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The banker – a trader in trust

The ideas presented in this paper are based upon a ph.d study I conducted on the subject: Vocation, vocationality and identities in the Danish banking sector. The dissertation was publicly defended in February 2004. The project had its empirical focus on the people practicing the vocation of The Banker or more precisely the group of employees in Danish banks that works in customer related functions. The study included on the one hand a thorough theoretical development of concepts of vocation as well as vocational identity and on the other hand qualitative as well as quantitative empirical studies as basis of the analyses of the vocation and the professional identity of the banker.

In this paper I will focus on one of the important factors that actively contributes to establish the collective as well as the individual identities that exists in this context: trust. The purpose of this paper is discuss how the professional identity of the banker is the result of learning processes that enables him or her to deal with complex - partly contradicting - relations of trust and control, and to show the relevance of this I relation to discussing and analysing professions.

The new role of banking

”Banks are the propagators of saving funds for the purpose of investment ... at the same time they assume the risk that is related to the issuing of credits and they are handling the major part of the payments in society” (*Hansen, 1997*).

This quotation pretty much synthesizes what banking is even though the role and nature of the work in banks and the professional self understanding – professional identity – of the banker has changed.

he profession has during the last couple of decade been subject to fundamental transformation due to deregulation, new technologies and an increasing degree of globalisation. These changes has transformed the professional role of the banker from that of the teller to that of the advisor – or even the seller (Regini m.fl.1999)

The traditional role of banking can be described from three different perspectives (Swedberg, 1987):

- As institutions either for centralising societal capital in the form of savings or as propagators of capital in the form of loans or as both (Marx, Weber and Sombart), i.e. a functionalis perspective
- Based on a consideration of the nature of the relation to the customer – what is who financing for whom (Parsons og Smelser). A perspective focusing on the role of banks in the social economy
- From a judgement of the extend of the influence of the finiansial institutions and how this is realised (critical sociology), i.e. a power perspective.

These different positions highlights different functions of the banks that are still valid even though the functions has developed and been differentiated over timer. But historically they also highlights a number of problems banks must be facing and that is important to understand the nature of the institutions and the collective identities. These are:

- The importance of signalling trustworthiness and reliability and thus minimalising the risk of a so called ”rush” where people in panic withdraw their money from the bank causing bankruptcy
- To signal distance to the”loan shark” and the historically and religiously founded disrespect money lending and signalling that this is a respectable trade.
- To avoid being related to any form of fraud or illegal transactions even though bank are very often drawn into such and at the same time signalling that ”your business secrets are well protected by us”.
- To neutralise the fear of some politicians and groups in the population that banks or financial capital should gain to large influence in society.

Even though legislation as well as procedures of the banks themselves has made a lot of effort to reduce these problems they are still constitutive of the culture of the banks.

But banking has changed dramatically during the last decades due to fierce modernising processes (Finansrådet, 2001). This change is related to:

- New technologies
- Deregulation and sharpened competition
- A growing degree of globalisation

New technologies have changed the forms of economic exchange in society as a whole: All transfer of salaries (as well as social welfare) is performed electronically as transactions from one bank account to another. The same goes for savings in the form of retirement funds etc., a major part of the day-to-day payments of the households are done using credit cards and a lot of operations traditionally conducted by bankers are executed through home-banking systems. This means that the banks do not have to actively motivate people to provide them with their working capital by placing their savings in the bank.

A consequence of this is that while forty years ago the household economy for a large part of the population was based on cash (and maybe a minor saving) today all household transactions involves banks. This means that everybody – from the unskilled worker to the manager – on a daily basis are interacting with the banks and that the bankers shall be able to interact with people from all social groups.

Internally in the bank the technological development causes two major changes: First that the tasks related to the safe handling of cash has diminished and the importance of jobs related to this has decreased and second that a number of administrative routines has vanished.

The deregulation of the monetary market has opened for a broader competition between the banks as well as made room for new actors on the financial market. This has led to the creation of financial supermarkets where the bank provides a number of new products and services. For the individual banker this means that he has to deal with new and changing products and that his role is changing in direction of that of the seller. For the customer this leads to a growing consciousness about the importance of checking the offers given by the banks, and as such a decreasing authority of the banker.

