

B

BETWEEN REWARD AND SUFFERING: THE BANK WORKERS' VIEW OF THE FLEXIBILITY DISCOURSE

REJANE PREVOT NASCIMENTO

Doctor in Production Engineering from the Alberto Luiz Coimbra Institute of Graduation and Research in Engineering at the Universidade Federal do Rio de Janeiro (Coppe-UFRJ).

Joint professor at the Graduate Program in Business Administration from the Universidade do Grande Rio (Unigranrio).

Rua da Lapa, 86, 9º andar, Lapa, Rio de Janeiro – RJ – Brasil – CEP 20021-180

E-mail: rejaneprevot@uol.com.br

LÍGIA DO CARMO MARTINS DAMASCENO

Master's Degree from the Graduate Program in Business Administration at the Universidade do Grande Rio (PPGA-Unigranrio).

College professor in Business Administration at Faculdade Cenecista de Itaboraí. Rua Presidente Costa e Silva, 212, Centro, Itaboraí – RJ – Brasil – CEP 24800-055

E-mail: contato@ligiamartins.com.br

DIANA REBELLO NEVES

Master's Degree in Business Administration from the Pontifícia Universidade Católica do Rio de Janeiro (PUC-Rio).

Doctorate student in Business Administration at the Graduate Program in Business Administration from the Universidade do Grande Rio (PPGA-Unigranrio).

Rua Pompeu Loureiro, 68/101, Copacabana, Rio de Janeiro – RJ – Brasil – CEP 22061-000

E-mail: dianarebello@hotmail.com

ABSTRACT

Purpose: To analyze critically the impact of the flexibility discourse on banking industry practices, from the perspective of bank employees.

Originality/gap/relevance/implications: This research is relevant once it deals with the issue of flexibility from the point of view of the employees, a matter that is still being debated in the academia. It also tries to close a gap in the subject, namely on whether employees identify the use of the flexibility discourse as being an instrument of control.

Key methodological aspects: The study used a qualitative approach and semi-structured interviews for its data collection. This data was analyzed using the content analysis method.

Summary of key results: The transformation of bank workers' profiles, in order to be more flexible, has exposed them to perverse management practices and, encouraged by corporate discourse, they have ended up becoming high performance slaves. The bank employee is now primarily seen as a salesperson. Even though they are dissatisfied with their working conditions, the interviewees readily submit themselves to the pressures of work to maintain their standards of living.

Key considerations/conclusions: Flexible practices are so embedded in the day-to-day work of bank workers that they do not perceive them as being tools of control or domination over them. Finally, the conclusion reached is that the prevailing ideology in society enhances the discourse of human resources management, which, in turn makes the flexibility discourse operational, as pointed out by Sennet (2008) and Gaulejac (2007).

KEYWORDS

Flexibility. Banking Sector. Human Resources Management. Work. Control.

1 INTRODUCTION

The debate over flexibility in the capitalist system has its origins associated with the transformations that took place in the global economy during the 1970s (Gounet, 1999; Tenório, 2002). The Taylor/Ford model, which had endured for decades as the prime model of organizing labor and production and had consolidated industry and labor relations during that period, suddenly experienced a period of crisis during the 1970s, when it ceased to meet the demands of capitalism. Consequently, western organizations began to experience a transition, from Fordism to flexible production (Antunes, 1999; Gounet, 1999).

Thus, in the same way that modernity represented by Fordist logic was ideological and culturally grounded in the ethics of bureaucracy, as described by Weber (2004) in “The protestant ethic and the spirit of capitalism”, the culture and ideology that characterize post 1970s society, referred to as post-industrial society, are strongly influenced by the flexibility discourse.

The banking sector, chosen as the target of this paper’s research, has performed above average when compared to other sectors in Brazil, proving at the same time as one of the most receptive sectors to the latest management and labor organization practices (Pinheiro, Barros & Botelho, 2013).

Based on these considerations, this paper seeks to answer the following research question: how do bank workers view the flexibility discourse in current people management policies?

In order to answer this question, this paper analyzes, from a critical point of view, the impact of the flexibility discourse on practices in this particular sector, through the eyes of its workers. Considering that there are numerous dimensions attributed to the term ‘flexibility’, one should stress here that this paper only analyzes flexibility as applied to labor relations, focusing on flexible labor practices.

The results obtained from our survey were analyzed in accordance with the studies of Bauman (2001), Gaulejac (2007), Sennet (2008), Faria (2009), Weber and Grisci (2011) and Andrade, Estivalet and Gomes (2013) on the role of flexibility within the context of the crisis being faced by capitalist management systems. The question of political-ideological control in the management of people was approached from the perspective found in the works of Enriquez (2006), Pagès, Bonetti, Gaulejac, & Descendre (2008) and Siqueira (2009). The diffusion of the flexibility discourse in society, giving rise to more “flexible” or “liquid” social relations (Bauman, 2001; 2003), especially through the diffusion of the so-called “managerial ideology” (Gaulejac, 2007) and how this ideology strengthens people management discourse, is dealt with in Gaulejac (2007) and Sennet (2008). This paper thus seeks to fill a gap in terms of studies on the

subject of flexibility, analyzing it from the perspective of the workers and, ascertaining whether these same workers perceive the use of the flexibility discourse as a form of domination in the workplace.

2 A THEORETICAL PERSPECTIVE

2.1 THE FLEXIBILITY DISCOURSE IN THE CONTEXT OF CAPITALIST MANAGEMENT SYSTEMS

The post-1970s period was marked by flexible specialization, which launched a new form of management within capitalist companies that was based on the flexibility of labor processes and inspired by the techniques developed in Japan from the late 1940s. The need for more cooperative relations between workers and management, the development of the “just-in-time” model, combining productivity with quality and working with minimal inventories are just some examples of this new influence on management systems developed by western nations, reflecting a more flexible form of accumulation.

