



Enterprise contested: Betwixt and between the discourses of career and enterprise in a UK bank

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ABSTRACT

This article analyses the 'enterprise' discourse (Miller & Rose, 1990; Rose, 1989) that endeavours to reinvent employees as responsible, autonomous, self-regulating, customer-focused, team players. In this study of a major UK bank, the staff both endorsed and turned the enterprise discourse back on management and so the boundaries between dissent and consent are blurred. The case study highlights that enterprise does not arrive fully formed and can be a weapon of employees rather than simply a tool of those who seek to exercise power. It is argued that whilst enterprise is a contemporary discourse, it reproduces aspects of a much older 'career' (McKinlay, 2002; Tempest et al., 2004) discourse in UK financial services. The continuity and discontinuity between the two discourses fuelled resistance, whilst oiling and obscuring, the reproduction of enduring inequalities, that straddle both discourses.

KEYWORDS

customer service ■ discourse ■ enterprise ■ financial services ■ power ■ qualitative

Introduction

The enterprise discourse has been the subject of much research and debate (Armstrong, 2001; Barrett, 2003; Burchell, 1991; du Gay, 2004; du Gay & Salaman, 1992; Fenwick, 2002; Fournier & Grey, 1999; Miller & Rose,

1990; Rose, 1989; Scott, 1996; Storey et al., 2005). In this context, enterprise has a specific meaning and language that is saturating all areas of life from education (Garrick & Usher, 2000) to government (Armstrong, 2001), from healthcare (Doolin, 2002) to work (Badham et al., 2003). It requires us to become self-regulating, responsible subjects who display initiative whilst embracing customer service, empowerment, flexibility, quality and teamwork. As enterprising subjects we are to find self-fulfilment in meeting corporate goals and this is linked to the marketization of everyday life (see Rose, 1989). Thus, change is legitimized in the name of the customer, we are reconstituted as customers and employment relations are redefined as customer relations (du Gay & Salaman, 1992).

Empirical research into enterprise has been conducted in healthcare (Doolin, 2002), the media (Storey et al., 2005), retail (du Gay, 1996), manufacturing (Badham et al., 2003), a former privatized utility (Fournier, 1998) and into female entrepreneurs (Fenwick, 2002). Enterprise, as a specific focus for investigation, has been relatively neglected in the financial services sector although Barrett (2003) has analysed graduate recruitment texts in a UK bank and Knights and McCabe (1998, 2003) have explored a number of related discourses such as reengineering and teamwork. Scholars have called for empirical research (Edwards, 1998; Scott, 1996) into enterprise in part to compensate for its 'over-deterministic' handling to date (Salaman & Storey, 2006). The latter authors argue that the enterprise literature 'does not explore if and when and how and why and by whom as a result of what discussions and decisions or with what consequences these measures are installed' (p. 7). Edwards (1998) asserts that the 'ambivalent consequences' of enterprise need 'to be examined' (p. 387). He theorizes that 'In different organizations and different parts of the organization the enterprise of the self' might mean 'different things' (p. 387). This article therefore helps to fill this empirical gap by considering the ways in which staff in different parts of the same organization confront and grapple with the ambiguities of enterprise often in ambiguous ways.

In the following study, the staff identified disparities between their work lives and the enterprise discourse that management promoted. The staff wanted to be able to take responsibility, use their initiative, serve customers, exercise discretion and meet high standards of quality. In short, they wanted to act in enterprising ways but found that both the back office and branch work regimes discouraged them from doing so. In a study of media workers, Storey et al. (2005) explored how 'the structural inequities of market dynamics' can 'limit individuals' opportunity to display enterprise' (p. 1046). They argued that enterprise will not 'be simply or unproblematically accepted by workers' (p. 1049). This article builds on this research by

exploring employee resistance *and* how management are unable to ‘unproblematically’ introduce enterprise. It illuminates that enterprise cannot be separated from the context through which it emerges. Thus, in this case, an earlier discourse of ‘career’ (McKinlay, 2002; McKinlay & Wilson, 2006; Tempest et al., 2004) is interwoven with enterprise.

The following case study explores how the staff wanted to be evaluated and judged according to the ‘enterprise’ self that management extolled and not in relation to the stultified creature that in practice came to the fore. The case is distinctive because it presents an *empirical* account of enterprise as ‘the resistant force: the voice of the marginalized’ (Fournier & Grey, 1999: 120). In particular, the article answers Rosenthal’s (2004) theoretical call for more research into the question of how ‘service quality discourses deployed by management to influence the attitudes and values of workers may in turn be deployed by workers to control *management* behaviour’ (p. 612; emphasis in original).

The article is organized as follows. The next section elaborates on the meaning of enterprise before introducing and presenting the empirical study in context. The discussion and conclusion will then draw out the main insights and arguments of the article.

The enterprise discourse

The specific meaning and application of enterprise will always be a matter for empirical investigation because it is ambiguous and necessitates interpretation. Nevertheless, the enterprise discourse is often linked with the neo-liberal reform of the state sector (Burchell, 1991) that has continued under New Labour (du Gay, 2003). Here ‘the main principle of restructuring involves the introduction of market mechanisms, relations and values’ (Doolin, 2002: 371). Enterprise is both a form of organization and an attempt to reconstitute subjectivity. Individuals are to become an ‘enterprise’, whereby they compete with others and assume ‘active responsibility’ (Burchell, 1991: 276) both for themselves and customers (internal and external). The critical point is that employees are to believe that they are autonomous and responsible even though control through and over them might be ratcheted up in the name of enterprise.

The enterprise discourse pervades the popular management literature, hence Kanter (1992) asserts that the new organization offers ‘full responsibility’ (p. 56) and allows staff to feel ‘autonomous and in control’ (p. 60). Senge (1990) states that people in Learning Organizations ‘take more initiative’ and ‘have a broader and deeper sense of responsibility in their

work' (p. 143). Hammer and Champy (1993) assert that following re-engineering 'people who once did as they were instructed now make choices and decisions on their own' (p. 65). Excellent organizations are supposed to allow employees 'lots of space' to 'take initiatives' thereby 'finding their own paths' (Peters & Waterman, 1982: 72–3). Moreover, in the Knowledge-Creating organization, everyone 'should be able to act autonomously as far as circumstances permit' (Nonaka & Takeuchi, 1995: 75). This new workplace literature is problematic in three ways. First, it takes for granted that managers support enterprise but, as we shall see, they might be unwilling to take 'risks' (Armstrong, 2001) such as allowing staff to act in more autonomous ways. Indeed, management might be an obstacle to enterprise, which has rarely been considered and this will be explored in the case study to follow.

Second, the enterprise discourse is ambiguous and so it is unlikely to be implemented in an unproblematic way. Thus the 'individual' who takes responsibility is celebrated whilst simultaneously the discourse emphasizes 'teamwork'. Employees are 'represented' as autonomous and empowered whilst change is often imposed in ways that reinforce hierarchical relations (Doolin, 2002). Scott (1996) describes this as 'autonomy without control' (p. 101) in the sense that management seek to create the impression of autonomy without devolving responsibility. Flexibility and initiative are promoted through enterprise and yet methods to deliver enterprise such as 'core competencies' seek to ensure 'conformity to a set of hierarchically and generically defined standards' (Fournier & Grey, 1999). These inconsistencies are likely to render enterprise problematic whilst opening up spaces for employees to turn the discourse back on management.

