</td>
<td>24</td>
<td>1</td>
<td>BBA</td>
<td>PBOT</td>
<td>NONE</td>
</tr>
<tr>
<td>#8</td>
<td>35</td>
<td>15/4</td>
<td>BA</td>
<td>MF+4</td>
<td>HIGH</td>
</tr>
<tr>
<td>#9</td>
<td>35</td>
<td>16/4</td>
<td>HS</td>
<td>MF+5</td>
<td>NS</td>
</tr>
</tbody>
</table>

Table 4.1: The Collaborators

Legend:  COL= Collaborator  
         HS = High School  
         MF+= Mutual Funds Course, plus number of other courses  
         PBOT = Personal Banking Officer Training Program  
         NS = Not sure

Groupings of Collaborators

After initial analysis of the interviews, it seemed profitable to divide the collaborators into three groups. Each of their stories was unique in many ways, but there were also trends in what each collaborator said, depending on the length of time she had worked as a Personal Banker. Following are the criteria upon which collaborators were grouped:

* Group A: Not long out of university; on a "career path;" Personal Banker is their first position in the bank.

* Group B: Moderate-to-high tenure in other positions; 3 years or less as Personal Banker; committed to career in customer service.

* Group C: High tenure; 4 years or more as Personal Banker; at, or approaching, branch management level.
The following pages contain extractions from each of the interviews (structured according to the above groupings) in which the collaborators discussed various issues relating to information and personal banking. Discussions of other issues which the researcher feels are particularly characteristic of the individual groups are interspersed throughout as well.

**Group A: The Career Pathers - Collaborators #3 and #7**

Being relative beginners in the bank, the Group A collaborators have a unique set of problems which may be attributed to their lack of experience and/or exposure to members of the public who are going through very tough times (financially, and otherwise). Collaborator #7 (the junior of the two) described what some of her interactions with customers have been like since she started personal banking:

You deal with having to turn people down and not giving them what they want. I think I'm having a problem with relaying that information to them. You have to be positive about it and you have to give them alternatives, but you have to be firm. Those are different things that you have to juggle and they're hard. It's hard to be firm and be positive.

People are mad. They don't care what you have to say, they're mad. To be able to turn someone down and have them leave the office smiling. They get mad, they really get mad, and then I get defensive when they do that.

You have the person who comes in and wants to know who wrote the ten-dollar check on his account and wants you to give him his money back. You have to learn to tell him, "We can't do that," and not have him throw things at you. Not that he did, but he's capable of it.

It's all in the way that you turn them down or you present yourself. You could have them say, "You know, she turned me down. She thought she was better than I." I have a real problem with that.
Figure 4.1: Cluster Diagram - Group A
Collaborator #7 is apparently being asked to play a role in her job that she has never before had to play, and which she could not learn on the training program. She struggles at the communications interface with the clients when she has to relay information which is not well received. Her partner, Collaborator #3, also described a situation where she has had to interface with a client in rather unpleasant circumstances. She relayed the account as a way to explain why she finds "explaining things" to clients rewarding:

Today I had a customer who's taking over the affairs for someone very close to him, and this individual who needs the affairs to be taken over is a client of ours and is dying of cancer. I was on the phone with his friend for probably half an hour today just going through the procedures.

As morbid as a topic as it is, it was satisfying to me when I hung up the phone because ... I think I made his life a little easier today.

To me it [ie. the result of the interface] doesn't have to have a monetary value. When the guy hung up the phone he said, "Thanks a lot. That meant a lot to me." It's just spending the time, and I don't think you have to look at a bottom dollar to measure how good it is.

The slightly cynical tone that one detects in the last sentence of the above quote was an underlying theme throughout Interview #3. The collaborator feels that Personal Bankers' performances should not ultimately be measured by the amount of money they bring in for the bank.

Group A talked about other rewards the job provides, such as acknowledgement and appreciation from their customers and a pat on the back from their superiors. Collaborator #3 also mentioned the feeling of accomplishment that comes with getting the various training courses and meeting the challenges
of the job. She talked at length about the Mutual Funds course, and said at the very beginning of the interview, "Probably one of the neatest things about getting that course was that I didn’t really feel like the complete Personal Banker until I had it."

After the interview, while filling out the Questionnaire (Appendix D), Collaborator #3 went on to describe how difficult she feels the course is for Personal Bankers:

When I wrote the exam, they’d come out with more information. You really have to know this stuff inside out, backwards, forwards. It’s just an all-encompassing thing. ... It’s a tough course. They tell you 75% of the stuff you’ll never use. You don’t believe it when you first hear it, but you don’t use it.

I think sometimes it’s an unfair pressure on employees, if you want me to be perfectly honest with you. I know a lot of people are stressed out. They’re failing this thing two and three and four times.

Collaborator #6 (from Group B) talked about the Mutual Funds exam as well, saying that the bank is not offering support to the bankers who write the exam. Since those interviews, the researcher has learned that the bank has implemented programs to help those studying for the course, but the specifics are not known.

In response to Question 6.3.3 ("What are the most important qualities and skills for a Personal Banker to have?")["), Collaborators #3 and #7 were unique among the other collaborators in saying, "You have to be organized." For both of them it was the third thing they mentioned, and Collaborator #3 even slapped her hands at times for emphasis when saying:

... you have to be organized to the point where you’re not going to inconvenience the customer. You have to be organized in your thought, organized in the delivery of your product. And know where things are so you can get those things without inconveniencing the customer.
Collaborator #7 pointed to efforts she has made to be more efficient in her job:

    People laugh at me with my colour-coded files, but being organized is half the battle. It’s true. With that system, I find I’m so much more productive during the day. I don’t leave until those files are empty.

One comment made by Collaborator #7 may explain why this particular quality is mentioned by Group A - the university graduates. Naming "education" as another beneficial attribute of Personal Bankers, she said, "It tells you something about them. ...you have to be organized to train yourself to go through school."

Group A were also unique in the way they answered the Question 6.5.1 ("If you could change anything about your job, what would you change?") Collaborator #3 immediately exclaimed, "I wish everyone would make their payments so I wouldn’t have to call them!" and then laughed, became quiet, and went on to say more seriously that she thinks "there’s too much administrative paperwork." She repeated the word "paperwork" three times.

Although she seemed to want to make light of her initial answer, the researcher believes that it should stand as her top answer by virtue of the fact that she immediately blurted it out. Some time had passed since she had talked about calling customers regarding delinquent loans, but the issue was still very much on her mind.

Collaborator #7 was very matter-of-fact about this issue being one of the most disliked aspects of the job for her. "Of course, I’d have zero delinquency. I like up-scale clients and handling their whole portfolio."

Twice during her interview, Collaborator #7 mentioned problems that she perceives Personal Bankers who would fit the criteria of Groups B or C are having with the job. For example, in explaining
how difficult it is to meet sales target, she said.

I'm lucky to have the benefit of working on the full training program, so I have the full training. But the people who get promoted from within, they just get on-the-job training. Sure, they might learn how to put on a loan, but they don't get other aspects of it.

The "other aspects" she referred to include training in marketing and solicitation strategies.

In the above quote, Collaborator #7 merely credits the Personal Bankers who are promoted from within the bank with knowing "how to put a loan on." There is a vast amount of knowledge they have as well that they could not have attained if not for having been at various levels in the system. One example of these types of acquired skills is the interpersonal skills which Collaborator #7 had admitted (earlier in the interview) she wishes she had.

Collaborator #6 (from Group B) referred to this issue in her interview while discussing the qualities and skills which she feels are important for Personal Bankers to have:

I think the best Personal Bankers are the ones that have come up through the ranks like myself, more so than someone that's right out of university and has taken the AMPB training course. A lot of personal banking is knowing just about every aspect, every function of the bank, and that's not going to come that way.

She feels that in order to have quick and accurate answers for her customers, and just to enhance her efficiency at problem solving, she needs to be informed about how the work of the bank is actually done, and how her job fits within its vast system.

Unlike their newer colleagues in Group A, Personal Bankers in Groups B and C have a good understanding about the 'nuts and bolts' of information processing within their organization.

During their interviews, both Collaborators #3 and #7 stressed the importance of a positive attitude in personal banking. The results of their Force Fields reflect this emphasis. Though they expressed
Figure 4.2: Force Field - Group A
frustrations and ambiguity in their attitude toward customers, the positive forces on the Force Field outweighed the negative. Figure 4.2 is a synthesis of Group A’s individual Force Fields.

Conclusion

Group A collaborators are struggling with different aspects of customer service, their idealistic expectations making room for the realities of working in the service industry. They did not talk much about stress or say the workload is overwhelming them. They feel the pressure, but, as yet, they are handling it.

Group B: Customer Service Oriented - Collaborators #4, #5, #6

In response to Question 6.2.1 ("How do you feel about your job?"), Group B were slower to list off their frustrations than Group A. Collaborator #5 tended to emphasize the stressful aspects of her job. But overall, the collaborators talked about what makes the job enjoyable for them:

Col.#6: I really think that personal banking is a good service that people need and I think that the customers enjoy the concept. You know, rather than standing in line to open an account. I think it’s necessary, and a good thing, so I feel good about what I do.

Collaborator #4 (who was very brief throughout the interview) said simply, "I like it. It feels good to help people. They always leave in better shape than when they came in."

It was interesting to note that where Group A had responded to the question about customer service by expressing the need for them to know where to "draw the line" with customers in order to protect the bank’s interests, Group B talked about the need for Personal Bankers to put their interests aside
Figure 4.3: Cluster Diagram - Group B
to give the customer the best possible service. Collaborator #5 said.

Even when you’re having a bad day or you’re miserable, you’ve got to try to put that away when you call the client into your office. Take a deep breath if you have to, and put on that smile and forget about your work. Just concentrate on them.

The collaborators in Group B expressed the same type of sentiment in response to the question "What are the most important qualities and skills for a Personal Banker to have?":

Col.#5: You have to have the patience to put up with irate customers that come in and not show your frustrations or your anger. I think that’s the most important skill as a Personal Banker. ... You’ve got to realize that different people are different individuals and be patient with each one of them. Try to look beneath what they’re saying.

Col.#6: You have to be fairly easy-going, or at least be the type that can...[fake it?] I wouldn’t say that I’m an easy-going person, but at work I think I can properly listen to the customer and understand even though I might not agree with what they’re saying.

Collaborator #6 gave an example of the type of situation where she might use this professional and controlled approach with a customer. In the scenario, she is trying to determine whether the balance a customer has in her account should be invested in a product that would yield higher interest. The story was told to illustrate how an unsuccessful cross-selling attempt may go:

I’ll say, "Well, gee, Mrs. So & So, are you expecting a large cheque to clear from here, or are you...?" "Well, I’m not paying anymore damn taxes. Leave it the way it is!" and they kind of bite your head off. You have to say, "Well, I was just suggesting, but I can see what you’re saying," and just kind of let it go.
Collaborator #4 revealed how she may attempt to cross-sell at an initial contact:

I'll throw something at them: "Did you ever hear about taking out an RSP?" or something like that. Maybe another time, if we talk about it a little, they'll come back in and say, "You know, I was thinking about that, and I think I could go for that. Would you mind going over it?" and I say, "Sure. Come on in."

The Personal Banker in this case is not telling the customer what he or she needs; she is simply offering information about a product for the customer to think about.

Collaborator #4 had indicated earlier in the interview that she believes personal banking involves "treating [customers] like they are your family, as your own." She has very loyal customers who will go to no other Personal Banker in the branch, even if it means a long wait. She explained,

I prefer seeing customers on a "walk-in" basis, except on peak times when I'm pretty busy. And they don't want to see anyone else. They want to see you. [Someone can ask to help them]. "Oh, I'll come back." "Well, I'll help you." "No, I'll come back." ...Like I said, if you treat them good, they'll treat you good.

Her customers apparently appreciate her no-pressure service, and a large part of it is informing the customer about the choices they have.

During a meeting with Collaborator #4 some months later (for a phenomenon recognition check), she and the researcher were talking about children. She brought down a photograph from her shelf of a little girl opening her sock on Christmas morning and finding a Leo the Lion stuffed animal (the Royal Bank mascot) sticking out of it. Her parents had won it during a bank promotion. Collaborator #4 showed the researcher the card that went with the photo. She pointed out for the researcher where the girl's parents had written that Leo was the first toy their daughter had ever hugged and how surprised they were.

The meeting took place in August, eight months after the collaborator had received the photo (assuming it had been taken Christmas of 1991). She still had it displayed, and was still showing it with
Chapter Four

pride to anyone who seemed like they would care. The researcher was struck by the realization of how much that must of meant to her when that couple sent her the card and photo of their little girl. She keeps it right beside photos of her own children. For this Personal Banker, that is what the job is all about. She was not exaggerating when she said that she treats her customers like her own family. Her clients become her family.

Collaborator #6 brought up an issue which none of her colleagues did—that of the centralized Administration Centres (or Processing centres). They were implemented to decrease the amount of background paperwork done in the branches and so to "free up" more staff time for customer service. However, the new system seems to have a negative impact on customer service as well. The respondent explained:

I think they have become relaxed in the way they check for differences [i.e. mistakes]. You know, under a hundred dollars and they don’t check it back. ...more and more we are finding errors in customer’s accounts that are mainly to do with the way we check things.

She went on to explain the technicalities of how they may miss errors in processing the work, and described the embarrassment of explaining it to a customer who calls to inquire about a mysterious entry in his book. She concluded,

I think we put too much responsibility on our customers to check their own work. A lot of customers have probably been debited in error that will never know. They just won’t, and that’s not really good customer service either.

This is one example of how the evolving banking system has sacrificed an important aspect of customer service (i.e. carefully looking after customers’ money) in exchange for increases in efficiency and productivity. It parallels with Meier’s (1962) Policy six: hiring middlemen to do specialized services when they
Figure 4.4: Force Field - Group B
have the technology to do it faster and/or less expensively.

Collaborator #6, while answering Question 6.5.1 ("If you could change anything about your job, what would you change?"), explained how the present work load that Personal Bankers are under makes it impossible to focus on any one aspect of the job. In listing off examples of the “paperwork” she has to do, she described one way in which Personal Bankers have the opportunity to send information about the job back "up" to the Area management:

This report has to be back, and that report, and "Give your thought on this," and "give five sales incentives on that." We don't have time to wait on the people if we do all that stuff.

The collaborator’s tone would not lead one to believe that the opportunity afforded by their superiors to upwardly communicate is greatly appreciated or taken advantage of.

Group B’s Force Fields reflected how longer tenure might be creating greater negative forces in their lives (cf. Fig. 4.2).

Conclusion

Group B collaborators emphasized (even more than Group A) the stress and pressures of the job. But they also strongly emphasized how rewarding client relationships are. With their expertise, they also see the ramifications of the latest attempts by the bank to increase productivity, which sometimes have negative effects on customer service.
Group C: Seeing the Big Picture - Collaborators #8 and #9

Both of the Group C collaborators were able to think of an event in their lives that they could say shaped the way they approach their jobs, unlike the collaborators in the other two groups (Collaborator #6 excluded). The researcher has included an account of Collaborator #9's Critical Incident to give the reader a feel for the kind of thing the probe was testing for.

The story which Collaborator #9 told was about an incident in which the values of treating others fairly and compassionately were forever entrenched in her through the example of her father:

The one thing I have always believed is that you should treat people the way that you want to be treated, and I like to be treated very well. The only real incident that I've really shaped my life after was something that my father did when I was nine or ten.

She went on to tell a story about her father going out of his way to help a drunken native Indian woman who had fallen by the side of the road in thirty-below-zero weather. He took hours of his own time to drive her to a hospital and ensure that she would receive treatment:

I sat in the car and waited for him that whole time and my Morn sat in the curling rink waiting for him that whole time. I remember when he finally came out, he was apologizing to me... He had to listen to my Morn be upset with him the whole way home. But it didn't change him. He's just like that.

