



AN ILLUSTRATION

The dogs bark, but the caravan moves on.
—Arabic proverb

Wednesday mornings in the British Armstrong Bank are reserved for Communication Meetings. All across England, the Bank's branches (twenty-two hundred in 1994) open a half hour late, at 9:30, so that managers and staff can convene without the worry of customer interference. Likewise, back office and Head Office departments stop work for the half hour and gather together to discuss issues that have arisen in the past week and to reflect on the challenges of the week ahead. A time-out from the busy-ness of the workweek, the Communication Meeting is ostensibly an opportunity for the whole branch, office, or department to share ideas, air grievances, and compare notes. It is a chance to bond.

At least that is the idea. In practice, that idea has too little structure to suit the tastes of many in the Bank. Senior executives, nervous that the time might be wasted, have weekly briefing packets sent to managers outlining what they are to communicate to their units. Unit managers—many of them unsure of how best to use the time and culturally unable to take (read *waste*) a valuable half hour each week for unstructured discussion and reflection—are only too happy to receive the instructions. They are even happier to receive the videotapes that periodically accompany the briefing packets. These give senior executives a chance to speak directly to all staff and relieve managers of the responsibility for filling all but a handful of the thirty minutes. In short, they subvert entirely the espoused intent of the meetings.

Uniformly of high polish, the briefings and videos are routinely delivered by management and staff alike. Any feelings of pride or gratitude in seeing CEO Michael Cole expound the Bank's vision or hearing BBC

newsreader Michael Burke announce improvements to the Bank's systems are either absent or left unexpressed. Instead, mannerisms are mocked, clothing critiqued, errors highlighted, managerial claims loudly disbelieved, and executive waffle snorted at. Those managers who choose to read the briefing notes verbatim rather than use them as guidelines for improvisation often have a hard time doing so with a straight face. Managers regularly preface the meetings with apologies for the material and typically join in the good-natured fun that follows.

Communication Meetings do serve a bonding function. They bring the people of an office or a branch together in a traditional way practiced by the English since the Hundred Years' War: by busying "giddy minds with foreign quarrels," as Shakespeare's Henry IV put it (*Henry IV, Part 2*, 4.5). The common enemy in this case is not France, or even a competitor, but BritArm itself. Each Wednesday morning, and countless other times throughout the week, local loyalties are strengthened through shared affirmation of gentle contempt for the Bank. Alienation from the Bank as a whole promotes identification with particular parts of it.

I was only dimly aware of this on the morning of Wednesday, 3 August 1994. Two months into my fieldwork in BritArm I was in the participation phase of my participant-observation. I was acting as a *doer 1* at one of the Bank's Securities Centres, a regional back office processing center. Along with the more senior clerks—called *doers 2*—we *doers 1* processed the paperwork necessary to perfect guarantees, mortgages, and mortgage debentures taken by the Bank to secure lending. We checked that charge forms and title documents were in order, that insurance and ground rent were paid up to date, that property valuations had been obtained, and so on. In turn, the assistant managers checked every aspect of our work: *perfection* is the operative word when perfecting securities. In the unlikely event that the Bank had to rely on a piece of security in court, I was told repeatedly, every *i* must be dotted, every *t* crossed.

With a staff of over one hundred, the Securities Centre was deemed by its manager, Tom, to be too big for one single Communication Meeting. Instead, he held the meeting in four shifts. Besides castrating the idea of Communication Meetings as important opportunities for the entire unit to come together, this left the Centre short-staffed for much of the morning, an inconvenience that—along with his evident dislike of public speaking—led Tom to cancel the meetings as often as possible. But there was little chance of this particular meeting being canceled. The Bank had announced its interim results the afternoon before, and the meeting would be its chance to put its spin on the numbers. Tom had received his briefing packet. As instructed, he had filled a flip-chart with columns of numbers comparing the 1994 year-to-date figures with those from 1993.

He stood at the front of the basement staff room and joked around as those of us in the ten o'clock group filed in for the third Communication Meeting of the morning.

To the untrained eye, the results seemed exceptionally good. Pretax profits for the first six months of the year had risen to £767 million, an 83 percent increase on the £419 million figure the year before. Bad debt provisions had fallen by 47 percent, and the Bank was reporting a 14 percent increase in its dividend. The trained observers of the British press, however, responded to the results with a cacophony of conflicting criticism. Some newspapers were furious. The Left-leaning *Daily Mirror* had this to say about "piggy banks":

This is the season when the banks report their profits and we can see where the money they rip off from their customers is going.