This leads to the third problem facing the enterprise discourse: the likelihood of resistance. In an empirical study of a former privatized utility, Fournier (1998) identified workers who developed 'a counter-discourse of militancy' (p. 63) in contrast to those who constituted 'their self as an enterprising project' (p. 63). This militant discourse talked of 'exploitation and structural constraints' (p. 56) and laid claim to 'integrity' in contrast to the 'corruption' of enterprise. By contrast, in the following case study, the 'enterprise' discourse introduced by management was simultaneously the counter-discourse wielded by employees. Both managers and employees championed enterprise. Nonetheless, neither enterprise nor the resistance to it can be separated from the older discourse of 'career' (McKinlay, 2002; McKinlay & Wilson, 2006; Tempest et al., 2004), which will be explored below.

Doolin's (2002) research in the New Zealand health service provides another example of resistance to enterprise. His research identified how

clinicians 'manoeuvre' in relation to 'enterprise, whether in acceptance, resistance or compromise' (p. 369). Enterprise is represented as a consistent, distinct and finished discourse against which a professional service discourse is counterposed. Resistance stemmed from 'a medical culture intent on maintaining its traditional professional autonomy in healthcare and its role in patient advocacy' (p. 373). In the following case study, the earlier discourse of 'career' is bound up with the resistance to enterprise. Yet the situation was more fluid and uncertain than Doolin (2002) identified. Enterprise was sold by management in a way that elevated the responsible, autonomous self. It was enacted, however, in ways that restricted this in different parts of the organization. Moreover, enterprise echoed, at least in part, the earlier career discourse. The employees did not simply 'accept' or 'resist' enterprise but *simultaneously* 'accepted' and 'resisted' *different* aspects of the discourse. Resistance was a condition of enterprise. It was not a case of enterprise on the one hand and resistance or an alternative discourse on the other be it 'militant' (Fournier, 1998) or a 'professional service discourse' (Doolin, 2002). Instead, resistance was exercised through the enterprise discourse but that discourse and the resistance to it are interrelated with the earlier discourse of 'career'. This interweaving of discourses compounds the problem of instigating any 'new' discourse.

The case study

Westland Bank (pseudonym) is a major, UK-based, high street bank. In 1995–7 it developed a Service Delivery strategy to centralize branch processing that led to 4000 redundancies. This strategic intervention sought to increase profits by over a third between 1998 and 2002 and it provides the background against which the enterprise discourse was introduced. It built on earlier programmes of restructuring that had already centralized cheque processing and telecommunications through call centres.

The field research was conducted over a six-month period and was completed at the end of December 1998. The research included 54 45-minute, tape-recorded interviews, with senior, middle and line management, team leaders, supervisors and staff. In total, 82 employees were interviewed both individually and in groups of two or three. This included staff from a range of back office functions and three branches. These interviews sought to understand what it is like to work in the bank. They examined the strategy pursued by management and the innovations that created the current organization. The research explored the culture of Westland Bank recognizing that 'culture is contested, temporal, and emergent' (Clifford,

1986: 19) and that 'Cultural analysis is intrinsically incomplete' (Geertz, 1973: 29). The aim was to get inside so as to say something about 'the ways of being and seeing for members of the culture examined' (Van Maanen, 1988: 13). The concern was to provide 'a rich description of the social scene, to describe the context in which events occur' (Dyer & Wilkins, 1991: 615) and the 'dynamics of the phenomena' (p. 617) under investigation.

During the interviews and research visits copious notes were taken that became 'field notes' (Van Maanen, 1988). They triggered themes, ideas, directions, enigmas and patterns to explore during the ongoing research process. At the time of the branch restructuring, Criteria Based Interviews (CBIs) were used to determine which staff should be made redundant, remain in the branches or be relocated to a back office and so their disciplinary effect should not be underestimated (Foucault, 1977). The CBIs promoted the enterprise discourse and internal corporate documents and videos were examined to understand the subjectivity that was to be forged. These included strategy statements; job advertisements; applications forms; staff briefs; change documents; CBI briefings for management and employees; job profiles; pre-selection interview guides; CBI interview questions and the 12 'skills' or core standards against which the staff were assessed during the CBIs.

The contradiction between the enterprise discourse that was employed to introduce the changes and the strategic thinking that informed the restructuring was stark. Recognition of this contradiction provided 'the first step in translating experience . . . into the intellectual sphere . . . [whereby one] . . . gives it form' (Mills, 1959: 199). Thus the contradiction was used as a guide to analyse interviews, documents and the minutes of customer service workshops. It was 'only' over 'the course of the research', therefore, that it was discovered 'what the research' was 'really 'about'' (Hammersley & Atkinson, 1983: 175).

The context of change

Until relatively recently 'banks offered life time employment, structured careers, and paternalistic, welfare-oriented policies' (Storey et al., 1999: 129). Consistent with maintaining the image of a 'respectable institution', managers made 'a virtue of stability, security and moderation' (Morgan & Sturdy, 2000: 64). Yet, with the advent of deregulation through the Financial Services Act 1986 and intense competition from new entrants such as Virgin, Marks and Spencer and First Direct along with building societies (see McCabe et al.,

1998) the industry began to change. Storey et al. (1999) argue that this changed context led to 'new competitive, sales-oriented policies' (p. 129). Yet we know little about the processes through which this has occurred; the discourses management employed to effect change or their impact on staff.

The banks have responded to competitive pressures by closing branches and cutting staff. The proliferation of call centres and the creation of back office processing centres, has transformed financial services (see Knights & McCabe, 1998, 2003). Information and communications technology (ICT), such as automatic teller machines (ATMs) and automatic call distribution (ACD), facilitated this shift and the following case study considers the impact of Document Image Processing, which has received little attention. Although the above changes are indicative of the broad sweep of changes in banking, Storey et al. (1997) make the important point that owing to their different histories and cultures each bank is unique and so detailed research is needed to unpack the unfolding dynamics in each instance.

McKinlay (2002) has explored the rise of the modern 'career' in late Victorian Scottish banking from 1896 to its 'withering' from 'the mid-1980s' (Tempest et al., 2004: 1531). This 'career' discourse shares similarities with the enterprise discourse. Hence, McKinlay (2002) explains how central files were used by bank inspectors to chart individual 'competence and conformity to the bank's cultural expectations' (p. 595). Yet, in contrast to enterprise, McKinlay articulates how, through the career discourse, individuals gained a 'career' in return for self-management. Individuals who were promoted displayed 'technical competence, their diligence and their adherence to the Bank's unwritten codes of conduct' (p. 601). This adherence to codes of conduct is consistent with enterprise but both discourses require more than conformity. Hence, through the discourse of career 'individuals had to convince the branch manager that they were becoming what they were' whilst carefully monitoring how 'one presented oneself to colleagues and customers' (p. 601). As the career discourse of secure jobs and promotion, in return for obedience has begun to unravel in retail banking, a new enterprise discourse has begun to proliferate that works along similar lines. Enterprise might have arisen, therefore, at least in part, to fill the vacuum created by the loss of career. It calls for self-regulation without the promise of security, hence the stress on employability. At the same time it is not a break with the past because its elevation of the 'customer' and the demand to work on oneself is entirely consistent with the earlier 'career' discourse.