Among the transformations that occurred within organizations in the post-1970s period, one should highlight the development of the services sector and the fragmentation of the productive chain. Technological progress in the production area led to the loss of certain specialist professions that had existed in the Taylor-Ford era, such as, for example, those of conventional machinists and their assistants (Faria, 2009). This also led to the emergence of different informal activities, which in turn triggered a completely new field of work systems, such as outsourcing, subcontracting, autonomous and temporary work. Thus, the capital began a process to reorganize its methods of social dominance, either by reorganizing, in capitalist terms, the processes of production, or by creating a project to renew its dominance in different social spheres (Antunes, 2000).

Bearing this in mind, it becomes clear that we must look in more detail at the ideological aspects that permeate the transition from modernity to post-modernity, with the emergence of the flexibility discourse and the influence of this discourse on management practices and on the lifestyles of individuals.

Finkel (1994, p. 420) highlighted five concepts of flexibility that were included in a leaflet produced by the International Labor Organization (ILO) in 1988. These concepts were as follows: the flexibilization of labor costs, employment conditions, working hours, and the flexibilization of forms of work organization and educational background, qualification and motivation requirements.

The ILO leaflet also talked about flexibilization in terms of labor legislation. This measure was associated with changes that could make legislation more

dynamic and adaptable to the economic and productive circumstances of companies, such as through the legalization of outsourcing, part-time labor contracts, subcontracting, compensatory time and shorter working hours, among others. In terms of work organization, qualification and educational background, one can observe an increased flexibilization in the methods of working through an increased use of multi-functionality and the transfer of more responsibilities to employees, making their jobs more intensive. However, this corporate requirement for more multi-functionality ends up transferring the responsibility to employees for maintaining their employability through the search for new skills, as the needs of reality change (Finkel, 1994; Sennett, 2006; Nascimento & Segre, 2009).

For Bauman (2001, p. 10), there is no transition from a modern to a post-modern society, but rather a “fluidity” in social relations. Using the ‘chemical’ characteristics of solid and liquid substances, he creates a parallel with the phases of modernity. In his view, “the melting of the solids has led to a progressive release of the economy from its traditional political, ethical and cultural entanglements. It has consolidated a new order, primarily defined in economic terms”.

This new order suggested by Bauman appears to express the reality of modern-day society, which, according to Sennett (2008, p. 35), “is revolting against routine and bureaucratic time, which can paralyze work, the government and other institutions”. Sennett (2008, p. 54) points to “a system of power”, based on “a discontinuous reinvention of institutions, the flexible specialization of production and the concentration of power without centralization”, in which the new forms that are flexible and contrary to the bureaucratic routine then produced and that instead of freeing, they constrain the individual.

In this sense, what is of particular interest to this paper is the mention of “flexible specialization”, which, for Sennett (2008, p. 59), “is the antithesis of the production system incorporated into Fordism”. The author considers this element as being in opposition to the Fordist system of production, as it substitutes the old and long assembly lines with “islands of production” that are more flexible and specialized. Sennett (2008) states that, among the elements required to achieve flexible specialization, including high technology, rapid communications and the need for speed in the decision-making process, what stands out most is its capacity to allow changes in external demand to shape the internal structure of organizations, thus explaining the idea of opposition between flexible specialization and the Fordist system.

According to Gaulejac (2007, p. 213), “technological evolution could free man from work. It seems, instead, to put him under pressure. It alleviates physical weariness, but increases mental pressures”. In this sense, when we observe

individuals immersed in a flexible culture, we assume that the managerial practices of such a system demand a profile of worker that includes competence, ambition, strength, aggression, availability, capacity to confront adversity and ability to adapt easily to change. Such practices impose the effective domination of work, a domination that is more often than not invisible and, therefore, it is difficult to question, thereby leading to a “freely consensual submission”.

The work by Siqueira (2009, p. 79), which analyzes the organizational people management discourse, appears to confirm the aforementioned ideas when it states that:

[...] the company is one of the places where power links up with love and death. This love becomes, increasingly, an efficient tool in achieving organizational objectives and in submitting people to the order established by the dominant ideology, that is, market logic. The aim is to colonize the unconscious of people through love. The organization, at certain moments, makes use of this control, transforming it into something threatening to which the subject must submit.

In general terms, one might then say that, differently from power that has been authorized by the bureaucracy, which is formal and explicit, the power of post-1970s companies is hidden behind people management policies and practices, making use of advanced technologies and managerial tools that have been socially legitimated by the flexibility discourse. Such mechanisms are transmitted under the ideological apparatus of the flexible work discourse as new forms of achieving gains and that may be, in fact, no more than new forms of exploiting the workforce.

The flexibility discourse is thus defined for the purposes of this paper as a discourse that is characterized by different forms of flexible work, by the capacity required of individuals: to adapt to change, to be mobile, to know how to work in a team, and to be multifunctional and multitasking to maintain their employability and productivity. Bearing in mind the technological progress and the people management practices used today, one can see that the selection, evaluation and performance processes and remuneration and benefits policies are now based on the individual skills and abilities of workers. These managerial tools, in addition to encouraging the competitiveness, individualism, agility and continuous education of workers, also seek their commitment to the work process and consequently to the strategies of the organization for which they work. It is in this sense that workers learn not only about their capacity for work, but also about their emotions and subjectivity.

2.2 POLITICAL-IDEOLOGICAL CONTROL IN PEOPLE MANAGEMENT

For Faria and Sobol (2007), people management policies are the most popularly used tools in political-ideological control and in the exploitation of workers of an organization. In this sense, the different forms of mediation, namely economic, political, ideological and psychological, put forward by Pagès *et al.* (2008), have served to legitimize such practices in order to get the most out of workers, and to ensure their loyalty to the organization.