Yesterday it was the turn of BritArm, which has made 82 per cent more than a year ago. While still planning to shed 4,200 jobs as it axes branches around the country.

So customers will get an even worse service for their money. There is little we can do about it. One bank is as bad as another.

They are no longer interested in helping private customers or small businesses. They just want to transfer our cash into their profits.

If it happened to them, they would call it robbery. ("Piggy Banks" 1994)

Other papers, such as the more staid *Financial Times*, expressed disappointment with the results: "Yesterday's figures leave room for doubt about BritArm's grip on costs. This is [especially] true of UK retail banking where trading profits fell by 5 per cent and the bank itself admits that further cost cutting is needed. . . . Presumably BritArm is happy to let costs rise as the business grows. But it urgently needs to show that its investment can earn a decent return" ("The Lex Column" 1994). Depending on how you looked at them, the results were either too good or not good enough. Either way, they were bad news. The Bank's response to this (not uncharacteristic) bit of bad press? Agreement.

Reading from his briefing notes, Tom laboriously explained why, despite appearances to the contrary, the results were troubling. Although the technical discussion glazed the eyes of many in the audience, the argument echoes the analysis of the *Financial Times* and can be summarized as follows. The results announced were for BritArm Group as a whole, not just BritArm UK Branch Banking (UKBB). Much of the increase in profits derived from the Group's international banking and investment banking businesses rather than from branch banking. Within UKBB, the increase in profits was attributable to a decrease in bad debt provisions.

Operating income actually declined slightly (to £3.45 billion from £3.47 billion the year before) and had been flat or falling for some time. Advances (lending) had fallen to £81.7 billion from £85.7 billion.

What is more, the Bank was facing heightened competition from other banks and building societies (thrifts) and from new competitors such as Marks and Spencer (a department store selling everything from ladies' underwear to frozen dinners and, now, financial services) and General Motors (which was heavily advertising its new credit card). Given this, and given the state of the British economy, an increase in operating income was unlikely in the foreseeable future. Therefore, redoubled efforts to squeeze costs were necessary to improve the cost-income ratio, which is studied carefully by shareholders and City analysts. Without further—admittedly painful—cost cutting, the cost-income ratio would rise, the share price would drop, and the Bank would be taken over as one competitor recently had been.

It took Tom twenty-five minutes to get through this material. He got tangled up in some of the math and had to take time to explain what concepts like *operating income* and *cost-income ratio* meant. That left a few minutes for questions. A woman in the front row, Sally, raised her hand and waved it back and forth. There was a collective groan among the people I was sitting near, and Tom pretended not to see her hand as he asked if there were any questions. After enduring a minute of this teasing, Sally stood up and said that she wanted to say a few words on behalf of the Staff Association. The Staff Association is one of two competing unions—the other being the Banking, Insurance, and Finance Union (BIFU)—that have organized employees in the Bank. Fewer than 25 percent of staff belong to either the Staff Association or BIFU, but both enter into collective bargaining with the Bank over contracts that cover all clerical staff.

"This is not a membership pitch," Sally said several times, "but, if more of us belonged to the Staff Association, we would have a greater chance of influencing things." Sarcastic comments from Tom ("But it's not a membership pitch!") and jeering from her colleagues grew each time she insisted that she was not canvassing for members, but the room quieted quickly when she moved on to describe the Staff Association's response to the Bank's results. "The Staff Association wants these profits to be reinvested in the people," she said. "Many parts of the Bank are operating short-staffed, many of us have not received the raises and promotions we have earned, and it isn't fair." Glaring at Tom, she said accusingly: "The Securities Centre is a perfect example. We need money for more staff, we need more PCs, we need to improve TecSec [the definitively imperfect computer software used to track the progress of security perfection], we need more training so that we can learn new jobs, too

many people have been stuck in the same job too long." Grumbles of assent were audible from the audience.

Looking chastened, Tom stammered that he agreed with her. More money did need to be invested in the people, he said. Staffing and technology were a problem, not only in the Securities Centre, but in all parts of the Bank. Tom complimented the group on all that they had done to keep the place running despite those shortfalls. But, he said, the reality was that the Bank was focused on cost cutting now. There was nothing that he could do about that. He consented, however, to read the statement from the Staff Association to the 10:30 group and to let Sally distribute copies of it.