There are, of course, important differences between these discourses. Enterprise stresses initiative and empowerment that sits uneasily with the 'deference' that characterized 'past' relations where 'unfailing obedience to one's superiors was an absolute' (McKinlay, 2002: 602). Indeed, McKinlay

and Wilson (2006: 664) quoting an anonymous source from *The Economist* in 1920 report how banks stifled innovation, initiative and individuality. Enterprise purports to eradicate this and yet the circumscribed 'autonomous' self that is elevated through enterprise, reinforces the earlier 'deference'. Discipline, through the 'career' discourse, crept into non-work lives, dictating where one ate and drank in ways that would not be acceptable today (p. 675). Nevertheless, there are signs that discipline, exercised in the name of teamwork, requires staff to participate in after work social events, in a way that echoes this earlier 'career' discourse (see Knights & McCabe, 2003). Enterprise silently reinforces and rearticulates earlier asymmetries, because the initiative, responsibility, empowerment and autonomy that is promised comes tightly bound to the bureaucratic order.

Deference 'to one's bank superiors' (p. 606) is no longer expected but deference to the extant order remains. This is evident in the declining authority of the once 'monarchic' (McKinlay & Wilson, 2006: 668) branch manager yet this shift has occurred without challenging the hierarchical authority of 'the Bank'. One might be empowered to problem solve through the enterprise discourse but this occurs within a given framework and so compliance remains. Tempest et al. (2004) express the difference as follows, the enterprise discourse or what they refer to as 'Competence-based regimes, speak not of an employee to be monitored and shaped over the decades, but of a human resource to be costed, assessed, utilized and eliminated' (p. 1533). This is at least partly true but, as we shall shortly see, there are overlaps and similarities between the discourses of 'career' and 'enterprise'. In view of this despite the 'withering of the career', important similarities remain or are reproduced albeit in ambiguous and contradictory ways.

Strategic restructuring

According to a Business Case Document, Westland Bank's change programme was initially developed 'with the aim of improving *customer service*'. This focus faded as it was subsequently described 'as a critical element of the Bank's strategic requirements to achieve low unit cost production' (Business Case Document). The stated focus with regard to staffing was 'to achieve maximum possible headcount saving'. This emphasis on 'headcount' reduction pervaded corporate strategy documents and was used by senior managers who represented employees as disposable commodities. This strategy discourse (Morgan & Sturdy, 2000) represents a break with the 'career' discourse (McKinlay, 2002) and the earlier sense of paternalism (Storey et al., 1999). It also rubs up against the enterprise discourse that

portrays employees as responsible individuals who are loyal to and identify with the corporation.

By transferring processing from the branches, seven Processing Centres (PCs) were created. To control the workflow in the PCs, Document Image Processing (DIP) technology was employed, which scans documents and allows them to be manipulated in a digitized form. The head of IT for retail banking, drawing on a Fordist discourse, explained the thinking that went into designing the PCs:

Variety certainly wasn't one of the objectives. The objective is to increase throughput. The way to increase throughput is through repetition.

This emphasis on 'repetition' and 'throughput' seems incompatible with enterprise that aims to turn 'autonomy into an ally of economic success' (Miller & Rose, 1990: 26). It highlights a discrepancy between the strategy discourse and the notion of an autonomous, responsible, enterprising self. A strategy document provides some insights into this disjunction as it states that 'a positive way of projecting the future to the staff must be determined'. This need to sell the changes to the staff in a particular way, appears to be linked to the collapse of the 'old deal' (Storey et al., 1999) or the 'career' discourse (McKinlay, 2002; Tempest et al., 2004) that promised job security. Thus, it was understood that a new means to procure staff loyalty/commitment was needed. The enterprise discourse, that represents employees as autonomous and responsible, emerged to fill this need, but it is inconsistent with the strategy discourse. We will now turn to some of the various endeavours to promote enterprise although, as we shall see, it at least partly echoes the earlier 'career' discourse.

A customer focused initiative

Among the many documents that outlined the new culture of enterprise for the staff was a 12-minute corporate video entitled 'Being the Best'. It features interviews with clerks and managers from the pilot Processing Centre (PC) and the branches that serve it. It commences with its title blazoned on the screen followed by 'With Customers' and then 'With Service'. A familiar TV personality appears on the screen looking empathetically at a busy branch clerk who is serving a customer. She turns to the camera and introduces the changes to the staff in a way that legitimizes them in the name of customers, customer service and service quality:

Wouldn't it be nice to serve your customers without having to process so much work or answer so many phones? . . . The system is up and running. It is designed to make things better for both you and your customers.

In reference to *branch* clerks the video continues:

It will mean you can focus more on the *quality of service* you provide and that means happier and more *satisfied customers* and *you'll find it easier to*. With the new system *lots of the pressure's been removed*, so you can really concentrate on your *customers*.

(emphasis added)

The future for Processing Centre (PC) workers was also presented as rosy in terms of providing 'better service' and working 'with our colleagues in the branches as one'. Through this emphasis on 'collegiality' (McKinlay, 2002: 604) and service, managers drew on the older 'career' discourse, whether intentionally or not, to procure staff support for change. In doing so, they obfuscated the rupturing of 'the old deal based on loyalty in exchange for job security' (Storey et al., 1999: 155) even as the 'old deal' lies in tatters. A PC manager in the video drew on both the 'career' and 'enterprise' discourses to indicate that employees are needed in the PC who can use their knowledge and experience to deliver service quality:

There are some very technical aspects to the work we're doing and it's very important that people with experience, with knowledge of those duties . . . can bring those skills to the centre.

Du Gay and Salaman (1992) describe 'the increasing differentiation of demand' as the 'most important' development in relation to enterprise, 'which puts pressure upon organizations to find new ways of enhancing their competitiveness' (p. 617) and the video conveys precisely this message to employees:

The main thing that distinguishes one bank from its competitors is service. Good service means that the bank will keep old customers and be recommended to new ones. It's also a way to reduce *costs* while keeping quality high. But what will it involve? Branch jobs will change with an emphasis on customer service *and* sales.

(emphasis added)

This was the only time during the video when 'costs' were mentioned and yet it was central to the strategy discourse. Sales were referred to twice during

the video and clearly an emphasis on selling is consistent with enterprise. Yet it appeared only marginal compared with customer service, which was mentioned on 30 occasions.

