

‘BANKING ON THE CUSTOMER’

Customer Relations, Employment Relations,
and Worker Identity in the
Australian Retail Banking Industry

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Banking on the Customer

In memory of

My mother, Joan Lyddiard.

Declaration

I declare the work contained in this thesis is the result of original research and has not been submitted for a higher degree at any other university.

ABSTRACT

Previously consigned to the anonymity of ‘the product market’ by researchers in traditional fields such as labour economics and industrial relations, the customer has recently attracted the attention of scholars from a diverse range of disciplines, including organisational behaviour, work psychology, labour process studies, gender studies, and critical management studies. In large part, this emerging interest in the customer is a result of the increasing dominance of service industries in developed economies and the recognition that service work entails a complex, three-way interaction between customers, management and workers. The literature identifies a range of competing and, at times, contradictory images of the customer. Rather than seeking to reconcile these competing representations, this thesis explores the multi-faceted nature of the customer presence and the implications for managers and workers in the retail banking industry in Australia.

The thesis highlights how structural change and shifting discourses of the ‘customer’ have influenced customer relations, employment relations, and worker identity in three areas of the retail banking industry: traditional retail banks, the credit union movement, and community banks. Drawing on detailed qualitative case study evidence, the thesis highlights the range of customers, both ‘real’ and ‘constructed’, that can be found in the case study organisations. The thesis identifies the ways in which customers influence employment relations and how workers can be active in either accommodating or resisting the impact of these ‘customers’ on workplace practice and worker identity.

The central argument of the thesis is that, in addition to customers having a physical presence in and influence on organisational life, management and workers also construct ‘discursive customers’ as a means of influencing the employment relationship and the meanings attached to service work. The study examines how these competing concepts of the customer and customer service influence both the customer-service provider relationship and service workers’ relationships with one another and with management.

Banking on the Customer

Despite the increasing recognition that service work entails a three-way relationship between customers, management and workers, our understanding of how workers either welcome or resist the presence of this third actor in the employment relationship has, until recently remained very limited. This thesis makes a significant contribution to our understanding that for workers the customer is ever-present physically, emotionally and discursively.

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CUSTOMER RELATIONS, EMPLOYMENT RELATIONS
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IN THE AUSTRALIAN RETAIL BANKING INDUSTRY

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LIST OF ABBREVIATIONS

ABA	Australian Bankers' Association
ACA	Australian Consumers' Association
ACT	Australian Capital Territory
AGM	Annual General Meeting
ANZ	Australia and New Zealand Banking Corporation
APRA	Australian Prudential Regulation Authority
ATM	Automated Teller Machine
AWA	Australian Workplace Agreement
CBA	Commonwealth Bank of Australia
CBOS	Commonwealth Bank Officers' Section
CEO	Chief Executive Officer
CFMEU	Construction, Forestry, Mining and Energy Union
CSO	Customer Service Officer
CUSCAL	Credit Union Services Corporation Australia Limited
EBA	Enterprise Bargaining Agreement
EFTPOS	Electronic Funds Transfer at Point of Sale
FSU	Finance Sector Union
FSCPC	Financial Services Consumer Policy Centre
HUCTW	Harvard Union of Clerical and Technical Workers
HREOC	Human Rights and Equal Opportunity Commission
MCCU	Maitland Community Credit Union
MSO	Member Service Officer
NAB	National Australia Bank

NSW	New South Wales
PSA	Prices Surveillance Authority
TCFU	Textile Clothing and Footwear Union
WOCCU	World Council of Credit Unions

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