Standing in the back, Liz, one of the assistant managers, said that she had a question: "What is the performance-related pay pot going to be?" The size of the pool of money to be distributed to managers and employees as performance-related bonuses depends on the Bank's overall profitability. Tom said that he had wondered about that figure too since it should have been sent down with the results. It was not. "You know the Bank," he said, rolling his eyes and laughing. Cutler, my doer 2 mentor, leaned over to me and whispered that the Christmas bonus had been cut to one-quarter of 1 percent of salary (less than £25 in Cutler's case) because of the new performance-related pay (PRP) scheme, so he was pretty curious too about the size of the pot. "Not that it's likely to be much," he frowned. "They're probably holding the numbers back because they're embarrassed at how small they are." Someone within earshot chuckled in solidarity. On the other side of the room, Liz continued to complain that it was not right that the numbers had not been released. "I just read what they send me," Tom said defensively. He agreed to call right away to find out why the PRP figures had not been sent out yet.

Our group filed out as the 10:30 group showed up at the door. Jokes were exchanged, and, as we walked up the stairs, I asked Cutler whether he was surprised that the results were presented as bad news even though they seemed so good. "No," he said. Overhearing us, Max—another doer 2—said to me: "You're studying the culture, right? That's the culture. Everything is bad news. Otherwise, they'd have to pay us more." His comment provoked a few laughs. "Still," Cutler said, "I don't suppose it's worse here than anywhere else." Max nodded in agreement, and we all went back to work.

Complaint and Complaisance

Financial results have great cultural significance in the Bank. That may seem obvious: it is perhaps to be expected that a financial institution

would institutionalize financial concern in its members. Actually, however, a common complaint in the Bank is that management and staff are too insulated from financial results. As one disapproving manager put it: "They don't feel the pain." My observations tend to support this view; the financial performance of the Bank caused little pain that I could see. Nevertheless, financial results are an important justification for much of the negativity expressed toward the Bank. The following comment by an assistant manager is typical: "How do I know [that the culture needs to be changed]? Look around. Look at the results. Not the profit figure—that's meaningless. Look more closely. We aren't growing our lending book. Our costs are still too high. New competitors are out there, waiting to eat our lunch. We need to change." Invoking the Bank's poor results is an acceptable way of legitimating a wide variety of criticisms and complaints.

What is more, poor financial results are an important justification for many decisions made in the Bank, especially unpopular decisions involving cost cutting. As it was explained to me, employees were thought to be less likely to make the sacrifices necessary to cut costs if the financial results did not appear to mandate them. It was important, therefore, that the results and the surrounding publicity not have an adverse effect on these efforts. Attributing decisions, such as those to staff branches with fewer people or to cut year-end bonuses, to objective necessity created by short-termist "City analysts" or emergent "globalization" allows the exercise of power to be *euphemized* (see Bourdieu 1990, 126). It allows such decisions to be described as if they are not decisions at all, as if no decisionmaking is involved, but, rather, the poor results of the Bank speak for themselves (and what they say is: "Cut costs"). In other words, this euphemization of power allows all parties to deny conflicts of interests and purposefully misrecognize the locus of control in their relationship. It softens the exercise of control, makes it more gentle, but it also makes it less questionable and deflects responsibility for it away from management. The analysts or globalization are to blame, but there is no point blaming them, and, more important, there is no point blaming Bank management, who are only doing what they must.

For this sort of euphemization to work, the results have to be bad. Yet, as we have seen, the Bank's results during the period of study were equivocal. The results therefore have to be *dysphemized* in order for them to euphemize the exercise of power. Like euphemism, dysphemism is a ritual of politeness. If euphemism is the use of a mild, comforting, or evasive expression in place of one that is taboo, negative, offensive, or too direct, dysphemism is "the use of a negative or disparaging expression to describe something or someone, such as calling a Rolls-Royce a jalopy" or a carefully prepared meal something just thrown together (McArthur

1992, 328, 387). Or it is representing an 83 percent jump in profits to £767 million for the first six months of the year as bad news. Dysphemization is not deceit. The official truth about the Bank's results was not a fabrication. Operating income *was* flat; the cost-income ratio *was* higher than that of competitors. Rather, it was a legitimate, factual interpretation of an equivocal reality. In other cultural contexts, and with other ends in mind, other interpretations of the results would also have been possible.