In analyzing the system of power used by a company referred to as TLTX, Pagès *et al.* (2008) identified a series of contradictory discourses, based on which the authors outlined a system of interpretation that defines the organization as an instrument of mediation. This system covers three fundamental processes that are inter-related: mediation, introjection of contradictions and ideological consolidation (Pagès *et al.*, 2008):

- Mediation – the advantages or privileges offered by the organization work as a “third term”, disguising the contradiction between the company’s objectives, the employee’s objectives and those of the capitalist system, which are profit and domination. Given its importance, this topic is discussed in more detail in the paragraph below.
- Introjection of contradictions – by means of an unconscious process, the individual absorbs the contradictions of organization’s policies through contradictory incentive and cannot react to these because he/she is unaware of their origins.
- Ideological consolidation – the individual creates an ideology that is similar to that of the organization, in other words, begins to assume and reproduce the organization’s “values” and practices in his/her personal life as well.

According to Pagès *et al.* (2008), there are four kinds of mediation: economic, policy, ideological and psychological, which can be identified in organizations’ people management policies and practices. Economic mediation can be found, for example, in the opportunities for career advancement and in the high salaries offered. By accepting these, one is submitting to capitalist domination, in other words, electing to work excessively in order to help increase the company’s profits. On a policy level, the contradiction of the individual between having autonomy and freedom in his/her work and respect for the company’s core policies can be mediated using administrative techniques that guarantee controlled autonomy. In the case of ideological mediation, the ideological dis-

course produced by the company leads the individual to produce a similar ideology, one that does not contradict the company and one that is generally based on the discourse transmitted by the company in relation to its mission, values and beliefs. In the case of the psychological mediation, coercion is transformed into a state of pleasure-anguish. In other words, the organization is, on the one hand, an instrument of pleasure related to the prospect of conquest, success and domination, and on the other, a machine of anguish because of the omnipresent demands and controls it exerts. This is effectively the management of individuals' affections. They create affective ties that make them ready to sacrifice themselves for the company, in exchange for recognition, success or the realization of a dream, for example.

Looking further into the idea of organizations as instruments of mediation, one can see that organizations use mediation processes to produce contradictions within individuals. Thus, organizations offer opportunities, while at the same time impose restrictions on the individual. The purpose, using introjection, is to relate aggressive coercions with important benefits and to integrate the individual into the organization's objectives by using techniques that encourage him/her to legitimate and reproduce organization's policies and discourses – in other words, to consolidate the organizational ideology (Pagès *et al.*, 2008; Carvalho & Vieira, 2007).

Under this logic, material values prevail over human values, the individual is forced into self-managing and self-analyzing himself/herself and the only value that matters is success at any cost. This pursuit of success that can end up diminishing the meaning of work and even of human life itself is sustained by people management practices (Gaulejac, 2007; Pagès *et al.*, 2008).

Within the context of new capitalism, one in which workers are expected to be multifunctional, creative and productive, among other skills, one can see that labor relations in organizations become based on the dominance and on the manipulation of subjectivity in order to achieve the total commitment of the worker (Siqueira, 2009). Indeed, as the same author concluded, the organization thus becomes the “perfect place” for an individual to achieve his/her objectives, even if this implies a loss of individuality and a loss of direction in his/her own life, since the meaning of his/her life is now dictated by the organization (Siqueira, 2004).

The statement above reflects the extent of the power that organizations exercise over individuals and over society, and is complemented by the view of Enriquez (2006, p. 6):

Instrumental rationality and financial strategies thus achieve their objective: to use the subject, who believes he is largely autonomous, to over-exploit and to alienate him. The process of alienation is so much more insidious that many people end up participating in their own alienation. They become tools that are manipulated by the dominant parties who are at the height of their power.

One can thus note the extent to which management technologies collaborate in the process of exercising power, control and dominance over individuals within organizations.

3 **METHODOLOGY**

This study was based on a qualitative approach, using field research, direct observation and scripted interviews to obtain relevant data. The subjects of the research were employees at different hierarchical levels in the branches of four different private sector banks, located in different municipalities in the Capital of the State of São Paulo and in the interior of the State. The survey also included former employees and employees on leave, absent from their banking activities for a period of one to five years.

Bearing this profile in mind, 19 subjects were selected for the survey, of both genders and from different age groups. The data was collected using individual and group interviews, with semi-structured interview scripts providing a more in-depth and broader understanding of the world view of the interviewees and their opinions with regard to the topics of study.

The interview script was based on pre-selected categories, then identified in literature of reference, observation of the reality covered by the survey and in secondary data obtained from newspapers and magazines dealing with the subject, considered pertinent to the study. The categories used in the survey were thus based on all these different sources and used to formulate the interview script.

The interviews were later recorded and transcribed in order to allow analyze the material and easily select the findings of the survey. The interpretation and analysis of the data was carried out using the content analysis method (Bardin, 1977). During the process of analyzing the data obtained, the previously identified categories were compared with the comments of the interviewees and the field notes in order to be able to answer the question that initially inspired and guided this survey. This enabled one to obtain the results of the research, which were as follows.

3.1 PRESENTATION AND ANALYSIS OF THE FIELD DATA

Out of the interviewees used in this survey, 13 were female and 6 male, with ages ranging from 23 to 53. The time worked in this sector varied from 6 months to 24 years. The interviewees held the positions of attendant, billing analyst, telemarketing operator, cashier, manager and manager's assistant.

The content of the interviews was divided according to key topics, representing the categories that emerged from the theoretical review and the direct observation. These topics provided the guidelines for analyzing and interpreting the data obtained, as well as the topic of this article. Therefore, this study shows the results obtained from the analysis of the following categories: work flexibility, working hours and perceptions in relation to the working day, targets and feeling in relation to performance evaluations, and finally, perception of the flexibility discourse in the people management practices used, as shown below.