The 'new' skills: Creating the enterprise self

The Criteria Based Interview (CBI) 'skills' are inscribed in a 'Branch Staff Replacement Guide' (BSRG). It was distributed to the staff, for them to gather evidence, to demonstrate that they possess the necessary skills. Storey et al. (1999) identified the use of competency-based training approaches at Lloyds, NatWest, the Co-operative Bank and Abbey National suggesting that this type of enterprise discourse might be pervasive in UK financial services. Five of the 12 skills or competencies, which resonate with the enterprise discourse, will now be discussed including business development, customer service, initiative, work standards, teamwork and team leadership. These skills were supposed to provide the basis for subsequent appraisal assessments but staff complained that their performance is more narrowly assessed according to quantity output and errors in the back offices and sales in the branches.

The 'Business Development' skill requires the staff to demonstrate their ability 'to promote and/or sell a service or product to external and internal customers' (BSRG). It elevates the individual that 'actively seeks sales opportunities and generates business'. The link with enterprise is that everyone, even fellow employees, are presented as customers and the staff are required to continually work on themselves and others in order to sell. The 'customer service' skill fosters an understanding of 'internal and external customer requirements, taking appropriate action to build relationships based on trust and confidence' (BSRG). Yet one could question the consistency of this 'skill' when the staff are to regard everyone instrumentally as a potential sales opportunity.

The 'initiative' skill refers to 'identifying opportunities and taking action to improve own and/or work unit's performance' (BSRG). It celebrates the autonomous individual who 'Questions the effectiveness of existing work practices' and thereby improves 'overall work unit standards and procedures'. This appears to break with the 'career' discourse where a 'readiness to question procedures' (McKinlay & Wilson, 2006: 673) singled individuals out as not fit for promotion. It needs to be remembered, however, that the restructuring was 'imposed' and the staff were 'instructed' to imbibe these skills. Moreover, initiative is limited as staff are not expected to question hierarchical authority, the pressure for output, organizational

structure or extant inequalities. Initiative is limited, therefore, to making narrow, task-related suggestions to supervisors who then pass them up the hierarchy. In view of this, initiative is as much to do with 'the maintenance of hierarchical authority by strict adherence to a culture' (McKinlay, 2002: 602) as the earlier mode of managing.

The 'work standards' skill promotes peer-surveillance and self-discipline. Hence staff must produce 'high standards of work to achieve productivity/quality targets for self and/or others' (BSRG). This echoes a much older pattern of life where small branches had an 'inevitable intimacy' and employees were 'under the constant scrutiny of their peers' (McKinlay, 2002: 602). The skill nurtures the individual who 'Takes pride in and personal responsibility for completing own work accurately to established standards' (p. 602). It enforces enterprise or the 'master concept' of the 'post-bureaucratic' model 'in which everyone takes responsibility for the success of the whole' (Heckscher, 1994: 24).

Finally, the 'Teamwork and team leadership' skill promotes 'Working co-operatively and sensitively with others to achieve team goals' (BSRG). All of the skills outlined so far urge the staff to become a subject that 'calculates about itself, and that works upon itself in order to better itself' (Rose, 1989: 7–8) and this is consistent with the earlier 'career' discourse. The emphasis is on an individualized, self-disciplining subject but this rubs up against the notion of teamwork. Nevertheless, individuals are required to show 'a pleasant enthusiastic and helpful manner when working with colleagues' (BSRG) and to 'share knowledge and experience with others'. This skill is reminiscent of the 'courtesy', 'patience' and 'conciliatory manner' towards colleagues that has been 'much prized' in banking where to be a source of 'friction' is anathema (McKinlay, 2002: 602). Teamwork is therefore at once reassuring *and* strange in that employees must make explicit that which they have largely taken for granted.

In the last two sections we have observed how management promoted an 'enterprise culture' (Burchell, 1991: 275) that can be understood 'as a kind of enterprise itself' (p. 274) for it invents a language and a code of conduct that trades in subjectivity. Although it is at least partly distinctive, it seeks to find a new way to ensure 'conformity' (McKinlay, 2002: 604), to specified standards that was once achieved through the 'career' discourse. We have observed that enterprise is far from a consistent discourse and it sits unhappily with the Fordist discourse that informed the design of the PCs. The elevation of enterprise suggests that at Westland Bank it is not the case that management are 'willing to sacrifice loyalty and commitment in the face of radically changing market conditions' (Storey et al., 1999: 156). In practice this might be the case, but through promoting enterprise, they seek

to have both their cake and eat it. The next two sections consider the experiences of staff in the PCs and the branches respectively contrasting them with the enterprise discourse.

The processing centre (PC) regime

This section draws on group interviews conducted during visits to a PC and the minutes from World Class Customer Service (WCCS) workshops. Fourteen hundred staff, both old and new, from all seven PCs attended the workshops. Workshop facilitators recorded the minutes and these workshops were yet another endeavour to promote the enterprise discourse. Hence, they pressed the staff to take ‘responsibility’ for ‘customer service’ and promoted values such as ‘loyalty’, ‘freedom’, ‘trust’, ‘partnership’ and ‘teamwork’. The PC that was visited processes accounts for 130 branches in the northwest of England and employs 240 staff. The hierarchical structure includes the PC manager, processing managers, section managers, supervisors, team leaders and team members. There are eight separate sections that perform discrete tasks, each of which has between 15 and 35 staff.

On some queues yer sitting there and your work comes up and then you do what comes on your screen . . . But if you’re sitting on the queues you’re not really a team. You’ve got your own work to do and that’s it.

(Linda, account maintenance section)

Linda’s comments indicate that the work regime undermines teamwork and her sense of autonomy. Hence, PC staff are assigned to individual work queues and process work in a repetitive way. Images appear on their VDU and as each item is processed another materializes. This contradicts the ‘enterprise’ discourse where ‘work is no longer necessarily a constraint upon the freedom of the individual to fulfil his or her potential through striving for autonomy, creativity and responsibility’ (Miller & Rose, 1990: 27). Yet it echoes the earlier ‘career’ discourse where ‘Routine clerical workers were understood as interchangeable’ (McKinlay & Wilson, 2006: 661).

Although staff performance should be assessed according to the range of enterprise skills initially outlined through the CBIs, the staff expressed that ‘individual’ output and error rates dominate their work lives and are the key measure of performance in their appraisals. At a Sheffield customer service workshop, the staff asked for ‘job partners’ to help alleviate their situation. They wanted management to ‘pair people off to share queues’ and asked for

'More variety, less boredom' arguing that this will lead to 'less error' (minutes of meeting). These comments draw on the enterprise discourse, with its emphasis on teamwork and quality and turns it back on management, leading to a 'synchronicity of control and resistance' (Burrell, 1992: 77).

According to the career discourse 'ceaseless routine' is 'redemptive', (McKinlay, 2002: 610) but the PC staff rejected and resisted the processing centre work routine, with many comparing it to being a 'robot'. The monotony of work was a frequent source of complaint in customer service workshops and the staff described themselves as 'treated as numbers' (Welsh workshop). This reflected the 'emphasis on targets/headcount' and so staff wanted their other abilities to be taken into account. Intriguingly these sentiments, of being less than human, recall those of a bank clerk who joined the Bank of Scotland in 1899: 'we climb upwards on the stepping stones of our own dead selves' (McKinlay, 2002: 610). Thus, work in banking in the 19th century 'was not just deskilled but dehumanized' (McKinlay & Wilson, 2006: 666) and so the conditions associated with an earlier era appear to have been reproduced in this back office.

