

Labour Unionism in the Financial Services Sector

Fighting for Rights and
Representation

GREGOR GALL

University of Hertfordshire, UK



LABOUR UNIONISM IN THE FINANCIAL SERVICES SECTOR

To Linda Somerville, senior long-standing finance worker union activist, and socialist, for her continually reasoned and rounded, but always principled positions and actions, on matters of the labour movement over the last two decades.

To Fiona Cassidy, my partner, remaining faithful as ever during times when I was again being unfaithful by dedicating myself to the writing of this study.

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List of Abbreviations, Acronyms and Organisational Names

Accord	the successor to the IUHS
AEEU	Amalgamated Electrical and Engineering Union
ALGUS	Alliance and Leicester Group Union for Staff
AEGIS	AEGIS the Aegon UK Staff Association
Amicus	union formed from merger of AEEU and MSF
ANGU	Abbey National Group Union
APEX	Association of Professional, Executive, Clerical and Computer Staffs
ASS	Associated Staff Societies
ASTMS	Association of Supervisory, Technical and Managerial Staffs
BFSA	Brittannic Field Staff Association
BGSA	Barclays Group Staff Association
BGSU	Barclays Group Staff Union
BIFU	Banking, Insurance and Finance Union
BOG	Bank Officers' Guild
BoS	Bank of Scotland
BSU	Britannia Staff Union
CBSSA	Cheshire Building Society Staff Association
CBSA	Clydesdale Bank Staff Association
CCBSA	Central Council of Banking Staff Associations
CCSBSA	Central Council of Scottish Banking Staff Associations
CGSA	Cheltenham and Gloucester Staff Association
CGUSA	Commercial and General Union Staff Association
CGNUSA	Commercial General and Norwich Union Staff Association (company became Aviva)
CIR	Commission on Industrial Relations
CLB	Company-level Bargaining
CWU	Communication Workers' Unions
DBSSA	Dunfermline Building Society Staff Association
DGSU	Derbyshire Group Staff Union
EUO	Employed Union Officer
GIO	Guild of Insurance Officers
HBoS	Halifax Bank of Scotland
HRM	Human Resource Management
HSBC	Hong Kong and Shanghai Banking Corporation
IDS	Incomes Data Services

IRS	Industrial Relations Services
IUHS	Independent Union of Halifax Staff
LRD	Labour Research Department
LTU	Lloyds Trade Union (also known as LTSBGU – LloydsTSB Group Union – and LGU)
MBSA	Midland Bank Staff Association
MEB	Multi-employer Bargaining (or industry-wide bargaining)
MSF	Manufacturing, Science and Finance union
NAG	National Australia Group
NEC	National Executive Committee
NGSU	Nationwide Group Staff Union
NPSA	National and Provincial Staff Association
NUBE	National Union of Bank Employees
NUIW	National Union of Insurance Workers
NWSA	NatWest Staff Association
PGSA	Portman Group Staff Association
PRP	Performance-related Pay
RBS	Royal Bank of Scotland
SBA	Scottish Bankers' Associations
SSA	Skipton Staff Association
STB	Single-table Bargaining
STUC	Scottish Trades Union Congress
SUWBS	Staff Union West Bromwich Building Society
TGWU	Transport and General Workers' Union
TUC	Trades Union Congress
UBAC	Union for Bradford and Bingley Staff and Associated Companies
UFS	Union of Finance Staff
UIS	Union of Insurance Staffs
Unifi	Merged Finance Union formed from BIFU, NWSA and UNiFI
UNiFI	Renamed former BGSU
Unite	Merged union formed from Amicus and TGWU
USDAW	Union of Shop, Distributive and Allied Workers
WISA	Woolwich Independent Staff Association
YISA	Yorkshire Independent Staff Association

Preface

My interest in studying finance workers resulted from the period of the early 1990s when bank workers seemed to begin to engage in wider strike action and in wider numbers than they had hitherto done before. This phenomenon carried on until 1997. A number of obvious issues were raised. Were bank workers becoming more 'unionate', even 'militant'? Were they, belatedly, joining the ranks of the mainstream labour union movement? And if any of these were the case (and to any significant extent), what explained the sparseness of similar developments in the other sections of the financial services sector? In the background, the perennial issues of class positions and propensity to collectivism and mobilisation for white-collar workers loomed large. This interest was enough to propel me to begin conducting both primary and secondary research of a limited nature. But as the terrain of the inquiry changed, so too did the thrust of the inquiry. By the late 1990s, finance workers, primarily within BIFU and then Unifi, to the extent that they had shown themselves to be otherwise, now seemed to be becalmed by partnership working with employers, union dissolution, renewed employer hostility and organisational dislocation. What explained this apparent turnaround? Was it actually a turnaround or just the manifestation of an overestimation of the extent and nature of the aforementioned developments in 'unionateness'? And was the highpoint of the 1990s actually a highpoint or watershed when viewed in longer historical terms? Thinking through these issues led to a desire to develop a deeper understanding of the historical trajectory of the unionisation of finance workers, and thus provide a more rounded and grounded understanding of the contemporary period. The sum of this thinking is presented in this book.

