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Managing Relationships - Where the 'Virtual' meets the 'Real'

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Abstract

Notions such as the 'virtual organisation' and 'virtual teamwork' have recently received much attention. Focusing on the customer-facing work of a 'Relationship Manager' in a major UK retail bank that is moving towards a 'virtual' model, we empirically assess the proposed outcomes of such organisational change. We consider the way IT-mediated resources are brought to bear within the interaction, the way any decisions made subsequently get justified to the organisation, and the way strategic plans are instantiated in everyday work. Our findings indicate that it is the stable interactional competences that Relationship Managers exhibit in their negotiations with their customers that enable any changes, 'virtual' or otherwise, to be rendered 'real'.

Keywords:- Organisational Change; Conversation Analysis; Ethnomethodology; Financial Institutions; Information Technology; Interaction Analysis; Managerial Work; Organisation Theory; Skill ; Sociology of Work; The 'Virtual' and the 'Real'; Virtual Customers; Virtual Organisation; Virtual Teams



Introduction

Financial institutions have long been in the forefront of the use of distributed computer systems. Recently, in conjunction with the sorts of major organisational changes, they have begun to explore the increased use of IT to support decision-making, quality control, and customer services (Burton, 1994). These systems are intended to facilitate *shared* work across the organisational divide. This form of working, where organisational function or process is considered more important than organisational location has been characterised as 'virtual teamworking' (Zimmerman, 1997). The organisational objective that resides behind this is the replacement of administrative structures with flexible networks of workers and organisational units. These are linked by information technology to give co-ordination to their activities, and their skills and resources are combined to achieve common goals (Nonaka & Takeuchi, 1995). Notions such as 'virtual teamwork' are associated with the now much-hyped concept of the 'virtual organisation' (Henderson & Venkatraman, 1997; Zimmerman, *op cit.*). Such organisational forms, it is claimed, address major transformations in the social, economic and technological environment in which organisations operate (Nonaka & Takeuchi, *op cit.*).

Just as organisations are perceived to have changed in response to technological developments so, too, have the associated skill requirements. Zuboff, for example, writes of new forms of organisational behaviour "in which relationships are more intricate, collaborative and bound by mutual responsibilities of colleagues" (Zuboff, 1988, 6). In a similar fashion Casey detects the development of new forms of teamwork, "in which people share knowledge, skills and resources and work co-operatively in the manufacture of their products" (Casey, 1995, 109). Relationship to a product, to team family members and to the company, it is argued, "displaces identification with occupation and its historic repository of skills, knowledges and allegiances" (*ibid.*). Such teamworking is purportedly "less fettered by the constraints of traditional hierarchies and spheres of responsibility", and consequently "engenders a heightened sense of empowerment, commitment and collective responsibility" (*op cit.*, 45). This sort of analysis clearly impacts on various debates on 'skill' but such diagnoses of organisational change need to be subjected to close empirical examination. Other views are considerably less sanguine about the consequences of technological change and more sceptical about the likelihood of such a transformation in teamworking, skill, identification and empowerment (Kunda, 1992). As Ducatel puts it: "The absence of an a priori direction in which the technology will take organisations makes the empirical investigation of how computer network technology is being implemented of the utmost importance and urgency" (Ducatel, 1992, 166). It is just such an empirical enterprise that we have elected to undertake by explicating some of the lived-in and achieved characteristics of everyday work within an organisation that could be described as 'virtual'.

The particular focus of this paper is the work of a Business Manager, a 'middle manager' in the Business Centre of a major UK retail bank, who describes his job as 'relationship management'. The strategic plan this bank has developed has been implemented in various ways. The most significant of these is the centralisation and standardisation of its 'back office' processing through the creation of specialist centres such as Lending Centres, Service Centres and Securities Centres. All of these are intended to service 'high street' Customer Service Branches and, in tandem with these, the Business Centres. It is against this backdrop of ongoing centralisation and standardisation, then, that this study has been conducted.

Business Managers spend much of their time in face-to-face interaction with customers, balancing their needs with the needs of the bank, trying to evolve and maintain a relationship between them. This relationship is not between abstract organisations, but between managers and the owners of businesses. For each party this involves locating their own sets of relevances within the work that they understand the other party to do, and making these subject to ordinary, orderly work in their conversations. However, the work is also about building and preserving a personal bond between the manager and the customer. This too is achieved through extending the interview beyond the strict relevances of bank business: swapping stories and jokes; discussing leisure activities and mutual friends; developing a sense of 'investment' in each other. A whole range of technological support and decision-making packages have become a resource that Business Managers are expected to draw upon in this interaction. Yet, in practice, we find that most of their decisions come to be based



upon their personal knowledge of the customer. One of the key resources they draw upon is the stories that customers tell and it is the dynamics of the conversations themselves that often shape future outcomes.

We look here at one particular interview and relate it to some of the subsequent records the Manager is obliged to produce. The procedural implicativeness of such computer-mediated records becomes itself a resource through which he seeks to justify to the 'virtual organisation' the 'real' decisions, based on 'real' interaction, that he has made. In this sense, then, we feel such managers can aptly be considered to be a locus through which the 'virtual' ideal and the need to practically achieve the 'real' work with 'real' customers gets negotiated. Whilst they must engage with their customers and arrive at practical decisions, they must also account for those decisions in the terms of the organisation within which they reside.

Case Study - Conducting a Customer Interview

The individual whom, for the sake of anonymity, we shall henceforth refer to as 'Simon Douglas' is one of four 'Relationship Managers' in the particular Business Centre that we chose to study. As we have already intimated Business Centres are specialised units whose function is to 'front' at a more local level the combined functions of the other processing units within the bank. The staff in a Business Centre are, in that case, effectively the point of contact between business customers and the Bank. It is through their actions that particular customer requests can come to implicate numerous other units¹. 'Simon's' professed objective is to maintain and develop the Bank's relationship with his own portfolio² of such customers. He aims to keep them on-board with the Bank and expand income from them through things like lending or selling them other bank 'products'. This 'relationship management' is largely achieved through direct contact with the customers, either face-to-face, or on the telephone, with a great deal of the face-to-face contact occurring 'out' at customers' businesses.

An important characteristic of Simon's work is that, whilst imbued with routine, the actual routines are configured around 'as needs must'. This is because Simon's work is essentially reactive and customer driven. It quickly becomes apparent that there is no such thing as a typical working week or even a typical working day for Simon. Every day is different and, whilst he clearly does have certain tasks that he must prioritise, most of his work is contingent upon the inflow of his customers' enquiries and requests. So the outflow of his activities is largely geared towards the resolution of these. He does have a number of purely administrative tasks to fulfil. However, these tend to be ordered in an *ad hoc* fashion around what he clearly sees as the chief objective of maintaining his relationship with his customers.