The chances of promotion for the PC staff are much diminished and this threatens to undermine employee support. Tempest et al. (2004) argue that 'In return for the promise of career, bank employees undertook to manage themselves in the most profound sense to ensure diligent performance and deep conformity with the organization's culture' (pp. 1530–1). The enterprise discourse can be seen as an attempt to maintain such diligence and yet the loss of career has broken the pact and, for some, this has led to 'resistance through distance' (Collinson, 1994):

I literally come in 9–5, get the job done and go home. I just treat it as a job and not a career obviously. Yer job in the bank 11 years ago, I was hoping for a career, but that's gone out the window.

(Andrew, pre-authorized payments section)

Andrew's comments support Tempest et al.'s (2004) theoretical point (they did not interview staff) that 'the withering' of career 'estranges workers from their organizations' (p. 1537). Newer recruits expressed the disjunction between the enterprise discourse expressed through 'job advertisements' and their experience of working in the PC:

The advert asks for individuals that demonstrate teamwork and initiative. Yet most staff felt that whilst working in the PC both these have been taken from them, as expected to work as individuals and not paid to think, just process.

(Chester customer service workshop)

In the above extract, enterprise, as both control and resistance ‘interpenetrate one another in a unity of opposites’ (Burrell, 1992: 77). Thus, enterprise is both a means to reconstitute subjectivity and an expression of dissent. It is not only the loss of career (Tempest et al., 2004), but also the working conditions in the PCs that undermine ‘the individual’s obligation and commitment to the organization’ (p. 1531). The enterprise discourse entreats staff to take ‘responsibility’ for their work and yet some staff felt that they are less responsible now than they were in the branches:

Val: I go home on a night, my work is finished . . . the next day it’s a fresh day’s work . . . [not] a big tray full of stuff, where people in the branch say, ‘Oh Val will deal with it when she comes back’.

Steve: That’s another thing I’d always take me work home as well . . . it sort of became the norm but here you do your day’s work and you can walk out the door.

(PC payment audit section)

Steve reflected that when he worked in a branch, he took responsibility to such an extent, that he could not leave his work behind. He was incapable ‘of leaving such an important part of . . . [himself] . . . somewhere else’ (Parker, 2002: 81). Val recollected how fellow branch staff disciplined her and through ‘collegial scrutiny’ (McKinlay, 2002: 602) imposed ‘responsibility’ through filling her ‘in-tray’ even when she was on holiday. In the PC, the repetitive work queues dominate life and this was often experienced as stressful. Yet the queues carry no greater meaning and responsibility than completing the next item of work. For Val and Steve, the PC work is not, therefore, ‘an essential element in the path to self-realization’ (Miller & Rose, 1990: 27). This at least partly reflects the work regime, which, one could argue, resists enterprise. Control over output is intense but self-discipline and peer-surveillance seem to have diminished. Sarah, a team leader, supported this view:

Because you’re such a part of a big unit you don’t feel as if the work is just your responsibility, it’s everybody. Even in the Centre it’s not just PAPS’ [Pre-authorized payments] responsibility to get our work done you can also get help from other sections.

(Pre-authorized payments section)

The structure and organization of work that management has created in the PC appears to resist enterprise and, according to the staff at a Leamington

customer service workshop, intense 'individual' performance measures also discourage enterprise or, in other words, taking responsibility for quality. Hence, the minutes record that 'Pressures of targets/workload leads people to cutting corners and creating errors.' It appears then that quality, which is central to the enterprise discourse, is simultaneously a source of control, contention and resistance. This revelation, if not an endorsement of 'cutting corners and creating errors', indicates how the culture of banking has shifted overtime. Thus, the 'disdain for managerial authority' (McKinlay, 2002: 605) that it reveals would once have resulted in severe punishment and yet in these customer workshops, the staff spoke freely about the flawed regime and of disobedience.

The 'teamwork' skill seeks to engineer an individual that 'shares knowledge and experience with others'. Yet the minutes from a Liverpool customer service workshop, report that some staff are 'unwilling/unable to help team members because of the effect on your target'. This flouting of 'collegiality' (McKinlay, 2002: 604) that breaches earlier traditions, appeared to be resented by the staff and they used it to appeal to management to change the regime. Thus teamwork has also become a locus of dissent and the demand for 'individual' performance dissuades some staff from helping their colleagues. This supports Tempest et al.'s (2004) theorizing that the loss of career will undermine 'cooperation between co-workers' (p. 1537) and 'the sharing of knowledge necessary for innovation' (p. 1540). Contrary to the enterprise discourse, some staff felt that 'knowledge and experience' are a hindrance when working in the PC. Thus, if one examines a problem/issue in depth, it can have a detrimental impact on individual performance. The staff bemoaned that the emphasis on individual output urges the more experienced staff not to take responsibility or share knowledge:

Joyce: the sad part about it is that we're all in competition with one another. Polly has never worked in a bank, right, and Linda and I have got a lot of background knowledge. So sometimes Polly has been taught things like pat from here. Whereas Linda and I, with background knowledge, wouldn't, like, maybe do something exactly the same . . . We might be looking a bit further . . . but that's probably my fault that I look that little bit deeper.

(Account maintenance section)

In the above extract, Joyce expressed regret that the 'system' penalizes experience/knowledge. She blamed herself for wanting to 'look that little bit deeper' as if her knowledge and willingness to take responsibility is a personal flaw. She explained that the staff are 'in competition' with each other in terms of individual performance and such competition fits with the

enterprise discourse. Yet it serves to penalize teamwork, initiative and knowledge sharing. Thus enterprise hinders enterprise. Joyce's lament for the lack of teamwork might relate to the earlier 'career' discourse where 'a lack of collegiality' could be punished (McKinlay, 2002: 604).

The above dynamics present an obstacle to quality and customer service because problems can be ignored owing to the demand for individual productivity that is prioritized above all else. The staff at a Sheffield workshop made a particularly poignant point concerning this, they wanted:

Time to process QUALITY not QUANTITY – targets restrict the level of service provided. Example provided of customer needing tax certificate for an interest bearing account but operator noticed customer had other savings accounts. Because of time constraint felt pressurised not to contact the customer. The call to the customer would have been an example of customer service – going that little bit further.

(Workshop minutes)

In the above extract it seems that customer service, which is central to enterprise, is a means to express dissent. Such resistance nevertheless indicates that aspects of enterprise, 'its norms and values', might 'have merged with and become attributes of persons themselves' (Rose, 1988: 188). It might be the case, however, that the staff, especially the former branch staff, are drawing on the 'career' discourse to challenge their work regime and how it is managed.