4 ANALYSIS AND INTERPRETATION OF THE RESULTS

4.1 WORK FLEXIBILITY

Using the interviews carried out it was possible to note that, from the point of view of the interviewees, the most important changes in the sector included the adoption of new forms of management, with the implementation of techniques aimed at increasing work flexibility.

Similarly, reference to the need for more flexibility, desired by employees in order to be able to adapt to the new workplace organization systems, was highlighted in a number of interviews, especially those of employees who had previously experienced mergers between banks and who referred to the many different positions and functions allocated to them during their careers. In terms of these processes of mergers, the interviews showed that, in the view of the interviewees, their work intensified because of more aggressive people management policies. In addition, there was a need to adapt to the new culture of these post-merger administrations. In general, this "new culture" resulted in increased competitiveness between employees, a consequence of more aggressive performance management techniques.

Of these interviewees, those who had worked the longest in the banking sector, even though they appeared to be well suited to the present reality for having occupied a number of different posts, nevertheless seemed to suffer the impact of the changes more. Some even showed a certain degree of pride for having

been in great demand within their branches for problem solving, for having trained younger employees and for their extensive knowledge of all the departments in their branch. The younger employees, meanwhile with less time worked in banking, appeared to be much better adapted to the context of flexibility. Some showed that they were fully prepared to face all the demands imposed on them by management as a “challenge”. One stated that the bank for him was merely a “step on the ladder” since his intention was not to “stay stuck in the bank”, but to use the benefits it offered him, and the flexible hours to study and prepare to open his own business. The view that working for a bank was no more than a “passing phase” or a “step on the ladder” while finishing university and then moving on to bigger things was shared by other young interviewees. To the younger interviewees, the flexibility required by banks of their employees seemed to fit in well with the flexibility that they themselves sought in a job. As Siqueira (2009) points out, in this context, the organization becomes an ideal place for achieving the objectives of the individual, even if this implies a loss of individuality.

The submission of one’s expectations and interests to the desire to succeed in one’s career reflects what is referred to by Gaulejac (2007) as the pursuit of success, which in turn leads to a draining of one’s life. One can note, in the comments of the interviewees, certain aspects that align with the characteristics that modern-day professionals are forced to adopt in order to adapt to management practices: self-analysis, self-management and the need to justify the conditions under which work is carried out in order to minimize the psychological costs of this adaptation.

The development of different products and services offered by the banks was another aspect of flexibility mentioned by some of the interviewees, as these demand that employees be even more multifunctional and multitasking. Employees consider the extensive use of multifunctionality as a condition that is inherent to their functions, as shown in the comments of a young interviewee below:

The tendency of companies these days, a modern tendency according to them, to justify the employee or collaborator, has to be multifunctional, has to have multiple skills, has to accumulate multiple tasks to be recognized professionally or to have value in the market, so if the company cannot dump 2,3,4 jobs on the employee then he/she is of no interest, isn’t within what companies want, the organizations, so he/she becomes an employee of little use. Not seeing the changes, even I didn’t work only in my branch, I went to several different branches, so if you join today and are sent to such and such a branch, you have to go (Male, Cashier, 31 years old, 2 years of banking experience).

Nevertheless, one should stress that, in the view of the interviewees, products are not always offered to meet the demands of clients but rather to meet targets. This view is made clear in the comments of the same interviewee:

If I were to fulfill all the targets they set me...it would even be great! But, unfortunately it doesn't depend on me, it depends on the client. I even often say the following: if he is hungry, I have the work to feed that, right? But, if he is genuinely not hungry for that product, there is no way I can sell it. Or, sometimes I can even create this need, I do that, it's part of it (Male, Cashier, 31 years old, 2 years of banking experience).

Thus, the bank encourages the employee to sell more, even to exceed the targets, because according to this policy, he who sells more and exceeds the targets, earns more. In this sense, one can note the flexibilization of salaries in the use of variable remuneration.

4.2 FLEXIBLE WORKING HOURS AND THE WORKING DAY

The flexibilization of working conditions and work hours is a reflection of the pressure that is imposed on workers. Although the official work hours of bank employees are, in the case of cashiers, six hours a day, it was noted that this limit was often exceeded. An interviewee with six months of experience working in a bank mentioned this fact:

From 10 am to 4 pm in theory, but they tell us that we should not do overtime, they don't want us to do overtime, but there is a lot of work, so normally we end up doing overtime. We arrive at 12 am to compensate the extra hours. But, the targets are not reduced when we start later or leave earlier. I'm basically behind the counter until 4:30 pm. I then have to close the till and do some things after that and at around 5 pm I'm on my way out. That is the norm, only on the 5th until the 10th of the month that I leave a bit later (Female, Cashier, 25 years old, 6 months of banking experience).

One interviewee clearly shows her dilemma in relation to overtime and fulfilling her work schedule, the result of too much work on her plate caused by too few people working at her branch, when she states:

[...] account managers are not allowed to do overtime. Except that, I don't have an assistant. So, I have to do everything. Either I do all my work, and do overtime, or I don't do overtime, and can't cope with all my work (Female, Corporate Client Manager, 30 years old, 8 years of banking experience).

Others complain that they can't even talk to each other because every minute has to be used for an activity or a sale, all part of the need for employees to show that they are proactive.

The same above-mentioned interviewee referred to her relationship with her family:

For those with children, it's complicated. Because you don't live their lives, right? The bank takes up a lot of your time (Female, Corporate Client Manager, 30 years old, 8 years of banking experience).

One can thus observe, especially in the case of women, that bank-working hours do have an impact on family relations.