The customer interview we focus on in this paper is what is termed an 'Annual Review'. As a matter of course all business customers have interviews once a year. This 'Annual Review' is partly a means of maintaining contact. However, it is also used to update customers' requirements and frequently seems to be treated as an opportunity to increase lending or make other sorts of sales. Most of Simon's work proved to revolve around preparing for, engaging in, and dealing with the repercussions of this sort of personal interaction with his customers.

Preparatory Work

The interview in question was to be held at nine o'clock in the morning which, for Simon and his colleagues is considered to be a fairly early call. Simon's assistant, Janet, had already arranged an appointment for him to visit the business which was some ten miles to the South of the town in which the Business Centre is based. Janet had spent some time the previous evening preparing the customer file, including the various documents Simon would specifically require in the interview. She had then left it on his desk in readiness for the morning. Prior to driving to see the customer Simon spent a short while browsing through this file and making notes on anything he particularly needed to cover³. The following extract from our fieldnotes illustrates the kinds of preparations Simon goes through:

Simon Douglas reading notes in preparation for a customer interview (out)
Looking at a spiral bound document including photos and plans.
Flicking through the document - turning backwards and forwards.



...
Janet puts Risk Analysis Summary on Simon's desk
Simon continuing to study booklet
Searching for paper on his desk then in his briefcase
Grabs a blank sheet and tears it in half
Making notes on this in tandem with reading the booklet

...
Flicking through other documents in the file
Looks at the RAS (Risk Analysis Summary)
Inserts this in the customer notes
Continuing to search through the paper file
Reviewing letters sent to customer previously
Stacks file together and binds with a rubber band

The method that Simon adopts stands in interesting contrast to the method we saw being adopted by a much more recently appointed manager in the Business Centre called 'Kevin'. At first sight Kevin's customer files closely resembled Simon's, both in the extent and the nature of the attached documentation. However, Kevin's expressed preference is to "bottom the file". What he means by this is that he likes to read through from top to bottom. This is because, in most cases, he is meeting a customer for the first time and feels that in this way he can maximise his knowledge. Simon, however, largely uses printouts of the latest information in articulation with the most recent Appraisal Form. An Appraisal Form is a document that the managers work up themselves out of their particular and highly situated recollections of an interview. This contrast reveals the extent to which more experienced managers will rely upon their *personal* recollection and knowledge of customers to see them through the contingent requirements of an interview.

Having completed his preliminary study of the documentation Simon gathered up the file, his notepad, and his calculator, put them in his briefcase, and got ready to go out to visit the customer.

Demeanour Work and Topic Management

The interview in question was with an individual whom we shall call 'Graham Croft'. 'Graham' is one of two proprietors of a frozen meat products company. The company had been doing business with the Bank for a number of years and Simon himself conducted the previous Annual Review. However, at the previous Review Simon had noted a slight downturn in business, a downturn that Graham had provided plausible reasons for at the time. Simon had looked at the printouts of the company's relationship with the Bank over the past year. Having related that to the previous Appraisal Form he was no longer certain that the reasons Graham had given him the previous year were 'true'. There had continued to be what he termed 'a cash drain on the bank account'. Trying to establish the 'real' cause for this was Simon's chief objective within the interview and it did, indeed, inform a great deal of the discussion that ensued:

Simon If you look back to the previous year (.) This is exactly the same sort of printout for the previous year you can see that there is a much heavier utilisation on both sides (.) That's credit (.) So during the year That last year you were ((phone ringing)) significantly

Graham Big difference

Simon Yeah (.) So there is so what that actually tells me is y'know despite what (.) your views were in terms of that stock position at Christmas (.) that seems to tell a slightly different tale w [hereas

Graham [()

Simon actually over that period there's been an absolute drain on cash on the b- on the bank account



So, when Simon goes out to visit a customer he takes with him what seems to constitute a loose sort of 'plan' with regard to what the Bank requires from that customer. This is based upon his reading of the file, the brief, the previous Appraisal Forms, recent printouts, etc. and these are often summarised between the hand-written notes and the Customer Brief⁴. The customer, however, also brings to an interview a set of formal or informal requirements. These, too, may or may not have some sort of documentary basis which the Business Manager will almost certainly not have previously seen.

Simon Tha- that's the nitty gritty of it (.) erm an that needs doing (.) so what do you (.) your management figures look like Graham? (.)

Graham Hhh (.) you have a look (.) Just done December's (.) very good (.)

Simon That's just the month is it?

Graham Yeah

Simon Are these sort of in::

Graham Yeah they're in order but if y'look in November's absolutely atrocious

...

Simon ...These figures (.) the (.) sort of monthly figures do these include yours and Bill's drawings as partners or not?

Graham Yeah

Simon Do they? Where's that go in?

Graham General overheads

Simon It goes in there does [it]?

Graham [Yeah ours is set en't it so

In the above abbreviated extract Graham produces a set of figures and Simon and Graham then have to work together to arrive at an understanding of these on the spot⁵. Notice how Simon systematically raises questions about certain features and how Graham then provides him with further explication regarding the points he has raised.

Under the circumstances, then, evolving and maintaining the relationship is dependent to a considerable degree upon how a fit between these requirements is negotiated and achieved within the interview. Achievement of that balancing out of requirements work is implicit within the interview. It therefore becomes a case of each party to the interaction meshing his/her sense of 'the work that they do' with 'the work that I do myself'⁶.

In face-to-face interaction this meshing of relevances work that people like Simon and Graham achieve is not something aside from and separate to how they understand and orient to achieving their ordinary interaction. In practice it proves to be something that they have to achieve *in and through* the everyday interactional competences that they possess (Harper & Hughes, 1993; Hughes, King *et al.*, 1996). For each party airing their requirements and negotiating how these can best be achieved becomes a matter of locating a suitable set of shared relevances. This they do using the same sorts of methods that members use to establish shared relevances within any other sort of conversational interaction (e.g. see Sacks, 1978, 266). The negotiation of shared relevances, in that case, clearly makes the work of any such interview 'work we are doing together'. It is not a matter of merely laying down demands upon each other saying 'this is what I want from you'. Not that such interactional situations cannot occur. It is rather that such a thing would amount to a swapping of ultimatums. Ultimatums are clearly not an everyday part of something like an Annual Review. As Simon put it after one interview that he found particularly difficult to control, they don't want to 'seem rude'⁷.