The branch regime

In contrast to Lloyds TSB, Westland Bank has sought to replace the 'traditional generalist character' of branch work that combines 'administration, customer contact, and selling' (Storey et al., 1999: 133). These tasks have been separated to create specific teams of staff although in the smaller branches the overlap remains to avoid the need for additional staffing. Despite this division, sales have taken on a new priority that infiltrates all areas of branch work. This attempt to extend the division of labour in the branches sits uncomfortably with the enterprise discourse, which promises empowerment, responsibility and teamwork. The three branches that were visited have all experienced job losses; for example, one branch was reduced from nine to five staff whilst another has lost 30 percent of its staff.

The branch re-organization was legitimized on the basis of allowing branch staff, the time to 'focus more on the quality of service' (Being the Best video). In practice, few individuals felt that priority is given to customer

service because of the pressure to sell. Customer service and selling are embedded in the enterprise discourse and yet they are at odds with each other. Karen, a clerk of nine and a half years, expressed her commitment to customer service but she did so in opposition to the pressure to sell: 'We have targets to meet, got to sell, sell, sell. They are not interested in how many customers you serve but how many products you've sold.' Customer service has become a source of dissent in that through it Karen is able to criticize management. Other staff felt that the emphasis on individual sales takes precedent over the other enterprise 'skills':

Darren: How is your performance measured?

Jack: So much of it is sales and sales targets and you try to bring in things [during the appraisal] about how hard you work or how few mistakes you make [quality] or if you're cooperative, amenable and flexible [teamwork] and really they just ignore that and say 'We expect you to do that anyway'. Erm, and, er, it's just sales.

(Clerk of 15 years)

Selling exemplifies enterprise but it is not exhaustive of the enterprise self that management promoted through the CBIs. Jack expressed frustration with management's failure to consider his other enterprise qualities during his appraisal. This could be read as Jack having imbibed certain aspects of enterprise or perhaps it is the enduring legacy of the 'career' discourse (McKinlay, 2002). In this shift towards sales, that has been attributed to the downfall of organizations such as HBOS (*The Money Programme*, 30 October 2008), we can perhaps espouse some of the roots of the current credit crunch. The focus on sales, to the neglect of all else, is linked to the demise of the 'career' discourse in Westland Bank, as Grayham, a branch manager, explained:

Darren: If staff want to get on. What do you think they would have to do?

Grayham: Very different from 10 years ago. Ten years ago, do a job O.K. People move up the ladders. People moving all the time. 'Fancy an upgrade Sally? Could you manage cashiering? OK I'll upgrade yer'. Nowadays, very little movement. Fewer staff, fewer jobs . . . so to get on you've really got to be a sales person. If you're a good sales person you do seem to get on . . .

Darren: What do the staff need to do to get one of these outstanding grades?

Grayham: Sales. Bottom line. Well top line as well really. It is sales.

These comments suggest that a broader subjectivity, promoted through both the enterprise and career discourse, has been martyred to sales. The 'individual' appraisal system is the means through which sales are promoted and, according to Jack, this, along with the restructuring, undermines teamwork:

I think the way they run the appraisal, erm, actually works against teamwork because it's very much every man for himself. Sort of just covering your own back . . . it's a good thing if people can work together . . . But I don't think, erm, we're as much a team as we used to be, when we all worked in one big branch for a start, rather than having a quite distinct branch and a processing centre.

(Jack, clerk)

Jack embraced teamwork and yet he voiced his frustration through the medium of teamwork perhaps harping back to the 'career' discourse. He did not unquestioningly accept the 'individualizing' (Foucault, 1977) demands of enterprise because he lamented that 'it's very much every man for himself'. Sales based competition that pits one employee against another has had dire consequences for the branches. Thus Linda, a customer services manager, commented 'It's certainly caused a lot of upset and when you're trying to build up teamwork it doesn't help when you've got girls fighting, and I mean fighting, over an appointment.' Karen supported this view:

Darren: Do you work as individuals here or as a team?

Karen: As a team, well I say as a team but when it comes down to your report [appraisal] you're an individual and, 'What have you done?' It doesn't matter that you have served a queue of 10 people whilst someone else has sat down with one person and sold a mortgage. It doesn't count much. And you are working hard to balance your till each night and you've got no differences [quality]. You go an' fill the cash machine up [initiative], and you're serving a queue at reception [customer service], but that one person has sold that mortgage there. They think they are the bee's knees. But they forget about Joe Bloggs whose working very hard.

(Clerk of nine and half years)

Karen explained that each task is essential to the operation of the branch and, of course, to customer service and sales. Yet rewards are only bestowed for sales in a way that discounts teamwork, quality, initiative and customer service. Thus the enterprise self advanced through the CBIs is a source of contention and the priority given to sales seems to be squeezing out other aspects of enterprise.

The 'customer service' and 'work standards' skills require the staff to take 'responsibility for upholding quality and productivity in the work unit'. Yet one cannot take responsibility for work and customer service if one has no control over them, as Philippa explained:

Darren: Has the restructuring changed the nature of work in the branches?

Philippa: They take the paperwork off you, but having said that it requires more paperwork to send it there in the first place . . . I've had problems with, erm, the fact that they [the PC] won't directly deal with customers, which is a bit of a problem if they have made a mistake, 'cos you don't abdicate responsibility.

(Philippa, branch clerk of 23 years)

Philippa's criticisms deployed the enterprise discourse. Hence, she expressed that 'you don't abdicate responsibility'. We can observe that enterprise is both the language of dissent and control. Yet enterprise also reinforces aspects of the 'career' (McKinlay, 2002) discourse, which required 'self-surveillance' and a staff 'desire to bend themselves to the bank culture' (p. 611). Hence, the staff are required to display 'conformity' to the enterprise discourse, as Eileen explained:

We've got to be able to portray ourselves really for these interviews [appraisals] and personal development plans that we have. We've really got to sell ourselves, if you like.

The staff are not only required to sell to customers, but they must also sell themselves and this is consistent with the 'career' discourse. The loss of career security, adds disciplinary force, such that insecure staff, work through their lunch hours without pay for fear of redundancy. Denise, a cashier of 24 years, explained why she does so:

'Cos you think, well, if you say, I can't cope with this you are always worried about your job, I think. Or then, would it go on your report, to say that you can't cope with the job and you lose your grading.

(Denise, cashier of 24 years)

It seems that the power of inspection remains intact and yet there are differences between the 'career' and 'enterprise' discourses. The career discourse operated through files kept by inspectors that the staff were not allowed to

'see nor challenge' (McKinlay & Wilson, 2006: 668). By contrast, the enterprise discourse is enacted through the appraisal scheme and it requires the staff to become their own inspectors as Barbara's remarks indicate:

A report used to be done on you by your manager. Now you have to produce the evidence to prove to them what grade you feel you should be.

This shifts the locus of surveillance from management to the clerk and this began with the Criteria Based Interviews during which the staff had to provide evidence that they possessed the necessary skills. It intensifies the 'self-regulation' developed through the 'career' discourse as the comments of Bob, a regional branch manager, reveal:

We've focused on giving the clerical side more responsibility whereas previously the clerks were there to process stuff, management were there to make decisions . . . There has been a squashing of responsibility. The responsibility remains with the manager, the authority does, but the decision-making is often made by our people.