Weber and Grisci (2011), in their research, stress that family members and friends perceive and regularly complain about the constant absence of and the pressure exerted on bank employees. In addition to tensions at work, there are also the demands of these workers' personal lives, especially when the time that should be allocated to family and other activities, such as hobbies and fitness, becomes scarce. This view, confirmed by the authors in their study, is the same observed among the subjects of this survey, who report that it is impossible for them to do courses, to study, to do physical activities or to be with their families because of the time they are required to dedicate to their jobs. In this sense, it is possible to note a contradiction in the comments made by the interviewees, since the majority claim to like their work. However, when asked if they would like to change jobs, they admit that yes they would. This reveals a certain sense of impotency in relation to the time consumed by work, and a certain frustration with the inability to reconcile work with other activities:

The only thing I would complain about in relation to the bank is time. It's the time. It consumes a lot (Female, Corporate Client Manager, 30 years old, 8 years of banking experience).

The interviewees also appear to suffer from a conflict between their submission to the hours of dedication required by the bank (which are subtracted from

the hours dedicated to home life), and the standard of living they have achieved. This conflict holds them back from looking for another job. This phenomenon reflects the observations made by Enriquez (2006). These suggest that companies use financial strategies as a way to “over-exploit” and “alienate” individuals, to such an extent that these individuals themselves begin to take part in their own alienation process, believing that they possess a level of autonomy that doesn’t, in fact, exist. This aspect discussed by Enriquez can clearly be seen in the comments made by one of the younger interviewees:

It’s really exploitation, that’s the word, it’s this exploitation, you are not an employee like, a worker, you are an exploited person and you accept it because you must, you have your needs right, you need to survive. Even if you have lots of benefits, (...), even those who earn well, I reckon that they feel exploited, because sometimes the guy works over the whole weekend, his mobile phone cannot be switched off, he has to be working for the organization 24-7, so the word is exploitation (Male, Cashier, 31 years old, 2 years of banking experience).

One should stress that this same interviewee stated that he has adapted well to the system of targets and strives “to make every effort to reach them, to be seen, and to climb the ladder to more senior jobs within the company”, revealing the contradiction inherent in the perception of exploitation and work intensification.

4.3 TARGETS AND FEELING IN RELATION TO PERFORMANCE EVALUATIONS

According to the interviewees, almost all the banks stipulate targets that are applied to individuals as well as to branches, which is aimed at encouraging teamwork. In this way, the employees organize themselves and try to help each other in order to achieve the results required and be well evaluated.

The feelings of the interviewees in relation to the policy of targets were, like those relating to working hours, contradictory. Although there were a number of complaints related to the pressures suffered from trying to achieve targets, many of the interviewees expressed a feeling of achievement, of “getting the job done”, when they managed to meet their targets. According to one of these interviewees:

I feel much better when I meet, I won’t say, when I meet I feel much better, because I think that one is not seen as a person and not valued as a person, but

rather as a number and a percentage of the results. So, if I am not an expressive percentage of the results, I will never be seen independently from all the work I do (Male, cashier, 40 years old, 9 years of banking experience).

The interviews show that there is a natural tendency to try to meet targets because of the constant threat of losing one's job or "not being seen as an expressive percentage of the results". This effort can be seen as a strategy for identifying company's targets in order to make them more accessible and to ensure that meeting them generates less suffering for the employees. On the other hand, the contradictory feelings expressed by the interviewees may be the result, in accordance with the mediation concept of Pagés *et al.* (2008), of management strategies used by the company itself, offering opportunities that are conditioned to the individual's submission to practices that eventually lead to physical and/or mental exhaustion. The purpose of such a strategy is to establish an association between an individual's sacrifice and the obtaining of benefits, thereby encouraging that individual to legitimize such management policies and, ultimately, to consolidate the organizational ideology.

Pinheiro *et al.* (2013), in their research, showed that, given the characteristics of banking activities, which require a high level of emotional control, commitment to responsibilities and evaluation through targets, these particular workers are more likely to be subject to pathologies of a physical or mental nature. Weber and Grisci (2011), in their research, also noted that the work carried out by bank workers is stressful, largely because of the pace of the work, the pressure and the constant demands of sales targets.

The performance evaluation of workers in the banking sector is one of the factors that explains the wear and tear or fatigue experienced by these particular workers. According to the interviewees, each bank branch publishes everybody's results, causing certain nocive feeling and embarrassment. The performance evaluation and the way in which the productivity of employees is controlled is one of the most prejudicial factors to workers, leading to traumas, depression and low self-esteem.

One of the interviewees states:

It can traumatize anyone! You wake up in the night thinking only of the target you have to meet. You dream about the bank, you wake up thinking about it, you go to eat and you're still thinking about it (Female, managerial assistant, 40 years old, 18 years of banking experience).

She adds that knowing how to sell in order to meet targets is essential within the evaluation and promotion policy:

[...] this is the first requirement for promotion. You have to be on the list of the most successful salespeople. You can be sure; if you are there high up on the list, then your place is guaranteed.

Thus, one can see that targets distributed individually and per branch force employees to work as a team. In spite of all the contradictions, these employees find ways of achieving their targets and gradually adapt to the new rules in order to stand out in the performance evaluations.

In this sense, Andrade *et al.* (2013) consider that, due to a scenario characterized by competitiveness and constant transformations, where stressful conditions are part of the daily work in a bank, support in the workplace, may well contribute to improving the workplace environment and the relations and interactions between individuals and the organization.