The sense each party to the interaction has, then, of there being some locatable set of relevances which they share, is not something simply taken for granted and put to one side. Instead it turns out to be something that they have to work at recurrently throughout the conversation. A good deal of this work is informal, light-hearted in character, and redolent with



personal details. Work of this order has been characterised elsewhere as 'demeanour work'⁸ (King & Randall, 1994; & Randall & Hughes, 1994). In the following extract we can see how, despite having raised a potentially important topic for discussion, both Simon and Graham slide into a swapping of stories about lottery wins. It is Graham who starts it, but Simon aligns with it by laughing and providing recognition of the conventional humour of what, in other, more earnest circumstances might be viewed as flippancy. He indicates implicitly within this his preparedness to engage with such asides rather than dismiss them. That then provides Graham with the opportunity to flag a story, "I won on Saturday", which Simon indicates his receptiveness to through his question requesting further details about the amount:

Simon So what are you lookin for for this year then Graham (.) be- becoz it is due for the Annual Review now y'know

(2.5)

Graham I'm (.) I'm lookin for a lottery win

Simon hehhehhehhe

Graham I won on Saturday

Simon Did you really? (.) A tenner?

Graham No (.) Four numbers

Simon Four?

Graham A hundred and ten quid

Simon That's quite good actually for four numb[ers]

Graham [Yeah and of course I didn't have anythin to do wi it It was Lucky Dip weren't it?

Simon Right (.) I've had four numbers before and I got err::

Graham Fifty quid?

Simon Less than that (.) In fact I've had four numbers twice now (.) and it was less than fifty quid both times (.) coz I expected quite a bit of money fer that (.) It's quite hard to get four numbers en't it? (.)

Graham I've only ever had three (.) That's before (0.5) And I thought it were a very good do

Simon I was talkin to two customers yesterday that sold the er (.) the two million pound one (.) ...

A way to show understanding of someone's story and work that up as an example of 'we must live in the same world because I've had a similar experience' is to tell a second story (Ryave, 1978; and Sacks, 1992). Simon does precisely this with the tale of how he has had four numbers that have come up twice. Graham further develops this sense of 'mutuality' and shared relevances through his alignment with Simon's assessment that "it's quite hard to get four numbers". This he does through his "and I thought it were a very good do".

This sense of shared locale, acquaintances and activities is something that relationship managers regularly turn to as a resource. Names of acquaintances proved to be something they were especially ready to pick up on and subject to further demeanour work:

Simon Well can we not ring the accountant up and get him to fax it? (.)

Graham Aye (.) could do (.)

Simon I- I- I don't need it desperately urgent [ly

Graham [well I can I'll get him to do a copy and I'll pick it up and drop it off [()

Simon [who deals with it is it Peter**** in Lancaster?

Graham Colin **** and Geoff****=



Simon =Geoff ****? Right (.) How how long's it gonna be before he does em?

Graham Well I don't know I only give em in:: Was it last week?

In the above extract, from an earlier point in the interview, it has transpired that Graham has not got an up-to-date set of completed management figures to hand for Simon to look at. This is because he has sent the only copy off to his accountant. Note the way that Simon reveals his concern with pinning a name to the accountant. Relationship managers reveal a consistent tendency to try and pin precise names and locations to the people to whom their customers refer. These names then become a resource that they will use. Not only do they present another potential source of information about their customers, they are also a resource that they can introduce back into future interviews with other customers who might share that acquaintance. There is a sense, then, in which Simon is engaging in a kind of practical networking here. In this particular case it pays a double dividend. Through getting the name of the accountant Simon is also able to pin down quite specifically who is accountable for the subsequent fate of the management figures. However, Simon's concern with names does not so much seem to be a case of seeing them as something he can exploit down the line. It is more a case of him picking up on details that will enable him to register and display recognition of the people and places to whom his customers refer.

Sacks describes locating 'personal relevances' in this way the development of a sense of 'investment' in the other person, such that one might appropriately display that what happens to them *personally* matters to you (Sacks, 1978, 261). At least one good reason why someone might want to work up this sort of level of 'investment' in a customer interview is to do with rendering the products of that interaction not just generally but *personally* accountable. In that way the outcomes can be seen to gain credence through the extent to which they are attributable. There is a certain degree of impotence about saying, should things go wrong, it was 'the Bank's fault that it happened'. However, it is an altogether more powerful thing to say that it was the particular fault of 'so-and-so'. At an interactional level, then, the abstract character of organisations is recognised and oriented to, and this is demonstrated in interviews where accountability becomes not so much a matter of 'what says?' as 'who?'.

When it comes to Simon and Graham working their own particular requirements into the conversation, or locating specific relevances within the job that they each do, they can't simply put these straight on the table. They have to be manoeuvred into the talk so that they can be seen to be of mutual relevance. Furthermore, their actual placing within the talk is critical both in terms of how they are understood to relate to what has gone before and what they are implicative for subsequently (Heritage, 1984, 245). In the following example we witness Simon using the conventional topic marker "as I was saying". This is a recurrent and commonplace strategy for marking a 'same topic as was mentioned before' relationship through a whole range of different kinds of conversation (Sacks, 1992, 254):

Eileen Right (.) Thank you {Eileen is Graham's Assistant}

(5.0)

Simon So (.) errm (2.0) As I was sayin tha- that (.) That (.) The way that I interpret those figures is what that's tellin me (.) namely that in the last twelve months there has been a drain on the account (.) Somewhere in the region of (.) maybe [ten or

Graham [Yeah

Simon fifteen thousand (1.8)

In the following Simon displays his recognition that one cannot just shift topic in a conversation without a) saying that that is what you are doing⁹, and b) acknowledging that the change of topic itself requires some sort of accounting for. In other words its relevance to the interaction has to be rendered explicit in some way, in this case because it was a question that arose out of Graham's Review the previous year:

Simon Just, just changin tack slightly (.) coz I know this was a question that came up last time errm (.) it went up to Region this time last year as well didn't it (.) It's a



question of en- environmental issues (.) Now (.) you don't process (.) You only process frozen stuff don't you?