The existence of such alternative ("piggy banks") interpretations was well-known at all levels of the Bank. Tabloids like the *Daily Mirror* are more widely read by staff in the Bank than is the *Financial Times*. News of BritArm's profits was widely reported on British radio and television and in all the national newspapers. Few reports went into detail about the difference between Group profits and UKBB profits. Few considered what the cost-income ratio or the operating income figure might reveal. By all accounts, most Bank staff found reinforcement—from family, friends, and customers—for the interpretation that BritArm was making embarrassingly fat profits. Most found this interpretation intuitively appealing. Still, almost all the employees to whom I spoke also expressed at least a grudging acceptance of the Bank's official, and more dismal, interpretation. Few found it as intuitive as the fat profits story (but then nobody expected it to be intuitive: after all, careful speaking notes were prepared to guide managers delivering a complex argument). Many found its precision and subtle accuracy appealing.

This may go some way toward explaining why financial results play such an important symbolic role in the Bank and yet cause no feelings of pain. The dichotomy reflects the power and also the limitations of what Berger and Luckmann (1967, 130) call *secondary socialization*. We may talk of organizations as being cultures whose members are socialized into its norms, values, and beliefs and come to define themselves, at least in part, as members of the organization. But we may do so only if we remember that they have been socialized before. As children, they internalized as objective reality the norms, values, and beliefs of society—more specifically, of that part of society into which they were born—and they formed their identity as members of that (part of) society. This is primary socialization: the childhood process through which an individual becomes a member of society. Secondary socialization is a subsequent process that inducts an already-socialized individual into a new sector of society—such as the Bank. Secondary socialization is seldom as powerful as primary socialization—except in cases where it is consistent with the already-formed self and the already-internalized world of primary socialization. The definitions of situations with which it provides members must compete with the definitions already provided by that outside world. The first time

we learn something, we learn it as truth; the second time, we learn it as opinion. Largely because it is the only work culture known by employees (few of whom have worked elsewhere and few of whom look forward to working elsewhere), the Bank's culture is nevertheless potent—especially where it is consistent with that wider world and self.

The point is that it does us no good to treat the Bank as if it were an isolated society, cut off from the rest of the world. It is impossible to understand culture in BritArm without referring to the broader British culture—and the narrower occupational, class, and regional subcultures within it—in which the Bank is set and that, to some extent, it reflects. As its name suggests, being British is a defining (although not a determining) characteristic of BritArm. And, at the end of the day, people go home from the Bank. The meanings and definitions provided by the Bank must be able to survive the night in this broader cultural context.

In the case of the financial results, the interpretation consistent with primary socialization (the Bank is in almost too good financial shape) diverges from the interpretation mandated by secondary socialization (the Bank is in troubled financial shape). This conflict creates the potential for cynicism either about the interests behind the Bank's interpretation or about the media and its bias against banks. Both sorts of cynicism can to some degree be found in the Bank. However, the Bank's culture provides a legitimate way for both interpretations to coexist. It is only natural, I was told, that the Bank would have a different interpretation of events than would the man on the street. Bank staff in this situation "feel" the Bank to be doing fine even as they "know" that it is not. The primary interpretation is internalized at the same time as a secondary, contradictory interpretation is also understood—albeit in a different key (Goffman 1974, 45). The inconsistency is suspended by the cultural provision, not only of the uniform of the Bank's official ideology, but also of the skin of a way to derogate it: "That's the culture. Everything is bad news. Otherwise, they'd have to pay us more." By being able to complain about the culture in this innocuous way, the employees of BritArm are able to play along with the euphemization of power while displaying that they are wise to the disguise.

Connoting Culture

It is worth asking to what extent my presence prompted the comment: "That's the culture. Everything is bad news. Otherwise, they'd have to pay us more." It was prefaced with, "You're studying the culture, right?" which indicates that it was said for my benefit and that culture came into it because Max knew of my interest in learning about the culture. This is

undeniable and presents complications for the study of lay ethnography. However, that Max's colleagues responded with laughter, and that it was a colleague and not I who replied to him, suggests that I was not the only—or even the most important—audience for his derogation. Also, one advantage of participant-observation over private interviews for the present study is that comments like these, even when made to me, were made in public. This means that it is likely that they reflect shared understandings (or shared pretenses). Informants had to talk to me in a way consistent with the way in which they talked to each other. Thus, even if Max's comment was for my sake phrased as being about *culture*, we can have confidence that its content expressed shared understandings.