As a conclusion one can state that the situation of the banks has changed as follows:

- The societal role of banks has changed from servicing the privileged to be serving the public in general
- The traditional status and authority of the banker has been shattered
- The competition has sharpened and there is an increasing orientation towards sale.

In summary one may say that despite the modernisations processes, banks as institutions are still functionally based on the trust and confidence of the customers and this must be symbolised in all aspects related to the bank – buildings, arrangement and procedures as well as personified by the individual banker.

The changing shape of the work of the banker

From the empirical study of Danish bankers two element of banking seems constitutive for the motivation and meaningfulness of the work for the individual banker:

- to solve the problem that are presented by customers that contacts the bank
- to fill in the role as specialists in relation to the colleagues

While the relation to the customer are protected and as such is kept private and insulated from colleagues, the interaction and exchange of knowledge among colleagues are visible and transparent. While the banker in the relation to the customer takes on the role of the helper and gains personal affirmation through this, in relation to the group of colleagues, he or she is recognised for the possession of knowledge. In the first case it is the personal self-esteem that is at stake in the other the position in the social group.

A young (male,23) banker tells:

"The most important... the most important task is of cause to advice those customers that comes into the bank with specific problems and asks 'What shall I do in this situation' ... then to see possibilities and say 'I can see these possibilities for you' ... and then of cause my tasks in relation to colleagues where I am tutoring a trainee and have some areas where I am the specialist".

And in another reflection over his work another banker (Male, 53) tell that:

"I advice customers partly about how they can save up money for the day when they retire from the labor market, and of cause also secure their economy until then in relation to illness, loss of working ability and death, but I also advice (...) about how they can plan their economy (...) when

they change from working life to retirement, and that has to do with the way they in an appropriate manner spend their fortune (...) how to optimize this transition with respect of the different legislations etc”.

On the subjective level the work of bankers is thus to help people solving problems that plays an important role in the life of other people and most banker tells that this was their initial motivation to start in a bank.

But this orientation to the work is under pressure from the increasing demand to sell. Another banker tells (girl, 21):

"Management is mentioning it, eh... that you show good results selling. In the beginning I found that difficult, you know this ... maybe it is because... i had never thought about that this was going on in banks. I mean... When your standing outside looking into the bank you do not figure that they are to sell a specific among of account..."

while the above quoted male banker tries to rationalize the pressure to be more sales-minded by stating:

"I really do not feel that I am sales minded. I do not feel this because, ahmm, the much talking in the business about you should be selling, ahmm, I do not feel that is holding me down in any way, because ... well, what I do is that I am interviewing the customers, and then revealing some needs that I can cover by means of the range of products that I have to do with, so indeed I do not feel that I'm a salesman in any aspect, but that I am advising (...) I discover some problems and we have to find the right product that they can use".

This last quotation is typical of the ways bankers tries to preserves their self understanding as the helpful adviser – “the caring doctor” as one banker puts it - and rejects the aggressive salesman. On the other hand he has to accept that:

" Of cause I know that there are demands on me that what I'm doing should lead to some kind of sale but I don't se this as negative".

The above quotations illustrating the conflicting expectations bankers are facing in their work situation: their subjective wish to be an important helper in the life of people and the expectation from the bank to be more aggressively selling. They also illustrate some strategies for dealing with these in ways where the individual remains loyal to the bank while protecting important parts of the professional identity.

In more general terms this conflict can be understood as a conflict between the dehumanising effects of a modernization of professional work based on an economic rationality and established

professional values. These problems are shared within the areas of work I will term “commercialised service work”, that is characterised by the production of services closely related to human life and welfare but that is produced on a commercial basis. Such services are to a large extent based on a trustful relation between the professional and the person purchasing the service as well as the trust of the society that the professional do what is necessary. But when these areas of service are commercialised the trustful relations are increasingly jeopardised. In modernising the welfare state such services play an increasing role but this relation also increases the pressure upon the professionals.

The professional identity of the banker

An essential aspect of learning a profession is to learn what you are expected to do to be recognised as a professional. This turns the focus to the significance of the individual and collective understandings of what the individual must be, be able to and actual practice to recognise himself and be recognised by others as such - to the concept of professional identity.