We can also see how Simon skilfully achieves a return to the topic he first introduced prior to the demeanour work they engaged in about the lottery, through first of all explicitly setting that discussion aside and allowing Graham the space to align with that:

Simon So disregardin the lottery Graham

Graham Yeah (.) well we can't rely on [that one can we

Simon [hehheh No (.) Not really

Graham Hehhehheh

Then he renders his previous request for some sort of indication of what Graham will want from them over the coming year a more explicit question about the sufficiency of the 'current limit'. In this way he artfully puts the topic he is really interested in squarely back on the table:

Simon It'd be nice if you could (.) I- I mean is the current limit enuff (0.5) or not? (1.2) I mean I'll be honest with ye (.) And I'll be straight with ye I wouldn't really want to be goin much higher

Graham No (.) well I [don't

It is notable in the way such topics get introduced that the interaction is not simply oriented to as an open negotiation. Instead they are seen to be an activity where, whilst both parties may have certain objectives, one is clearly understood to be managing the introduction of the topics for discussion. Through their mutual recognition of Simon's right to manage topic introduction a certain sense of Simon being the 'interviewer' and Graham the 'interviewee' is achieved. However, whilst Simon displays an assumption that he is the one who *can* put forward new topics for discussion, it is also important, as we have seen, that this be put over in such a way as to be accountably a topic that is for discussion and not an ultimatum. The above clearly demonstrates this particular orientation through the way Simon is careful to set out his point about the 'current limit' as a question: "is it 'enuff'?". Note how he pauses, quite significantly, first of all where the question can indeed be read as a complete question, and then again after he has offered an alternative answer. Both of these points are reasonable places for Graham to jump in with some sort of expression of his requirements. It is only when Graham shows no inclination to do this that Simon feels able to go ahead and parameter the question with his own preferences. He presents this as something both recognisably open to discussion *and* as something on which he has his own position which he obliges Graham to now take into account.

Where Numbers Speak a Thousand Words

At least one of the recurrent ways in which managers present and negotiate the more specific relevances they share is through the use of numbers. Numbers, it becomes quickly apparent, are not evidently meaningful in and as of themselves within such interaction. Rather they are a resource upon which to construct stories, represent appropriate understandings, or set out projections (Harper, 1989).

Simon =right so you can see that (.) you were sort of creeping up there to twenty thousand in May

Graham yeah

Simon and then it started to go down a bit back up again in October then down *again* back up again in December which is when we spoke

Graham Yeah

Simon and it's (.) almost nothing for a really () period but on the same side (.) y- your best position was getting higher and higher up to there (.) it did start to run down (.) to here but it hasn't run down to the levels it has done in previous years (.)

Graham [[yeah



Simon [[I can show you the limit

Graham yeah

Simon It started to creep up again now so that y'know (.) since October the account's not been below ten and its not been below thirteen since (.) well

Graham Christmas

Simon yeah

Graham Christmas

Simon If you look back to the previous year (.) This is exactly the same sort of printout for the previous year, you can see that there is a much heavier utilisation on both sides (.) That's credit (.) So during the year That last year you were ((phone ringing)) significantly

Graham Big difference

Simon Yeah (.) So there is so what that actually tells me is y'know despite what (.) your views were in terms of that stock position at Christmas (.) that seems to tell a slightly different tale

Simon is able to introduce a certain set of figures within the conversation and put both those and his interpretation of them up for discussion. The issue revolving around these figures forms the longest single topic discussed within the interview, with both parties putting forward several possible ways of understanding why the figures might look like that. In the end, though, a full resolution of the matter is never achieved and Simon agrees to hold it in abeyance until he has had a look at the missing management figures.

A further important point to be made about the above interaction relates to the way that the printouts in the file get implicated and drawn upon within the talk. These printouts in particular might be seen as the IT-mediated resources that are most to hand within the interview itself. However, it also has to be seen that the placing of these printouts in the file in the first place requires a rough projection of what will be of relevance during the interview. Once the Manager is actually conducting the interview the wealth of the information available on RBP is reduced effectively to what is 'to-hand' within the file 'here-and-now'.

Formulations

The interaction in a customer interview is not simply understood to be the same as the sort of everyday conversation that might accompany, say, a chance encounter in the street. It is specifically oriented to by both parties to be just what it is - a customer interview. Orientations to this recognition surface regularly because an interview of this kind is quite explicitly understood to have consequences for future outcomes. In something like a customer interview both parties quite explicitly understand that their talk is directly linked to future action. This understanding results in certain specialisations within the talk that, whilst subject to the orderly methodology of conversational interaction, reveal their attention to future outcomes. One particularly significant specialisation that is visible in customer interviews is the use of 'formulations'.

We have already commented on Simon and Graham's clear orientation to their own perceived roles as 'interviewer' and 'interviewee'. One particular 'interviewer' phenomenon is the production of formulations designed to exhibit understanding of topics and their perceived level of significance (Greatbatch, 1992; Heritage & Greatbatch, 1991; Heritage & Watson, 1979 & 1980) [10](#). In the context of a customer interview managers like Simon seem to use formulations in quite specific ways. The most notable feature of this is that they are not just presented in such a way as to summarise what has been said. They quite explicitly project what each party has said *will be done*. Furthermore, such formulations don't just reveal an orientation to the implicativeness of what they are doing for future courses of action. They also display attentiveness to how those courses of action can best be rendered relevant and accountable in terms of what the manager perceives to be the Bank's objectives. During the course of the interview with Graham, Simon produces several formulations of this kind. First



of all he provides a formulation relating to the talk about missing management figures and the apparent problem revealed by the printouts:

Simon So (.) as far as trading's concerned (.) Y' y'still think you're been profitable erm (.) ((rustle)) obviously (.) the (.) the figures that (.) you can get me (.) on the management might just throw some light on why this has occurred with this ten to fifteen thousand change

Graham Yeah (.) well itsa (.) itsa big difference ain't it?

Notice how Simon summarises Graham's perspective upon the situation as amounting to one of considering the business to still be profitable. He also implicates the need for Graham to provide him with the management figures he has said he is going to get. From Simon's point of view there is a need to make a decision during the course of the interview. Can he continue to support Graham's business on the terms they agreed at their previous Review, or is he going to have to suggest some revised course of action? If he is going to leave things as they are he is going to have to support that decision somehow. One reasonable way of doing this in terms the Bank can recognise and approve is to state that the business is 'profitable'. The same decision if the business was not profitable would clearly have potential ramifications for how the account was going to operate. However, the important thing here is that Simon recognises not just such a potential trouble but that his putting his support behind a business that was not profitable would be highly *accountable*. Furthermore, the accountability here is not to Graham but to Simon's own superiors and his sense of the organisation he works for. However, having established the business might be deemed profitable is not sufficient. A further level of accountability here also attaches to the way such an assertion might be *evidenced*. Clearly at a level of friendship and trust (just the sorts of outcomes the demeanour work might accomplish) Simon might well consider Graham's word on this perfectly adequate. However, he has to orient here to what the *Bank* will deem adequate. To achieve this Simon has to ensure that Graham produces hard figures to support his assertion. Of course figures are open to all sorts of manipulation and this is itself something that both the Bank and Simon recognise. However, the management figures have had to pass through the hands of an accountant. At this point an institutionally 'approved' third party is also rendered accountable, a third party who is subsequently going to have to produce fully audited accounts. In other words, by stressing the requirement for the management figures, Simon is also attending to the Bank's concern with 'risk' and its need for an independent 'witness' to the 'facts'.