It was widely known that I was at the Bank to study the culture, and, unprompted, people would regularly describe the culture to me. I make no inferences from that about how often the word *culture* itself was used in the Bank when I was not around. I *overheard* comments about the culture as well, and, certainly, it was the case that, without my needing to define or explain what *culture* meant, people at all levels of the Bank had descriptions of it ready to hand. Hearing these descriptions, what I came to learn was that people talked about *the Bank* in the same way that they talked about *the culture*. *The Bank* denotes the whole fifty thousand employees, £160 billion in assets, and extensive codified policies and procedures of BritArm UK. It also stands for various parts of that whole: most commonly, those parts diametrically opposed to the salient context of the speaker. So, for example, in branches, *the Bank* likely means the Head Office; in a given region, the other regions; and, among executives, regional, area, branch, lending, and administrative managers. But *the Bank* connotes not so much a group or an organization as a pattern of how things are done in (other parts of) BritArm UK. When talking among themselves, employees referred to *the Bank* more frequently than they did *the culture*, and most of what I record as lay ethnography in what follows comes from commentary that I heard or overheard about *the Bank* in its cultural connotation.

Consider the following examples to see how the two terms work together. "Our problem is our culture," explained Robert Christopher, human resources director. "We have good people, but after a while they tend to get sucked into the BritArm mind-set." "Christ," said one manager, apparently taking a sarcastic comment by me as evidence that I had gone native before my seventh month of fieldwork. "It usually takes years for the Bank to break people and make them so cynical and negative." "It's the culture," explained the assistant manager of a back office facility about another futile meeting to get his team leaders to focus less on fol-

lowing the rules and more on serving the branches. "It's the culture of the place," explained a middle manager about the thick stack of internal memos, action sheet addenda,² and other paperwork that he is sent every morning. "The Bank drowns you in paper." "You have to expect that in the Bank," explained a branch manager about the open laughter and guffaws from his staff that greeted the latest in CEO Michael Cole's series of videos, *Progressing the Vision*. "And you have to admit, it was pretty funny." "It's our culture," explains a senior clerk about one of the seemingly daily negative reports about BritArm in the British press. "We are terrible at PR." Indeed.

In the Communication Meeting presenting the half-year results, we see an example of how expressions of negativity about the Bank are typically used. Responding to a question about why the bonus figures had not been released with the profit figures, Tom says, with a rolling of the eyes and a laugh, "You know the Bank." *The Bank* here refers to the way in which the Head Office operates, and the derogation, its content left implicit, assumes that the negative views about this are so well-known by the audience that they need not be specified. It is an attempt to bring people together by invoking not just a common enemy but a shared understanding of that enemy. Tom is not wholly successful in this attempt. He is forced by Liz repeating her deprecation to maintain his role as manager, as the Bank's representative in that meeting. The audience does not allow him to become one of them, complaining right alongside them. Put on the defensive, he weakly shifts the blame ("I just read what they send me") and promises to look into the matter. Cultural competence and personal standing are required to use the tactics of negative lay ethnography successfully. Widely considered a poor manager within the Securities Centre, Tom succeeds more in affirming his reputation for being useless than in strengthening group bonds.

Complaining to Tom about the bonus figures not being released or about the need for more staff, better technology, and further training is not going to produce results. Officially, Tom is the appropriate person to whom to direct such complaints, but there is broad agreement with him when he says that there is nothing he can do about it. The official alternative channel of complaint is the Staff Association. But the teasing that Sally takes when she stands up to give the Staff Association's response to the results illustrates the lack of appetite for, and discomfort with, conflict

2. *Action sheet* is the name given in the Bank to any of the hundreds of pages of standard operating procedure documentation current in the organization. Collected in loose-leaf binders by every branch and office in the Bank, the action sheets are updated regularly.

and collective action. In part, this reflects a lack of faith that, even with the employees' support, the Staff Association would be able to solve their problems. But it also reflects the fact that behind the commonly heard complaints, which Sally accurately summarizes, there is an acquiescence to the status quo, an acceptance that costs do need to be cut, that delays in improvements to the technology are inevitable, and so on, even if that necessity and that inevitability do not feel right. The complaints provide some wriggle room to allow individuals and the group as a whole to find a comfortable position as they accommodate themselves to the imposed definition of their situation. That they would genuinely prefer those complaints to be redressed is clear from their grumbles of assent when Sally raised them. But to take them as *requests* for that redress or as indications of a readiness for action is to misread the culture as badly as Sally did when she was too obviously putting in a pitch for new members and, thus, got teased.