In the professional identity of the banker the ability to handle relations of trust are a cornerstone, and the development of the professional identity as a banker is very much about learning to handle such relations.

Professional identities are developed as a result of the learning processes that unfold in the borderland between ‘the collective’ and ‘the subjective’ while the person participate in, conduct and reflect on the practice of the profession. This is fundamentally based on the idea of identity as relational and conceptualising the processes taking place in the interaction between a structured social world that pre-exists the individual and faces him as a reality and a subjective world that has been structured by the totality of his biographical experiences and life conditions (Alheit, 1994; Dausien, 1998).

In relation to professional identity this has inspired me to think about professional identity as constituted by the interaction of two fundamentally different perspectives: The profession as a collectively organising perspective (Berger and Luchman, 1966/99; Bhaskar, 1989) and the self as a subjectively organising perspective (Stern, 1989).

The profession can be described as a collectively organising perspective that is founded on a specific social structuring of the societal labour. This structuring is the result of a historical and

cultural process of construction, through which the characteristics of the profession and its placement in the societal production has been established.

The self can be described as a specific mental structuring of the individual based on biological dispositions as well as biographical experiences. In my work I have chosen to think of the concept as a subjective structuring perspective based on a combination of cognitive and bodily embedded social and interpersonal experiences that is learned by the individual through interaction with his surroundings and at the same time is the basis of the individual's orientations towards himself and these social surroundings.

The profession is on the shared or collective level reproduced and transformed through the social practices of the members of the profession. But while individual human beings are acting and as such reproducing and transforming the profession they at the same time reproduce and transform their own self's as this is the result of social experiences. At the same time the biographical experiences and life orientations of the individual are the basis of his specific conduct in relations to these processes.

The individual and collective processes of transformation and reproduction can only be separated analytical though. The individual is not able to act in relation to his social context without having integrated its structures and expectations. On the other hand is such and integration realised through this kind of action. This does not have the form of a rational process. It is affected by unknown or unrecognised conditions and affects (Giddens, 1984; Bhaskar, 1989) as well as the self is characterised by narrative as well as embodied, non-verbal, experiences. (Stern, 2000). A psycho-social approach underlines this as well (Salling Olesen, 2000).

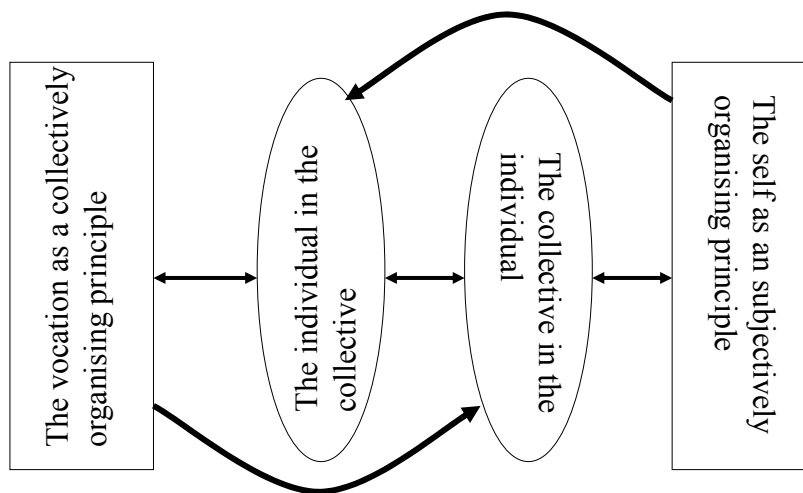
In spite of their mutual process of construction societal and mental processes are fundamentally different. As well as social structures are not only the result of rational action, are mental structures far from being exact reflections of the real existing social and physical world. Precisely the fact that the two types of structures reproduces each other but at the same time are fundamentally different is the resource that make the mutual transformation possible, i.e. opens the possibility of learning processes. Since the social structures is not the result of rational planning and decisions it is possible for people to have unexpected and surprising experiences. Since mental structures are not merely the reflection of the material surroundings it is possible to exceed this reality in the form of social imagination and visions.

The individuality of professionals as well as the social structures that surround them is the result of the same processes - actions and understandings. But they are not arbitrary products of this process.

Any change has its basis in existing conditions that are at the same time their constraint and creative possibility.