Another feature of this formulation that needs to be pointed up is the way that Graham aligns with what Simon has said. Furthermore, he explicitly summarises and approves Simon's perspective by acknowledging that it *is* "a big difference". This is a crucial part in any formulation. Formulations are used by participants to summarise their understanding of the interaction so far and what implicativeness it might have. Clearly, since formulations in this kind of context are likely to have consequences for the future, it is important that agreement is reached on whether or not the formulation is 'correct'.

They discuss several possible causes for the perceived problem. Graham then explains that he has cancelled the company pension plan and is planning to sell a vehicle to reduce overheads. At this point Simon provides another, more extended formulation:

Simon Yeah (.) So there is somethin underlyin that (.) I mean:: the one good thing about it I'd say (.) Is that it's not deterioratin at the moment (.) I mean obviously you've now reached a quieter time

Graham Yeah

Simon And it's not goin dramatically worse than it was this time last year

Graham No

Simon So (.) It could well be that durin the course of the year you have taken the necessary action t- to (.)

Graham Well we ['ve

Simon [ste- stem the flow from from wherever it's goin



Graham ()

Simon I know you always look at your overheads and

Graham Yeah

Simon keep on top of them

Graham Well we try our best (.) Y'know It's like anything

Again, as Simon works through this formulation, Graham systematically aligns with everything that is being said. This includes the rather telling "I know you always look at your overheads". Finally, we can see the following formulatory episode at the conclusion of the interview:

Simon So just summarise Graham (.) Yer goin t let me have (.) copies [of

Graham [I'll get (.)

Simon [[them figures

Graham [[I'll find the up-to-date (.) [I'll put

Simon [You're gonna

Graham all them copies of them (.) and I'll call at accountants to get a copy of that

Simon Right (.)

Graham Profit and lo[ss sheet

Simon [and you're gonna have a look at them as well

Graham Yeah we'll have a look at them

Simon Right

Graham And I'll get back to you on [them

Simon [And like I said I'd also recommend (.) i- it's no problem t get Mike t have a chat with you (.) like I [say

Graham [Yeah

Simon He's not goin t hassle you=

Graham =yeah yeah well get him to (.)

Simon I'll get him to give you a ring and phone to arrange a mutually convenient time He'll just need an hour or so to go thru [what

Graham [right

Simon he needs to go through

Graham Hohh: (.) Tell im he's comin to see a fella who's got nowt

Notice here how Simon also provides a formulation of what he has said *he* will do. He has said he will get an Insurance Adviser to talk to Graham, an accountably appropriate way of demonstrating to his superiors that he has, indeed, been attentive to sales. It is not just that this orientation has been 'managed' into the interview. What matters is that this orientation has been rendered open to display to Simon's own organisation.

Reconfiguring the Customer

The 'contractual' character of formulations is important in relation to how managers like Simon get to actualise the Bank's strategic objectives. One of the professed aims of the Bank's strategic plan is the reconfiguration of customers such that their behaviours and interactions with the bank are rendered wholly predictable (similarly see Woolgar, 1991)¹¹. Clearly a part of this is related to the growing amount of information compiled and used at a bank-wide level through their Retail Banking Platform. They are especially concerned about the quality of customer notes on their relational database. Under the circumstances it is easy to see why the Bank should wish to formalise and standardise the formats for the presentation of such



information (Randall *et al.*, 1995). It is but a small step from there to wanting to ensure that customers behave in a way that will best facilitate such a uniformity of approach. At the heart of this 'configuring the user' (Woolgar, *op cit.*) idea lies the notion that both customers and staff can simply be trained to behave in a rational and ordered fashion. In the case of customers this amounts to ensuring that they join the right queue, make single enquiries, ask questions 'in the right order' and so on. However, such a belief runs counter to the everyday observation that, even if not all customers are awkward, many are. Customers 'typically' make multiple enquiries involving moving in and out of a range of screens and software packages. They also 'forget' then 'remember' enquiries, digress, waste time and generally behave in ways that cannot be accounted for by any simple process model. In the case of relationship managers there is also a profound tension between such goals of standardisation and the 'new consumerist' ethos (see Burton, 1994; Gabriel & Lang, 1995; and Lash & Urry, 1994) that informs the way they are encouraged to work with their customers as individuals. The 'art' of relationship management resides, then, in the accomplishment of both fulfilling a customer's individual requirements and making these somehow fit with the standardised requirements of the bank. A great deal of that work, as we have seen, is conducted through talk. More specifically, it is accomplished through acknowledging a customer's needs and then presenting that in an appropriate formulation that the customer is able to ratify. That is work that is profoundly 'skilful', or more accurately, 'artful' (Anderson *et al.*, 1989; Pycock *et al.*, 1995).

Working Up the 'Story' of the Interview

When the interview was completed Simon drove back to the Bank, ready to report on the interview and make certain recommendations about the future of the relationship on an Updated Appraisal Form. Simon completes these documents, in the first instance, on a laptop computer. The Appraisal Form constitutes the official record of the interview, and the decisions that were made. Once Simon has completed it a copy is retained in his laptop-based portfolio, another copy goes in the customer file, and a further copy goes to their Regional Office for sanction. Relationship managers work through such forms in a systematic and highly sequential fashion. They use the procedural implicativeness of the forms themselves as a resource through which to arrive at justifications for their decisions (see Benford *et al.*, 1995; and Hughes, King *et al.*, 1996) [12](#). The forms follow a seemingly rational progression from: 'Non-Financial Information', where various background details are given about the people who run the business at a more personal level; through 'The Business and its Circumstances', where fairly precise details about the turnover of the business and its profit and loss etc are given; through 'Account Operation' where a history of the customer's relationship with the bank is effectively given; and on through things like 'Proposition', where requests for loans get detailed; 'Management' where information is given about how the business is actually run; to overall assessments under the headings of 'Positive' and 'Negative Features'. Frequently, as we have already intimated, they locate the contractual formulations they first worked up in the interview as evidential support for the decisions they have made. Here, for instance, are some excerpts from the Appraisal Form Simon completed in relation to his interview with Graham:

[Completing Appraisal Form]

...

Noting overheads "pruned"

Noting overall Net Profit returned to previous 'good' levels

Noting overall cash retention (just figure)

Detailing what latest management figures "indicate" - "Turnover much reduced"

Noting Gross Margin "reduced"

Noting lost contract

...