In summing up how this event shaped her as a Personal Banker, Collaborator #9 said, "I always want to be able to help people to the best of my ability. And that's it."

One of the key ways she does this was revealed in her response to the question about rewarding aspects of the job. She finds it rewarding to be able to inform clients, apparently feeling that this is one of the best ways to help them:

I think we have some obligation to let them know what is available, to let them see what is the
**Personal Banking**

Sales:
- campaigns—waste of time
- rewards and recognition
- we should not receive

Clients:
- relationships
- personal service
- what's best for client—not staff
- treat people how you would like to be treated

Administration:
- must be streamlined
- every staff should be a "personal banker"
- not a "new" concept for most bankers

Doesn't Work in Intended Concept:
- Monitoring Accounts

*Figure 4.5: Cluster Diagram - Group C*
best for them, and let them decide, even if it means going to the competition. ... I know if someone has said to me, "Did you know about this? You don’t have to choose it, but just to let you know that you have a choice." ...It’s getting the satisfaction of knowing that you’ve done the best you can for them.

The collaborator returns to the theme of “keeping the client informed” throughout her interview, as the reader will see.

The Group C collaborators find that there are problems with the present concept of personal banking. Collaborator #9 feels that the problems lie in what the bank expects the Personal Banker to be. She said slowly and thoughtfully.

You cannot have one person doing it all. You are asking one person to be a "jack of all trades and master of none." That’s what you will get-someone who is not well-versed in anything. Especially now that things are changing so fast and furiously.

In implementing the present concept of personal banking, the bank has created a situation where there are information rich and information poor. Collaborator #9 explained:

I know that the bank is trying to get it so that you can’t delegate down, but that’s a mistake. I think a lot of it could be passed on to allow the knowledge to have more flow, because I find there is such a major difference between those that know and those that don’t. It’s a nucleus, and you’re the only one who really knows it.

... This is not so that the CSR’s could just see what I do, but understand what I do. Then they would have the knowledge. I just mean things like changing the account number that is debited for a loan payment.

I think that they should be able to use the
machine to change it for me because it gives
them that wider experience and exposure to
know how it would work.

She went on to mention how having more information could benefit the CSR’s in their customer service.

Collaborator #8 agrees with her colleague in not feeling that personal banking is being “worked to the potential,” pointing out that Area Office is placing more and more demands of the Personal Bankers, but “they don’t give the time allotted for it.” She seems to be suggesting that Personal Bankers need to be relieved of other duties in order to have time for new expectations that are frequently placed upon them.

When the collaborators in Groups A and B were asked to describe what they do, they would list various roles (eg. advisor, team player, problem solver) or say something like, "I meet customer needs with bank products." Collaborator #9 instead seemed to grasp a sense of the responsibility that Personal Bankers have to the customer. She said,

The best way I can describe it is "putting out fires," dealing with each person as they come up as fully as I can. It’s a very full day. I do agonize sometimes if I’ve done the right thing for somebody. I do. Am I helping them, or am I hurting them?

Collaborator #8 made a similar comment when answering what qualities are important for Personal Bankers to have. She said, "It’s a lot of responsibility. It’s kind of scary sometimes when you think of it, though everything’s run smoothly so far."

The Group C collaborators had something to add to the other Groups’ depictions of the banker-client interface. When naming various qualities or skills she finds important in personal banking, Collaborator #9 emphasized that you must take responsibility for your mistakes as a Personal Banker:
You should never be afraid to say, "I screwed up."
Not even to the client. If it was there on the
bottom of my basket for three weeks and I just did
not get to it, I've got to own up to it with the
client. Telling them, "Oh, the computer broke down,"
or, "Somebody must have moved my basket" or some-
thing, no. Just tell them the truth.

The collaborator believes that, while adequate knowledge and interpersonal skills are important
equipment for a Personal Banker, he or she must also go into the interface with a proper attitude (in the
case above, humility and honesty). Near the end of the interview, Collaborator #9 laughed as she said,
"I've had clients say to me, 'You're the only honest banker I have ever met,' because I tell them [RSP's]
are not a great deal."

Collaborator #9 throughout the interview made an effort to make the researcher understand her
definition of customer service (ie. helping and guiding the client "so they can really pick the best thing
for them"), and what she feels ought to be the primary purpose of a Personal Banker:

Being available for them when that person comes in is personally managing them. If they want to
open up another account, pull up what they previously had, go through it with them and make
sure they still need it because many times they don't know the accounts they have have certain
capabilities.

... To me that is the way we should be doing it -
just giving them your knowledge for them to choose.
And then to prevent them [from] going out the back
doors, keep them informed.

She gave several examples of waiting on customers who had entirely inappropriate products for their
financial needs precisely because the bank employee who had set them up in the loan or RSP, for
example, had not understood the customer's needs at the time, or had not told them about the features of
the product and had not described alternatives.
None of the collaborators talked much about how they use their personal computers while waiting on customers except for Collaborator #8. She was describing for the researcher one time when she had helped a young couple with their first mortgage, an occasion which was especially rewarding for her. To show their gratitude, the couple had sent her flowers. Expressing her surprise, she said,

I mean, I didn’t do anything. All I did was put the application on, but they were so thankful that I took the time with them. They had been shopping all around and apparently the TD [ie. Toronto Dominion Bank] told them to come back and make an appointment, and the CIBC said, “We’ll get back to you in three days,” or something. But I could give them an answer right away with the machine. It was very rewarding.

This example illustrates the competitive edge that immediate information (in this case, in the form of an on-line mortgage approval system) gives a Personal Banker.

The comments that were evoked from Collaborator #9 as she began working on her Force Field were somewhat typical of the type of things the collaborators said when putting on paper the balance of forces in their lives. Her remarks demonstrate the consciousness-raisin power of such projective tests:

Oh, boy, I am going to have trouble with this one because in just about everything that I do it’s going to be just as much either way. I don’t know if I purposefully try to offset it enough each way to make sure there’s as much good as bad.

After she had completed the test and was looking it over, she said,

I’m very ambivalent as you can see. I almost can’t decide what I am. You can see both the good points of it and the bad points. And some of them are more bad than good. My job is just about equal, and if it wasn’t I would pack it in.
Figure 4.6 shows that combined, Collaborators #8 and #9 feel one real positive force (client relationships) and three real negative forces (the guilt of a working mother; campaigns; and lack of support from "bosses."

<table>
<thead>
<tr>
<th>POSITIVE</th>
<th>+4</th>
<th>+3</th>
<th>+2</th>
<th>+1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guilt</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long hours</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Sales:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Campaigns</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tracking</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recognition</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rewards</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Targets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clients:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfied</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relationships</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bosses:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfied</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NEGATIVE</th>
<th>-1</th>
<th>-2</th>
<th>-3</th>
<th>-4</th>
</tr>
</thead>
</table>

Figure 4.6: Force Field - Group C
Conclusion

Group C seem to have a grasp of the "big picture" better than any of the other collaborators (besides, possibly, Collaborator #4). Collaborator #9 was quick to talk about what is wrong with personal banking, but spoke about it at the conceptual level rather than from the perspective of one who, in the midst of the fray, forgets why she is at war.

For example, Group B collaborators suggested that they need training in how to solicit customers and how to better manage their time. Collaborator #9, however, made several suggestions as to how the workload of Personal Bankers might be decreased and how it would be advantageous to the entire branch as well as the customers.

Trends in Collaborator Responses

Covering only the topic of "information," and selecting only the answers that were unique to, and characteristic of, each group of collaborators has created a rather disjointed and incoherent picture of what they generally had to say about various issues. Therefore, the researcher has attempted to somewhat "quantify" the long, open, and (sometimes) rambling responses of the collaborators to the interview questions.

For the convenience of the reader, the researcher has compiled tables which correspond to each of the interview questions (omitting the Critical Incident Probe, and Question 6.3.1 - "How do you feel about your job?", the answers for which could not be condensed into a table).

Method of Analyzing Data

In order to rank the collaborator responses, the researcher used a scoring system based on the priority of mention. The items that were named most frequently and with the highest priority were ranked highest. First place mentions by a collaborator (indicated by *) had a value of two points and second
mentions were worth one point. For example, in Table 4.2, "Helping or pleasing clients" had first place mention by three collaborators (#3, #4 and #8) giving it 6 points, and second place mention by one collaborator (#5), for a total of seven points.

Table 4.5 ("Qualities and Skills of Personal Bankers") combines the responses to interview Questions 6.3.3 ("What are the most important qualities and skills for a Personal Banker to have?"), and 6.4.1 (the discombobulating question). The researcher has scored the responses to Question 6.3.3 on the basis of the amount of mention and priority of mention, including third place mentions by individual collaborators as well as first and second. Two asterisks (**) indicate first place (three points); one asterisk (*) indicates second place (two points); no asterisk indicates third place (one point). Individual qualities or skills were given two bonus points if they scored high (first or second place) on Question 6.4.1.
<table>
<thead>
<tr>
<th>RNK</th>
<th>REWARD</th>
<th>NAMED BY COLLAB #</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Helping or pleasing clients</td>
<td>3* 4* 5 8*</td>
<td>7</td>
</tr>
<tr>
<td>2</td>
<td>Pride in job well done or pride in accomplishments</td>
<td>3 5* 9</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>When the customers show their appreciation</td>
<td>7* 9*</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>Getting the &quot;big sale&quot; or doing well in sales</td>
<td>6 7</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Building relationships with customers and staff</td>
<td>6*</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 4.2: Rewarding Aspects of Personal Banking

<table>
<thead>
<tr>
<th>RANK</th>
<th>CUSTOMER SERVICE IS...</th>
<th>NAMED BY COLLAB #</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Spending time with the customer; listening; concentrating; recognizing them as a person</td>
<td>3* 4* 5* 9*</td>
<td>8</td>
</tr>
<tr>
<td>2</td>
<td>What customers are demanding from their bank</td>
<td>7* 5*</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>Making the customer top priority in our branch</td>
<td>8*</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>What personal banking is all about</td>
<td>6*</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 4.3: Feelings About Customer Service
<table>
<thead>
<tr>
<th>RANK</th>
<th>DESCRIPTION</th>
<th>NAMED BY</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Need menter: meet clients' needs with bank's products</td>
<td>3* 5* 8</td>
<td>5</td>
</tr>
<tr>
<td>2</td>
<td>Relationship builder; account manager</td>
<td>6 7 8*</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>Advisor</td>
<td>4*</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>Provider of full range of banking services, one-on-one</td>
<td>6*</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Problem solver</td>
<td>7*</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>Fire fighter (dealing with each problem as it comes up)</td>
<td>9*</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>Collector of payments</td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>

Table 4.4: Descriptions of What Personal Bankers Do

Note: The first four items are quite similar, and simply delineate different aspects of the same customer service function.

Items 5 and 6 are also practically synonymous, but show slightly different attitudes about the activity of dealing with customer problems. It is both called "problem solving" (which has a positive connotation), and "putting out fires" (which has a negative connotation).

The answers to this particular question were found throughout the interviews in different contexts.
<table>
<thead>
<tr>
<th>RANK</th>
<th>QUALITIES AND SKILLS</th>
<th>NAMED BY</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Patience; ability to stay cool easy-going, not defensive</td>
<td>Q1: 3 5* 6* 7 Q2: 3 7</td>
<td>11</td>
</tr>
<tr>
<td>2</td>
<td>People person: likes people</td>
<td>Q1: 5** 4* 9* Q2: 5</td>
<td>9</td>
</tr>
<tr>
<td>3</td>
<td>Pleasant personality (out-going, courteous, not rude)</td>
<td>Q1: 6** 8** Q2: 4</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>Eye contact</td>
<td>Q1: 4** Q2: 5 9</td>
<td>7</td>
</tr>
<tr>
<td>5</td>
<td>Willingness to learn and to change</td>
<td>Q1: 9** Q2: 4</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>Sales skills</td>
<td>Q1: 6 Q2: 4 7</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>Organized</td>
<td>Q1: 3 7*</td>
<td>3</td>
</tr>
</tbody>
</table>

Table 4.5: Qualities and Skills of Personal Bankers

Q1=Interview question 5.1  
Q2=Interview question 5.2 (discombobulating question)

Note: The top three ranked points are closely related personality traits, but the researcher feels they differ enough to be put in separate categories. The last three are business-related skills, and go along with a professional attitude.

It is interesting that "sales skills" ranks fairly low on the list of qualities that the collaborators regard as important for Personal Bankers to possess (considering that the main thrust of the job is to sell banking services to the public).

Attributes such as enthusiasm, ambition, initiative, and negotiation skills (all mentioned by the collaborators) took a back seat to certain personality traits and interpersonal skills.
<table>
<thead>
<tr>
<th>RANK</th>
<th>CHANGE OR SUGGESTION</th>
<th>NAMED BY</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Decrease the amount of paperwork</td>
<td>3 4* 6 9*</td>
<td>6</td>
</tr>
<tr>
<td>2</td>
<td>All loyal, up-scale clientele</td>
<td>3* 7*</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>Give clerical duties (not related to sales) to CSR's/Teliers</td>
<td>5* 9</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Reduce incentives and tracking of sales</td>
<td>6*</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 4.6: Changes Personal Bankers Desire

NOTE: The responses were practical, for the most part, with the exception of Item #2 regarding up-scale clientele (owned by Group A).
Conclusion

In this chapter the researcher has attempted to introduce the collaborators to the reader and to show the rationale behind dividing them into three distinct groups. As the tables for each interview question show, the collaborators may have had several answers in common with members of other groups. However, the researcher believes there were overall trends in the types of themes that Group A, Group B and Group C emphasized. The reader should now have a feel for the realities of personal banking.
CHAPTER FIVE

TRIANGULATION

The interview material used in this research project is self-report data. To ensure its reliability, the researcher must employ multiple methods in order to cross-check the data. The analyses of the data are also subjective, given the nature of qualitative research methodology, and, therefore, require checks by others who are familiar with the subject under inquiry (namely, a "peer debriefer").

The process of using multiple methods to check on the collaborators and the findings by the researcher and involving a third party in the study to check on the researcher is called "triangulation", or "the constant comparisons" technique. This chapter will detail the key cross-checking instruments which were employed by the researcher after the completion of the long interviews and the preliminary analysis of each (as detailed in the previous chapter).

The cross-checking sessions were recorded on audio cassette to facilitate analysis. Three of the meetings took place in the collaborators' homes and four at their particular branches. For the most part, the venues were the same as for the initial interviews, with only Collaborator #6 choosing to meet at her office instead of her home. These meetings were considerably shorter, lasting, on average, 20 minutes.

**Phenomenon Recognition Check by Collaborators**

The main points of each interview as determined by the researcher were examined by the collaborators to check for recognition. That the collaborator does remember each point as being important to her, that it is rank-ordered according to her rank-ordering priorities, and that other key points have not been omitted by researcher. The researcher previously ranked the points in order of perceived importance to the collaborator, but scrambled them before presenting them to the collaborator. This ensured that the respondent was not "led" to put similar rankings because the points were already in order.
In developing the final rankings of the points, there often had to be some negotiation between the researcher's rankings and those of the collaborators. As a rule, their choices overrode the researcher's, with a few exceptions where there was direct contradiction between how much emphasis the collaborator had placed on a particular issue during her interview, and the importance assigned to it by the collaborator subsequently.

As an example, Collaborator #3 in her interview talked a great deal about how she feels the criteria for labelling a banker as successful should not always depend on their "bottom line" sales figures. She accompanied this points with long anecdotes and used strong non-verbal emphases. The researcher ranked this point second in importance. However, the collaborator ranked it in eighth place. As well, she ranked the point "I have high self-expectations" in third place, where the researcher ranked it tenth by virtue of the fact that the collaborator only mentioned in briefly compared to the others. In the final list, "Personal Banker success..." stayed at number two and "high self-expectations" was ninth. This is the only instance in all the interviews in which the collaborator's rankings and the final rankings were not very similar.