This understanding of professional identity is presented in the following model is an attempt to introduce this type of dynamic into understandings of professional identity by trying to bridge the gap between the subject and the social context while still exploit the tension between the two.

Vocational identity



Professional identity is developed in an interactional process where the collective is integrated in the individual and visa-versa while both is affecting one another. It is formed in a process of reproduction and transformation of the self as well as the profession.

As such professional identity might be understood as the product of two processes:

- That process where the collective becomes part of the individual and reproduces and transforms this individuality. It is a process where the individual creates an internal identity with other member of the profession through social stereotyping of himself and create differences to others by making a social categorising of those others (Turner, 1999). This is a process that establishes distinct equality and differences based on characteristics, actions, values or practices that is established as valuable within the profession and the individual has embodied through his socialisation within the profession and that has acquired as a normative standard – the generalised other. This embodiment is a learning process based on the individual biography and life conditions and is realised through training and participation in the practice of the profession and as such the result of this socialising process (Salling Olesen, 2000). This does not have the

form of blind adaptation but the identification of possible deviations is also part of this. In the reflective procession of experiences the individual not only identifies the normative demands but also the possibilities of distance to these, what could be termed a collective other that represents what is possible.

- The process where the individual become part of the collective and as such contributes to its reproduction and development. In this process the individual takes himself into the profession as a unique person with an individual life history and a number of personal experiences. It is in this confrontation the individual find the room for realising his potentials, realises his needs for social belonging, security etc. but also a situation that is ambivalent, needs compromising and forces him to devaluate or silence en number of experiences to survive as part of the community. Part of the work to protect individuality within the work of the profession can be understood in terms of back- and front stage behaviour (Goffman, 1992) and to be able to take on the expected role which calls for development of ambivalence tolerance as a central quality of professional identity. On the other hand is the individual able to affect the social surroundings through action and negotiation.

This approach enlightens the complexity of the learning processes that is involved in the creation of a professional identity. In the formation of the professional identity of the banker I will especially focus on two relations: that to the bank and that to the customer. In both of these relations trust is a central concept.

As briefly discussed above trust is the central symbolic value and resource in the world of banking. On all levels the organisations and appearance of the bank and the bankers are organised as to signal that “you can safely trust your money to us”. This is primarily reproduced by a strong social control among the banker bankers teaching newcomers what the professional appearance of a banker is, that the level of visible conflicts should be kept on a minimum level and that fulfilling of needs like drinking or eating while working would signal an unserious attitude and as such cause distrust. On the personal level individual bankers seems easily to adapt to this since it appears to be in line with their former socialisation and personal needs.

Trust – a cornerstone in banking

The work of the banker can be described as the “buying and selling trust”, as an exchange of trust based on the continuous establishment and control of trustworthiness. This is not something special for the trade of the banker even though it plays a special role here.

In spite of the fact that relations of trust between employer and employee has been central in the work of large groups of white-collar workers and that relations of distrust that is the basis of scientific management has characterised the work of large groups of industrial workers, it has not played a very central role in discussions on work organisation and organisational psychology (even though it is present in for instance the classical x and y-model proposed by McGregor).

In the last couple of decades the question of trust has been more explicit - even still not a core concept - in management theories, among others in different forms of “value based management” that assumes that the commitment to shared values can establish a common reference for trust relations and as such makes more explicit and direct means of control redundant.

Making the concept of trust explicit in relations to professional work makes it necessary to define what is meant by it. Trust is a concept that describes a relation to something that is independent of you, whether it is to a thing, a person or even yourself (when you use the notion “to trust yourself” you externalise yourself you imply that dynamics might work within you, that is outside your own control). This implies that trust is closely related to the lack of control. A person can grant another person a certain degree of freedom as a result of trust, or you may have to trust someone (or something) since you have no ways or means to exercise control over it. As such trust is also a power relation. Due to this nature of the relation of trust it is a characteristic of work with relative autonomy (Heisig m.fl., 1995).