Noting "overall Net Profit of &#pound;XXXXX represents reasonable return prior to drawings but likely to change on audit"

Noting partners have cut back on expenses and reduced pensions "to reflect reduced income"

Notes selling van to save HP



In the above we can see Simon locating the formulatory work he did with Graham about cutting the overheads and the business remaining profitable. He also indicates the need for further evidential support on this issue and represents Graham's general talk about cutbacks in a more formal and direct fashion. Further along Simon keyed in the following:

(Goes to 'Proposition' section - Shifting cursor over text as he scans for details to alter - Highlights a section and deletes - Entering new comments)

"in so far as business is concerned we are simply asked to mark forward at current levels..."

"Graham Croft recognises the reasons he proffered last year were only partly true as evidenced by higher borrowing"

Causal factor listed as "reduced turnover"

Noting "position is stable"

Suggests with actions they have taken "they are confident that cash retentions will be seen in the current year.."

...

Noting private account opening alongside loan and application for personal credit scoring

...

In the next extract we see Simon making an overall recommendation that summarises the decisions made during the interview about the marking on of the limit, the Personal Loan which needs Regional Sanction, and the proposed visit from a Personal Financial Adviser about possible Insurance 'sales':

Goes to 'Recommendation' section

Highlights and deletes a portion of text

Reads previous Appraisal Form - Stacks displaced documents

Entering new text re viability assessment - "I have confidence in these hard-working customers and have no hesitation in supporting them for a further 12 months. The need for a personal loan falls for Regional consideration since our security is charged directly to the partnership"

Re loan enters "This represents an ideal opportunity to cement customer to XXX Bank individually"

Goes to Sales section

Entering note re PFA

Generally noting opportunities for products - particularly BDLP or BOP

Note in addition how this is interleaved with standard 'emotive' phrases such as 'hard-working', 'I have no hesitation', and 'an ideal opportunity'. These, it will be noted, operate at the same sort of affective level as the 'demeanour work' in the conversation. It is not so much that they are intended as asides to enhance a relationship and develop a sense of personal investment. This is something they clearly cannot be expected to do in the context of a highly formal record. Rather, through the way in which they clearly register as assessments that are *personal*, they can be seen to make the comments individually accountable. Here too we see an orientation to an organisation that is, in the actualisation of the work itself, far from abstract. Simon is not so much preparing his comments for overview by *something* as by *someone*. They are intended to be persuasive. However, it is only in an assumed world of shared 'moral' perspectives that such comments could be hoped to be persuasive. In that assumption Simon is orienting as much to his common understandings about *people* as the organisation itself.

We have seen how it is the actual dynamics of the conversation that constitute the real work behind a relationship manager's decisions. It is just this sort of work that informs what manager's frequently refer to as 'gut feeling'. 'Gut feeling' is something we have encountered and commented upon elsewhere, in the practical application of the lending acronym, 'CAMPARI & ICE'. This acronym was intended as a means of assembling a 'case' for a lending decision (Hughes, Kristoffersen *et al.*, 1996). We found that Lending Managers often used CAMPARI & ICE retrospectively to justify a decision already made on 'gut feeling' or on



their apparently 'intuitive' deployment of lending 'lore' developed over the years. As one Lending Manager put it, "You usually find that the decision you make from your gut is the one you go with". What is gut feeling but a folk-term that recognises the experiential and emotive dimension of some particular body of information? As one particular Area Manager, who had himself been a Business Manager for many years put it: "at the end of the day...it's got to *feel* right in here". Once it 'feels right in here' the decision is as good as made. The work then becomes accounting for that decision in ways that can be seen and understood as complying with organisational objectives and 'rules'.

We have seen how Simon draws upon 'decisions' and 'suggestions' that were worked at mutually during a customer interview and then justifies them within a relatively formal Appraisal Form. In this way he is able to display his orientation to the current 'style' and 'rules' of the organisation he is working in. This amounts to what Bittner would have termed a 'gambit of compliance' (Bittner, 1965). The Appraisal Form in this context has become a resource through which Simon can arrive at a *post hoc* rationalisation, and procedurally 'adequate' display of such decisions. In that way they can be seen to be duly attentive to certain institutional considerations (Dant & Francis, 1998; Garfinkel, 1967; and Suchman, 1987) [13](#). A whole host of such considerations might be seen to underlie the decisions a manager makes, both within and beyond the customer interviews. In particular, when it comes to making loan decisions, a great deal turns upon what is referred to as the manager's 'Discretionary Power'[14](#). Underlying this there are labels the computer-system automatically attaches to customers known as 'Risk Grades'. This scalar means of crudely assessing the relative risk of lending to a customer lies at the heart of whether they are authorised to do so without seeking further sanction. Such constraints upon their lending power at first sight seem fairly generous. However, when there is some uncertainty about this 'discretionary power' the speed of response becomes a major issue. This is because decisions that cannot be made then and there have to be sent 'up the line' to Regional Office. That takes time, and delay here can be a crucial factor in influencing a customer who might be considering taking their business elsewhere. Such a worry is evident in the following comments that Simon volunteered just after his interview with Graham:

"One of the (.) the major issues we've been facing in Lancaster over the last (.) twelve months (.) is the aggressive nature of er (.) ((ANOTHER)) Bank ((sniff)) where the manager there (.) seems to have (.) the ability to (.) write quite substantial business (.) quickly (.) which leads us to believe that he's got a large D P (.) he's also been very aggressive pricing wise (.) and they don't seem to have a policy on some of the areas where (0.8) the Ba- XXX ((NAME of Bank)) has a fairly stringent policy like (.) property (.) and they've taken a lot of business from us ..."

Behind all of that there is an implicated recollection of other procedural matters such as those embodied in Process Manuals and Head Office Circulars. The manager is also aware that his work will be subject to the scrutiny of others, both within his own office under the 'buddying' system[15](#), and at Region. Additionally, he is keenly aware of the backdrop of his own Performance Agreement, the targets he must realise, and the constant concern he is supposed to demonstrate with achieving 'sales'. However, it is important to realise here that all of these are considerations that he has to demonstrate compliance with in the relatively formalised constraints of the documentation he must produce. All of this further underlines the way that Business Managers recognise and display awareness that they are not only accountable to their customers but also accountable to their superiors and colleagues in the organisation. If a manager is unable to make a decision he will say so during the interview. However, once a decision is made it will get supported through the practical display of attentiveness to all of these kinds of considerations. That is something that is achieved within the context of things like the formal and standardised headings and structure of the Appraisal Form. The Appraisal Form does not really constitute a 'story of the interview' as the interview itself happened. Rather, it is a 'story of due consideration of the Bank's own relevances' in an order that the Bank has itself predetermined.