Alongside this, there is much merit in studying and researching finance workers for the task of the critical mind in the field of employment relations is not just to map out and understand those events and processes which are more interesting and appealing to the researcher – such as strikes and developing union consciousness – but to consider and understand why interesting and appealing events and processes do not happen either as a study in themselves or an aid to understanding how and why these interesting and appealing phenomena might conceivably come about. Thus, in contrast to my study of postal workers (Gall 2003) who can genuinely claim some mantle of 'militancy', this study examines, in particular, the role of employers in influencing and conditioning the existence and nature of the 'moderate' collective organisation of finance workers.

Finally, and while it will come as no great surprise to any mind with a critical faculty, the place of finance workers has not managed to make into the official histories of the banks and financial houses – whether those specially commissioned by those organisations or those given official blessing but written by nominally

independent writers. Thus, for example, Cameron (1995), Malcolm (n.d.) and Saville (1996) in their histories of the Bank of Scotland from the point of creation in 1695 to 1945 and 1995 as well as Pugh (1998) on the Halifax – the future merger partner with the Bank of Scotland in 2001 – make only one or two references to issues of staff and staffing. This is something which should strike the reader as remiss because, arguably, banks were the employing organisations *par excellence*, which in a pre-HRM way, heavily subscribed to the notion that ‘our staff are our greatest asset’. Therefore, it is an essential task of this study to give full and proper consideration to the workers of the financial services sector, their jobs, functions, roles and struggle for representation of their interests as workers.

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Chapter 1

Labour Unionism in the Financial Services Sector: Struggling for Rights and Representation

Introduction

Worker collectivism, defined in terms of attitudes, behaviour and organisation, in the financial services sector has emerged in a significant quantitative way and developed in important qualitative manners since its beginnings in the early part of the twentieth century. This is particularly noteworthy given the greatest and most extensive employer's offensive in Britain against independent labour unionism through fostering the 'peaceful competition' (Bain 1970:131) of staff associations took place in this sector. Yet it is the thesis of this study that despite these advances, (even) independent labour unionism¹ in the sector has been a historically weak form of worker collectivism. Today, collectivism, in terms of both labour unions and staff associations/unions, now stand as a set of significantly neutered and impotent organisations that are in a prolonged crisis, and this itself now constitutes the central component of the acute crisis of worker representation in the financial services sector in Britain. In essence, the fledgling forms of more 'unionate' (Blackburn 1967) collectivism have been overcome by the extent and deleterious nature of the changes enacted by employers, individually and collectively, in the sector. The weak moves towards 'unionateness' by weak forms of worker collectivism have provided no robust defence against the storm forces emanating from employers. The quintessential argument of this study is that the form of labour unionism adopted by independent labour unionism in its battle with dependent unionism forewent the creation of workplace unionism and this

1 At this point, it is worth recording that the term 'labour' unionism is used throughout this study because in the contemporary period, and even for a considerable time previous to that, the term 'trade' unionism has been inappropriate. Today, most major unions in Britain are not 'trade' unions but 'general' unions organising 'blue-collar' and 'white-collar' workers across sectors and industries where relatively few members within these unions are organised in any identifiable sense on the basis of a 'trade' (even if the workers still have a 'trade'). Here, and outwith these unions, where something approximates to a 'trade', it is more likely to be an occupation or profession and even here there is an array of different skills involved with individual occupations and professions. And, of course, a particularly salient characteristic of the financial services sector, in historical terms at least, was that banking represented a profession and not a trade. Over time, the strength and persistence of identity, skills and qualifications specific to the financial services sector have become diluted so again the term 'trade' unionism is inappropriate.

led to the inability of independent labour unionism to develop the resources and mobilisation capacities necessary to more forcefully and effectively resist the employers, particularly under a re-ordering of the employment relationship since the 1980s.