Pushing Paper

The results announcement was described from the vantage point of a Securities Centre. Less than a year old at that time, this particular Centre was one of sixteen such offices established around England as part of the Bank's cost-cutting drive, the aim in this case being to remove back office processes, such as the perfection of security, from branches and centralize them in specialist units. These units, it was explained to me, were to be run self-consciously as paper factories. The jobs were to be deskilled through subdivision, routinization, and, where possible, automation. Securities work had been a task performed by the most senior clerical staff as a necessary step in their career path to management. Typically, a securities clerk would have had more than five years' experience performing the more junior clerical tasks of processing checks, waiting on customers as a cashier (i.e., what in the United States would be called a *teller*) or at the Customer Service Desk, handling the paperwork associated with account openings and closings, and so on. Often tedious, securities work had the advantages of being technically challenging, providing professional contact with the lending manager and his or her assistant, and teaching the budding manager-to-be the ins and outs of securing loans.

This changed with the establishment of Securities Centres. Necessitated by the interpretation of the Bank's results as poor, the cost-cutting measures have been shaped by assumptions that ground the unpopular culture. One of the assumptions shaping the decision to cut costs by creating Securities Centres was articulated to me by one of BritArm UK's directors:

You have to understand that BritArm UK does not attract top-notch people. We do not attract people of the caliber, for example, of an investment bank. The people we attract are steady, able performers who desire security and direction. This is a generalization, of course, but it is broadly true, and we do ourselves no favors by pretending it isn't. Many of the people in this Bank really do want just to move paper from the left side of their desk to the right all day. Those are the people being put in places like the Securities Centres. And they are better off there.

This executive, recruited to BritArm from outside the Bank, still considers himself an outsider to the BritArm culture and is more outspoken than most BritArm directors. The sentiments that he expresses were, however, echoed across the Bank, albeit less forthrightly. "Horses for courses" was the cliché most often used. Find the paper pushers, and create places like the Securities Centres to allow them to push paper exclusively. Find the salesmen, and put them in front of the customer. Find the leaders, and groom them for top jobs. Recognize that most Bank hires are incapable of performing in multiple roles, and subdivide the work accordingly.

Not surprisingly, the Securities Centres are not popular. Lending managers complain of delays and a loss of control over the process. That is, they miss having the securities clerks work directly for them and being able to look over their shoulders and direct their priorities. Employees fear that assignment to a Securities Centre is a stigma and will hurt their careers. The technology designed to partially deskill the job has deskilled it less than expected, so more senior people are required than were budgeted for, leading to cost overruns. A hiring freeze in the Bank and difficulty moving staff from branches to the Securities Centres have led to a shortage of staff at the junior levels of doer 1 and doer 2. Doubts about the technology and about the ability of very junior people to handle security work have led to a perceived need for the assistant manager to check all the work of the doers. Delays have resulted. The assistant managers complain that they are checkers, not managers, and that the job is not interesting.

In sum, the staff of the Securities Centres have a lot to complain about. But, under almost constant criticism from other parts of the Bank, especially lending managers, about the service that they provide, they also find themselves in the position of defending, not only themselves individually, but also the very idea of Securities Centres—that the job can be done more efficiently if partially centralized and partially automated. They have come, in other words, to identify with the Securities Centres, and they take pride in the reports from the Bank's internal auditors that praise the reliability of their finished product as being higher than it was when

the job was done in branches (apparently having control of the process had for lending managers meant the ability to cut corners). This explains some of the reluctance to pursue their various complaints and publicly seek redress. They feel defensive when they hear outsiders making the same criticisms that they make themselves about the tedium of the work, the inadequacy of the technology, or the abilities of some of the staff. Thus, the same love-hate relationship that we see between employees and the Bank as a whole—and the same desire to defend with one audience what is deprecated with another—operates within the Securities Centres as well.