4.4 PERCEPTION OF THE FLEXIBILITY DISCOURSE IN PEOPLE MANAGEMENT PRACTICES

During the interviews, some of the interviewees showed that they were aware of the implicit objectives of bank management policies and pressures placed on employees. However, the vast majority of the interviewees did not appear to have this perception, attributing people management policies and working conditions to their immediate bosses, in this case, their branch managers, and not to the company itself. Some of the interviewees even pointed to the leadership profile of their bosses as being a differential in terms of workplace satisfaction, understanding the organization's profile through the image of the branch itself ("each branch is a bank"), as seen in the following statements:

It also depends a lot on who your coordinator is. There are coordinators who work more inside the box, who have been at the company for longer, while others have come from the labor market, so they have a different form of management and point of view. And, since there is a rotational system of coordinators, in one month I can be with coordinator A, and in the next, with coordinator B. So, we feel this difference. It all depends on how that coordinator sees things. In one month, you can be satisfied, in the next you are dissatisfied, all due to this sort of management (Female, bankphone attendant, 32 years old, 3 years of banking experience).

Look, at my branch, it's exactly like I told you, each branch is a bank. In my branch, the manager is demanding in a very friendly way. He appears every ten days or so with some comic strips – I call them comic strips – telling you what the target is, how much you have already met, what percentage has already been completed, and then he adds a few encouraging words, you understand, this really motivates you (Female, cashier, 25 years old, 6 months of banking experience).

One might say that some of the interviewees see all the benefits being offered as no more than a way of “forcing them” to meet targets, even if using incentive that are not all that explicit for this purpose. The practice of “ranking” the best employees in each branch, for example, was a widely used practice until the first moral harassment suits were filed. Nevertheless, the pressure on those who sell fewer products or who fail to meet targets remains, even if in a more subtle format:

That's it, so it's well disguised right, it's well hidden, exactly because of that concern, the employee leaves and there are loads of lawsuits, the bank pays a load of money to former employees. Even my branch had to pay out a number of checks and in quite high amounts (Male, cashier, 31 years old, 2 years of banking experience).

Listen, it's bad because one has to keep more on top of people, they keep making demands, they keep, I won't deny that there are no threats made, because there are, there's a psychological pressure, causing stress, constantly putting the pressure on, making demands, reminding, telling, warning, so all of that (Male, cashier, 49 years old, 23 years of banking experience).

Some of the interviewees say that the bank treats people like numbers, and not as individuals. It's clear that some people have got into the “game” and don't see anything wrong with it, while others are somewhat unsettled by it, but, at the same time, they feel “imprisoned” by the fear that they won't be able to maintain the standard of living they have achieved.

In some of the interviews, including the one below, one can perceive a reproduction of the discourse drummed into employees by bank's management, suggesting certain identification with bank's practices:

We offer all of the bank's products to the client. We check what is most suitable, right? [...] Because by buying the product the client is becoming loyal to the

bank and that's what we want [...] we want loyalty and the client staying with the bank for longer, right? That's it, that's **our** interest (our highlights) (Female, corporate client manager, 30 years old, 8 years of banking experience).

In the case of the relationship between the dedication required by the bank and the remuneration package offered (wages, benefits, etc.), one can note a difference between the point of view of those who have been less time and those who have been longer in this sector. One of the younger interviewees, for example, states that it is quite reasonable that a more senior position or better remuneration should demand “a little ‘extra stress’”. He attributes his continuation in the bank to this policy, showing that he is prepared to face the pressure, always bearing the remuneration in mind:

It's not that bad, the benefits are good. Except that there is pressure, a good deal of pressure. Perhaps that is because this is a sector that offers certain extra ‘little privileges’, certain ‘little benefits’ (Male, bankphone attendant, 29 years old, 1 year and 6 months of banking experience).

Another interviewee, when asked as regards to his views on the people management policies used by banks, spoke of the need for a more humanized form of management and said that he considers the financial system “like a machine for mincing people”. In his comments on the dominant logic, he added:

You have a logic that establishes. The labor market establishes a manner, a way that you become a hostage. It does not study, does not qualify itself, dedicate; stays there forever, understand? And then you become a hostage, of work, with that salary, with that compensation, you don't look for something else in the job market. You begin to question: well, for all those years, I have worked for the bank, what I earn is well below what it should be, but considering the reality out there, I won't find anything better (Male, operational supervisor, 53 years old, 25 years of banking experience).

It's also possible to note that the ideological discourse imprinted on people management policies is already acritically incorporated by the employees. Expressions like “we want loyalty” (when referring to maintaining clients) and “this is our interest” (considering an objective of the bank as if it were the interviewees' own) were frequently used by the interviewees in describing their work,

as mentioned above. In the case of the managers, the internalization of this kind of discourse is highly important to the company because the managers have to reproduce this discourse to their subordinates at branch level.

The interviewee who described the bank as a “machine for mincing people” summarized, apparently unconsciously, the content implicit in the banking sector’s flexibility discourse. Such questions can be analyzed through Bauman (2001; 2003), using the liquidity metaphor to explain the transformations that occur in social and family relationships, fragmented as a result of the changes imposed by the “new” relationship with the workplace in current society, demanding almost fulltime dedication from the individual. Similarly, the phenomenon of submission to an economic standard in detriment of a better “quality” of life may be better understood, according to Gaulejac (2007, p. 213), through his concept of “freely consented to submission”. Siqueira (2009) highlights the loss of the meaning of life suffered by workers, who are immersed in an organizational relationship that ranges from love to death. Both authors view such managerial practices as a form of effective labor domination.

Considering all this aforementioned data, one can clearly see evidence of the discourse presented in management practices, which aligns with the context of flexibility dealt with in this survey. However, there is no evidence of a perception that this discourse is used as a form of domination (and consequently a submission to such practices) on the part of the interviewees.

5 CONCLUSIONS

This study sought to identify a perception among workers in the banking sector with regards to the existence of tools for obtaining flexibility, used as a form of power in the management of people. In this sense, the idea was to begin by looking at relevant studies on the banking sector within existing literature, the aim being to obtain a critical perspective appropriate to this paper that, following the readings and comparisons, was finally defined as a critical managerial study.