In this paper both of the above outlined situations is present. The term “trust” is in general use to describe a situation of confidence in being able to act with reference to someone or something about which you have only partial or second-hand knowledge. In social situations this means that the individual monitor and evaluate his interaction with another person to decide whether to find him trustworthy and as such act upon his information or according to his wishes or that the individual limits his range of action with reference to others confidence in him. This is the case with the banker but also with a number of other semi-professionals that is partly autonomous and partly part of a hierarchy. But relations of trust is in most cases reciprocal in the sense that while judging the trustworthiness of the other the person at the same time himself tries to appear trustworthy in relation to the same other. This is very often an implicit and contingent form of bargain or negotiation. While trying to establish a notion of the trustworthiness of the other by judging the total interaction in accordance to certain standards the person tries to appear trustworthy in the eyes of the other by acting in accordance to his expectations of by what standards the other judges his own trustworthiness. While doing so both parties knows that the other part is doing this and makes

this knowledge part of the interpretation of the situation. This is a situation characterised by double contingency (Luhmann, 1993) and thus with high complexity and uncertainty. As such this implies the fact that relations of trust are always also relations of risk of disappointment, a reality that connects this to a certain degree of uncertainty and thereby control. Such relations of trust, risk and control has on the more general level been subject to discussion among sociologists in theoretical contexts not the least by authors like Giddens, Sennet and Beck (Giddens, 1996; Sennett, 1999; Beck, 1992).

This is central to understand the subjective side of the work of the banker. In the work of the banker as well as other kinds commercialised servicework the trust-based relations is not only between employee and management but also between the banker and the client/customer. The banker has to make the customer trust him in order to trust him his savings and also in order to win the authority needed to assume the role of the adviser. On the other hand the banker has to decide with himself whether or not to trust the customer since an erroneous judgement of credibility might be the cause of a loss for the bank.

The consequence of this is that this relation consist of latent elements that constraints one another. When the costumer meets the banker he sees him in a double position: as an expert that gives professional advice and as an individual that has the power to grant a service i.e. a credit. The customers will typically not se the banker as someone selling a product.

As such a lot of the problems that is related to the trust/ distrust of experts is part of the relation between the banker and the customer. To the financial adviser this means a permanent awareness of the importance of appearing trustworthy.

But the adviser is also looking for information about a number of – sometime rather private – details about the life and needs of the customer without involving himself privately. In this way the banker establish an interaction that is asymmetric in the sense that he want the customer to trust him with information on a number of private information without providing the same information about himself, a process with a great risk of leaving the customer in a quite exposed situation. At the same time the customer protects himself by limiting the area that he has to share and maintain zones of privacy without jeopardising his trustworthiness.

This is a – in some aspects problematic - relation based on a vulnerable balance between closeness and distance from both sides. When this relation is combined with the strong urge to maintain control, it might be understood as an expression of a personal insecurity rooted in the fragile balance that dominates the social room of the bank.

In general it is important to keep mind that banking as a business is based on trust. This is the basis of their ability to receive deposits and provide loans on this basis. But not only are they based on trust they are also dealing with money that, too, is based on trust. In this sense the practises of the bank – personified by among other things by the banker – is symbolising not only that customers can trust the bank and feel safe in relation to their savings but also that they can trust the “general equivalent” or the monetary system of the nation. This is the reason why governments are so alert when individual banks are in financial problems. It is as such of the utmost importance that the individual bank, and the individual banker, not jeopardise this confidence.

In this sense it is evident that the work of the banker is placed in a framework that has trust and trustworthiness as its most important symbolic value.

But this reaches further on. As described elsewhere (Heisig m.fl., 1995) trust relations between management and employees are characteristic of work relations that might be defined as relatively autonomous. This is also the case in banking. The relation between the banker and his customer constitutes a private room that is free of direct control and a lot of effort is taken to make it remain this way. Since it is only the individual banker that becomes familiar with all details in relations to a specific case he is the only one who can decide what is the right response on the request from the customer. Therefore the bankers are provided a frame inside which they can make their own decision. In return for being trusted this independence the bank expects him to protect the institution against engagements that might lead to loss. On the other hand the banker expects the “forgiveness” of the management when he fails. Within the relation between the banker and his customer exists a similar relation of trust based on that the customer feels confident that he is talking to a professional that gives him an advice that is in his best interests and in return for this he provides valid, relevant information.