But the argument is not just that independent labour unionism has become unstuck in contemporary times. Rather, it is that independent labour unionism has been at a great historical disadvantage compared to labour unionism in general. And, for the moment, the main explanatory variable here is that independent labour unionism developed centralised forms of operation in order to differentiate and protect itself from dependent unionism which was based on an internalist version of mutual gains and reciprocity with employers. This also logically led to the pursuit of industry-wide, multi-employer bargaining rather than company level bargaining. In the combined process, as will be explained, workplace unionism was not developed. So this explanation is argued to be the fundamental, singular reason for the 'undeveloped' nature and general 'underdevelopment'² of workplace unionism in the financial services sector as opposed to other factors such as the historically socially conservative composition of the workforce, the historical stability of employment or the paternalistic approach of employers. These latter factors have merely reinforced and concretised the absence of stimuli for the creation of workplace unionism.

Stepping outside the entrenched parameters of competitive unionism to view the totality, the absence of tangible workplace unionism has had significant implications. Foremost, union leaderships have been without independent resource, having no credible counter-weight to employers, and so have been pulled and gravitated towards a particularly close *de facto* partnership and dependent relationship with the employers (which by far predates the formalised partnership agreements of the 1990s and 2000s). This relationship has been based on resources employers have been prepared to give (primarily of facility time) and on a cooperative ideology where labour unions/staff associations have not had recourse to the necessary resources to engage in conflict. The *quid pro quo* has been the granting of necessary resources to run a union where the membership is not the key resource in return for a broadly cooperative agenda and relationship based on the superordination of employer interests. In seeking to provide representation for its members, national organs of worker collective representation have been drawn in and incorporated. Of particular note here is that exclusive engagement with the senior national managements by employed union officers (EUOs) has presented a further impediment to the development of workplace unionism. Even if EUOs and national lay officials wanted to pursue a more 'militant' agenda based on greater membership mobilisation than had been hitherto witnessed, significant obstacles

2 The terms undeveloped and underdevelopment are annotated to indicate not an expected trajectory but to contrast this to what passes for 'developed' unionism in other sectors of the economy like engineering.

have existed, namely, overturning the powerful living heritage of past practice and ideology and the inevitable withdrawal of employer support.

Prima facie, this might appear as an overly structuralist argument and in line with the school of thought represented by Clegg (1976). It is not, for not only is the division between ‘structure’ and ‘agency’ a simplistic and false one where human agencies are the determinants of structure *and* agency but the decision of independent labour unionism to act in this way, for different reasons and from different trajectories in banking (primarily BOG/NUBE/BIFU/Unifi) and insurance (primarily GIO/UIS/NUIW/ASTMS/MSF) represented informed and conscious strategies based on calculations within, and reflecting, an environment of powerful and hostile employers. In banking, the response was to be the antithesis of dependent company unionism, that is, of internalism and staff associations. By some contrast, in insurance, with not all staff associations being employer creatures but having an enterprise affinity, more ground was given by independent unionism to internalism through the adoption of federalised structures for union organisation whereby constituents had considerable autonomy. This debate will be returned to in the concluding chapter.

A key part of the thesis – and central to the analysis of this study – is the concept of ‘unionateness’, encompassing the notion that a labour union can become a full-blown, full-blooded union to the extent that it declares itself to be a union and is registered as such; regards collective bargaining and the protection of its members’ interests (as workers rather than as consumers or citizens) as its main function; is prepared to use all forms of industrial action, including strikes, to pursue these aims; is independent from the employers; and is affiliated to the Trades Union Congress (TUC) and Labour Party (Blackburn 1967:18–19). Accepting Crompton’s (1976:422–423) criticism of the assumption implicitly underpinning Blackburn’s concept of ‘unionateness’ – that unionateness represents a continuum where unions are more or less akin to manual unions which thus rules out alternative forms of representation with quite different aims – a number of other cautionary points can be made so that ‘unionateness’ can still be productively utilised albeit in a tempered manner. First, Kelly’s (1996) work on militancy is useful to flesh out what forms mobilisation can take and under which conditions mobilisation may be taken. Second, and following on from this, the distinction of constitutional unionateness and ‘actual’ unionateness requires making for a union may have the ability to strike without doing so. The former is essentially an internalised ‘expression’ and the latter an externalised ‘action’. Third, affiliation to Labour is not the *sine qua non* that it used to be given the ascendancy of the neo-liberal ‘new’ Labour project within it. Indeed, there is a case for suggesting that affiliating to Labour since 1997 could be taken as evidence of becoming less unionate. Fourth, Blackburn along with his colleagues (Prandy et al. 1974, 1983) developed the concept of unionateness further by specifying two types, namely, enterprise and societal, where the former concerned the degree of ‘militancy’ (their term) that would be contemplated in the bargaining relationship with the employer and the latter concerned the extent of identification with, and

involvement in, the wider labour union movement. Fifth, the forced diminution of collective bargaining and the use of industrial action to create political and extra-workplace, as opposed to economic, bargaining leverage need to be factored in for contemporary usage. Nonetheless, what is attractive in the fundamental concept of unionateness is its emphasis on members' interests and mobilisation in the pursuit of these as collective agencies and entities without imposing an exacting criterion of a class or sectional consciousness. In later chapters, two elements will be added into unionateness, concerning democracy and union 'form'.