So, although at one level it is true to say that the Bank (or the Securities Centre) does not think much of its staff and that, in return, its staff do not think much of it, at another level it is patently false. There is tremendous loyalty to and affection for the organization among its employees. Indeed, the Bank as a whole is described as offering something akin to a British version of the American Dream. I heard from manager after grateful manager that the Bank had taken him (most managers *were* men) far from his lowly beginnings and limited educational attainments to unexpected social standing and opportunity. Far, that is, from the mediocre prospects that he—or others attracted to the Bank—could have expected.

The Bank fosters lasting friendships and many marriages. It has Culture, with a capital C, in a big way: ritual and myth; artifacts and idols. Yet, as these managers compare the Bank to the models held up as exemplary organizational cultures in the press and in British popular culture more widely, they find in their culture the antithesis of the ideal and, therefore, much to self-deprecate.³ They justify their organizational loyalty to themselves by telling themselves that, at least within the universe of organizations that are likely to hire people like them, things are no worse in BritArm than anywhere else.

In the Field

The vignette of the results announcement highlights and illustrates some of the key themes of the unpopular culture in BritArm that will be analyzed in more detail in the coming chapters: the uses of complaint about the Bank, such as bonding, blaming, self-positioning, and euphemizing

3. Fowler (1965) noted that, as early as 1926, "deprecate (do the reverse of pray for) often appears in print, whether by the writer's or the compositor's blunder, in place of depreciate (do the reverse of praise)." By now, *self-deprecate* has come to mean "self-depreciate" and is the more commonly used of the two reflexive forms. The distinction between *deprecate* and *derogate/depreciate* (both of which mean "to belittle") is important, however, and discussed in chapter 4.

power; the way in which complaints must be misrecognized if they are to be effective in those uses; the cultural competence required for this; the fact that the resulting pattern of complaint is best seen, not as opposing the culture that it critiques, but, rather, as revealing its assumptions and reproducing them. More generally, what I hope this vignette shows is the subtlety involved: the expressions of negativity cannot be dismissed as superficial, but neither can they be taken at face value. Just as BritArm UK cannot be understood without reference to the broader society of which it is part, the negative lay ethnography cannot be understood outside the context in which it is produced. Questions of how it operates, the impact it has, and the ways in which it is patterned can be answered only with what Geertz (1973b, 7) calls *thick description*. It is necessary to locate this negative lay ethnography in the ongoing improvisation and strategizing of Bank employees as they strive to do their jobs, advance their careers, enjoy themselves, and make sense of what is going on around them.

Fieldwork is the appropriate method for this task, and *ethnography* is the name given to the resulting thick description of BritArm UK. The realist ethnography (Van Maanen 1988) that forms the bulk of the study is based on eight months of full-time fieldwork performed over a twelve-month period during 1994 and 1995 in the British Armstrong Bank in England and follow-up interviews of managers and employees as well as three short periods of observation in the six years following.

My fieldwork was largely financed by sponsorship fees paid by BritArm to a Massachusetts Institute of Technology (MIT) project called the Delta Project (the results of which can be found in Hax and Wilde [1999]). The work with BritArm started as a small pilot study investigating the different leadership styles of two managers in the Bank who were deemed by its chairman to be successful in different ways. This resulted in my going to England to spend two weeks with Edward Tollerton—one of the Bank's regional executive directors—and his team and an MIT colleague going to the Bank's U.S. subsidiary to spend time with a manager there. The Bank's representatives on the project were sufficiently impressed with this early work that they were persuaded to allow me to spend an extended period of time observing and even working in various parts of the U.S. and U.K. banks, shadowing managers, and conducting interviews. The idea of the study was that I would return from the field with some ideas for the Bank about how the U.S. and U.K. operations could learn from each other. With the sale, however, of the U.S. bank halfway through my time there, interest in this topic waned, and I returned to the United Kingdom and was given latitude in choosing for myself a focus of study.