One other problem in the cross-check of the main points was that Collaborator #7 felt that she could not rank her points. She said, "They're all important. They can't be one, two, three.... This is true, and that is true, but this isn't more true than that one is". So, by default, the researcher's and peer debriefer's rankings of Interview #7's points were the only ones to go by.

The following tables show the main points of each collaborator.

Legend:  
Res. = Researcher's ranking  
Col. = Collaborator's ranking  
Fin. = Final ranking
### Table 5.1: Main points - Collaborator #3

<table>
<thead>
<tr>
<th>Main Themes/Issues</th>
<th>Res.</th>
<th>Col.</th>
<th>Fin.</th>
</tr>
</thead>
<tbody>
<tr>
<td>I get a lot of support from family</td>
<td>4</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>PBs shouldn't be measured by bottom line</td>
<td>2</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>I thank God for my job and success</td>
<td>9</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Handle demands with positive attitude</td>
<td>7</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>I meet customer needs with bank products</td>
<td>6</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Job provide challenge I need from work</td>
<td>5</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Entered pb'ing for career path</td>
<td>8</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Would enjoy only high-income customers</td>
<td>1</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>Have high self-expectations</td>
<td>10</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>I want to be accepted and liked</td>
<td>3</td>
<td>10</td>
<td>10</td>
</tr>
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</table>

### Table 5.2: Main points - Collaborator #4

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<th>Main Themes/Issues</th>
<th>Res.</th>
<th>Col.</th>
<th>Fin.</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is important to be trusted by clients</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Greatest reward is in helping people</td>
<td>4</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Personal banking is fun</td>
<td>7</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>I treat my customers like family</td>
<td>1</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Treat customer as a person</td>
<td>6</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Eye contact is important</td>
<td>3</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Meet customers on the same level</td>
<td>9</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>&quot;Soft sell&quot; approach works best</td>
<td>10</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>My customers get involved in campaigns</td>
<td>8</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>There aren't enough hours in the day</td>
<td>5</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>
### Table 5.3: Main points – Collaborator #5

<table>
<thead>
<tr>
<th>Main Themes/Issues</th>
<th>Res.</th>
<th>Col.</th>
<th>Fin.</th>
</tr>
</thead>
<tbody>
<tr>
<td>PBs should be strong in people skills</td>
<td>7</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Stress management is important in pb'ing</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Make an effort to understand the customer</td>
<td>8</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Make the customer feel like the sole focus</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Eye contact is important</td>
<td>6</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>No time for campaigns and tracking sales</td>
<td>4</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Greatest reward is satisfying customers</td>
<td>10</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>I'm &quot;jack of all trades, master of none&quot;</td>
<td>9</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Need better training in solicitation</td>
<td>3</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Self-control is an important skill</td>
<td>1</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>

### Table 5.4: Main points – Collaborator #6

<table>
<thead>
<tr>
<th>Main Themes/Issues</th>
<th>Res.</th>
<th>Col.</th>
<th>Fin.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need commitment to all aspects of job</td>
<td>9</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Relationships with clients rewarding</td>
<td>8</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>I take pride in my manager and in branch</td>
<td>4</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>PBs have to work well together, cooperate</td>
<td>3</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Time mg'ment and prioritizing are problems</td>
<td>6</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Frustrated with routine problem solving</td>
<td>2</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>I enjoy competing with other PBs</td>
<td>7</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Too much to focus on, something has to go</td>
<td>5</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Too many initiatives and campaigns</td>
<td>1</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Put on a good face with difficult clients</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>
### Table 5.5: Main points - Collaborator #7

<table>
<thead>
<tr>
<th>Main Themes/Issues</th>
<th>Res.</th>
<th>Col.</th>
<th>Fin.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skills and confidence come with time</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>I'm motivated by a pat on the back</td>
<td>2</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Lot of competition between Pbs and banks</td>
<td>3</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>Frustrated with &quot;rate shoppers&quot;</td>
<td>4</td>
<td>-</td>
<td>4</td>
</tr>
<tr>
<td>Get conflicting demands from Area Office</td>
<td>5</td>
<td>-</td>
<td>5</td>
</tr>
<tr>
<td>Have to put discouragements behind you</td>
<td>6</td>
<td>-</td>
<td>6</td>
</tr>
<tr>
<td>Personal banking is a very challenging job</td>
<td>7</td>
<td>-</td>
<td>7</td>
</tr>
<tr>
<td>Ambition and aggressiveness important</td>
<td>8</td>
<td>-</td>
<td>8</td>
</tr>
<tr>
<td>Motivated by attainable targets and goals</td>
<td>9</td>
<td>-</td>
<td>9</td>
</tr>
<tr>
<td>I prefer up-scale clientele</td>
<td>10</td>
<td>-</td>
<td>10</td>
</tr>
</tbody>
</table>

### Table 5.6: Main points - Collaborator #8

<table>
<thead>
<tr>
<th>Main Themes/Issues</th>
<th>Res.</th>
<th>Col.</th>
<th>Fin.</th>
</tr>
</thead>
<tbody>
<tr>
<td>I enjoy people</td>
<td>7</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Greatest reward is seeing client happy</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Customer is top priority in my branch</td>
<td>5</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>My customers trust me and confide in me</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Know client, &amp; you understand their needs</td>
<td>8</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>PBs must be friendly, down to earth</td>
<td>3</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Takes time &amp; effort to build relationship</td>
<td>2</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>I don't take an aggressive approach</td>
<td>6</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Need more time to account manage clients</td>
<td>9</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Main Themes/Issues</td>
<td>Res.</td>
<td>Col.</td>
<td>Fin.</td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td>PBs must inform clients, be truthful</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Customer service is listening, guiding</td>
<td>9</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>PBs must be always learning &amp; growing</td>
<td>4</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>I treat clients the way I would like to be</td>
<td>8</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Customers should not be bribed to switch</td>
<td>5</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>Stressed by lazy co-workers</td>
<td>7</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>There's no time to give quality service</td>
<td>10</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Campaigns are a waste of time</td>
<td>2</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>Present concept too much to handle</td>
<td>3</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>There's a lack of support from bosses</td>
<td>6</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>

Table 5.7: Main points - Collaborator #9
PAGINATION ERROR.

TEXT COMPLETE.

BIBLIOTHEQUE NATIONALE DU CANADA.

SERVICE DES THESE CANADIENNES.
Collective Cross-Check of Main Points

The second cross-checking instrument used at this stage in the research was a six-point, oral questionnaire. The researcher chose the top-ranked points coming from the Interviews #3, #5, #6, #7, #8 and #9 which seemed to be relevant to the purpose of this inquiry; then, based on them, developed six indirect questions. The researcher wished to bring to the attention of the group any issue that was stressed as important by only one of the collaborators so as to get a better idea of the issue's significance to Personal Bankers as a whole.

The questionnaire also served as a cross-check on the collaborators with whom the individual points had originated, to see if their responses to direct question about the issues the at this time were consistent with what they had said in the interview.

The researcher's top point from Interview #4 ("I treat my customers like family") was not used in the cross-check because of its irrelevance to the topic of communication load.

Direct questioning could only take place at this point in the research. If these questions had been posed to the collaborators at any earlier stage, the interview data would have been discredited as the validity of the research depends on non-directive, unstructured interviews. After the data are "in," the researcher may ask leading questions without negatively affecting the study.

However, the researcher made an effort to ensure that the questions were not worded so as to be recognizable to the respondent who raised these issues. They were quite in-direct in that sense. This ensured that the collaborator could not second-guess the researcher, merely reiterating what she had said before, and made the questionnaire more reliable as a cross-checking instrument.
Questions and Responses:

1. Is the branch where you work now the best "type" for you?

Collaborator #3 stressed during her interview the differences between the first branch where she had worked (which was one of the modern, "full service" branches and had more financially stable, appreciative customers) and the one where she worked at the time of the interview (an older branch which had a lower-class clientele with more delinquency and where sales were much more difficult to make). Thus the researcher's number one point from Interview #3: "I prefer up-scale clientele."

The new, full service branches (of which there are two in Windsor) have the following characteristics:

* The latest in technology available for use by the customer (such as the newest Automated Banking Machines, and Customer Activated Terminals for balance inquiries and statement print-outs).

* The ratio of employee:personal computer is higher in these branches in order to increase employee efficiency and convenience for the customers (in that they have to wait less often for an office with a PC to become available so that staff members can finish their business).

* The attitudes of the staff even seem to be more open than at other sites to new strategies and innovative ideas as a result of working in a new group, which has to struggle to attract new customers from other financial institutions.

* Probably what makes these branches so different from the traditional branches is that there is no long counter with teller wickets where customers queue up. There is instead a large, round "Information" centre where customers with complex transactions first make inquiries and are directed by a Customer Assistance Officer to the proper department within the branch. This is to eliminate "shuffling" the customer about and the time wasted by him or her waiting for a teller who cannot perform the task the customer is requesting.

* These branches are often situated in middle- to upper-class neighbourhoods.

This question tests Collaborator #3 to see if she would indicate that she prefers to work at one of these branches of which she has such fond memories, and to see if the other collaborators would agree
that the full service branches provide the most desirable working environment.

The Group A collaborators (#3, and #7) prefer the new branches because they value a young, highly motivated staff with a strong team leader and an economically secure clientele. Collaborator #7 pointed out that for Personal Bankers who are still at the training stage, it is good to be at a small branch. When they are faced with a wide range of problems, they receive exposure to many situations which, in a large branch, are handled by the specialist in that area.

Collaborator #5 also named one of the full service branches in Windsor as the branch where she would like to work. It is the middle-upper class neighbourhood which attracts her. She compared where she worked at the time of the cross-check (a "down-town" branch) to the new branch:

I find at [my current branch] there are more paper-boy accounts, welfare and immigrants. A lot of people on welfare. I enjoyed those clients more than I do here. I developed more of a rapport with those clients.

It seems that in Collaborator #5's opinion, the full-service branches are not only better equipped to handle a high communication load, but also cater to a market "niche" that provides a pay-off for the Personal Bankers in terms of meeting sales quota.

Collaborator #9, who consistently emphasized during her interview the importance of continual learning and growth, enjoys the branch where she works--a rather shocking fact when you consider that this particular branch has the reputation as the busiest, most chaotic branch in the city. At the time of the cross-checking session, this particular branch had no manager, which would have a very negative effect on staff morale.

The researcher had expected that any Personal Banker in that situation would claim to be having a difficult time, and would be longing for a transfer out of the branch. Collaborator #9, however, has turned it into a positive experience:
Since I've been there I've never had a dull day. Never. I have learned a lot. ...I have done so many things, especially without the manager being there. You have to find out how things work. You have to do them yourself...

She values the learning experience of having to develop her own network of resource people and ways of obtaining the information she needs to do her job, despite the negative effects that an absence of leadership has on a branch.

One can see by these examples that each collaborator has her own values and priorities, which affect the type of branch she finds the "best" to work in. Some value learning and personal growth, while others place priority on family, or prefer a branch where they can make "easy" sales.

2. a) How do you handle stress?

During the long interviews, many of the collaborators discussed the necessity of proper training and the right interpersonal skills for Personal Bankers, but only one interview (#5) had the recurring (yet underlying) theme of managing stress on the job. This question checks Collaborator #5's point, as well as Collaborator #6's main point: "There is too much to focus on."

Of the seven collaborators, only two admitted to not being able to handle stress very well. The interesting fact is that, when these two (#6 and #7) went on to tell about what they do to alleviate stress, it turned out they both do the same thing: try their best to control it while at work, and then let it out at home (which are not stress-relief techniques at all). They said,

Col. #6: At work here I try to keep it under control. I don't really do much to relieve it.... At home I probably tend to get more vocal about it and get upset more easily. Here I just try to ride with it.
I have a temper but I don’t show it at work. When I’m stressed out and I go home, I’m short fused. My husband knows...when I’ve had a hard day and when not to ask questions. I let my stress out on my own personal time. Sometimes I do at work, too, and they all know by the look on my face, “Don’t talk to her. She’s upset about something.” ... I just get short tempered and I get angry.

The other collaborators have very practical ways of handling stress on their jobs. The most common answers involved taking a deep breath or two, and getting away from the office to the lunch room or outside to clear their heads - “just to get away from the job for a minute.” They also make a conscious effort not to worry about things, and (on arriving home) to get their minds off work until the next day, taking it “one day at a time.”

Collaborator #3 (who was on maternity leave at the time of the cross-checking session) mentioned only the fact that she previously used exercise to relieve her stress: “Before I had the baby I would work out regularly. That would be my hour of no bank, no Steve, no house, just me.... It didn’t matter what happened during the day, I would allow myself that.” She also communicates with her family and friends about stress as a way to understand what causes stress in her life.

Finding the humour in stressful situations is mainly how Collaborator #9 deals with her stress. She said, “Just seeing the insanity of it I think is probably the best way.... And when I’m not allowed to laugh, I do a lot of sighing which gets rid of it.”

Answers to Question 2a did not follow patterns according to the groupings of collaborators. The researcher does note, however, that the two collaborators not able to manage stress well are the two most competitive of the group. The competitive nature and drive to be the best may somehow make individuals less able to brush off frustrations or see the humour in situations.
2. b) How do you handle rejection by customers to sales attempts you make?

The second part of Question 2 is related to the first in that self-control in front of the customer needs to be exercised by the Personal Banker in both cases. Collaborator #7 repeatedly spoke about the problem she was encountering in securing loyal customers and getting customers to trust her. This was a result, she claimed, of her lack of experience and maturity.

There were three types of responses to the second part of Question 2. Two of the collaborators felt they take rejections too personally (they were the same collaborators who do not handle stress well). Collaborator #7 revealed that she goes "into a confined area" to "blow off steam." She was surprisingly candid with the researcher in saying, "When they're rude, I go into the manager's office and slam the door and start screaming. 'Can you believe they did that?'."

Collaborator #6 feels especially slighted by customers who go to another bank after she has already gone out of her way for them and invested a lot of effort in trying to please them. This was the general consensus among the others from Group A and B (excluding Collaborator #4). They indicated they take rejection by customers generally well, but do take it personally in the sort of situation described by Collaborator #6 above.

Collaborator #3 indicated that she is especially bothered by customers who will not tell her why they are choosing to leave the Royal Bank for another institution:

...there have been times when I have really worked on customers for months, knowing full well they were going to buy the house. I'll be sending out literature, and still it will be because of a quarter of a percent [that they leave]. Or else they didn't even give me the option of trying to find out. That upsets me. I take that personally.

She stressed that she makes a point of trying to find out why customers leave, and that she treats each rejection as a learning experience.
The Group C collaborators (and Collaborator #4) do not seem to be bothered so much by rejections. Being three of the longest tenured Personal Bankers in the study may have something to do with the fact that they simply accept that rejections happen, and that a Personal Banker must never take them personally.

The key for the mature Personal Banker is to persevere. Collaborator #8 felt that it is all in the way she relays the information to the customer:

If I said, "What do you think about this?" and they said, "No I’m not interested" [that would indicate a rejection]. But I just come out and say, "This might be a little bit better. You might want to think about it." They go home and think about it and most of the time they do come back.

Collaborator #9 has a similarly healthy attitude toward situations when she cannot "make the sale":

I never look at it as a rejection because they are not rejecting me. They’re rejecting whatever product I’m offering, which is fine because it obviously didn’t suit their needs. At least they’re making an informed decision.

The trend in responses to the inquiry about handling rejection by customers is interesting. There seem to be differences in the distance that each collaborator puts between her personal identity and her professional identity. The answers reveal that the more mature the collaborators are, and the more secure they are in the competence they have to do the job, the less personally they take rejections from customers.