In order to substantiate the key components of the thesis and provide the materials for the accompanying analysis, a schema of quasi-distinct periods is put forward which accords with the notion of 'combined and uneven development' *vis-à-vis* different ideologies and forms of collectivism throughout the financial services sector. Here independent and dependent labour unionism are distinguished from each other on the basis of their ideological complexions from which flow issues of form, structure, *modus operandi* and values.

1918–1969 witnessed the birth of both of independent and dependent labour unionism, while the post-Second World War period saw the establishment of a significant presence of independent labour unionism in the sector. The overall period witnessed successful campaigns which eventually gained the rights of recognition and collective bargaining in banking and insurance. In the pre-Second World War period, a number of employers took the step of creating staff associations or continued their policy of support for staff associations as a means to provide an obstacle to the incursion of independent labour unionism into their operations.

1970–1989 comprised the slow growth and consolidation of both types of labour unionism in terms of membership, organisational presence and influence. The period is characterised by a deep enmity between independent labour unionism and the staff associations, particular in banking, emphasising the competition between the two different types of collective representation. The period also witnessed the fragmentation of relative union cohesion as a result of the decentralisation of collective bargaining from sector to company level. Staff associations begin to question, but not reject, their foundation of 'internalism'.

1990–1999 experienced the growing erosion of traditional terms and conditions of employment following deregulation and the ascendancy of the unitarist human resource management (HRM) practice, with three significant trends consequently set in train, namely, those of a) staff associations becoming more unionate indicated by name changes, affiliations to the TUC and merging with independent unions, indicating a decline in 'internalism', b) a marked, though not extensive, rise in industrial action, and c) significant move towards ending of divided worker representation, epitomised by the creation of Unifi from BIFU, NWSA and UNiFI.

2000–2007 saw labour unionism and the remnants of the staff unions overwhelmed by the challenges of restructuring, reorganisation and downsizing in tandem with a more assertive management approach couched in terms of

‘partnership’. Their membership, organisational presence and influence have become severely depleted. The previous advances of 1990–1999 have been overturned by these developments while at the same time the enhanced forms of (still low) levels of collectivism proved unable to resist the employers’ initiatives and actions. From a position of weakness, the unions have engaged in partnership agreements and further union merger consolidation.

The chapter structure of this study follows this stylised periodisation of the evolution, development and existence of labour unionism in the financial services sector. Each period forms the basis of a chapter. The final chapter puts the existence and experience of finance workers’ collective union organisation into a historical perspective and assesses the prospects for its future. The reason why the periodisation is a stylised one is because it seeks to take what are argued to be the dominant characteristics of the employment relations of certain eras and present them in a manner in which the transition from one period to another is signified by a turning point. However, this is an inexact science. For example, the ending of the first period is premised upon the granting of industry-wide bargaining and creation of ASTMS while the impact of the ‘Big Bang’ deregulation of 1986 is taken as being one which flowed through the sector in subsequent years and therefore the year of 1986 is not necessarily seen as being a turning point in itself.

The rest of this chapter is concerned with, firstly, laying out the sub-themes that arise from the thesis, and expounding the theoretical perspective underpinning the study. Then a thumbnail sketch of the political economy of the financial services sector in Britain is provided in order to situate the processes and outcomes of employment relations and the research methods used for the study are described.

Sub-themes Explored

Subordinate labour unionism

Labour unionism is a subordinate social formation *vis-à-vis* employers for employers are ‘primary’ organisations within the employment relationship (Offe and Wisenthal 1985, *cf.* Muller-Jentsch 1985). Labour unions are then created and built upon the basis of employment having first been created by employers, with the ramifications for the tasks of interest formation and representation by workers. Within this overarching generalisation, labour unionism, nonetheless, represents a challenge to the dominance of the employers but in a diffuse and limited way. The threat is of labour unionism *per se* to managerial prerogative *per se*, or, of labour unionism in the abstract to managerial prerogative in the abstract. In the financial services sector, the actuality has been that of an ineffective challenge to the exercise and effect of managerial prerogative and of the *de facto* subordination of labour unionism to the employer agenda, particularly with regard to resource dependence and incorporation. Financial services sector workers’ collective organs of representation (labour unions, staff associations) are a weak form of