The research design took the shape of a T, with the vertical stem representing a long period of study in a single part of BritArm and the horizontal stem representing a series of shorter periods studying other parts of the Bank. I would stay in one place long enough to understand it in depth and to learn enough about the Bank's culture to be able to make better sense of my broader (and, necessarily, shallower) observations of the rest of the organization. Conversely, my experience traveling widely in the Bank would, by helping me understand the variety of its subcultures, reveal the limits, and possibilities, of generalizing from one part to the whole. The locations and schedules in England were arranged with the help of Tollerton. It was he who suggested that my long stay be with the Securities Centre. This choice resulted from his unexpected assent to my slightly cynical request that he allow me to spend time in the unit having the most trouble at the moment. In my previous fortnight in his region, I had heard only good things about his leadership, and, in my interviews, the region had been so often compared favorably to some other regions of the Bank that I was suspicious that his selection of interview candidates had been calculated to give me a certain impression. These suspicions proved to have been groundless, and the Securities Centre offered an excellent base for the study both because of the friendly, welcoming attitude of the management and staff there and because of that Centre being in the midst of a self-described crisis, which meant that certain assumptions that might otherwise have been completely taken for granted were more open to recognition and question.

After spending three months at the Securities Centre and very nearly, I am told, attaining the proficiency to be entrusted with some aspects of doer 2 work, I left to spend two weeks shadowing a chief manager, two weeks each in three branches of different sizes (large, medium, and small—each of which is said in the Bank to have a different feel to it), a week each in another Securities Centre and in three other back office units, a week in another branch, and a week in Regional Office. With the exception of the second Securities Centre, all this time was spent in Tollerton's region. I also spent a scattered five days at the Bank's Staff College attending a course and a number of end-of-course dinners where I had the opportunity to meet managers and staff from other regions. I spent three days with managers from one of these regions, including my one and only intervention effort in the Bank: an abysmal one-day workshop on communication and learning that I led that revealed more about what I still had to learn about the Bank's culture than it did about what the participants had to learn about communication and learning. I spent three weeks in various parts of Head Office in London and, finally, after six months back in the United States, made a week-long visit to attend

Tollerton's retirement party and to meet again with many of my informants. During the long process of creating an ethnography from my field notes, I have kept in close touch with Tollerton, been back to BritArm on three occasions for short periods of observation (three days once, two days twice), and have conducted twenty-eight additional interviews with old informants and with BritArm managers who have attended INSEAD (the European Institute of Business Administration) executive programs.

During the period of fieldwork, I attended many private dinner parties, many pub lunches,⁴ one beer breakfast, and every Bank party I could get myself invited to. In the early stages of the fieldwork, I tried taking notes while in the Bank but found that this attracted too much attention, and often suspicion, except in formal interview situations. Outside interviews, therefore, I kept a small notebook in my coat pocket and jotted down what reminders I could to be fleshed out that evening either on my laptop or into a Dictaphone on my commute home. In addition, as insecure field-workers are wont to do, I collected all manner of paperwork. There was no brochure or report too insignificant to escape my collection (although there were many that proved too sensitive for me to be allowed to take away). By the end, I had accumulated a large filing cupboard full of such materials.

The word *informant* is an unfortunate one for the people I came to know in the Bank. They became my friends. The fear of the ethnographer is that, with the publication of the manuscript, he moves from being a friend to being a betrayer of confidence. That this book, with its emphasis on the unpopular aspects of the Bank and its blunt description so uncharacteristic of the tact adhered to in the Bank, will be seen by some as a betrayal is very likely. That I felt the need to withhold additional, richer examples of many of the phenomena that I describe here to preserve the anonymity and save the feelings of people I came to care about is a fact. The advantage of ethnography as a method is that it forces us to shed the metaphoric white lab coat and live among the people we are studying. Ethnography offers insights unattainable by other means. But that white coat, and the claims of objectivity and distance that it represents, is the armor of the social scientist. Without it, we researchers are implicated in our research. We must bear responsibility for our findings, our creation.

These dilemmas confront the lay ethnographers of the firm even more acutely, of course. For them, audience, subject, and informants are one and the same, and this has markedly censorial effects on what gets said

4. I found these such a useful, and admittedly pleasurable, source of information that I made a bit of an embarrassing name for myself in the Securities Centre by often taking both first and second lunch—different staff go at different times to make sure the phones are always manned.

about the culture and how. Before we can examine these lay ethnographic effects in BritArm, we first need to set some context for that discussion. Specifically, we need to understand what sense culture makes in the organization—what concepts of culture inform the lay ethnography that we find there—and why talking about the organization in cultural terms has proved to be so influential. This is the task of the next chapter.



THE
FEDERAL BUREAU OF INVESTIGATION
UNITED STATES DEPARTMENT OF JUSTICE
WASHINGTON, D. C. 20535