3. What motivates you?

Only for Interview #8 was the point "The biggest reward for me is seeing the client happy" the researcher’s number one main point. But all of the collaborators placed great emphasis upon the
satisfaction that comes from helping customers and making them happy.

After the initial interview analysis, there seemed to be two main motivations: customer satisfaction (other-oriented) and career advancement (self-oriented). At the outset of the project, the researcher believed that Personal Bankers are motivated more by intrinsic (or internal) rewards than extrinsic (tangible) rewards.

Maehr and Braskamp (1986) state there are four categories of personal incentives, or personal motivations: task-personal (intrinsic, one is motivated by task itself); ego-personal (the goal is to be the best); social-personal (highly productive when the are good interpersonal relationships); extrinsic-personal (when compensation for job is its greatest reward; shows status and approval).

Given the researcher’s initial assumptions about intrinsic motivation, and given the various intrinsic personal incentives described by Maehr & Braskamp (1986), a direct question regarding motivation seemed to be in order. The researcher felt she could make predictions of the responses to this question based on the answers to Interview Question 6.2.2: "What are the most rewarding aspects of the job for you?"

To the researcher’s surprise only the Group C collaborators (#8 and #9) indicated that they are motivated to do their job by a desire to help and work with people (ie., motivated by the task itself). Both of their answers were consistent with what they had said during the interview:

Col. #8: I need interaction (with people). There’s something different everyday, different personalities to deal with.

Col. #9 Probably the real motivation is monetary, that I’m getting paid to do a job. But to go that extra bit is just the fact that I hate running up against insensitive people that don’t talk to you, don’t look at you, don’t serve you. I hate that, I really do, and I would never do that to somebody. That’s what motivates me that way, is to acknowledge people.
Group B (plus Collaborator #3) fit into the "ego-personal" category, all saying they are motivated by personal achievement and to be the best they can at what they do. Collaborator #5’s motivation slightly crossed over into the "social-personal" category because she wants to do the best job she can so that she will be accepted and "appreciated by her clients, peers and supervisors."

Collaborator #6 also crossed over into another motivational category. She said she gets "satisfaction from good results [in her sales figures]," and that she is also motivated by "personal gain":

…I won a trip to the Bahamas in the spring. That was definitely a motivator, to know that trip was out there and I had a possibility of winning it.

This additional type of motivator puts her in the "extrinsic-personal" incentive category as well as the ego-personal.

Collaborator #7 named "to get ahead" as her main motivator; she wants to "move up through the ranks." The desire for promotions and increase in status is usually considered to be a sign of extrinsic motivation.

Two of the collaborators (#6 and #7) talked about things that act as "de-motivators" for them. [This was not prompted by the researcher.] In one case, the collaborator has gone through a very difficult time in her personal life over the past months and feels discouraged over "what’s going on in the city and all these rules coming down and all these contradictory statements you’re hearing from different bodies in the bank."

Collaborator #6 had also been under a great deal of stress for a length of time because of troubles in her branch. One of the staff members had stolen a large amount of money from the branch over a period of months. He was eventually arrested and charged, later attempting suicide while in police custody.

The entire episode made things very difficult for the staff members who remained to deal with the scandal that erupted, as well as the repercussions in terms of several transfers out of, and position changes within, the branch. Staff morale was very low, with some people trying to cover two and three
jobs at the same time. According to Collaborator #6, the Personal Bankers were "completely thrown off their game plan."

There were physical evidences of the impact that the crisis had upon the collaborator. The day the researcher met with her for the cross-checking session, it looked as if a blood vessel had broken in her right eye. She looked very tired, the exhaustion evident in her voice as well as her face. She told the researcher that the past months had been very stressful, not because the workload had increased, but because she was unable to cope with it due to the circumstances in the branch.

The hardest part for her was dealing with discouragement. She said,

> You spend more time with the people you work with than your own husband and kids. You think you know them, then something like this happens. It's really discouraging. You start to wonder, "Who can I trust?"

I'm second-in-command here and I was one of the last to find out. Even people in other branches knew about it before me. They [the people involved in the theft] didn't even take the proper channels of communication, or take advantage of the programs in place to help them.

This case proves the validity of uncertainty reduction and information processing theories (see p.37), as outlined by Miller et al. (1990):

> The significance of supportive communication that reduces one's perceptions of uncertainty is that it helps the receiver in developing a sense of perceived control over stressful circumstances. (p.305)

The extreme stress (even near-burnout) which Collaborator #6 experienced could have been avoided with the early information about the situation, and proper support from her supervisors and peers.
4. Would you say that you are called on to be creative in your job? Why or why not?

Collaborator #9 emphasized in her interview the role of a Personal Banker as one who imparts knowledge to the customer, informing them of the bank's products, their options and the full implications of the products they choose. She used the example of finding out the long term goals of the customer so as to set up for that customer a personal financial agenda. Her immediate response to this cross-checking question (asking instead about creativity) was consistent with her previous statements concerning the role of a Personal Banker.

The researcher believes that Personal Bankers use creative skills on their job by virtue of the fact that each customer presents the Personal Banker with a unique situation and the banker must call on his or her knowledge, past experiences and a vast array of bank products in order to fit their particular needs.

Some of the collaborator responses supported this assumption, while others did not. Initially, all of the collaborators (excluding #9, who obviously supported the hypothesis, and #4, whose answer cannot be used due to the way the researcher asked her this question) thought of creativity on the job only in terms of decorating, marketing, campaign and motivational ideas. The researcher directed them to think of using creative skills when serving customers, since they were not thinking of "creativity" in general enough terms, and the purpose of the question was to test Collaborator #9's main point.

After being prompted to consider creativity in terms of customer service, three of the collaborators (#3, #7 and #8) could see how this may be true, but #8 was the only one of these to think of creative customer service in the same way as #9. She even substantiated the researcher's hypothesis by providing the bank's "buzz word" for the concept:

...we call it "creative financing." That's the terminology for it. ...There's usually a way to get around financing as long as they qualify. There's all different types of techniques you can use. There are so many services available through
the bank, it gives you a little bit more to manipulate. ...That's why we call it creative financing, because you can mould it into what's best for the client. That's what makes it kind of fun.

After questioning the Windsor Area Manager about why only the Group C collaborators would be familiar with the concept of "creative financing," the researcher learned that this would be likely, due to the way the bank trains Personal Bankers at different levels. As the researcher has shown in Chapter 2, those with more experience in account-managing the higher market segments are given higher limitations and more "free rein" with the customer. They can work out ways to help the client to qualify for the loan he or she is requesting by "bringing in" a co-signer, consolidating debts, etc.

The Group A and B collaborators, who have less than four years experience as Personal Bankers, are encouraged to do things "by the book." They base lending decisions on the criteria set out for them in the circulars and operating procedures. The Area Manager said, "We let them [the inexperienced lenders] alone for a few years, and then with more advanced training, they get introduced to concepts such as "creative financing."

The Group A collaborators (#3 and #7), who also felt they use creative skills when serving customers, thought of creativity in terms of the interpersonal skills they use. They said that they have to be able to "get the feel for" clients and know how to handle each one differently.

Group B did not feel that they use creative skills in their jobs. They see the ability to properly handle customers and effectively problem solve as matters of common sense rather than creativity. Personal Bankers need to be polite, professional, and knowledgable about the bank's products and procedures. For these two collaborators, creativity does not enter in to the day-to-day routine of serving customers.
5. At what stage is your career?

This question was included as a way to provide a sequel to the collective story which would develop out of these interviews and cross-checks. Collaborators #3, #7, #8 and #9 each indicated their future interests during the interviews. The researcher needed to know what the aspirations of the others were in order to better understand them.

Group A and B collaborators all indicated they are at a learning stage in their careers and that they need to mature more in their current positions before they move on to higher levels. As expected, Collaborators #3 and #7, who entered personal banking because of the career opportunities it would open up for them, would like to work at Head Office in specialized positions (such as Market Planning).

Collaborators #4, #5, and #6 each saw promotions in their futures. Collaborator #4 did not see herself beyond the level of branch manager; #5 and #6 were not looking any farther than two pay-grade levels from where they were (which would still be in personal banking).

Collaborator #9 (Group C) had said in her interview that she intends to get back in to Business Services as quickly as possible, so it was no surprise when she answered, "The bottom," to this question about her career stage. She feels she is "undervalued" (but did not indicate by whom) and that she thinks she could "go on and do a lot more in the bank." In contrast to Collaborator #8, who feels she has gone as far as she wants to go in the bank, and is very satisfied in her job, Collaborator #9 (who is the same age) finds herself back at the bottom of the proverbial "totem pole" after establishing her career in British Columbia.

In looking at how the collaborators view their careers, one notices that the young "career pathers" have specialized or executive positions in their sights for the future, as well as Collaborator #9 (who is in a rather unique situation). The others have vague, long-term goals which do not go beyond the position of Manager of Personal Banking.
Summary of Findings

The data cross-checking procedures brought forward fresh data which has helped the researcher in her main goal of seeing how these Personal Bankers are coping with the communication load under which they work.

The first question was particularly relevant to the issue of information as it is received and used by Personal Bankers. The new, full service branches are the most preferred by the collaborators in this study, but it is not the convenience of the advanced communication technology which attracts them. Rather, it is the clientele with whom one can more successfully engage in relationship banking that makes a branch desirable.

Though techniques for handling stress and rejection are not foremost on the minds of the collaborators in general (i.e., they did not discuss this issue during the long interviews), many insights came out of the responses to this two-part question. Since excessive paperwork was one of the most frequently mentioned stressors during the interviews, it was important for the purposes of this study to ask a direct question about how stress is handled by the collaborators. Overall, it became clear that the bank is definitely not providing adequate support to Personal Bankers by way of training sessions on proper coping strategies.

In telling about how they handle rejection, the less mature collaborators showed how they include themselves in the transaction which takes place between Personal Banker and customer, especially whenever they put a great deal of time and effort into soliciting a customer. This is why they take it personally when the customer rejects the bank’s product or service.

The more mature collaborators see themselves as information providers who give and then withdraw themselves from the client’s decision-making.

The cross-check revealed that, for the most part, the collaborators in this study are intrinsically motivated. They want to do the best job they can and get great reward from their own personal
achievements.

The researcher also learned that creativity in personal banking will mean different things to different Personal Bankers, depending on the level of training they have attained. Even though all Personal Bankers have access to the same information about bank products and services, additional information about how to use the products in serving customers is withheld from less experienced lenders.

Finally, this cross-checking instrument revealed that only the career-oriented collaborators seek jobs in the bank which take them away from the "front line," customer service positions.
CHAPTER SIX

PHENOMENON RECOGNITION CHECK BY SECONDARY SAMPLE

The findings of the research to this point needed to undergo an "external" cross-check to ensure trustworthiness. A second sample of five Personal Bankers performed critiques of the findings from Chapters 4 and 5. This was done by way of a card sort of the main points derived from the interviews, the three collective stories derived from the main interviews and subsequent data obtained during the cross-checking sessions. The second sample was also asked to do a free-association exercise (on information as it pertains to their jobs), which none of the participants opted to do.

The cross-checks were not conducted face-to-face with the participants. The researcher gave each of them the option to meet with her, or to respond in writing (knowing they were under tremendous pressure at work with the bank "inspectors" in Windsor during the time of the cross-checking exercise). Each participant chose to provide a written critique of the collective stories. See Appendix E for the "Instructions" given to each participant.

Ideally, the members of the secondary sample would have represented each of the three groupings of collaborators (i.e., Group A, less than three years tenure; Group B, at least five years tenure, but Personal Banker three years or less; Group C, tenure of fifteen years, Personal Banker at least four years). As it turned out, there were no Personal Bankers in Windsor (other than the two already involved in the study) who fit the criteria of Group A, so their story could not be checked.

Two of the Personal Bankers in this sample were the collaborators used in the Pilot Study (see Chapter 3). They had not been approached again until this point, and the researcher felt they should be involved again in the study by being asked to review the collective stories. Collaborator #1 belongs to Group C, while Collaborator #2 fits in Group B. The others were Personal Bankers who were not willing
to participate in a long interview, but who were willing to do a less demanding exercise at a later point in time. In this chapter, they will be referred to as Reviewers #1 (Group B), #2 (Group C), and #3 (Group C).

**Card Sort of Main Points**

Each of the participants in the cross-check was given a stack of cards upon which were written the top three main points from each interview. Based on the number of years they have been Personal Bankers, the participants were given cards containing main points from Groups B or C.

In addition to the main points from their groupings, each participant in the cross-check was given two un-identified cards containing main points from Group A (with which, in theory, they will not identify), and several blank cards for "fill-ins" (i.e., statements of their own which they might wish to include).

Ideally, each participant should have ranked the top points of the collaborators from her group high on her list, their lower ranked points near the middle, and the "throw-ins" from the other groups near the bottom. The results of the card sort were (for the most part) according to the expectations of the researcher. None of the participants chose to write statements of their own on the blank cards provided, though some wrote comments next to (or otherwise amended) the points they were sorting. For example, Collaborator #4's third point "Personal banking is fun" was changed to "Personal banking can be fun, and equally frustrating." The same respondent changed Collaborator #6's third point ("I take pride in my manager and my branch") to read "I take pride in the bank and my branch, but not my manager."
The Collective Stories

The researcher compiled three "collective stories" corresponding to the three groups of collaborators. The initial intention of the researcher was to write only one story based on all of the interviews, but it became very clear that this would not be possible. There were such distinct trends in the responses to the interview questions, depending on the amount of experience as a Personal Banker, that to include the experiences of each collaborator in one story would render it unintelligible.

Collective Story A was not cross-checked for reasons stated above. Story B was checked by Collaborator #2, and Reviewers #1, #2, and #3. Reviewers #2 and #3 have been Personal Bankers for four years, but when told that Story C was written from a manager's perspective, they felt they had better read both Stories B and C to see which was more true to their own experiences.

Methodology for Creation of Collective Stories

The researcher reviewed each of the interviews which made up the three groupings (A, B, and C) beginning with Group A. Common themes and statements were high-lighted and recorded on a separate page, including references to the interviews and pages where they were found. Comments from the cross-checking sessions with the collaborators were also used if they helped to clarify or augment discussions found in the original interviews.

After recording the issues which each group member had in common, the researcher attempted to arrange them into a flowing narrative, taking the tone of one who had been asked to describe her job and her feelings about her job. Collective Story A is from the point of view of a recent university graduate who is telling (a friend, perhaps) about her experiences with her first job. It portrays her sense of accomplishment and excitement about the future, but also her frustrations about certain aspects of the job.

Collective Story B is written from the point of view of a more mature Personal Banker who is sharing her experiences and "tips of the trade" with, perhaps, an in-coming Personal Banker. The
comments of Collaborator #2 were included with those of Collaborators #4, #5 and #6.

Collective Story C reflects the point of view of a Manager, Personal Banking (the senior lender in the branch and supervisor of the lower-level Personal Bankers). This was due mostly to the fact that two of the three bankers "writing" the story were at the management level (#1 and #8), and many of their comments refer to this role. Collaborator #9 (whose interview also went into Story C) shares the managers' enlarged point of view (i.e., she is also able to see personal banking in the "big picture") and shares their level of maturity.

The researcher does not believe that the cross-check is weakened due to the fact that Interviews #1 and #2 (used for the Pilot Study) were included in the compilation of the collective stories. Though it was expected that Collaborators #1 and #2 may identify especially with their own comments, their words were by no means prominent within the story, being scattered amid the comments of two or three other collaborators.

Collective Stories A, B and C can be found following the main body of the thesis under the titles of Appendices F, G, and H. The researcher directs the reader to them now, as the following critiques of stories B and C will have more meaning.

Comments on Collective Stories by Secondary Sample

The following table will assist the reader in understanding which stories the participants are speaking about in their comments.
Collaborator #1.