collectivism that only showed signs of significant developments towards greater unionateness in the period of the late 1980s to late 1990s. They only began to display indications of unionate change (*vis-à-vis* ideology, organisation and resources) as the hegemonic psychological contract, union-employer relationships and material basis of quiescence began to break down. This breaking down gave rise, for the sector, to relatively widespread conflict. However, financial services sector worker collectivism was unable or unwilling to sustain or take further this trajectory *vis-à-vis* mobilisation and ideology. This self-limitation is explicable by several historical factors. In general, of those workplaces that are unionised, they are unionised but not necessarily organised, indicating the inhibition of growth of workplace unionism. This signals the weakness of union presence in qualitative terms, i.e. organisational cohesion and integrity, and activist milieu. In a situation where there are no significant localised structures on the union side, this almost inevitably leads to the domination of the union by the national bodies of the union, company committees, and national executive lay officials, and particularly by EUOs and the general secretary and his/her coterie.

Turning-points and specific junctures

In historical terms, there have been several turning points and key junctures that have given a pronounced indication of the dynamics and tensions underlying the employment relationship and employment relations in the financial services sector. So at certain points, the forces behind these tensions become sufficiently strong as to 'breakout' and alter the existing trajectory. These turning points exist in varying degrees of magnitude. With regard to the purpose of developing 'unionateness', and particularly conflictual ideology and power to mobilise, the disorganisation and dislocation of the post-1999 era after the period of the early- to late 1990s is, arguably, the most critical. Other turning points of a lower magnitude are, for example, a) the rise in industrial conflict in the early to late 1990s, precipitating moves towards partnership, the most obvious example being Barclays, b) the tranches of redundancies which have so depleted Unifi membership and ended its ambition to remain an independent union, just four years after coming into existence, and c) the emergence of the call centre as a major means of service delivery with its implications for work organisation, workforce composition and thus union presence and organisation. The notion of turning points in this usage is reflective of a perspective of dialectical materialism and stands in opposition to a perspective of gradual, evolutionary change.

Crises of representation

Collectivism of both labour union and staff association types is experiencing a prolonged crisis. As presently constituted, labour unionism can be characterised as a 'busted flush' *vis-à-vis* influence and presence while staff associations, despite substantially transforming themselves, have been overtaken and outmanoeuvred

by employer action and changes in labour markets. Critical in explaining these outcomes, employer *paternalism* has been replaced by employer *authoritarianism* cloaked in the form of HRM. The movement from one to the other here reflects the qualitative change in market configuration and employer objective, namely deregulation, new players, and a drive to increase rates of accumulation. The shift from paternalism to authoritarianism has not led to the creation of genuine or effective mechanisms of non-union worker voice. Consequently, a general representation crisis can be talked of, not only in quantitative terms (extent of non-unionism and non-coverage of worker voice mechanisms) but also in qualitative terms (the efficacy of union and non-union mechanisms). Representation is defined here as not merely as access to, and use of, mechanisms but the degree to which these mechanism are able to produce effective consultation and negotiation over issues concerned with terms and conditions of employment and the employment relationship.

Representation under new work regimes

The traditional terrain on which the organs of worker collectivism operate has experienced considerable retrenchment. Collective bargaining on annual pay rises has been replaced by individual performance-related pay where the union/staff association role is relegated to trying to influence the size of the total sum available to fund performance related increases and the implementation of the schemes, i.e. assessments. In this regard, and others like the removal or restriction of fringe benefits, the terrain of collective bargaining has been significantly narrowed by a move to unilateral employer determination. The other side to the coin here has been the reassertion of managerial prerogative through partnership agreements. Around thirty have been signed in the financial services sector and none from union positions of strength. Whatever the relevant merits of 'partnership' in general, it is evident that being privy to hitherto unseen company information and being allowed to make inputs into corporate and HR policy at an earlier stage than has been usual has not led the organs of finance workers' collective representation to be any more influential than before. Rather, their weakness has become institutionalised in a mechanism which provides for a symbolic semblance of co-determination and mutual gains.