This is an example of a situation where trust is the factor regulating a complex and uncertain situation. But a side of this relation is the permanent risk of being disappointed or yourself disappointing the trust of others.

Keeping the angels of a complex triangle

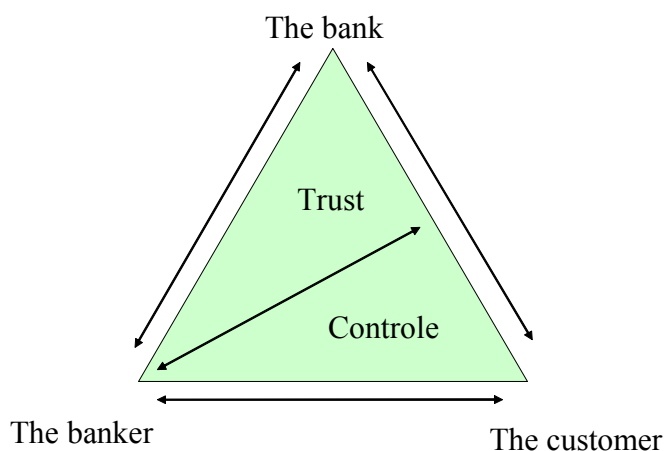
The described relations of trust in the work of the banker can be summarised as follows:

- The individual banker is from the bank trusted with a relative autonomy in the sense that he may commit the bank to external engagements. In return the bank expects him to protect the capital of the bank from losses. The individual banker trusts the bank to secure his stable employment and forgive errors in return for his loyalty.
- The individual banker seeks the trust of the customer to be allowed the role as helper and adviser. In return the customer is given qualified financial counselling in relation to the problems presented. The banker trusts the customer to provide true information in return for his trust in the project presented.

These two relations are evident. But there is a third relation that it is important to take into account: The relation between the customer and the bank as an institution. This relation exists outside the relation between the banker and the customer and the relation between the banker and the bank, but is conditioning these two relations.

This can be described as a triangular room (Tietel, 2002) that is established between the advisor, the customer and the bank. A room based on mutual trust and control where the advisor is placed in a double commitment: to the bank and to the customer.

Triangel of trust



But it is central not to consider these relations as only an expression of an external or organisational cross-pressure. It is crucial to understand that these relations are integrated in the professional identity of the individual banker. To live up to the trust the bank has shown the individual, to be a helper that lives up to the trust of the customer has shown him and to assume responsibility for the image of the bank are internalised as important parts of the individual self-understanding of the banker.

A shared way to deal with this dilemma is to assume a paternalistic position – the moral parent so to speak. The bankers describe themselves as teaching the customer a sensible relation to money, they assume responsibility that to customers don't get into economic troubles and states that “... *they are not able to understand what I necessary...*” (girl on 23). This position has the advantage that it makes it possible to meet the demands of all three relations: To understand yourself as a helper, not to involve the bank in risky arrangements and signal the seriousness of the bank.

But a disadvantage of assuming this identity is that the relations are personalised and that it creates a confusion of personal normative orientations and professional conduct. Another problem is that the relation becomes regulated through feelings like guilt, disappointment and forgiveness.

This is a way of maintaining the balance between these commitments – to keep the angels so to speak – even though this takes a constant identity work from the banker with regulatory inventions. Under relatively stable conditions the relations can be maintained through relatively routinised, regulatory interventions. But when major changes take place in one of the relations it creates an immense pressure on the other relations. In the case of the bankers all three relations have been affected by major change during the last couple of decades: The change from teller to advisor has changed the nature of the customer relation and the new technology has made a number of employees in the sector redundant. These changes have occurred over time and have been integrated in the existing relations.

But the increased pressure to be selling instead of advising (or more precisely the changed balance between the two) creates another problem. This represents a change in the relation between the bank and the customer, which changes both of the other relations without the individual banker being part of this. This places the banker under a growing pressure since it makes increasingly difficult for him to maintain the paternalistic position.

This way of understanding professional identity and how it interacts with the nature of the professional work and the changes of this is a way to analyse and understand how modernisation processes create a pressure on the individual professional with stress and burn-out as

consequences. This is the case even in situations where changes are organised in way that involves formal democratic institutions in the workplace and other attempts of involvement if no room is established for the identity work of the individual.

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