As presented in the contextualization of this study, flexibility has, ever since the 1970s become, among other things, one of the qualifications most sought after in professionals in the organizational area, in the banking sector as much as anywhere else. Similarly, the management policies of organizations have adapted and begun to use the flexibility discourse, the need to “be flexible” in order to encourage employees to commit to the company, conforming to its new norms and requirements in what is apparently a pleasant and enjoyable experience for them. However, one can clearly see that the transformation of the profile of work

and, consequently, of workers, exposes them to the most perverse of management practices, as embedded in the company discourse, which associates considerable advantages with the overcoming of challenges, as they effectively become slaves to high performance.

One factor that was almost unanimous among the interviewees was the change that has taken place in the profile of bank employees, who are now seen as sales personnel. Even though the performance evaluation of bank employees is tied to a number of factors, such as quality and speed of customer service, the greatest weight ends up being placed on meeting sales targets. On the other hand, despite their complaints, one can note that employees continue to submit to these pressures.

Thus, the answer to the question posed in this paper on the perceptions of employees in the banking sector over the use of the flexibility discourse as a form of political-ideological control is that, essentially flexible practices are so deeply ingrained in these employees' daily lives, and outside them, that in most cases, they do not see them as tools for exercising control and domination over them. Based on this context, it was ascertained that the majority of the interviewees did not have a critical view of their work, in terms, that is, of the flexible management policies applied to it, and they were unable to perceive the use of the flexibility discourse as a veiled form of power. Indeed, what was observed instead was a personalization in their relationship with the company, in which the employees ended up, in most cases, transferring the perception for the need for flexibilization to their immediate boss, failing to see it as a more general company policy. Furthermore, in many cases, as we were able to observe, employees ended up submitting themselves to flexible work because of the financial gains to which such work implied.

The conclusion was, therefore, that the predominant ideology in society (Gaulejac, 2007), which is based on rapid consumption, on the short-term, on the fluidity of personal and workplace relations (once again using the concept put forward by Bauman), among other characteristics previously described, enhances the people management discourse which, in turn, enhances the flexibility discourse. The fact that the employees were unable to perceive the power of the organizations behind this discourse makes much more perverse these management practices.

In general terms and in the view of the authors of this paper, the field research showed that the employment conditions of workers in the banking sector involve a use of multifunctionality, a race to meet targets and a requirement that workers are available to work in different locations. Another aspect that arose from this research was that of work intensification and increased responsibility placed on

the shoulders of employees, largely the result of reduced staff numbers at bank branches, the distribution of functions and the pressure brought to bear on meeting targets.

This research work limited to study only workers in private banks, whereas management policies focused on performance and targets are currently used in both private and public banks, which, in turn, affects the daily lives of workers in both segments. It would, therefore, be appropriate to analyze how the flexibility discourse is used in both segments, both private and public, and whether workers in each of these segments have similar or different working conditions: to what extent does the type of segment interfere in working conditions and in the use of the flexibility discourse by management? Another limitation of this work might be mentioned deals with the way in which the discourse is seen by men and women, and the way in which the pressure applied by the discourse affects both genders.

The research that was carried out made it clear that the lack of sufficient time with the family was something that was more notable among the female interviewees, who appeared to be more vulnerable to management pressures, in good part to their “second shift” of work at home, dealing with domestic chores and the children. The authors of this work would then like to suggest that future research on the subject would include an analysis of the following two aspects: a comparison between the perceptions of workers employed in private and public banks, as well as a distinct comparison between the working conditions of men and women.

ENTRE A RECOMPENSA E O SOFRIMENTO: A VISÃO DE TRABALHADORES BANCÁRIOS SOBRE O DISCURSO DA FLEXIBILIDADE

RESUMO

Objetivo: Analisar, a partir um enfoque crítico, o impacto do discurso da flexibilidade nas práticas do setor bancário, segundo o ponto de vista dos funcionários.

Originalidade/lacuna/relevância/implicações: A pesquisa é relevante por abordar, sob o ponto de vista dos empregados, o tema da flexibilidade, que ainda hoje é debatido na academia. A pesquisa responde a uma lacuna sobre o tema, que é a identificação, por parte dos empregados, do uso do discurso da flexibilidade como um instrumento de controle.

Principais aspectos metodológicos: O estudo utilizou uma abordagem qualitativa, com entrevistas semiestruturadas para a coleta dos dados. Os dados foram analisados com base na análise de conteúdo.

Síntese dos principais resultados: A transformação do perfil do trabalhador bancário, no sentido de ser mais flexível, o expôs a práticas de gestão mais perversas, pois, imbuídos pelo discurso da empresa, tornam-se escravos do alto desempenho. O bancário passou a ser visto principalmente como um vendedor. Apesar se mostrarem-se insatisfeitos com as condições de trabalho, os sujeitos entrevistados submetem-se às pressões do trabalho para manutenção do seu padrão de vida.

Principais considerações/conclusões: As práticas flexíveis estão tão inseridas no cotidiano de trabalho dos bancários que não são percebidas como instrumento de controle e dominação sobre eles. Por fim, concluiu-se que a ideologia predominante na sociedade contemporânea potencializa o discurso da gestão de pessoas que, por sua vez, operacionaliza o discurso da flexibilidade, conforme apontado por Sennet (2008) e Gaulejac (2007).

PALAVRAS-CHAVE

Flexibilidade. Setor bancário. Gestão de recursos humanos. Trabalho. Controle.