Organising new workplaces

The changed configuration of the financial services sector (e.g., closure of high street branches, transferral of work to call centres, new entrants using call centres, outsourcing of previously internal operations, the establishment of new subsidiaries by established players, new methods of service delivery and so on) has presented the organs of workers' collectivism with major challenges. Whilst some success has been recorded in gaining membership and union recognition in the call centre subsidiaries of established major players and maintaining representational rights in

outsourced operations, little success has been achieved in organising many of the smaller operators. More importantly, most of the smaller operators have not even been targeted for recruitment and organising. This situation is explicable by, on the one hand, employer hostility, using strategies of suppression and substitution, and, on the other, paucity of union resources (personnel, financial) where there appear to be identifiable and tangible worker grievances. Consequently, it is not the case that the levels of redundancies *per se* explain falls in union membership. Rather, an inability to repel redundancy and the union-side limitations to recruitment and organising explain membership decline.

The influence of the wider union malaise in Britain

Workers' organs of collective representation in the financial services sector have been both influenced by, and been part of, the wider malaise of the union movement. That said, the wider environment, particularly in the private service sectors, has not been conducive to a more unionate form of labour unionism in the sector to develop in (compared to the increasing unionateness of public sector unionism from the 1970s onwards). There has been no ability to 'rise on the coattails' of others. This has accentuated the weakness of relatively weak developments in relatively weak collectivism. Instead, labour unionism in the sector reached its historical apogee at a time when labour unionism was making a general retreat whereby the ascendancy of employer power from the mid-1980s (through such means as HRM) and the whip hand of the labour market represented the both the extension of control and the retaking of initiative.

A significant debate has taken place concerning explanations of the social and class position of financial services sector workers and the presence (or otherwise), and nature, of their labour union behaviour (see, for example, Bain (1970), Blackburn (1967), Lockwood (1958), Prandy et al. (1983)). The main lines of explanations concerned physical and ideological approximation to management, strategic functions workers perform, and internal labour markets. Crompton (1976) characterised this as a debate between 'sociological' versus 'industrial relations' approaches. In the former, the class situation in Weberian terms is the cornerstone of an explanation of the relative underdevelopment of union density and union character. In the latter, this recognised underdevelopment is argued to be a result of trajectories in job regulation and the determination of the employment relationship. By contrast, Crompton (1976) put forward a Marxist analysis which emphasised the heterogeneity and ambiguity of the class positions of those employed within finance with regard to the functions of capital, management and labour and the role of finance within late capitalism. The relative deskilling of tasks and immiseration of working conditions of these functionaries can be detected as a result of rationalisation and reform driven by a regime of competitive accumulation. And while, this in turn has provided the basis for proletarianisation and a potentially enlarged and deepened terrain of labour unionism, this is not an area of inquiry for this study. The reason for this is that the focus is the (actual) organisational and

institutional processes and outcomes of labour unionism and industrial relations. And, the justification for this is the desire to understand the ramifications, and variables thereof, of employer policy towards worker collectivism and attendant mobilisation amongst a 'quiescent' workforce. In other words, well-resourced and strategic employer action has been an extremely powerful conditioning force – possibly more so than elsewhere – which necessitates study. Only after doing this can the challenges facing the agency of labour unionism to create collective identity and respond to grievances through recruitment and organising be fully appreciated. The type of argument put forward by Crompton is both one of a certain historical period, and more importantly here, a different level of unit of analysis.

Intellectual Perspective

The analytical perspective adopted in this study is a form of radical political economy. In terms of the subject matter of the study, this means examining the dynamic, dialectical interplay of 'material' forces (such as the particular structures and processes of capitalist exploitation) and worker agency. In the financial services sector in Britain, this comprises the overall association between two sets of relationships; on the one hand, capital (conditioned by the drive to accumulate under conditions of cartel giving way to a deregulated market where shareholder influence has increased) and labour as the sellers of their labour time and effort, and, on the other, employers and their managements (deploying paternalism, HRM and partnership) and workers and their weak forms of collectivism. In historical terms, the interests of capital and labour are held in the last instance as being diametrically opposed in the abstract by virtue of the exploitation of labour by capital to the disproportionate benefit of capital and the attendant systems of oppression and subordination. However, the articulation of this is subject to the actuality of the balance of power between the two parties, prevailing hegemonic ideologies and the state of workers' collective consciousness, whereby accommodation and compromise are frequently accepted by labour over its exploitation *per se* and the terms for exploitation. Sometimes, particularly in immediate terms, it may appear that the interests of capital and labour can overlap or coincide because of the contingent context of impact of the aforementioned factors (see also Gall (forthcoming) and Gall and Hebdon (2008) for a fuller elaboration). Other aspects to this intellectual perspective are to recognise the ever present tensions between labour as a cost and as an asset as well as those between gaining worker consent and exercising control over workers while viewing change in worker consciousness as an indeterminate process and prioritising the essential need for independent and collective worker representation to defend and advance workers' interests.