The 'Virtual' Manager - and the 'Real'

In the context of the Bank as a 'virtual organisation' Business Managers might be said to be the 'face' for the 'front'. That is, they are oriented to by customers as a visible point of reference for a whole range of geographically distributed processes such as might be characteristically found in any 'functional' virtual organisation (Zimmerman, 1997). As such then, a Business Manager like Simon might be seen as a 'stable' points of articulation (Holland, 1998) between his customers and the various specialised units, functions, and processes within the Bank. This characterisation of his work is lent some credence by the nature of each Business Manager's 'Performance Agreement'. In this document the various organisational units subsumed by the Bank are listed together with pounds-based targets for the passing on of business, as the following extract from our fieldnotes reveals:

[Simon Douglas - G3 Business Manager - Talking about selling products]
Business Insurance Services ie Public Indemnity - they are targeted to sell 5 in number = &#pound;250
With other Lending Policies they are targeted to sell 9 in number = &#pound;540
...
There are two sides to the sales effort - New Business Recruitment
Other Business Income
The objectives re the job are set out in the Performance Agreement Template
(Business Managers Performance Agreement)

The sales element of the work is something that has received increasing emphasis over time with managers being expected to sell the Bank's 'products' to both new and established customers. 'Products' here refers to financial services and packages provided by a whole group of different 'companies' operating under the broad umbrella of the bank¹⁶. Clearly a part of the way this works within the Bank is connected up with the way it is gearing itself towards the model of a 'virtual organisation'. In that Business Managers are expected to adhere to the targets set out in their Performance Agreement, then, we can see the adoption of this model as being impactful for the work they do.

The move towards the structure of a virtual organisation has certain other ramifications that also relate to the work that people like Simon do. One of the main issues revolves around how to practically achieve an effective division of labour in the face of non-co-located organisational functions. The conventional solution to this problem has become the mediation of distributed co-ordination through Information Technology¹⁷. This is not to say that co-ordination is not achieved through other technologies such as the telephone. Neither is it to say that face-to-face interaction in the context of meetings with colleagues in other centres within the Bank never occurs. It is rather to say that, in the conduct of their day-to-day business, computers are increasingly a first port of call. This is the case equally for locating information or for establishing the boundaries between what constitutes your own work or the work of someone else. For instance, when Simon goes about updating a customer portfolio on his laptop he is aware that this computer-based document is one that is regularly reviewed by his Assistant. Through his comments, then, he is effectively making the implicativeness of his own work for his Assistant's work explicit. He is also directly indicating it's implicativeness for the work of people elsewhere in the organisation. However, the actual co-ordination of this work is achieved through an understood and oriented to awareness of the way certain kinds of computer-based information is accessed by, and shared with, other individuals.

The ways in which we have seen IT to be implicated within the work that Simon and his peers do so far only scratches the surface of it. Indeed, through his use of the Bank's Retail Banking Platform he regularly accesses not only the two major databases that the Bank operates but also a whole range of applications such as 'Word' and 'Excel'. Clearly then IT can be seen to routinely enable the processing of various customer requests across the organisational divide within the Bank. The 'Virtual Organisation' literature tends to characterise such a coming together of individuals from a number of distinct processing units in order to achieve 'production' as 'virtual teamwork' (Lipnack and Stamps, 1997a & 1997b). So, at the level of the technology, there exists the rudimentary basis for just the kind of electronic co-operation necessary for the achievement of such virtual teamwork within the Bank.



Neither does the way in which 'virtuality' might be said to touch the work of Simon end there. We can also recognise the use of what might be called 'virtual customers' (Randall *et al.*, 1998). Virtual customers are effectively 'customers in the machine' - that is representations of customers within the computer packages which then become a resource for analysing and predicting the behaviour of the customers themselves (*op cit.*, 16-18). It is important to stress that there is little in the way of a composite 'picture' of each individual customer that is routinely used in some sense. There are, rather, a number of discrete sources of customer information that together might be thought of to amount to a depiction of some kind.

Simon holds a body of information about each of his customers in his laptop-based portfolio. This is usually stored records of recent Appraisal Forms together with a package applied to each customer called the 'Sales Activity Planner', where products previously offered and future opportunities are noted. Recently managers have also started to use information gathered in the context of a marketing strategy called Managing Local Markets. Here a wide range of information about customers has been pooled to arrive at fairly fine-tuned categorisations of particular groups of customers with anticipated behaviours and 'product preferences'. MLM categories are intended to be a means of deciding who to target for particular kinds of sales¹⁸. We have already mentioned the use of older computer-derived labels such as 'Risk Grades' to assess the relative risk of lending. One other IT-based resource of potential significance is what they call GAPPING (Grading and Pricing Policy). This software analyses particular lending propositions in relation to certain stored criteria regarding the customer¹⁹.

When all of these resources are put together it can be seen that there is a fairly substantial range of IT-based support for reaching particular decisions about particular customers in particular sets of circumstances. In that case one might expect something like the 'virtual customer' to be another significant resource which Business Managers would regularly use.

Realising Strategic Plans in Day-to-Day Relationship Management

Within relationship management, then, we have seen numerous ways in which the 'virtual' has seemingly come to intersect with the 'real'. In his work both 'in' and 'out' of the office Simon readily turns to a whole range of computer-mediated resources. These implicate or draw upon the work of others who are often working at other Centres, in other 'companies' within the Bank, and frequently in other geographical locations. At first sight the 'virtual' resources such computer mediation provides are heavily implicated in preparing for an interview, as we saw with the provision of a Customer Brief and the perusal of various printouts. Furthermore, Simon's extensive use of a couple of printouts in the interview itself might be seen to be implicating virtual teamwork in that too. However, we have seen that such things cannot be seen as self-evident in-and-as-of-themselves. It is rather the case that they become resources in the context of face-to-face interaction. Here what matters is the way in which they are made relevant to the achievement of that interaction and the contingent way in which they come to be understood. And, at the end of the day, where accountability is projected, it is primarily oriented to as something that is applicable at a personal, not an organisational or even a team, level. This is something clearly evidenced in the way that the demeanour work in an interview serves to promote personal 'investment' between the participants. It is also evidenced in the way that managers seek to provide contractual formulations that can be seen to operate at an individual, perhaps commissive level.