Darren: How do you attempt to encourage that?

Bob: You give people certain responsibilities . . . now staff have to go through an evidence [appraisal], you know, 'Well you tell me what you think you should be?' You substantiate that with the evidence of what have you done in the last 12 months . . . So you actually have to prove it, so that encourages people to go out and do over and above what they are here to do.

Bob outlined in a transparent way that devolved 'responsibility' does not dilute managerial authority, quite the contrary. His remarks are candid in terms of how enterprise seeks to intensify work. The pressure is to embrace the illusion of an autonomous self through the enterprise discourse and this reinforces hierarchically determined procedures. Despite this elevation of the responsible, autonomous self, recent technological and procedural developments have restricted the ability of the staff to use their initiative, as Philippa explained:

If you get a wrong feeling about an account, you used to be able to say 'Well I wouldn't touch this with a barge pole and turn it down'. Now it's all on computer and if the computer says 'Accept' you're supposed

to just do it without question. So it's removing a lot of the responsibility from you . . . it doesn't make you feel particularly valued as a person.

The comments of Grayham, a branch manager, confirm this and it is interesting that he interwove reduced responsibility with the language of empowerment:

. . . even the customer speaking to the enquiries clerk on the phone at 9 o'clock at night. That enquiries clerk has got the authority to allow that customer to borrow that money because the computer system says, 'It's alright'.

Philippa articulated her displeasure at the reduced responsibility and the inability to use her initiative. She questioned bureaucratic rules, at least during the interview, which would be unacceptable to the earlier 'career' discourse, where obedience and conformity are expected (McKinlay, 2002). Enterprise is subservient to bureaucratic 'stability and predictability' (the computer says 'Accept') and this contradicts the enterprising call for 'entrepreneurialism, initiative and leadership' (Scott, 1996: 98). Yet it is entirely consistent with banking traditions that require the 'self-policing and sublimation of self to administrative routine' (McKinlay, 2002: 610) or the 'ever more complete adherence to procedure' (McKinlay & Wilson, 2006: 666) and control by the 'centre' (p. 668). Indeed, it is indicative of the contradictions of enterprise that despite elevating initiative and autonomy the branch regime reinforces hierarchical authority.

The pressure to sell was deemed by some staff to be unprofessional reflecting the managers' distance from customers and Storey et al. (1999) have alluded to such resistance in other banks. If a customer expresses that they are not interested in a financial product, then it was felt that this should be respected. It was also considered unprofessional for 'cashiers' to approach customers in front of other customers and yet the staff are required to do this:

Yvonne: I think particularly with customers you've got to have been involved with them to know how they think . . . You've got to respect the customer's wish . . . I don't think you can pursue it.

Darren: Why do management suggest you can pursue it further?

Yvonne: The basic aim is you've got to get them [customers] in for an interview and they will sell them something . . . I mean, I think selling

should be taken off the counter because you can't talk to someone through glass. Very, very impersonal and a lot of the time, you have to start raising your voice then everybody else can hear you . . . I mean look for leads, yes, from people paying in large cheques and things like that, but not actual trying to sell over the counter. I think it's unprofessional, 'cos if you're talking about someone's large balance they don't want the whole bank to know.

(Yvonne, cashier of 30 years)

Yvonne used an older discourse of professionalism and customer service against management. Although Yvonne did not object to looking for 'leads' and so demonstrated a willingness to be enterprising, she felt that customer service is being sacrificed to sales. This appeared to threaten her identity as a professional service provider, in a way that echoes findings in the health service (Doolin, 2002). Yet her opposition is not merely a 'reaction to the changes' (p. 382) as if enterprise arrives fully formed, it is a condition of them. Enterprise, in the guise of customer service, is as much a feature of Yvonne's antagonism as it is a discourse deployed by management.

Discussion and conclusion

Storey et al. (1999) and Tempest et al. (2004) express uncertainty about what will replace 'the bureaucratic career' (p. 1540) in UK financial services. This case study has suggested that an 'enterprise' discourse might be emerging as a flawed and contradictory way to fill the vacuum although aspects of the older discourse remain and the two are not entirely distinct. Enterprise lacks the stability of the older discourse because it is not grounded in 'employment security and the predictability of the career' (p. 1541). Moreover, the discourse is ambiguous and often incompatible with the regimes that management have created in the back offices and branches. As we have seen, this leads to 'anxiety and mistrust in the workplace that are not conducive to the development of social capital' (p. 1542). More fundamentally, the bureaucratic order is both at odds with and yet operates through the enterprise discourse. Thus, management would not want the staff to use their initiative and to take responsibility unless they do so in ways that affirm the extant order and this dovetails with the 'conformity' of the older career discourse.

Doolin (2002) identified 'Three types of clinician *reaction*' (p. 386; italics added) to enterprise described as acceptance, resistance and ambivalence. By contrast, in Westland Bank, resistance was not a 'reaction'

(Doolin, 2002: 382) to enterprise but a condition of enterprise. The enterprise discourse was never without resistance because 'resistance is never in a position of exteriority in relation to power' (Foucault, 1979: 95). In Doolin's (2002) case 'resistance arose from the positioning of clinicians as subjects within an alternative, medical professional discourse' (p. 382). In the case of Westland Bank, the branch staff also drew on an alternative professional or service discourse, to question the focus on sales but this did not *only* reflect an older customer service discourse. Enterprise was not a distinct, unambiguous, finished discourse against which resistance arose. This is because customer service, initiative, quality, and teamwork are all conditions of the enterprise discourse introduced by management and the resistance to it. Enterprise was turned against enterprise and enterprise was both control and resistance. Indeed, when employees criticized enterprise during customer service workshops it could be seen as both an act of enterprise and of resistance. Thus, the staff appeared to embrace the enterprise discourse and drew on it to voice their dissent.

We often think about concepts as finished and yet to do so ascribes to them a completeness that they rarely have. Hence, Doolin (2002) argues that some clinicians' *'reaction [italic added]* to the changes within the hospital can be characterised as *resistance* to the alternative construction of their professional identity' (p. 382). Thinking in this way is potentially dangerous because it presents a programme of change as finalized and resistance to it as secondary. This article has explored how enterprise is not an end-state. Resistance was not merely a 'reaction' to enterprise but was central to it. Moreover, the staff did not so much resist the presence of enterprise but, in some instances, its absence and the particular form that enterprise was taking. This resistance is also interwoven with the earlier career discourse not least because the security and careers it fostered have gone.