The Changing Political Economy of the Financial Services Sector in Britain

The financial services sector has traditionally – until the 1980s – been divided into three sub-sectors, namely, banks, building societies and insurance companies, as a result of the nature of the regulatory regime and notions of appropriate market segmentation amongst operators and consumers.³ This structuration with its sub-sectoral oligopolies provided overall market stability, aided by the concomitant long period of economic growth in the post-war era. A social peace of stability and continuity in employment relations could then be engineered in the form of internalism, paternalism and above market level rates of pay and conditions of employment. For the employers, paternalism was both a conscious strategy and a value system, and operated in the context of labour costs representing 70% of operating costs (Morris 1986a:22). Employers were compelled for market (branch presence) and operational (data processing) reasons to employ high levels of staff relative to their capital investments (buildings, machinery and the like). In order to control pressures on already high labour costs and preserve managerial control, employers were prepared to pay remuneration slightly above market rates as a bulwark against labour unionism with its implications for costs and control. But this was always going to be a balancing act for keeping labour unionism out could also be a recipe for an increasing relative remuneration bill. Yet, the expansion of the capitalisation of financial services employers, particularly amongst the banks, was also facilitated in no small part by peaceful industrial relations and little worker resistance so that in this period the outcome of the balancing act was very favourable towards the employers.

In determining that the industrial relations of the clearing banks until the late 1980s were orderly, peaceful and centralised with employment practices comprising life-time employment, structured careers and paternalistic welfare-orientated personnel policies, Storey's (1995:24) and Morris' (1986a:22–24) characterisation could also be applied in broad measure to building societies and insurance companies (see, for example, Snape et al. (1993)). The organisational culture was conservative and genteel, based on implicit teamwork, risk aversion, hierarchy and bureaucracy, and in the many small workplaces the absence of the development of polarised 'them and us' attitudes existed. Notwithstanding the

3 Cowling and Newman (1995), Cressey and Scott (1992), Morgan and Sturdy (2000), Poynter (2000), Regini et al. (1999: chapters 1, 11), Snape et al. (1993), Sparrow (1996), Storey (1995) Storey et al. (1997, 1999) all provided useful overviews on the changes in product markets, regulatory regimes and the human resources (as opposed to industrial relations) implications of these. And in a series of publications, Knights and McCabe (Knights and McCabe 1997, 1998a, 1998b, 1998c, 1998d, 1998e, 2000, McCabe 2000, 2004, 2007, McCabe et al. 1998) examined the tensions in managerial control and objectives within the resultant change programmes from a Foucaudian labour process perspective, highlighting both dysfunction and resistance but without assessing the implications for labour unionism.

highly gendered aspects of employment where women were disproportionately congregated in the lower skilled, lower status and lower paid jobs, workers in the sector also experienced seniority pay, and subsidised money lending.

From the late 1970s onwards, deregulation became pronounced and was accompanied by the introduction of new of information and communication technologies (ICTs), recession, overseas expansion, and the more vigorous articulation of shareholder value. The product market moved towards being highly competitive, turbulent and differentiated. In these circumstances, employers chose to introduce ICTs to take advantage of the opportunities they brought in order to reduce costs, increase control and expand product portfolios. The advances in, and falling relative cost of, ICTs facilitated the entrance of new market players, new products and the reorganisation of operations through centralisation and concentration via regionalisation and specialisation. One result of employers' use of ICTs was that work and employment were restructured whereby some jobs and tasks became redundant while others were created. The creation of jobs in processing and call centres represents just two examples of the latter.⁴ Thus, traditional products and delivery mechanisms within the sector have declined (e.g. high-street branches) while significant growth has been experienced in areas such as business finance inter-mediation and personal finance, which are themselves often carried out from new premises (i.e., call centres) via telephony and electronic communication. Often the new products and modes of delivery are provided by recent entrants into the marketplace following the 'Big Bang' deregulation of financial markets of 1986 and the development of more cost-effective means of delivery. The picture painted by many authors (see, for example, Cressey and Scott (1992), Storey et al. (1997), *cf.* Storey (1995)) of change from one form of regulatory and configured regime to another is inevitably a stylised one for within the existing regimes the beginnings of the next are necessarily present. One example is to be found in banking with regard to the process of the concentration of capital through mergers and acquisition which first became evident in the 1960s and 1970s. Thus, in 1967 there were fifteen major banks with ten by 1986 and just six by 2003 despite new market entrants.