When it comes to trying to understand the instantiation of strategic plans in the day-to-day working practices of Business Managers, we can see that the 'virtual organisational' ideal is something that becomes a wholly contingent resource that informs 'real' action. Simon and other managers may well go out to see customers with a list of certain 'issues' to address. And these often adhere in some way to standardised procedure. However, it becomes quickly evident that the actually handling of those issues is something wholly dependent upon the course of the interaction²⁰. Equally, when it comes to the completion of documentation such as an Appraisal Form, that 'real' action is something that, through 'gambits of compliance', gets related to and justified in accordance with what are perceived to be the organisational ideals. Of course, the organisation's strategic plan is not really any different to any other plan. In that case this wholly contingent and local actualisation of the plan in ways that the plan itself could not predict, and the subsequent rationalisation of what was done in terms of the



plan itself, is not so very surprising. A number of other observers have commented similarly on the contingent actualisation of plans, and *post hoc* rationalisation in terms of them (e.g. Dant & Francis, 1998; and Suchman, 1987).

So the everyday accomplishment of this sort of work is effectively about negotiating a fit. In many ways it is 'business as usual'. That is, the primary resources that people turn to are the interactional and work-derived competences that they already possess. Such 'business', however, has to be made accountable in accordance with broader organisational objectives. It is not, then, simply a matter of carrying on regardless. It is rather the artful continued achievement of the work that you do in such a way that it can be rendered accountable in organisationally appropriate ways²¹. Of course, it needs to be acknowledged that frequently the content will change, and sometimes it will change quite a lot. All of the Business Managers we spoke to complained that they found it hard to keep on top of the range of products they were supposed to sell²². There is also frequent change in the characterisation and content of their roles. After all relationship management is something that is itself a product of the centralisation and specialisation of certain functions in the Bank. At one time it may well have been that 'relationship management' would have been something that was considered to be subsumed within a local 'Branch Manager's' much broader role. Such a shift in roles has been observed throughout the financial sector (Borucki *et al.*, 1992; Deng *et al.*, 1991; Hughes, 1992; Lester, 1992; Nicholson & West, 1988; and Redman *et al.*, 1997). It also has to be acknowledged that new orientations may need to be displayed (i.e. to sales). We have seen the part that targeting and Performance Agreements play in this. For instance, what were once 'services' are not now only characterised as 'products' for the customers but as items that are themselves 'sold' between different units of the Bank²³. However, underlying methods of interaction are not open to the same level of re-negotiation. After all, Simon was still obliged to adopt grossly observable and everyday conversational strategies built upon turn-taking (Sacks *et al.*, 1974) in order to achieve most of his work in the Customer Interview. In that case it is not unreasonable to say that much of the work actually has to be accomplished in the same old ways. Displayed orientations and understandings are, inevitably, necessarily contingent, and it is through the artful management of these that Business Managers achieve not just the semblance, but the actualisation of strategic goals. Crucially, though, that realisation is primarily at the level of content and resources. It is an altogether different matter to bring about modification in the methods through which that content and those resources are rendered meaningful.

Conclusion

In this paper we have looked in detail at the work of a Business Manager in a Business Centre in a major UK retail bank. In that way we have attempted to begin to bring to bear some empirically based materials upon important issues regarding notions of the 'virtual' and the 'real'. In particular we have focused upon ideas such as 'virtual teamwork' and the 'virtual customer', and some of the more sanguine predictions about moves towards virtual organisational structures have been subjected to critical consideration.

We have seen numerous ways in which new technology and particularly IT has become an integral part of the work that Business Managers do. We saw how various elements of the Bank's Retail Banking Platform became a 'to-hand' resource for managers to use in situations such as customer interviews. The way this apparently implicates the work of numerous individuals across the organisational divide is clearly analogous to conventional depictions of the work of virtual teams. Furthermore, managers have been encouraged to think of themselves as working for independent companies within the larger organisation. This reveals the extent to which the Bank has bought into a modernisation programme designed to give it the structure of a functional virtual organisation. More especially we saw how managers have come to use various IT-based resources in a fashion that might well be construed to be the use of 'virtual customers' as a basis for decision-making.

However, we have also noted that the way in which these resources actually get used is highly problematic for the characterisation of any of the work they do in such a simplistic fashion. Managers use the computer-derived information in a manner which reveals the extent to which it is not something self-explicating but rather something that has to be imbued



with meaning in interaction. Furthermore, managers use the IT as a means of representing and rationalising their decisions back to their colleagues and superiors in accordance with how they perceive incumbent organisational ideals. In that way, then, we have suggested that Business Managers have become a locus where 'virtual' ideals get negotiated into a context of everyday work that is manifestly more 'real'.

In a practical sense it was evident that decision-making was embedded within the interaction between Business Managers and their customers. Decisions came to be based upon a huge range of things. These included personal knowledge of the customer, the stories and demeanour work they engaged in, and the way these were used to arrive at mutual understandings. They also included the rendering of the information meaningful in terms of their own shared relevances and experience. The actual achievement of such decision-making was wholly dependent upon the artful management of everyday conversational dynamics. This was seen to govern such basic issues as: how do you put forward a topic for discussion?; how do you make your own incumbent roles relevant to the interaction?; how do you give due regard to the implicativeness of the discussion for future courses of action?; and how do you render one another individually accountable?. The fundamental interactional competences that all of these things can be seen to rely upon have profound implications for how there comes to be a sense of a 'real' person behind any judgement. They are deeply implicated in the orderly achievement of anything like a formulation. The particular ways in which a formulation is arrived at necessarily render the formulation itself particular. The problem then becomes how to make that formulation accountable to the organisation. And that, as we saw, is something that is attended to in the working up of the formulation itself.

Under the circumstances we share Ducatel's (1992) view that there is an 'urgent' need for further empirical work regarding the outcomes of organisational change. Of course it is necessary to acknowledge the limitations of any single study when there is, apparently, so much organisational 'change' around. However, the extensive impact of issues such as discretionary power upon the achievement of Business Managers' work seems to pay testimony to the continuing presence of oriented-to hierarchies. This is something that clearly gives the lie to some of the virtual organisation literature's more optimistic predictions such as "a heightened sense of empowerment, commitment and collective responsibility" (Casey, 1995). Furthermore, the continuing focus upon generating 'personal' accountability emphasises the extent to which individual rather than team and product loyalties still abound.

So far as our own study site is concerned there is evidently a backdrop of changing organisational objectives, requirements and even roles in relation to managerial work. However, the primary resources that managers turn to in order to actualise those changes are not so much new ones, let alone 'virtual' ones, as ordinary, everyday, mundane, and, in the case of Business Managers, conversational ones. In that case it needs to be recognised that organisational change, technological or any other, is not something that simply rewrites all the rules for a certain body of employees. Rather it is something that necessarily gets embedded in existing working practices and interactional methodologies. Underneath any change in an organisation's structure, be that sweeping or minimal, there is an important and empirically investigable body of day-to-day tacit 'skills' or competencies that renders anything describable as 'virtual' ultimately 'real'.

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