By way of review, the collaborator wrote on the back of the story:

I think this personal banker story is very close to my own, but after having a very rough month at work with vacations, cut backs, low rates and a large amount of personal time dedicated to volunteering in the community, I think it's a bit "rosy".

The collaborator's mention of "low rates" in this list of stressors may be explained by her comments during the long interview which took place nearly nine months earlier regarding how she feels "put in the middle" between the bank and her customers (see p.37). Low interest rates on investments leave the Personal Banker with less "reward" to offer clients for their business. Miller, et al. (1990) consider role stress to be a precursor to burn-out (see p.28). Collaborator #1 seems to feel that Collective Story C does not portray enough of the troubles and stress that Personal Bankers are facing at this time.
Collaborator #2.

This collaborator wrote the following review to Story B:

I can identify totally with that PBR [Personal Banking Representative]. I could not have written a better story than that. Everything in there is absolutely true.

In the margin of the story she wrote:

* Beside the lines "If it's lined up, I come out of my office and even the manager will come out of his office..." she said,

  Unfortunately, not everyone gets up to help. Lately, I find our line-ups are getting longer and that bothers me.

* Beside the statement, "Sometimes being perceived as approachable can have its drawbacks..." she wrote, "Definitely true."

Work stress is evident in these statements. Seeing longer customer line-ups is adding to Collaborator #2's anxiety. She works at one of the "full service" branches (as described on p.85) where there are not supposed to be more than two or three customers in line at any time, so a long line-up would be a good sign of a reduction in the standards of performance at her branch. Her comment, "Definitely true," seconds the observation made by Collaborator #6 that being perceived as helpful can very much increase a Personal Banker's workload.

Reviewer #1.

This Personal Banker (who seems to be just as busy and under as much stress as Collaborator #1) took the time to write several comments. There are several insights into personal banking to be found in what she wrote which did not come out in the collaborators' interviews and subsequent cross-checking sessions.
What I agree with:

- I feel satisfaction; feel frustration; agree with a lot of what was said.

- I, too, feel the frustration with family/job.

- My reward comes from the client sitting in front of me.

- It is the type of employment that requires you to get your own satisfaction.

- I agree strongly with relationship management. [It's] very important to bond with the client.

- I enjoy working with campaigns, social [events], etc..

- Sometimes you have to pull back and be a family [member?] instead of an employee.

What I disagree with:

- Branch has been a little ugly the last couple of months with no manager. [It] seems nobody cared.

- Staff really pulled together to keep the doors open - DOES ANYONE CARE?

- I find the cluster is so large we are just a # [number]. The individual content is gone.

- Sometimes I feel a job transfer will never happen.

Comparing experiences:

- Can relate a lot.

- Frustration in understanding and helping sorting out all the priorities.

- Seems they [collaborators? management?] don't really have a handle on the latest development.

- Too much paperwork; T.O. [Toronto?] keeps pushing. Sometimes I feel they don't realize the volumes in a branch.

- I take a lot of pride in client relationships. [It] means a lot to be respected by them; being able to meet them in public and they are happy to see you!

- I always felt very happy to be employed by the Bank; yet the last year it has changed. The economy is tougher, seems they are trying to get rid of people and the
demands are more. Sometimes I feel I might be better [off] at home raising my children. It is tough juggling the home/family along with a husband who [is] very dedicated to his job.

"Favourites" do exist in this company. It seems the "whiners" get exactly what they want.

In her fourth point ("It is the type of employment that requires you to get your own satisfaction"), Reviewer #1 seems to be saying that the compensation Personal Bankers receive for doing their jobs (in terms of salary, benefits, etc.) are inadequate compared to what they are required to put into it. For all the emotional exhaustion, there has to be emotional compensation and intrinsic reward. As she indicated in the previous point, "My reward comes from the client sitting in front of me." She even describes it as "bonding" with the client.

The branch where this Personal Banker works is the same one in which Collaborator #9 works. As we saw in her comments on p.86 the branch was without a manager for a period of time. From Reviewer #1's point of view, it was a very difficult and demoralizing time for the staff. She shows a sense of pride in her co-workers that they were able to pull together during that time to "keep the doors open;" however, one also senses the deep feelings of disappointment in the bank at the lack of caring shown during that time, and the lack of recognition shown after the crisis was over.

The same sentiment was expressed by Collaborator #6 who said, during her interview, that the bank used to recognize Personal Bankers when they went out of their way to provide good customer service. She said as an afterthought, "Now it's expected that we do this."

Reviewer #1's statement, "Sometimes I feel a transfer will never come" is a distinct response to communication overload, showing that organizational stress is being transformed into personal distress (Meier, 1962).

Reviewer #1 shows many signs of dissatisfaction with the bank. Her sense of the unfairness of the workload seems to be at the heart of her discomtentment, and is seen in the comment, "Toronto keeps
pushing. Sometimes I feel they don’t realize the volumes in a branch.” One can sense the perceived misunderstanding on behalf of upper management, and, as well, in her last statement referring to the injustice on part of management when they adopt as the rule of only "oiling the squeaky wheels," the perceived unfairness of the “unwritten” criteria for advancement.

Reviewer #2.

As the researcher has indicated in Table 6.1, Reviewer #2 had not met the researcher previous to this cross-check and the level of trust the other participants had in the researcher was not evident. This is seen in her very professional tone, and the near absence of any criticism of the bank or complaints about personal banking:

This personal banker I feel has a more accurate concept of what the Royal Bank sees as a true "personal banker." Collective Story C seems more management-oriented and is obviously at a higher level in management. I do not feel that level should have any bearing on the definition of "personal banker".... We are all ultimately sales people.

Both of these groups express some frustration regarding time constraints and you’ll find that across the board. We get very good at prioritizing our work. One comment was made in this group about "something’s got to go." Unfortunate, but too often true.

Stress is very prevalent in this field. The balance between work and family is a fine line.

Overall, I found this recap a better account of a view from a personal banker level trying to bear in mind that level should not be an issue in the search for the definition of "personal banker". It is sometimes unfortunate that often people’s perception of a very broad term changes as their level changes, and I might add, increases the level of stress endured by other people, or "per-
sonal bankers," within their branches.

The last comment seems to be a criticism of the way Story C takes the point of view of the Managers, Personal Banking. The reviewer feels that all Personal Bankers should have the same basic story, not differing perspectives depending on whether they are at the management level.

Reviewer #3.

This Personal Banker wrote "DISAGREE" in the margin next to two areas in Story B:

* "The bank recognizes people as well for providing outstanding customer service..."; and,

* "Personal banking has been very rewarding and I am really enjoying it. I don't ever get that feeling of dread about going into work...."

In doing so, she denied two of the few positive comments Story B contained about personal banking.

In Collective Story C, she indicated agreement (by underlining) with quotes made mostly by Collaborator #9 (who is not a manager), and which had to do with the sharing of information with clients and the problems with the concept of personal banking as it now exists.

On a separate page, she wrote:

- I started lending 10 years ago and feel that I have always done personal banking.

- I have always developed relationships with my clients. (I still have some clients that have followed me to 4 different branches and these were just bank clients, not personal acquaintances.)

- I feel that I was a better personal banker then because we did not have as much background duties. We had more time to devote to the customers' needs, and analyze their options rather than having to do all the paperwork. (The client does not care who prepares the work, only that it is done properly.)

- We are spread so thin that we end up with more complaints than satisfied clients.

- We spend too much time in tracking and justifying our work, rather than accomplishing it.

- The bank is going in the right direction with their idea of personal banking, but I also feel
that their main purpose is to cut cost in staffing at the expense of good employees. (They are trying to justify a new concept that needs less staff, when in reality, it requires more staffing to be done properly.)

Reviewer #3's definitely shows resentment over the way the concept of personal banking has been implemented by the bank. In the statement about having to track and "justify" her work, she seems to be saying that the scrutiny which Personal Bankers are under is unfair. Personal Bankers may be part of the new work-force who has un-mediated access to the information they need to perform their jobs (Keene, 1991), however, some of the realities of working in a large bureaucracy still abide, such as direct control and supervision of employees (Morgan, 1989).

This insight into the attitude that (at least) some Personal Bankers may have toward efforts by upper management to monitor their performance is supported by a similar remark made by Collaborator #9 in her interview. She said,

Using little enticements and campaigns... is a total waste of time as far as I'm concerned, because you are so busy recording and writing things down and cheating - I shouldn't say cheating - but interpreting what the bank is after.

Collaborator #9 and Reviewer #3 give some indication in these comments of the accuracy of the information that management receive from Personal Bankers.

Conclusion

With the possible exception of Collaborator #2, all of the Personal Bankers who took part in the review of the Collective Stories sounded very discontented and do not seem to be coping well with stress. As the researcher mentioned in the introduction, the participants happened to be facing a very difficult week when they were asked to perform the card sort and critique, and this may have made their comments
more negative sounding than they normally would have been.

Meier's (1962) Policy #9 ("Reduce standards of performance") shows up in a few of the collaborators’ statements. The researcher commented on Collaborator #2’s attitude about the line-ups in her branch. As well, she indicated that there are signs of reduced performance standards in her branch when she said, "Lately I find our line-ups are getting longer, and that bothers me."

This policy seems also to have been observed by Reviewer #3 who, speaking on behalf of all Personal Bankers, said, "We are spread so thin that we end up with more customer complaints than satisfied clients." Meier (1962) regarding this phenomenon:

> Morale, which holds up remarkably well until this stage...drops precipitately when standards are compromised. ...despite attempts at reducing the pressures from the heavy load of communication, it tends to mount very quickly if the queue maintained or increased. The errors tend to cost the clients much more than the organization after the standards are reduced. (pp.77-78)

Another indication of the demoralizing effects of communication overload was articulated by Reviewer #1 who told the researcher she has been wondering if in fact "escape" (as Meier puts it) is the answer for her: "Sometimes I feel I might be better off at home raising my children."

Among all of the comments evoked by the reviews of the collective stories, practically the only positive notes (especially for Reviewers #1 and #3 who were the most articulate) are when they talk about the relationships with their clients. In the midst of describing her frustration and disappointment over the lack of recognition and the perceived injustices the bank has shown, Reviewer #1 states, "I take a lot of pride in customer relationships. It means a lot to be respected by them, being able to meet them in public and they are happy to see you." The clients provide the appreciation, recognition and respect that she needs to make her job worth while.
CHAPTER SEVEN

INTERPRETATION: SYNTHESIS OF THE FINDINGS

In Chapter 5, the researcher detailed how ten (or so) main points were developed from each of the seven interviews. This left approximately sixty-five points in total that the Personal Bankers involved in this study deemed important to the subject of personal banking. This chapter contains a description (along with the results) of a procedure used to synthesize the above findings of the research, called the "person card technique" (Carney, 1990). The researcher took the summarized findings back to the collaborators for a final phenomenon recognition check.

During this meeting with the collaborators, the researcher also presented them with a diagram based on Meier's (1962) work on communication overload. The researcher adapted Meier's theory so that it corresponded to the developments in the Royal Bank (see Figure 7.4). The collaborators were asked to indicate at which stage on the continuum they considered the Royal Bank to be. This exercise functioned as a test of the main theoretical assumptions of the research.

Steps in Reconstructing the Data

In Collaborative Inquiry Methodology, synthesis of the data is done in a four-step process, "consisting of assembling the data; grouping data into categories; making generalizations about these categories; and creating a conceptual framework to integrate the data" (Carney 1990: p.211). By doing this, the researcher can "move to a level of abstraction that transcends any level that [has been] attained so far" (Carney, p.211).
Stage One - Grouping the Cards

The first step in the process involved writing each of the collaborators’ points on small pieces of paper (thus making "person cards"). When the cards had been laid out on an open surface, the researcher and peer cross-checker (individually, in separate sessions) began to group the related points into "families," the families into "clans," and the clans into "tribes."

As each level of cards was grouped, the families, clans and tribes were each given a "name," in the form of a 10-15 word sentence which summed up their contents. In other words, the name of a group was a "superordinate concept of which all the other members [of the group] are subordinate concepts" (Carney, p.214). Giving each family, clan and tribe a name also meant that there was a written record of the rationale for grouping the cards in the way they were.

This process produces a hierarchy of relationships between each of the persons, families or clans within (in essence, a family tree which has been formed from the bottom up).

Stage Two - Data Retention and Display

Once the researcher and peer had taken their respective grouping and naming procedures as far as they could (i.e. down to less than six "tribes"), the results were turned into concept maps. These maps allow for a "higher level overview of the hierarchy of concepts and their interrelationships developed in stages 1 and 2 above" (Carney, p.212). Being able to see the interrelated concepts all at once facilitates analysis of the structure of relationships, and paves the way for the next stage.

Stage Three - Developing Summarizing Diagrams

The aim of, and rationale for, the person card technique is to develop an explanatory framework for the data, so it is necessary to take the display of data beyond the tree-type diagram, and
to re-display it in a diagram that can show directional relationships, transformations, or interactive spirals (Carney, p.221).

The researcher and peer, in turn, transformed their concept maps of hierarchical relationships into summarizing diagrams, choosing the format which they felt best captured the essence of personal banking, based on the findings of the interviews. After constructing individual diagrams, the researcher and peer met to consolidate their charts into a third diagram. Figures 7.1, 7.2, and 7.3 are the results of the synthesis of the findings.

Results of the Phenomenon Recognition Check

At the meetings, the collaborators were presented with the three diagrams to review. There was no unanimous decision about which diagram best represents the reality of personal banking. Table 7.1 shows the choices that each collaborator made.

<table>
<thead>
<tr>
<th>Collaborator</th>
<th>Preferred Diagram</th>
<th>Rationale behind choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grp. A</td>
<td>#3 Fig. 7.3</td>
<td>&quot;Incorporates more of how I feel.&quot;</td>
</tr>
<tr>
<td></td>
<td>#7 Fig. 7.3</td>
<td>&quot;It has all the basics.&quot;</td>
</tr>
<tr>
<td>Grp. B</td>
<td>#4 Fig. 7.2</td>
<td>General, overall impression.</td>
</tr>
<tr>
<td></td>
<td>#5 Fig. 7.3</td>
<td>&quot;The best summary, &amp; perception.&quot;</td>
</tr>
<tr>
<td></td>
<td>#6 Fig. 7.1</td>
<td>Incorporates &quot;social group.&quot;</td>
</tr>
<tr>
<td>Grp. C</td>
<td>#8 Fig. 7.1</td>
<td>&quot;It has all the elements.&quot;</td>
</tr>
<tr>
<td></td>
<td>#9 Fig. 7.3</td>
<td>It is simple, yet covers it all.</td>
</tr>
</tbody>
</table>

Table 7.1: Collaborator choice of Summarizing Diagrams
Figure 7.1: The Personal Banker-Client Interface
RELATIONSHIP WITH CUSTOMER

CUSTOMER #1 FOCUS

- Top Priority
- Treating them the way you want to be treated
- Customer is greatest reward
- Occasional disappointment or let down
- Taking time to understand their needs
- Developing client's trust

PERSONAL BANKER'S IMPACT ON CLIENT

CLIENT'S IMPACT ON PERSONAL BANKER

INTERNAL MOTIVATIONS

- Selling Style
- Personal Preferences
- Nature of Task
- Tips with clients
- Previously developed social skills
- Hints from other PB's
- Continuous training

EXTERNAL TRAINING

EXTERNAL

- Time Pressures
- Have to be - lack of all trades and specialist
- Lack of interest in certain tasks
- Missing support from bosses
- Inappropriate motivational tools
- Too much to focus on
- Stress caused by never-ending demands

Hindrances to Maximum Satisfaction

DEVELOPMENT OF PERSONAL BANKER

FIGURE 7.2 - COMPONENTS OF PERSONAL BANKING
Figure 7.3 - Affecting Influences on Relationship Banking
Figure 7.3 was the favoured diagram of the three, due to its more simple and comprehensive representation of the realities of personal banking. There does not seem to be any trend in the choices according to collaborator groupings (i.e., Groups A, B, and C), so it is not useful at this point to compare the comments made during this session according to group characteristics.