Nonetheless, such market and capital restructuring and re-composition within a deregulated and increasingly competitive marketplace have put severe pressure on previously stable and co-operative employment relationships because employers have chosen to respond in a certain manner. Workers became to be seen by employers as a cost as administrators and were required to become a resource as sellers (*Observer* 30 November 1997, Regini et al. 1999), signifying the move from bureaucratic to entrepreneurial modes of operation. This was operationalised through internal competition and communicated to workers through the introduction

4 There was also a geographical aspect to the changing political economy of the sector as a result of employing organisations moving some of their operations out of London and the south east of England to cheaper (labour and land) and less unionate areas like south west England (Danford et al. 2003:98).

of contingent pay and employment based on performance measurement which has replaced automatic incremental and cost-of-living increases (see Smith (1986) on the case of the building societies). Although the actual and psychological contractual basis of employment had changed, staffs were also challenged to go beyond mere minimum contractual compliance where the onus was put on them (rather than the employers) to retain themselves in their desired employment and remuneration. Changes to the internalised labour market changes have comprised staff reductions (voluntary and compulsory redundancies, non-replacement, less annual recruitment), increase in the use of part-time and casual staff (see *Personnel Today* 21 August 1997), and segmentation and specialisation with the ending of the 'generalist'. Alongside the move to task specialisation has been the routinisation and Taylorisation of work, and methods of communication with staff have become more 'direct', with consultation often replacing negotiation.

Research Method

The fieldwork for this study comprises several data sources. First, a series of interviews with EUOS of the unions and staff associations active in the financial services sector (BIFU/Unifi, MSF/Amicus-MSF, BGSU/UNiFI, IUHS) as well as lay activists and members of these unions and staff associations. These interviews were carried out between 1992–1993, 1995–1999 and 2002–2003. In all, just over seventy interviews were carried out. For the time and cooperation of these officers, officials and members, I am again duly grateful. Interviewees were chosen for their ability to give overviews of their union's activities across the companies in which the union organised while the lay officials were chosen for their specific knowledge of, and involvement in, the union's actions in their respective banks. Second, the gathering of extensive union documentation from all the unions and staff associations, ranging from policy papers, literature for activists and members, such as union magazines and newsletters, and press releases. These comprised, *inter alia*, BIFU's monthly *Report* and *General Secretary's Report to the Annual Delegate Conference*, Unifi's monthly *Fusion* and fortnightly *e-fusion*, LTU's more than weekly *Newsletter*, IUHS/Accord's monthly *Accord*, MSF/FSU's bi-monthly *Finance Update*, Amicus' fortnightly/monthly financial services sector e-newsletter, UNiFI's monthly *Finance Industry Briefing* and seven other regular member publications from a number of staff unions like ALGUS and the Britannia Staff Union. Third, the coverage of relevant issues and developments in the quality 'employment relations' press such as that by *People Management*, *Financial Times*, *Morning Star*, *Socialist Worker*, *Solidarity*, *Trade Union News*, Incomes Data Services (*Report, Study*), Industrial Relations Services (*Employment Trends*) and the Involvement and Participation Associations' library of case studies (available

at www.ipa-involve.com).⁵ Other ‘quality’ newspapers were accessed through the Lexis-Nexis electronic database. Lastly, due acknowledgement has to be given to the founding works of Allen and Williams (1960)⁶, Blackburn (1967), Checkland (1975), Lockwood (1958), Marsh and Ryan (1980), Morris (1986a, 1986b), Robinson (1969) and Undy et al. (1981) in laying out the empirical groundwork which has been deployed to build the basis of the analysis presented in this study concerning the period prior to the 1990s. These works have been extensively deployed in furtherance of the arguments of the thesis. The strength of the research method is its relative breadth, covering the sub-sectors of the financial services sector (banks, building societies, insurance providers and so on) with longitudinal and extended dimensions. It may be thought that the absence of interviews with employers would constitute a ‘hole’ in the data. However, the focus of the study is workers and their organs of representation, where the actions of employers and movements in market configuration are of a contextual importance. A more than adequate description and understanding of employers can be gained from the work of other writers and researchers.

Point of Departure

This study offers a radical historical and longitudinal perspective on labour unionism, employer action and employment relations in the financial services sector. It has been common to examine and understand robust, oppositional worker collectivism for the reason of attempting to tease out lessons for replication and reproduction. This study takes a different tact by approaching the same objective of inquiry but from the opposite ‘end’ of labour unionism which, while stronger than other labour unionism in the rest of the private services sector, is a much weaker form than that found historically in engineering, manufacturing and printing.

5 References to IPA articles from its library are simply denoted by ‘IPA’ because the articles do not have titles.

6 Allen and Williams’ (1960) paper was republished in Allen (1971).

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