ENTRE LA RECOMPENSA Y EL SUFRIMIENTO: LA VISIÓN DE TRABAJADORES BANCARIOS SOBRE EL DISCURSO DE LA FLEXIBILIDAD

RESUMEN

Objetivo: analizar, desde un enfoque crítico, el impacto del discurso de la flexibilidad, en el sector bancario, según el punto de vista de los funcionarios.

Originalidad/laguna/relevancia/implicaciones: A pesquisa es relevante por abordar, bajo el punto de vista de los empregados, el tema de la flexibilidad, que aún hoy es debatido en la academia. La pesquisa viene a ocupar una laguna sobre el tema, que es la identificación, por los empleados, de la utilización del discurso de la flexibilidad como un instrumento de la dominación.

Principales aspectos metodológicos: el estudio ha utilizado un enfoque cualitativo, con el uso de entrevistas semi-estructuradas para la colecta de datos. Como sujetos de investigación se seleccionó 19 empleados de agencias bancarias de Rio de Janeiro.

Síntesis de los principales resultados: La transformación del perfil del trabajador bancário, con vistas de ser más flexible, expuso los empleados a prácticas más perversas de gestión. pues, motivados por el discurso de la empresa, se convierten en esclavos del alto desempeño. El empleado bancario pasó a ser visto principalmente como un vendedor. Aunque se mostraron insatisfechos con las condiciones de trabajo los entrevistados se someten a las presiones laborales, para mantener su nivel de vida.

Principales consideraciones/conclusiones: Las prácticas flexibles están tan incorporadas en el cotidiano del trabajo de los bancarios que no son percibidas como un instrumento de control y dominación sobre ellos. Por ultimo, se concluyó que la ideología predominante en la sociedad contemporánea potencializa el discurso de la gestión de los recursos humanos que a su vez pone en práctica el discurso de la flexibilidad, según fue señalado por Sennet (2008) y Gaulejac (2007).

PALABRAS CLAVE

Flexibilidad. Sector bancário. Gestión de los recursos humanos. Trabajo. Control.

REFERENCES

- Andrade, T., Estivalete, V., & Gomes, T. (2013). Suporte social e organizacional no trabalho: um diagnóstico no setor bancário público e privado. *Revista Eletrônica de Ciência Administrativa*, 12(1), 23-38.
- Antunes, R. (1999). *Adeus ao trabalho? Ensaio sobre as metamorfoses e a centralidade do mundo do trabalho*. São Paulo: Editora da Universidade Estadual de Campinas.
- Antunes, R. (2000). *Os sentidos do trabalho: ensaio sobre a afirmação e a negação do trabalho*. São Paulo: Boitempo Editorial.
- Bardin, L. (1977). *Análise de conteúdo*. Lisboa: Edições 70.
- Bauman, Z. (2001). *Modernidade líquida*. Rio de Janeiro: Ed. Jorge Zahar.
- Bauman, Z. (2003). *Amor líquido: sobre a fragilidade dos laços humanos*. Rio de Janeiro: Ed. Jorge Zahar.
- Carvalho, C. A., & Vieira, M. M. F. (2007). *O poder nas organizações*. São Paulo: Thomson Learning.
- Enriquez, E. (2006). O homem do século XXI: sujeito autônomo ou indivíduo descartável. *RAE-eletrônica*, 5(1), Artigo 10, jan./jun.
- Faria, J. H., & Sobol, L. A. P. (2007). O controle político-ideológico e a exploração dos trabalhadores em um hospital: “contratar ‘burro’ para pagar pouco”. In J. H. de Faria (Org.). *Análise crítica das teorias e práticas organizacionais*, pp. 102-127. São Paulo: Atlas.
- Faria, J. H. (2009). Teoria crítica em estudos organizacionais no Brasil: o estado da arte. *Cadernos EBAPE. BR*, 7(3), 510-515.
- Finkel, L. (1994). *La organización social del trabajo*. Madrid: Ed. Pirámide.

- Gaulejac, V. (2007). *Gestão como doença social: ideologia, poder gerencialista e fragmentação social*. São Paulo: Ideias & Letras.
- Gounet, T. (1999). *Fordismo e Toyotismo na civilização do automóvel*. São Paulo: Boitempo Editorial.
- Nascimento, R. P., & Segre, L. M. (2009). Um modelo de análise da flexibilidade no setor automobilístico brasileiro: estudo de caso em três montadoras. *Revista Eletrônica de Administração*, 15(1), jan./abr., 256-285.
- Pagès, M., Bonetti, M., Gaulejac V. D., & Descendre, D. (2008). *O poder das organizações*. São Paulo: Atlas.
- Pinheiro, D., Barros, T., & Botelho, S., Jr. (2013). Vivências de prazer e sofrimento no setor bancário brasileiro. *Revista Eletrônica do Mestrado Profissional em Administração da Universidade Potiguar*, V(1), 81-92.
- Sennett, R. (2006). *A cultura do novo capitalismo*. Rio de Janeiro: Record.
- Sennett, R. (2008). *A corrosão do caráter: as consequências pessoais do trabalho no novo capitalismo*. Rio de Janeiro: Record.
- Siqueira, M. V. S. (2004). *O discurso organizacional em recursos humanos e a subjetividade do indivíduo: uma análise crítica*. Tese de doutorado em Administração, Escola de Administração de Empresas de São Paulo – EAESP, Fundação Getulio Vargas, São Paulo, SP, Brasil.
- Siqueira, M. V. S. (2009). *Gestão de pessoas e discurso organizacional*. Curitiba: Juruá, 2009.
- Weber, M. (2004). *A ética protestante e o “espírito” do capitalismo*. São Paulo: Companhia das Letras.
- Weber, L., & Grisci, C. L. I. (2011). Trabalho imaterial bancário, lazer e vivência de dilemas pessoais contemporâneos. *Revista de Administração Contemporânea*, 15(5), 897-917.