Some of the collaborators offered suggestions during the check as to how the diagrams could be improved upon. For example, the collaborators did not like the fact that, in the peer’s diagram (Fig. 7.2), the final result was "hindrances to maximum satisfaction." Collaborator #3 commented that, "It should never stop there. You should always try to improve things." She felt that it should be made into a complete cycle by adding a third arrow joining "hindrances" and "development of Personal Banker". She would also show a two-directional flow between the "relationship with customer" circle and the "hindrances" circle showing the interrelationship between the two.

Collaborator #6 pointed out "stress-relieving techniques" in Fig. 7.3, saying, "This is something the bank doesn’t really help us out with. There are no workshops on it or anything."

Collaborator #9 mentioned that help for problems with stress is offered through "Access" programs (a confidential service paid for by the bank, established on contract with, CanCare, an outside professional organization). However, it is up to the individual to seek the help they need, which they probably do not feel they have time to do.

Collaborator #8 preferred Fig. 7.1 because it was not so unidirectional as the other diagrams (which she found to be overly simplistic). She said, "The job does go in every direction like this diagram shows. Every aspect has many sides."

Collaborator #3 expressed disagreement with the way the diagrams seemed to portray so much of the negative side of the job. The researcher explained that the diagrams are based upon what the interviewees had agreed upon as the main points about personal banking, and many of the points were negative in tone. She felt that Fig. 7.1 should not have included the upper section which was
encompassed by "upper management," as it was overly negative in tone. She disagreed with the researcher that upper management is ultimately responsible for the tone of the work atmosphere and corporate culture, feeling that they cannot be blamed for many of the issues along the top of the diagram.

**Critique by Collaborators of Figure 7.4**

The following table summarizes the responses of the collaborators to Fig. 7.4 as a theory-based projective test.

<table>
<thead>
<tr>
<th>Coll.</th>
<th>Stage chosen along continuum</th>
<th>Rationale for choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grp.A</td>
<td>#3</td>
<td>Around 4 and 5</td>
</tr>
<tr>
<td></td>
<td>#7</td>
<td>Between 10 &amp; 11</td>
</tr>
<tr>
<td></td>
<td>#4</td>
<td>Around 10</td>
</tr>
<tr>
<td></td>
<td>#5</td>
<td>Around 8</td>
</tr>
<tr>
<td></td>
<td>#6</td>
<td>Between 10 &amp; 11</td>
</tr>
<tr>
<td>Grp.B</td>
<td>#8</td>
<td>Between 9 &amp; 10</td>
</tr>
<tr>
<td></td>
<td>#9</td>
<td>Between 9 &amp; 10 on Fig. 7.5</td>
</tr>
</tbody>
</table>

Table 7.2: Results of Test on Communication Load
1. Communication Overload sets in: Customer Line-ups

2. Set priorities: attaching different degrees of importance to each task

3. Ignore lowest priorities

4. Give high demanding customers their own area in branch (eg. seniors)

5. Create specialized branches near service groups (eg. VIP Centres and Seniors' Centres)

6. Sub-contract work (eg. Admin centres)

7. Performance standards set: (eg. differences under $100 are not checked)

8. Perf. standards reduced: certain cust. requests ignored; line-ups longer

9. Search for "magic formula" to handle workload

10. Emphasis on increase customer self-service

11. Top performers escape: upper managers consider resignation/demotion

12. Work to rule: errors ignored or denied; huge loss of clientele

COLLAPSE OF ORGANIZATION

Figure 7.4: Model of Communication Load
For the most part, the collaborators felt that the bank is now somewhere between stages eight and eleven (i.e., it has reduced performance standards, but is not yet to the point of losing its top people). Because of recent direction from upper management to strongly encourage customers to use the self-service banking machines (see p.4), Stage 10 was a popular choice.

Collaborator #8 made an interesting observation about Fig. 7.4. She said that she sees the bank go through each of the stages as if through cycles. She said, "It got down to here a few years ago," indicating Stage 11, "and then started back up here. It always comes back around. They hire more people, which relieves the pressure for a while. Then it will start all over again."

Collaborator #3 placed the bank fairly high on the scale, not because she feels it has not taken some of the other measures, but rather because the most recent "push" she has witnessed is toward dividing customers into segments based on profitability to the bank (e.g. $0 to $75 per annum; $75 to $500 per annum; etc.). She feels that the bank has gone through the "search for a magic formula" stage with the various "band-wagons it jumps on" (i.e., the different areas of customer service which are targeted for improvement).

Collaborator #3 mentioned some of the examples of past "band-wagons," such as striving to decrease errors which affect the client; trying to stimulate and motivate apathetic employees; looking for ways to increase sales during times when the economy is poor. She feels that the bank has come to accept that it cannot change a lot of those kinds of problems, which sounds to the researcher more like it has reached Stage 8 ("reduced performance standards").

Collaborator #5 chose Stage 8 for reasons which correspond to Collaborator #3's rationale for placing the bank at the "segmentation and specialization" stage. She said,

Now they [upper management] are telling us that we give too good customer service. We have to reduce service to the mass market and spend more time with the customers in the higher segments. A few years ago, they
were telling us to keep the time a customer waited in line to less than five minutes. Now they want them to wait longer.

The emphasis in this case is not on reducing communication load (although part of the plan is to get the "mass market" to use the Automated Banking Machines). There seems to be a distinction between increasing productivity, and increasing profitability. The bank is asking the Customer Service Representatives to decrease productivity so that the Personal Bankers may increase profitability with the "better" clientele.

Collaborator #9 rearranged the stages along the continuum to suit her perception of the policies the bank has developed over the years. Figure 7.5 shows her alterations of Figure 7.4.

Conclusion

This chapter has detailed the synthesizing procedure undertaken by the researcher and peer cross-checker, and has displayed the results of the critique of the resulting diagrams. Figure 7.3 has been chosen as the diagram which best represents the realities of relationship banking by seven of its "practitioners."

The researcher has also tried to show how the collaborators in this study agree on many issues concerning the direction in which the bank is going, and what their role is in its current strategic mission (i.e., to segment the client base and focus their efforts on the more profitable customers).
Figure 7.5: Modified Communication Load Model
CHAPTER EIGHT

CONCLUSIONS AND RECOMMENDATIONS

Through this thesis, the researcher has told, in their own terms, the story of how Personal Bankers struggle under an increasing communication load. They talked about many things that cause stress on the job and the ways the workload is affecting their personal lives. The researcher attempted to examine their comments within a theoretical framework based primarily on the work of Meier (1962) and Miller, Ellis, Zook, and Lyles (1990), who have studied the effects of communication overload and interpersonal stress (respectively) on organizational members.

Several of the collaborators (as well as the collective story reviewers) indicated they have noticed various signs of a reduction in the bank's standards of performance in the past. According to Meier (1962), this has a demoralizing effect on employees. This thesis contains many quotes which betray "emotional exhaustion" (Miller et al., 1990) and frustration among Personal Bankers.

Employers in the Information Age may be starting to give workers the benefit of increased self-management (Naisbitt & Aburdene, 1985), but this in itself is proving to add to the stress Personal Bankers are experiencing. While the bank does, in fact, encourage self-management in the Personal Bankers, upper management is not supporting the employees who fill this new position by offering training in time management, stress management or prioritizing skills. Personal Bankers are tending to react to their situations when things get out of control, getting through the day as best they can.

Personal Bankers need to be able to organize their days and take a proactive approach to the demands of the job, instead of trying to focus on each task among a myriad of tasks. Training in various coping strategies and effective information processing styles might not decrease the communi-
cation load, but it would allow the Personal Bankers to cope much better with the demands of the job, their personal relationships, and time allocation, both on and off the job.

**Overload Leading to Cumulative Stress**

In looking at the attitude toward personal banking within each of the groups of collaborators, a trend seems apparent. While agreeing that the job is "tough," "challenging," and that "there are pressures," the newcomers (Group A) seem to be relatively fresh, maintaining their optimism. They are managing to cope with the demands because they are organized, they are treating difficulties as learning experiences, and they are still enthusiastic about their new careers.

The wearing effects of stress are more evident among the Group B collaborators. There may be some theoretical backing for this observation, according to Miller et al. (1990), who write that, "Many scholars have noted that workers who are idealistic and excited when they enter helping professions find themselves disenchanted with their careers with the onset of burnout" (p. 303).

Group B have been in the banking system longer, even though they have only been Personal Bankers for a short time. Part of the stress may be caused by witnessing the changes to customer service and operations the bank has implemented in the past decade, many of which may be perceived as "mistakes" that result in worsened service for customers and decreased quality of work life for employees.

Two changes that are perceived by collaborators in this study as mistakes by the bank are decreasing performance standards in processing customer transactions to the point where many errors to customers' accounts are going unnoticed (mentioned by Collaborator #6; see pp.78-79), and making efforts to limit the CSR function to simple customer transactions instead of also acting as the key support personnel for Personal Bankers. Collaborator #9 said,
I know the bank is trying to get it so that you can't delegate down, but I think that is a mistake. I think a lot of the background paperwork could be passed on to allow the knowledge to have more flow... This is not so that the CSRs could just see what I do, but understand what I do.

According to Miller et al. (1990), giving employees a chance to take part in decision-making about their jobs is one way to avoid much of the stress that changes can create:

Other theorists have concentrated on the organizational context and considered how a number of factors (including social support) can aid in increasing an individual's sense of control over the environment. ...They suggest that through participation, workers can actually reduce the level of stressful job characteristics. (p.305)

Having to merely accept (as opposed to being able to determine) changes to their jobs over a period of years may be negatively affecting Personal Bankers' ability to cope with communication overload.

Stress brought on by change is just one example of many factors which are contributing to the cumulative fatigue of Personal Bankers. Others stressors (such as lack of recognition or appreciation; the seemingly excessive amount of paperwork required for each loan application, opened account, etc.; and the demands on personal time) have been repeatedly mentioned by the collaborators throughout the study.

The stressful effects of the poor economy on their customers at this time were also mentioned by the collaborators. For example, declining loans to needy customers is very hard for the Personal Bankers to do. While doing her Force Field, Collaborator #1 said,

I love doing loans, but right now generally I'm declining. I find that very difficult because they need it so badly. I generally love to do it, but there's a lot more pressure on me now and I find I swing more toward declining. It's very stressful.
The collaborators also talked about how they really feel for customers who have lost their jobs and have no way to pay their loan payments.

During times when the economy is strong, Personal Bankers would not experience this kind of stress to as great a degree. Further research could be done on other types of professionals in the financial industry who, though holding fairly secure jobs themselves, are still greatly affected by swings in the economy.

"Group B" Personal Bankers who have participated in this study (there have been seven in all) have indicated some steps they are taking to defend themselves against burnout. For example, Collaborators #5, and #6 have come to realize that they simply cannot do everything they are told to do in a day. By trying to "clear their desk" before going home everyday, they are only bringing more stress upon themselves. Collaborator #2 admitted to the researcher she has decided that she will do her job for her "eight hours," but not give more than that unless it is absolutely necessary, saying, "I have another life."

Paradoxically, the most talked about defense against burnout, which all of the Group B collaborators (and some Reviewers) talked about, is to define as their chief reward the chief cause of their communication load: the customer. It is this mind-set that the Group C collaborators have achieved. They have let customer service and relationship building take such a dominant role in their jobs, that they mention little else when talking freely about it.

The internalization of 'always doing what is in the customer's best interest' (not their own or the bank's) and making the customer the only issue is the fundamental difference between the ways Group B and Group C collaborators conceptualize their jobs. Group C are like Odiome's (1981) "planners" who maintain a vision of the "big picture," and realize that customer satisfaction is really
what it all boils down to. They feel the weight of the communication load as well as their colleagues, but somehow are able to see time pressure as a positive force.

**Personal Bankers and Interpersonal Stress**

The work of Miller et al. (1990), on burnout among human service workers in a psychiatric hospital, which has been cited several times in this paper, offers valuable insight into the effects of interpersonal stress and the precursors to burnout. However, the more extreme manifestations of burnout experienced by the subjects of that study (i.e., emotional fatigue, depersonalization, and a lessened sense of personal accomplishment) do not appear to apply to the collaborators in this study.

Personal Bankers show signs of emotional exhaustion at the Group B stage. But, over time, they seem to depend more and more on the relationships with customers to provide emotional fulfillment. Instead of "depersonalizing," they become more personal, and instead of seeing their job as meaningless, they find meaning in meeting the needs of the customers and making them happy. Perhaps it is this aspect of personal banking that prevents burnout in a majority of cases. Given the findings of this research, it cannot be said that Personal Bankers are suffering from interpersonal stress, unless it be at the Group A level when new Personal Bankers have not yet developed good interpersonal skills.

The complaints, frustration and generally negative feelings that were expressed throughout the study are not directly caused by an inability to cope with the communication load that Personal Bankers are under. The workload contributes to the fatigue, but the despair comes from the perception that help is not on its way, there is no end in sight, and in fact things will probably get worse. Collective Story Reviewers #1 and #3 in their comments were not complaining about the demands the customers were making, but rather about the way the bank is trying to "get rid of people" (i.e., cut
down on staff size), and the apparent lack of caring for its employees (for example, Reviewer #1’s comment, "The staff really pulled together to keep the doors open--DOES ANYONE CARE?").

**Recommendations for Further Study**

There were some difficulties encountered by the researcher while conducting this research that she would take steps to avoid in the future. When conducting long, un-structured interviews, venue is very important. The respondent must be in a setting where he or she can be comfortable, and that is free from distraction. Ideally, the same setting should be used for all interviews, but this is virtually impossible in practice when the subjects of the research are professional people, and are frantically busy.

In order to secure participants for the study, the researcher had to agree to locations chosen by the collaborators, not wanting to inconvenience them when they had generously volunteered their time to meet with her. There may be no good place to interview a busy (possibly stressed out) working mother: at home there are children needing her attention; and at the office there are demands and distractions as well.

Three of the collaborators were interviewed at the workplace after hours when her work was done. The researcher believed that they would be at ease in the familiar settings of their offices. Upon later reflection, however, the researcher could see how the office is not a good place, even if the branch were to be empty. It makes sense that Personal Bankers would be (self-) "programmed" to keep interviews with clients as concise as possible, obtaining from them the necessary information, and informing them properly, but not wasting valuable time in irrelevant conversation. The researcher felt they were consciously or unconsciously applying the same rule during the interviews with her.

Two of the collaborators indicated they feel anxious when, for example, an elderly person takes "too long," just wanting someone to talk to. When the interviews took place in the work setting,
the researcher sensed that the collaborators would try to hurry things along as the interviews "wore on." It was especially difficult to get the respondent to speak in large, general terms about personal banking, or to get any creative results on the projective tests, when there was tension over how long the whole thing was taking.

The researcher would recommend a neutral, relaxed atmosphere for the interviews where there were no distractions (such as ringing phones, and interrupting waitresses) and which did not cause the collaborator to impose artificial time limits.

Another difficulty that would be particular to a study involving professionals such as Personal Bankers which the researcher encountered seemed to take care of itself as the study progressed. Understandably, a person whose schedule is already very full would place participation in a voluntary research project quite low on his or her list of priorities. Meier (1962) says that an organization experiencing communication overload will "give precedence to those [items] most valuable to itself" (p.75). This rule also applies to the individuals working within the organization.

At the beginning of the study, during the initial telephone contact and the first meeting, the prevailing attitude was that the researcher described above (i.e., they seemed to be thinking, "Let's get this over with"). However, by the end of the project (especially during the third meeting when the collaborators critiqued Figures 7.1 through 7.4), they were becoming quite interested in the findings and the role they were playing in the thesis.