Fournier (1998) has argued that the resistant employees in her case, who expressed a militant discourse, 'were not made of the entrepreneurial stuff . . . Turning the self into an enterprise to be capitalized on (by making choice, investment) was represented as futile and naïve' (p. 70). In the case of Westland Bank, however, opposition was bound up with enterprise, especially management's failure to live up to the enterprise discourse. The regime was criticized through the enterprise discourse and employee aspirations were therefore 'made up of the entrepreneurial stuff', which called for work that would allow for initiative, responsibility, customer service, teamwork, etc. It was not that employees 'failed' to be seduced' (p. 71) by enterprise because this presents an either/or situation as if the door to enterprise is either open or closed. Instead, through customer service workshops, employees used enterprise as a means to knock on the door of

management, to hold them to account and to highlight the limitations and contradictions of their everyday lives. Such resistance is not confined to 'the margins of enterprise, the 'other' of enterprise' (p. 73) but rather it *is* enterprise. Fournier (1998) argues that 'the discourse of militancy does not submit to enterprise by merely reproducing it, it also subverts it by shifting its referents' (p. 73). In this case enterprise was the controlling/enrolling discourse *and* the resistant or 'militant' discourse. Enterprise was not merely a tool of management but was used to lament and express the limitations of managerial designs. Nevertheless, enterprise did not enter an empty stage and resistance is inevitably linked to the loss of career even though enterprise reproduces aspects of the career discourse.

At the heart of the enterprise discourse, is the notion of the autonomous subject who is responsible and free to choose, who is empowered to behave in entrepreneurial ways. At Westland Bank, the staff appeared to be using this capacity to turn enterprise back on management. Although the enterprise discourse, as elevated through the CBIs, characterizes work 'not as a painful obligation imposed upon individuals . . . but as a vital means to self-fulfilment and self-realization' (du Gay, 1994: 662) this is difficult to reconcile with the emphasis on 'repetition' that informed the design and policing of the PCs or the demands for sales in the branches. This suggests that the autonomous, responsible self was constructed to win staff support for change. Yet it is not possible to conclude from this research, that its purveyors, especially in the Human Resource Department, meant it to be a hollow sweetener. They might have been committed to the notion of empowerment. Yet this was contradicted by both the design of the PCs and the policing of the regimes in both the back offices and the branches.

In this study, bureaucracy and enterprise are entangled and, in some measure, are at loggerheads with each another. For example, the CBIs called for a strict adherence to procedures whilst tasking the staff to use their initiative and to go the extra mile for customer service. It is not the case that bureaucracy represents the 'truth' of the situation whilst enterprise is rhetorical because the two are far more enmeshed than this suggests. Enterprise was operationalized and appears to have been at least partly absorbed 'through the mundane operation of bureaucratic documentation' (Rose, 1988: 189) and once again this is consistent with the earlier career discourse. If it was the desire of some managers to create enterprising subjects we can observe that others created working conditions that squeezed enterprise out. Even if this was not the case, managers are unlikely to be able to disentangle enterprise from bureaucracy for as du Gay (2004) has noted 'Rather than effacing its "Other" (bureaucracy), Enterprise needs it' (p. 44). In this case I would go further, to argue that enterprise *is* bureaucracy – thus

enterprise involved creating standardized skills, which were introduced and regulated through the centralized, hierarchical and bureaucratic use of CBIs and appraisals.

During interviews and customer service workshops, the staff exposed the failure of the regime to live up to many of its promises. It was not the case, as with traditional bureaucratic regimes, that there was simply a failure 'to open up and incite people's personal involvement and ideals' (du Gay, 1994: 664). Indeed, many staff appeared to be committed to certain features of enterprise (e.g. customer service, quality, responsibility, initiative, teamwork). Instead, enterprise in practice proved deeply contradictory for some aspects (e.g. selling, competition, individualism) served to undermine and take priority over those aspects that the staff aspired to.

Employees, both in the branches and the PCs, voiced their concern that the new regime undermined customer service, quality, teamwork, initiative and responsibility. Whilst this suggests support for enterprise it could be argued that the staff simply resented the work intensification, the pressure to sell and the monotony of machine-paced work. This was exacerbated by the loss of job security and career progression that the older career discourse extolled as a means to win compliance. The PC regime constructs a passive worker who is managed by the system and, in the branches, sales took precedence over other enterprising qualities. Both regimes contradict the enterprise discourse that endeavours to 'recruit the self-regulating capacities of the worker' (Miller & Rose, 1990: 22) whilst not entirely rubbing enterprise out. These tensions, combined with the staff turning the enterprise discourse back on management, reveal the multiple and ambiguous ways in which power is exercised in the case.

Both Doolin's (2002) and Fournier's (1998) research suggests that 'resisting' enterprise discourses involves 'reproducing them, to a certain extent' (Doolin, 2002: 379) and this 'ambivalence' (Badham et al., 2003: 724) is evident in this study. Thus, on the one hand, the enterprise discourse provided a common terminology through which the staff could voice their dissent. On the other, employees failed to collectively challenge management prerogative, work intensification, the pressure to sell, job insecurity, the loss of career, repetitive working conditions or hierarchical inequalities and so their dissent largely reproduced their plight. It was not the case that employee positions in relation to enterprise could be disentangled into 'acceptance, resistance or subversion' (Doolin, 2002: 370) or 'support or resistance' (p. 386) because the distinction between dissent and consent was far more blurred. Moreover, the enterprise discourse deployed by management was contradictory; it was implemented in contradictory ways and reproduced elements of an earlier discourse.

Doolin (2002) identified an ambivalent position amongst 'some' clinicians who worked in both the private and public health sector where they drew on two competing discourses (enterprise and public service). They were seen as 'dual subjects' that resisted the 'enterprise discourse in public work while they simultaneously reproduced it in private practice' (p. 385). It needs to be recognized, however, that both discourses are characterized by consent and reproduce the status quo. Hence, both take for granted extant inequalities, that is to say, income and status differentials between managers, doctors, nurses, porters, cleaners, etc. Doolin's (2002) public service discourse consents to the status quo even as it tries to modify it. Likewise, in this study, both the enterprise and career discourses reinforce employee compliance. They are interwoven and yet differ. Employee resistance failed to challenge the extant order. Thus, through their dissent, Westland Bank staff sought only to improve their conditions of work. Yet, to have resisted enterprise and restored the earlier career discourse, would have recreated another form of compliance as McKinlay's (2002) historical analysis indicates.

To conclude, the discourse of enterprise is ambiguous as are its effects. It did not parachute into virgin territory but broke with and reinforced aspects of the earlier career discourse. The contradictions of enterprise resulted in staff questioning and turning the discourse back on management. The enterprise discourse was not simply a weapon of the powerful but was wielded by those who are often seen as powerless. The staff seemed enamoured by the way in which enterprise was initially presented to them through the CBIs and resented how the branch and PC regimes impaired enterprise. The messiness of organizational power relations and the enduring legacy of the career discourse reveal that enterprise is likely to remain ambiguous, uncertain and contested. Nevertheless, the interpretation of enterprise that the staff aspired to (initiative, responsibility, teamwork, quality, customer service) and the more positive elements of the earlier career discourse (security, advancement) hold out the possibility that work could be organized in ways that are less debilitating and contradictory. Of course, this would require a major rethink on the part of management and/or substantial, sustained, organized resistance on the part of employees.

Acknowledgement

The author would like to thank the editor plus the anonymous reviewers for their helpful comments on an earlier draft of the article.

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