The researcher's sense of guilt over requesting more and more time from the collaborators was mounting as the study progressed. In reality, however, she was gaining in "value," attaining a higher place on the collaborators' lists of priorities, as she brought them some return on the investment of time and effort they had put into the project. Collaborator #3 said at the third meeting.

I was just telling a friend of mine last night about this research project that I'm involved in. It's been really good for me to talk about
my job in this way. I can rise above it and look down in trying to describe personal banking. I can really see how things have changed for me since January when the interview was done.

Collaborator #9 expressed interest in seeing "it all turns out," saying, "It's like being part of a puzzle." As well, it was quite noticeable to the researcher how much more open and comfortable Collaborators #4, #5 and #6 seemed at the last meeting compared to how they were at the beginning.

In order to prevent problems which result from unfamiliarity with the researcher and possible remembrances of trivial or unrewarding research participation in the past within the collaborators, the researcher recommends that there be more "ice-breakers" at the outset of the interview. The Critical Incident Probe would also be more likely to generate the kind of data for which it was designed. Different kinds of projective tests (including something to get the collaborators to think of every aspect of their lives, past and present) would get them interested right away, and there would be a better chance they would be able to think of significant, transforming events in their lives.

A Serendipitous Discovery

The collective story had never previously been used as an instrument in a phenomenon recognition check in Collaborative Inquiry research, however, it yielded some very good results for the researcher. Using collective stories allowed the Personal Bankers in the secondary sample (who were coming into the research project "cold," as it were) to read about their job as described by an anonymous colleague. It seemed to encourage the reviewers to let their guards down (excluding Reviewer #2) and to share openly about their own jobs. In this research, the collective stories provoked a support-group-like outpouring from two of the reviewers. They apparently felt safe confiding in the researcher, and were, in fact, more candid than many of the main collaborators.
Conclusion

Overall, this research has tried to examine the profession of personal banking in the light of organizational communication theory and findings, in hopes of expanding awareness within the reader of the realities of working in a large service organization in the information age. The researcher has shown how nine Personal Bankers are experiencing a tremendous communication load on their jobs. The factors determining their abilities to cope are length of time working in the banking system, their attitudinal orientation toward customers, and their ability to rise above the micro-level realities of personal banking to a macro-level perspective of the job.
REFERENCES


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References


APPENDIX A

INITIAL LETTER OF CONTACT

SUBJECT: PARTICIPATION IN THESIS PROJECT

I am currently in the process of writing a thesis on the communication patterns of Personal Bankers and am in need of approximately fifteen volunteers who would like to participate in this research. All that it would involve is getting together with me to chat about your job.

This project should prove to be very interesting and helpful to all those who take part as it is a chance to share thoughts about your own work-life and to get in on some of the "secrets" of your colleagues' success. Everyone's ideas will be organized and pooled in order to comprise a large part of the final document which will be made available to all participants as an invaluable resource.

The strictest anonymity and confidentiality of each participant is assured. Interviews will take place at a time and location convenient for the volunteer (sorry, not on Bank time!).

So, take a moment to complete and return the enclosed form. If you decide not to take part in this great opportunity to share thoughts about your experience as a PB with your colleagues, please explain why not.

If you have questions about the project, contact me at home any evening: 252-5290.

Deadline for response: Nov. 29.

Yours truly,

.................
APPENDIX B

Explanation

In order to find out how successful Personal Bankers approach their job, we need to talk to several of you. Everyone's experience and picture of things is a little different, so by combining several stories, we hope to get a more well-rounded story that every PB can identify with.

That's why your version of life as a Personal Banker is so important to this study. Also, you all have developed skills over the years that make you good at what you do. This study will pool the ideas of your colleagues for everyone to share in the end.

In this project, you are a collaborator, not just someone I've used to obtain data. There is a vested interest in it for you, and I am responsible to you as a collaborator not to misrepresent your thoughts in the final analysis.
APPENDIX C

QUESTIONNAIRE

1. What is your age?

2. What level of education have you attained?

3. What is your length of tenure with the Royal Bank as Personal Banker?

4. List any awards or prizes you have attained while with the Bank.

5. List the subjects of any training courses you have taken (either through the Bank or on your own) that have helped you in your present position.
APPENDIX D

Interview Protocol, Instruments, Procedure

1. Account.

2. Introductory statement.

3. Explanation.

4. Questionnaire.

5. Cluster Diagram.

   5.1 Sample cluster on topic of their choice, an interest of theirs.

   5.2 Cluster on Personal banking (they can talk un-selfconsciously about it as they work; ice-breaker).

6. Interview Path.

   6.1 Critical Incident Probe:

       6.1.1 Epiphany: "What event in your life determined the way you approach your job as a Personal Banker?"

       6.1.2 Approach: "What made you decide to go into personal banking?"

       6.1.3 Sequel: "Since you’ve decided to be a Personal Banker, how have things worked out for you?"

   6.2 Probe for values and attitude:

       6.2.1 "How do you FEEL about your job?"

       6.2.2 "What are its most rewarding aspects for you?"

   6.3 Is collaborator "career-oriented" or "service-oriented"?

       6.3.1 "How do you FEEL about customer service?"

       6.3.2 "How would you describe what you do?"

       6.3.3 "What, in your opinion, are the most important qualities and skills for a Personal Banker to have?"

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6.4 Discombobulating question:

6.4.1 "If you were in charge of hiring in-coming Personal Bankers, what would you NOT want to see in an applicant?"

6.5 "What if" question, to show the desires of her heart:

6.5.1 "If you could change anything about your job, what would you change?"

7. Force-Field Diagram.

APPENDIX E

Instructions

1. The slips of paper are for you to sort. Simply spread them out on the desk or table in front of you and put them in order of priority - the ones you feel most strongly about, or agree with the most, first.

The blank cards are for you to fill in your own statements if I have left out something important.

Paperclip them together in the order you have decided on and put back in the envelope.

2. Read the Collective Story(ies). Write your comments, observations and problems you have with it on the back. To help you out:
   * In what ways do you identify with what this Personal Banker is saying?
   * How is your experience in the job different from hers?

3. (Optional) Please brainstorm on a piece of paper about information and how it pertains to your job. Don't bother with sentences or paragraphs, just ideas and associations.
APPENDIX F

Collective Story: Group A

I started working for the Royal Bank as a Personal Banker after graduating. I wanted to get into some aspect of banking, but I’m not an administrative, “sit behind the desk” type of person. I needed customer service. I like being with people. When I approached the Bank, I wanted to combine the elements of working with the public and using some of my marketing skills. So I went into Personal Banking and I think it’s worked out well because it fits a lot of avenues. They say, too, that it is the avenue to take to work your way up to management levels.

I really like working for the bank. You have your difficult times like in any job. It’s tough. There’s pressure, and I think for me I have a lot of learning to do. I’m with a wonderful manager, who I’m learning a lot from. S/he’s a good mentor, like just today we had this conversation about what to do if a customer wants you to do something and you just can’t do it. S/he emphasizes that we are a team, I look at myself as a co-captain of the team, sort of the manager’s right hand.

You certainly have to put out a little in this job. When 5 o’clock rings, it doesn’t mean you walk out the door. There’s some things that are expected and you have to go beyond your call of duty. You have to be ambitious or you just wont make it. Even in pleasing the customer, you do whatever it takes to make the customer happy. I came in one morning and did a mortgage up at 7:30 because the customer had to be at work by 8:30. And often on a Saturday if the customer needs me, I’ll be here.

A positive attitude is a real asset because there’s so many demands, quotas to meet, you have limitations, responsibilities to your branch, your manager, Area Office, to Burlington, and all of these things you will only be able to handle with a positive attitude. It gets pretty crazy at times and you have to be able to juggle a whole bunch of things at once. I try to stay organized (with my colour-coded files and all), but sometimes there’s just too much to do that you don’t have time to be organized. You get so many things thrown at you that you just throw them behind you. The customers demand a lot, but you have all your background duties to do as well. I think there’s too much administrative paperwork. We’ve got this great computer system and I’m still shuffling paper all the time.
It really helps when you don't let little things get to you, and you're able to just fluff them off. Customers can be really hostile and you have to understand where they're coming from. They're losing their jobs, they can't make their loan payments.

I feel bad for people and I don't like it when they can't make their mortgage payments. I don't like being the person to have to call. That really pains me. You have to have kind of a tough exterior, and I think that the time I've been at this branch, I've developed it.

Being new in it, I'm having a little problem with the way that customers will say you said things that you didn't say or deny you told them something. They'll do anything to get themselves out of things, so you have to really watch what you do and say. We have to meet the customer's needs, but they can always come back and say, "Well, you gave me that Visa card." But I didn't take his hand and make him sign on the dotted line saying, "You have to buy the $10,000 worth of goods!"

There's so much to learn. You're constantly learning and there's a lot of mistakes you make along the way. You don't learn everything on a training program. Basically, it's on-the-job training. You have to learn from your mistakes and put them behind you. There are a few areas that I'm really working on. One is building up my clientele and getting the customers to trust me. Because I'm young, people don't take me seriously. They say, "You're young. You could be my daughter, you're so young."

I also had a problem once where I let a man intimidate me because I'm a young woman. Because of that, I'm really tough now. But you can't be too tough either, so you have to learn to juggle it. There's so much to learn, not only product-wise, but in dealing with the public in that respect. Another thing is having to turn people down and not giving them what they want. I think I'm having a problem relaying that information to them. You have to be positive about it and you have to give them alternatives, but you have to be firm. It's hard to be firm and be positive. You could turn someone down today, but they'd be a big potential tomorrow.

Say, for example, you have a student who just graduated from the University who wants a car loan, but maybe is missing some sort of criteria and you just can't give it to them. You want to say, "Yeah, the Royal Bank's going to be here for you. You may not be fitting the bill right now, but let's bring in
a co-signer." So you have to be creative. To be able to turn someone down and have them leave the office smiling - my manager says that's something I'll get in time.

It doesn't seem fair, sometimes, how we as Personal Bankers are judged by our superiors. The bank tends to dwell on this "bottom line," how many dollars we bring in. The criteria for who wins these cruises and all that neat stuff is the top producers, but I don't think that's what determines what a good Personal Banker is. I mean, a customer could walk in on January 1st with thirteen million dollars and that would be one sale for the lucky Personal Banker who happens to wait on that person. Well, that's pretty much taken care of them for a year. But you might have someone who struggles in a branch, based on the clientele, and $150,000 is a really good job. Some Personal Bankers are just fortunate enough to be in branches where the deposit base is high. I like up-scale clients, handling their whole portfolio. I like someone saying, "I have this much money. Go ahead and invest it for me," and having them trust my opinion.

There are a lot of accomplishments that I'm very proud of. Even though I have things to improve on, I have learned an awful lot. I'm proud of what I've learned and what I'm able to do right now with the resources and the knowledge. We have to take this Mutual Funds course. I hated it. I hated every minute of it, but I know that I had to do it in order to become a better Personal Banker. So when I got that, I just felt that I'm doing something right.

The customers can be a rewarding part of the job, too. The relationship banking has been really rewarding and you get some clients who are wonderful. One little old man comes in to see me at least three times a week. He loves me, he's so cute. I probably waste fifteen minutes talking to him when he comes in, but I really enjoy that. I still can't get that money from Canada Trust, but I will.

I find it extremely rewarding when clients acknowledge what I've done for them by just saying, "You really helped me. Thank you" or they send flowers or something. And it's not the flowers. Like this one lady I helped with her mortgage, I ran into her at a store later on and she came up and she gave me a big hug and kiss. She just wanted to thank me for taking the time.

So the relationships I have built with the clients are great, but there's also a down side to that. Like when I bend over backwards for somebody and they kick me in the butt. They'll turn around and
someone at another bank will match my rate and they’ll leave me after I’ve done so much. That I find devastating. I hate that. You just want to strangle the person because you’ve really done a lot for them and you feel they should be loyal to you.

I get upset when I lose things to rates because there’s a lot that I can work around. So now I’ve learned that I should try to find out why they’re leaving. I’ll ask point blank, “Why after everything we’ve been through did you decide to go with this other institution?” If it was something that was wrong with the selling technique, I’ll go back and retrace my steps and I’ll think, “What could I do to change it?”

I tend to get very upset when a customer complaint comes in, but I’m learning how to deal with them. At first I took these things really personally, because I was concerned about what the Area Office thinks. But I just have to realize that given the economy the way it is it’s going to happen, and I have to treat each incident as a learning experience.

I get a lot of support from my family and that really helps. It’s actually a motivator. They’re really behind me in everything I do. I guess I’m fortunate in that I have a partner who very much loves me. I mean that probably is an overwhelming thing because working with different people all the time you sometimes don’t realize how good you have it.

He also helps a lot just in the day to day dealing with stress and frustrations. I talk to him not about banking things, but about what causes stress in my life and we tend to try to alleviate each others’ stress. On the other hand there are times when I’m stressed out at work, I go home and I’m short fused. My husband knows it. He knows when I’ve had a hard day and when not to ask questions.

So I suppose you could say that in a way my career has some negative effects on my marriage and personal life. I tend to set high goals for myself, so there’s extra work and that sometimes affects our home environment. So with the challenges of the job comes a little bit of a drawback. I’m taking away from our personal time in order to accomplish my goals.

I want to go as far as I can go in the bank. The Royal Bank is a wonderful company to work for. I like their philosophy and the way they treat their employees, and one thing I’ll say for the Royal
Bank, they really do put the customer first. My family thinks I’m brainwashed with the Royal Bank, but I really believe that. It’s a big joke around the house that I’m brainwashed because you can’t say anything else about another bank or I’ll jump down their throats. I believe in the company that I work for, and I think that’s good.

At this point, I see myself as one of these twenty-five year persons with the bank, I really love the company that much. I know that sounds bizarre. I don’t know that I could see myself in ten years still being an assistant manager. I would love to be a manager but I know that I am not a seasoned enough lender to be a manager, and I know there are certain maturity levels that come with that and I need to work on that.

The only restriction right now to my job is location. I want to be promoted and move up through the ranks, but it’s kind of hard here in Windsor. I know if my husband got transferred to Toronto, I would love to work in Head Office. I would love to be one of those pioneer career women, and just break some ground that nobody else has broken. I know you can go places in the bank if you work hard, so I try to work hard to make it there.
Collective Story: Group B

I started with the bank over ten years ago now, working at first as a CSR and then moving my way up through the ranks. I missed having customer contact working in the background jobs, so after I had been doing the liability function for a while, I went from there to a PBR, opening accounts. When asked if I would like to take some loans training, and go into a higher level of personal banking, it gave me a chance to get back into contact with the public, which interested me very much.

I really enjoy personal banking, I’m glad I got into that end of it and not into the Admin side. I find it a lot more rewarding than balancing the savings G.L. or something. I prefer working with the clients than to be supervising other people and baby-sitting them. I enjoy it and it’s not really something I determined. It just sort of evolved and worked out that way.

I think working my way up through the other positions has helped me as a Personal Banker, because you have to be knowledgable about just about every aspect of the Bank. There is still more training that I need and I’ll be happy once I get my full lending training. I’d feel more comfortable with it and probably more confident.

But I am developing some good relationships with my customers, and that part is really rewarding. You meet so many different people and really get to know the clientele. They get to know you as their banker, and actually you’re their account manager. It’s not the old concept where they came in and had to wait for whoever was available. Now it’s almost like having a dentist or a doctor - you can go to your Personal Banker and they will take care of your banking needs. It’s just really being the Royal Bank for somebody.

Sometimes I feel I’m basically a “jack of all trades and master of none” because I do everything from investments, RSP’s, Visa’s, overdrafts to just opening a Bonus Savings for the paperboy. There is really a wide range of stuff, and they want you to be an expert at everything. The clients sometimes know more than I do! Our job is to sit down with the client and find out what their needs are.
A big part of making sure that you have the right product for the customer once you find out their needs, I think, is being able to read them, to have patience and just feel them out. Then you are able to recognize what they need more so than just selling them whatever. Sometimes when they come in for just one thing, you can do some cross-selling that way and it is less likely that they will turn you down. You get to read the people and you know when to back off, and when there is a chance for a sale.

I try to make the most of every interview, to see all the possibilities. I ask probing questions and see if there is possibility for other business. Quite often I’ll make notes to myself about the client and call them back a few months later to talk it over again. I don’t know if you could call that my sales strategy, but I really try to make the most of every customer I have. Not that I would ever try to push a sale on someone just to boost my numbers. I won’t do that. I’m not selling a product or recommending a loan to somebody that really shouldn’t have it. So that way I feel good about what I do.

The bottom line in serving customers is that they have to trust you. This is why people skills are very important for a Personal Banker to have. You need to communicate well, keep eye contact with the customer and show confidence in what you are saying. If the person sees that you don’t know what you are talking about, they won’t trust you. If there’s something you don’t know, you have to be honest and say, "I don’t know that, but I’ll find out."

You have to gain their trust so it’s important to make them feel comfortable with you and to treat them the way that you would want to be treated. I meet my customers one-on-one. When you come in to my office, we’re on the same level. I’m not any higher than you and you’re not any higher than me.

It would be nice to be able to spend more time with each client, but unfortunately it’s not that way. There are always things waiting and sometimes you feel that you just want to get him out of there so you can get your work done. There’s always so much on the back burner that sometimes you’re resenting all the time you’re putting into opening every account.

I feel like there isn’t enough time for people. If I have all my work done, then I love to see them. But if I know I have stuff to do, it gets more difficult to have the patience you need with them. And old
people love to talk! Part of making the customer feel at ease is that you can’t rush through it. You’re showing them the PTB machine, and showing them this and showing them that.

There really just aren’t enough hours in the day. Time really flies at work, so I take paperwork home with me at night. That’s probably the part I dislike the most about my job - the time restraints and that I don’t spend the time I want to with my family. I suppose it doesn’t matter what job you have, it’s that way for working mothers.

There are a lot of extracurricular things taking place that I feel I should be involved in, like being on committees. One thing that was very time consuming was taking the Mutual Funds course. It’s really hard when you work all day and come home and have to study, especially when you’ve been out of school for so long.

So personal banking is a very demanding position and there’s a lot of pressure. You have the customers wanting a lot, but you have all your background duties to do as well, and you managers and Area managers asking you to keep track of this and sell that, keep in contact with this one, and solicit that one.

As a Personal Banker, I’m also the chief referral person for the CSR’s. They come with questions that their customers have: “Do you know what this could be? Do you know how to do that?” I’m glad if I can help them out, and it’s not usually their fault if they’re new and don’t know how to do things. But sometimes being perceived as an approachable person can have it’s draw-backs, you know? Auditing and initialising and answering questions takes a good part of my day.

So along with handling customer problems, complaints, telephone inquiries, being approached by the CSR’s, helping out on the counter and various other interruptions, you have to be able to handle your own position.

Whenever I feel myself getting frustrated or stressed out, I have to try and say, "Oh well, I don’t know how to do it or don’t have time to do it. Don’t get frustrated. Just take it one step at a time and do what you can." There’s so much to focus on that it’s just overwhelming. You have to say, "I’ll just do
the best on everything that I can." I hate to think that there's things I should be doing that don't get done, but it's just too hard to do it all. Something's got to go.

That's why having the staff work as a team really helps. Since it's too much for one person, everybody has to take responsibility for different parts of the background work, like working on campaigns, writing solicitation letters, going through old cheques to see where people are writing them. There are lots of ways everyone can pull together to bring customers in. Each banker can excel, but there has to be a degree of co-operation between however many are in your branch.

I find the other staff in my branch to be supportive and a source of friendship. It helps that we generally have a positive attitude and really care about the customers. We have so many people tell us that this branch is like a family. It's not just the Personal Bankers who are being cordial and nice with the customers; it's everybody. People really like coming in here. I think quality service within people working together is very important just to make the work environment happier, as well as the way it reflects on customer service.

I think the Bank as a whole strives for good customer service. At our branch we give excellent customer service. If it's lined up, I come out of my office and even the manager will get up out of his office. It's not just expected; people automatically give it at our branch. We all chip in, and because it's appreciated, it's a bit easier to do.

Another thing our customers seem to really appreciate is when we send out birthday cards to clients. They're really surprised, and say things like, "Well, I've been dealing with the Bank of Montreal for ten years and they didn't give us a card." It's because we recognize people and we want their business. There's a lot of competition out there and I do believe people are going where there's good service. In order to get their business, this is the way you have to be.

The bank recognizes people as well for providing outstanding customer service, like when we really go out of our way for a client, going out to their home to get a signature if they can't make it in to the branch, and things like that. Most of these things don't really have anything to do with banking. Sometimes it seems that profits are all the Bank is really concerned about, so it's nice to still be
acknowledged, even for things that just go along with being nice to somebody and giving good
service. It's getting now so that they expect us to do these kinds of things.

Personal banking has been very rewarding and I am really enjoying it. I don't ever get that feeling of
dread about going into work. I like what I do. It's fun to meet people. I'm always waving at people
walking by my door and calling them by name. We're able to do that here because it's a small branch.
It feels good to help people and develop friendships with your customers.

I'm not in any rush to move on from this position. Right now I want to stay where I am at for awhile
and learn more of what I'm doing. I've been encouraged that I could go further and I think I have
potential, but my immediate goal is to excel as much as I can at this job. Maybe once the kids are
grown (they are my priority) I'll get into a management position. I just have to take it one step at a
time.
APPENDIX H

Collective Story: Group C

I've been with the bank for about fifteen years now. Reflecting on the time here, I realize that I've learned an incredible amount of things and I've really enjoyed my career so far. As a manager I can not only serve customers but serve the staff as well. I vowed years ago that if I ever became a manager I would treat my staff with respect and do whatever I could to make them enjoy working for me and for the Royal Bank. I really try to acknowledge every staff member and recognize the hard work they do.

I had an old manager who was very good at rewarding his staff. He would take the time to write memos and that's what I'm doing with my staff. Little things like that mean a lot. So it's pretty satisfying that I can look back on the days when I was first starting out in personal banking and the plans and promises I made to myself are actually coming true.

I enjoy working with people and having that interaction with the staff. There's something different everyday, different personalities to work with. It's the same with customers as well. You have to treat each one differently, and take on different roles. One moment I'm a councillor for some poor woman whose husband has just died, and the next I'm talking to someone about investments who has a property value of $500,000. There's such a wide range of problems, I'm always getting things I have never run into before. Each one that comes up is a learning experience. With the vast amount of knowledge that we have to know, you can never stop learning.

I've always wanted to help people to the best of my ability. That's why I got into personal banking in the first place, because it gives me that opportunity. It's going through a lot of growing pains, just like other areas in the bank, but I don't see any other job I would rather do in banking. I think working with the clients is where my strengths are. I love customers and I've always been good with them. The minute they walk out of my office with a smile on their face I'm this high. That's all the payday I need.
This one couple had me in tears one time. I was so happy for them. They were buying their first house and came in for a mortgage. They were so excited. I know what it’s like when you go out and buy your first house. They’re nervous wrecks when they walk in to my office, so I make them feel comfortable. If they have kids, I get them crayons and the kids play on the floor while the parents are talking to me. Just seeing their happy expression when they leave, it’s like a sigh of relief and I know I’ve made them happy.

It’s a really nice feeling because this one couple didn’t think they would be approved for the mortgage and when they left they said, "Thank you so much." They actually sent me flowers. Quite a few times I’ve gotten letters from clients, flowers, gifts. But it’s not about getting the gifts, but just the satisfaction of knowing that you’ve done the best you can for them. I know I would do the same thing if somebody did something for me.

It’s not hard to see why our job is also called "relationship banking." That’s just what we do with our clients is develop relationships. That’s one of my roles as manager - to get to know the new customers in my segment, spend time with them trying to get to know them intimately. As you get to know them and know their needs over time they just seem to open up. As soon as I shut my office door, they just spill their guts to me. Sometimes it can take an hour or two with one client.

There are a lot of horror stories. They tell me about elder and spouse abuse, or that their wife’s been sleeping around and all that. Sometimes it can get kind of depressing, but for the most part I get a real charge out of my customers.

During this time with the clients I’m also supposed to be marketing the bank’s products. That’s where things can become a bit frustrating. As well as represent the bank we have to take the client’s side and try to satisfy them with the product the bank is offering. But what would be best for the bank to sell or what the bank is offering isn’t always what would be best for the client. So we’re caught in the middle.

I think a big part of customer service is just listening to somebody. A lot of times that’s all they really want, is to make sure that they’ve got the right thing, and what they’re in is the best thing for them.
You have to be up front with people and yet compassionate at the same time. I know when I get my credit history done, it makes me uncomfortable, so I try very hard to look after somebody and not insult their intelligence because I have this position of power. Instead of marketing products, we have to just help them get to where they want to be. You're guiding them so that they can pick the best thing for them.

Such a big part of personal banking is account managing where you constantly are looking at what your clients have and making sure they have the right products for them. Just keeping them informed. Each day I try to go through my SRF list and key in on types of products that clients don’t have which I think they may require. For instance, I’ll suggest a Visa Gold if I know someone’s travelling a lot. Even on my personal time I’m doing this. Sometimes I wake up in the middle of the night and think, "Oh, maybe Mr. So and So would like a Gold Visa." It’s crazy, but I have to write it down or I can’t sleep.

I feel that there is not enough maintenance being done with these people to make sure they have the products that are best for them, that they don’t have $10,000 in a Bank Book Checking account or something. Personal Bankers are so busy that they’re always on to the next sale, the next person, on to the next campaign, and they believe these people are a finished product. But they’re not. They still require maintenance because they still have questions and concerns. Plus our banking services change. What was good for them six months ago may not be good for them now.

Sharing informing with new customers at the initial contact is very important. It’s also a great selling technique. I’m not pushy with them or try to make them decide on a product right away. I might give them a call back in a couple of weeks or a month. That way they don’t come flat out and say no, they’re not interested. I’ll hand them a brochure or something on the product and say, "This might be a little bit better. You might want to think about it." They go home and think about it and most of the time they do came back. My sales are good but it’s only because they see I’m trying to help them.

I also make sure that we have ways in our branch to share our knowledge with one another. At meetings there is a chance for people to ask questions about certain problems they are having, like how to approach someone who has a GIC at another bank or about some dividend cheques they have
seen. I'm a firm believer that knowledge should be shared and not hoarded. We used to have this practice at my former branch, when you found out something, you spent the next fifteen minutes running telling everyone else about it so just in case they ran into it, they wouldn't be stumped by it, wondering what they were doing wrong.

Product knowledge is important for a Personal Banker, but knowing where to find something out if you don't know is just about as important. That's one thing, when you're the most senior person in your branch, you don't have anyone right there to go to for quick answers. I've done so many things myself now, and really found out how things work. You have to do them yourself.

Even when one of your Personal Bankers come to you with a question you don't know, you can't say, "I don't know how to handle that," or "I don't want to handle that," which is sometimes the case. You have to say, "I don't know, but let's go find out about it together."

It's tough to do sometimes because you get the position of manager and it has a certain stigmatism to it. You're supposed to know it all. For a period of time I was working outside of the branch and away from customer contact. When I came back into the branch setting it was really tough because you lose your confidence in dealing with customers. Like I said, I've always been good with customers, but when I came back into the branch, they would ask me questions and I knew the answer but I was afraid it had changed.

I learned long ago never to lie to somebody. If I didn't know, I would never try and look like I knew what I was doing if I really didn't. I had always preached to my staff, "Never, ever tell a client something that you don't know. Let them know you don't know and you'll get back to them." But as a manager I felt stupid having to say that to a customer. So the first few months were very frustrating for me, but my confidence came back after a while.

I think it's important in a branch to make everyone feel that we're all on the same level. I try to make sure we work as a team, not as a manager, who is over lower-level lenders and then the CSR's at the bottom. If there's things to be done, I'll do them, and vice versa. I put the coffee on in the morning. I would always hope that no matter where I go or what I do, I'm always seen as approachable and
always at the same level. I never want somebody calling me "Mrs." (it makes me feel old) or "Ma'am." I've always felt the job they do as opposed to the job I do is just two people relating to one another.

I try to emphasize this especially when it comes to customer service. I'm after the girls all the time to put everything down and wait on the customer because they are number one in the branch. If it wasn't for the customers, we wouldn't be here. That's who's paying our wages. So no matter what level you are or what you do - you can wash windows or you can be the manager - you're up helping the clients.

That is what customer service is really all about. I think the present concept of personal banking is sort of missing the mark that way. There's a lot of things I don't do that I'm supposed to do, like call so many clients a week. Who really has the time? But when they're in the branch, I'll take a minute and go talk to them. I think that's developing a relationship rather than a phone call. Keeping track of every customer, documenting everything they do or say and getting their address in Florida--to me that's not personally managing somebody. It really isn't. Being available for them when that person comes in is personally managing them.

The actual concept of personal banking as it is now is wrong. You cannot have one person doing it all, and I think the pendulum is starting to swing back again. Hopefully they are starting to realize that you cannot have one "superman" position to be "the be all and end all" of the Bank. They're telling us, "Do this, do this, do this," and they don't give you the time you need to do it.

As a rule, deadlines and time restraints, aren't really an issue with me because I like to work under pressure. I enjoy pumping the customers out of here as fast as I can, but giving quality service of course. I'd rather be busy than sitting around doing paperwork, staring at the four walls.

So I don't mind that the day is full enough just putting out fires, dealing with each customer as they come up. What I don't frustrated with are things that are a waste of my time, that take away from the time that I could be spending with my customers. Tracking, for example, I think it's so stupid. I have about four sheets on my desk all the time that I have to use to keep track of my sales. There's got to
be an easier way. I've been on both sides of the coin - reporting sales and tracking sales - there's nothing good about it!

I think of all the time, the money, the effort that is spent on campaigns, the winners the awards. It's very time consuming and I wonder if anyone has ever done a survey to see if the numbers actually go up because of it. Maybe for some people the enticements work, and maybe other people have more time than I do.

I do like the recognition they give when you do well, but there are so many different markets out there, some personal bankers are bound to do better than others. I won a Royal Achiever award for having the most RSP's in one year, but that wasn't the idea of it. I just happened to be lucky enough that mine added up to more than anybody else's.

The real rewards in the job for me are my customers and my staff. I am very lucky and I like working for the Royal Bank. I think it's a great organization. There is a lot of responsibility in my job. It can be scary and it can be frustrating. I won't tell you there aren't times when I come home from my job angry and frustrated just like anybody else, and think, "I am not going back there again."

But I think if you look at the big picture, you see that there are a lot of very rewarding things about the job. When I look at how far I've come, it puts things in perspective. I didn't even think I'd get this far. It's kind of a shocker. So really I can't complain. You spend half your life at work, so you might as well enjoy it!
APPENDIX I

The Project Records for Auditing Purposes

1. Interview transcripts; original force field diagrams; original cluster diagrams; questionnaires; interview notes.

2. Audio tapes of interviews.

3. Researcher’s analyses of transcripts (checked by peer).

4. Collaborators’ rankings of interview findings.

5. Documentation of other cross-checks run.

6. Research log: containing dates of changes to research design, critiques by thesis committee members, etc..
Maureen Maillet (nee Dunlop) was born on March 3, 1967, in Fredericton, New Brunswick. She holds a Bachelor of Arts degree from Saint Thomas University, Fredericton, N.B., honouring in English Literature and minoring in Philosophy. Seeking to obtain further instruction in a related but more socially relevant field, Ms. Maillet came to the University of Windsor in 1989 to pursue a Masters degree in Communication Studies. Her studies in Windsor have concentrated on the area of organizational communication.